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of Contents â€‹â€‹â€‹UNITED STATESSECURITIES AND EXCHANGE COMMISSIONWashington, D.C. 20549â€‹â€‹FORMÂ 10-Qâ€‹â€‹â€‹â˜’QUARTERLY REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934â€‹â€‹â€‹For the quarterly period ended September 30, 2024â€‹â€‹â€‹orâ€‹â€‹â˜TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934â€‹â€‹â€‹For the transition period from Â Â Â Â Â Â Â Â Â Â Â toÂ Â Â Â Â Â Â Â Â Â â€‹Commission File Number: 001-38483â€‹BAYCOM CORP(Exact name of registrant as specified in its charter)â€‹CaliforniaÂ 37-1849111(State or other jurisdiction of incorporation or organization)Â (I.R.S. Employer Identification No.)Â Â Â 500 Ygnacio Valley Road, Suite 200, Walnut Creek, CaliforniaÂ 94596(Address of principal executive offices)Â (Zip Code)â€‹Registrantâ€™s telephone number, including area code:Â Â (925) 476-1800â€‹None(Former name, former address and former fiscalÂ year, if changed since last report)Securities registered pursuant to Section 12(b) of the Act:Title of each classTrading Symbol(s)Name of each exchange on which registeredCommon Stock, no par value per shareBCMLThe NASDAQ Stock Market LLCâ€‹Indicate by check mark whether the registrant (1)Â has filed all reports required to be filed by SectionÂ 13 or 15(d)Â of the Securities Exchange Act of 1934 during the preceding 12Â months (or for such shorter period that the registrant was required to file such reports), and (2)Â has been subject to such filing requirements for the past 90Â days. Â Yes â˜’ Â No â˜â€‹Indicate by check mark whether the registrant has submitted electronically every Interactive Data File required to be submitted pursuant to RuleÂ 405 of Regulation S-T (Â§ 232.405 of this chapter) during the preceding 12Â months (or for such shorter period that the registrant was required to submit such files). Â Yes â˜’Â Â Â No 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€ accelerated filer,â€ â€œsmaller reporting companyâ€ and â€œemerging growth companyâ€ in RuleÂ 12b-2 of the Exchange Act.â€‹Large accelerated filer â˜Accelerated filer â˜’Â Â Non-accelerated filer â˜Smaller reporting company â˜’Â Â Â Emerging growth company â˜â€‹If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to SectionÂ 13(a)Â of the Exchange Act. â˜â€‹Indicate by check mark whether the registrant is a shell company (as defined in RuleÂ 12b-2 of the Exchange Act). Yes â˜Â Â Â Â No â˜’â€‹Indicate the number of shares outstanding of each of the registrantâ€™s classes of common stock as of the latest practicable date.â€‹As of November 6, 2024, there were 11,121,475 shares of the registrantâ€™s common stock outstanding.â€‹â€‹â€‹â€‹ Table of Contentsâ€‹BAYCOM CORPQUARTERLY REPORT ON FORM 10-QTABLE OF CONTENTSâ€‹PART I â€” FINANCIAL INFORMATION2â€‹â€‹ITEM 1. FINANCIAL STATEMENTS2â€‹â€‹ITEM 2. MANAGEMENTâ€™S DISCUSSION AND ANALYSIS OF FINANCIAL CONDITION AND RESULTS OF OPERATIONS34â€‹â€‹ITEM 3. QUANTITATIVE AND QUALITATIVE DISCLOSURES ABOUT MARKET RISK57â€‹â€‹ITEM 4. CONTROLS AND PROCEDURES57â€‹â€‹PART II â€” OTHER INFORMATION58â€‹â€‹ITEM 1. LEGAL PROCEEDINGS58â€‹â€‹ITEM 1A. RISK FACTORS58â€‹â€‹ITEM 2. UNREGISTERED SALES OF EQUITY SECURITIES AND USE OF PROCEEDS58â€‹â€‹ITEM 3. DEFAULTS UPON SENIOR SECURITIES58â€‹â€‹ITEM 4. MINE SAFETY DISCLOSURES58â€‹â€‹ITEM 5. OTHER INFORMATION59â€‹â€‹ITEM 6. EXHIBITS59â€‹â€‹SIGNATURES60â€‹In this document, â€œBayComâ€ refers to BayCom Corp, the â€œBankâ€ refers to United Business Bank, BayComâ€™s wholly-owned subsidiary, and the â€œCompany,â€ â€œwe,â€ â€œus,â€ and â€œourâ€ refer to BayCom and the Bank collectively, unless the context otherwise requires.1 Table of Contentsâ€‹BAYCOM CORPQUARTERLY REPORT ON FORM 10-QTABLE OF CONTENTSPART I â€” FINANCIAL INFORMATIONItem 1. Financial Statementsâ€‹Condensed Consolidated Balance Sheets (unaudited)3Â Condensed Consolidated Statements of Income (unaudited)4Condensed Consolidated Statements of Comprehensive Income (unaudited)5Condensed Consolidated Statements of Changes in Shareholdersâ€™ Equity (unaudited)6Condensed Consolidated Statements of Cash Flows (unaudited)7Notes to Condensed Consolidated Financial Statements (unaudited)9â€‹â€‹â€‹2 Table of Contentsâ€‹BAYCOM CORP AND SUBSIDIARYCONDENSED CONSOLIDATED BALANCE SHEETS(In thousands, except for share data) (unaudited)â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â â€‹DecemberÂ 31,Â â€‹Â Â Â Â 2024Â Â Â Â 2023ASSETSÂ â€‹Â Â Â â€‹Â Â Cash due from banksâ€‹$ 25,666â€‹$ 17,901Federal funds sold and interest-bearing balances in banksâ€‹Â 275,618â€‹Â 289,638Cash and cash equivalentsâ€‹â€‹ 301,284â€‹Â 307,539Time deposits in banksâ€‹â€‹ 498â€‹Â 1,245Investment securities available-for-sale ("AFS"), at fair value, net of allowance for credit losses of $0 at both September 30, 2024 and December 31, 2023â€‹â€‹ 193,762â€‹Â 163,152Equity securities, at fair valueâ€‹â€‹ 14,329â€‹â€‹ 12,585Federal Home Loan Bank ("FHLB") stock, at parâ€‹â€‹ 11,313â€‹Â 11,313Federal Reserve Bank ("FRB") stock, at parâ€‹â€‹ 9,640â€‹Â 9,626Loans held for saleâ€‹â€‹ 2,252â€‹Â â€”Loans, net of allowance for credit losses of $18,310 at SeptemberÂ 30,Â 2024 and $22,000 at DecemberÂ 31,Â 2023â€‹â€‹ 1,893,795â€‹Â 1,905,829Premises and equipment, netâ€‹â€‹ 13,777â€‹Â 13,734Core deposit intangible, netâ€‹â€‹ 2,999â€‹Â 3,915Cash surrender value of bank owned life insurance ("BOLI") policies, netâ€‹â€‹ 23,409â€‹Â 22,867Right-of-use assets ("ROU"), netâ€‹â€‹ 12,709â€‹â€‹ 13,939Goodwillâ€‹â€‹ 38,838â€‹Â 38,838Interest receivable and other assetsâ€‹â€‹ 43,735â€‹Â 47,378Total assetsâ€‹$ 2,562,340â€‹$ 2,551,960LIABILITIES AND SHAREHOLDERSâ€™ EQUITYâ€‹Â â€‹â€‹â€‹â€‹Noninterest and interest bearing depositsâ€‹$ 2,136,441â€‹$ 2,132,750Junior subordinated deferrable interest debentures, netâ€‹Â 8,625â€‹Â 8,565Subordinated debt, netâ€‹â€‹ 63,694â€‹â€‹ 63,881Salary continuation planâ€‹Â 4,697â€‹Â 4,552Lease liabilitiesâ€‹Â 13,660â€‹Â 14,752Interest payable and other liabilitiesâ€‹Â 13,542â€‹Â 14,591Total liabilitiesâ€‹Â 2,240,659â€‹Â 2,239,091Commitments and contingencies (Note 17)â€‹Â Â Â â€‹Â Â Â Shareholders' equityâ€‹Â Â Â â€‹Â Â Â Preferred stock, no par value; 10,000,000 shares authorized; no shares issued and outstanding at both SeptemberÂ 30,Â 2024 and DecemberÂ 31,Â 2023â€‹Â â€”â€‹Â â€”Common stock, no par value; 100,000,000 shares authorized; 11,130,372 and 11,551,271 shares issued and outstanding at SeptemberÂ 30,Â 2024 and DecemberÂ 31,Â 2023, respectivelyâ€‹Â 172,183â€‹Â 180,913Additional paid in capitalâ€‹Â 287â€‹Â 287Accumulated other comprehensive loss, net of taxâ€‹Â (11,168)â€‹Â (14,592)Retained earningsâ€‹Â 160,379â€‹Â 146,261Total shareholdersâ€™ equityâ€‹Â 321,681â€‹Â 312,869Total liabilities and shareholdersâ€™ equityâ€‹$ 2,562,340â€‹$ 2,551,960â€‹â€‹â€‹See Notes to Condensed Consolidated Financial Statements.â€‹â€‹â€‹3 Table of Contentsâ€‹BAYCOM CORP AND SUBSIDIARYCONDENSED CONSOLIDATED STATEMENTS OF INCOME(In thousands, except for share and per share data)(unaudited)â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Three months ended â€‹Nine months ended â€‹â€‹SeptemberÂ 30,Â â€‹SeptemberÂ 30,Â â€‹Â Â Â Â 2024Â Â Â Â 2023Â Â Â Â 2024Â Â Â Â 2023â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Interest income:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Loans, including feesâ€‹$ 26,232â€‹$ 27,229â€‹$ 76,503â€‹$ 80,151Investment securitiesâ€‹Â 2,393â€‹Â 1,704â€‹Â 6,530â€‹Â 5,037Fed funds sold and interest-bearing balances in banksâ€‹â€‹ 4,414â€‹â€‹ 3,521â€‹â€‹ 13,348â€‹â€‹ 7,910FHLB dividendsâ€‹Â 243â€‹Â 232â€‹Â 762â€‹Â 616FRB dividendsâ€‹Â 144â€‹Â 144â€‹Â 433â€‹Â 432Total interest and dividend incomeâ€‹Â 33,426â€‹Â 32,830â€‹Â 97,576â€‹Â 94,146Interest expense:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Depositsâ€‹Â 9,448â€‹Â 6,908â€‹Â 26,677â€‹Â 16,489Subordinated debtâ€‹â€‹ 892â€‹â€‹ 896â€‹â€‹ 2,676â€‹â€‹ 2,687Junior subordinated deferrable interest debenturesâ€‹Â 221â€‹Â 217â€‹Â 656â€‹Â 623Total interest expenseâ€‹Â 10,561â€‹Â 8,021â€‹Â 30,009â€‹Â 19,799Net interest incomeâ€‹Â 22,865â€‹Â 24,809â€‹Â 67,567â€‹Â 74,347Provision for (reversal of) credit lossesâ€‹Â 1,245â€‹Â 674â€‹Â 1,668â€‹Â (311)Net interest income after provision for (reversal of) credit lossesâ€‹Â 21,620â€‹Â 24,135â€‹Â 65,899â€‹Â 74,658Noninterest income:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Gain on sale of loansâ€‹Â â€”â€‹Â 28â€‹Â 287â€‹Â 508Gain (loss) on equity securitiesâ€‹â€‹ 1,420â€‹â€‹ (274)â€‹â€‹ 1,672â€‹â€‹ (2,087)Service charges and other feesâ€‹Â 898â€‹Â 973â€‹Â 2,471â€‹Â 2,740Loan servicing and other loan feesâ€‹Â 324â€‹Â 431â€‹Â 1,157â€‹Â 1,434(Loss) income on investment in Small Business Investment Company (â€œSBICâ€) fundâ€‹Â (253)â€‹Â 225â€‹Â (212)â€‹Â 939Other income and feesâ€‹Â 356â€‹Â 271â€‹Â 915â€‹Â 769Total noninterest incomeâ€‹Â 2,745â€‹Â 1,654â€‹Â 6,290â€‹Â 4,303Noninterest expense:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Salaries and employee benefitsâ€‹Â 9,569â€‹Â 10,284â€‹Â 29,247â€‹Â 32,065Occupancy and equipmentâ€‹Â 2,209â€‹Â 2,133â€‹Â 6,496â€‹Â 6,134Data processingâ€‹Â 1,973â€‹Â 1,774â€‹Â 5,376â€‹Â 4,855Other expenseâ€‹Â 2,323â€‹Â 2,328â€‹Â 7,038â€‹Â 6,551Total noninterest expenseâ€‹Â 16,074â€‹Â 16,519â€‹Â 48,157â€‹Â 49,605Income before provision for income taxesâ€‹Â 8,291â€‹Â 9,270â€‹Â 24,032â€‹Â 29,356Provision for income taxesâ€‹Â 2,274â€‹Â 2,640â€‹Â 6,538â€‹Â 8,327Net incomeâ€‹$ 6,017â€‹$ 6,630â€‹$ 17,494â€‹$ 21,029Earnings per common share:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Basic earnings per common shareâ€‹$ 0.54â€‹$ 0.56â€‹$ 1.55â€‹$ 1.72Weighted average common shares outstandingâ€‹Â 11,148,482â€‹Â 11,812,583â€‹Â 11,308,901â€‹Â 12,243,506â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Diluted earnings per common shareâ€‹$ 0.54â€‹$ 0.56â€‹$ 1.55â€‹$ 1.72Weighted average common shares outstandingâ€‹Â 11,148,482â€‹Â 11,812,583â€‹Â 11,308,901â€‹Â 12,243,506â€‹â€‹See Notes to Condensed Consolidated Financial Statements.â€‹â€‹4 Table of Contentsâ€‹BAYCOM CORP AND SUBSIDIARYCONDENSED CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME (In thousands)(unaudited)â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Three months ended â€‹Nine months ended â€‹â€‹SeptemberÂ 30,Â â€‹SeptemberÂ 30,Â â€‹Â Â Â Â 2024Â Â Â Â 2023Â Â Â Â 2024Â Â Â Â 2023â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Net incomeâ€‹$ 6,017â€‹$ 6,630â€‹$ 17,494â€‹$ 21,029Other comprehensive income (loss):â€‹Â Â Â â€‹Â Â Â â€‹Â â€‹â€‹Â Â Â Change in unrealized gain (loss) on AFS securitiesâ€‹Â 3,414â€‹Â (1,178)â€‹Â 4,820â€‹Â (8,001)Deferred tax (expense) benefitâ€‹Â (980)â€‹Â 338â€‹Â (1,396)â€‹Â 2,302Other comprehensive income (loss), net of taxâ€‹Â 2,434â€‹Â (840)â€‹Â 3,424â€‹Â (5,699)Total comprehensive incomeâ€‹$ 8,451â€‹$ 5,790â€‹$ 20,918â€‹$ 15,330â€‹See Notes to Condensed Consolidated Financial Statements.â€‹â€‹â€‹5 Table of Contentsâ€‹BAYCOM CORP AND SUBSIDIARYCONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERSâ€™ EQUITY(In thousands, except for share and per share data) (unaudited)â€‹Â Â Â Â â€‹Â Â Â Â â€‹Â Â Â Â â€‹Â Â Â Â AccumulatedÂ Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹â€‹â€‹â€‹â€‹Commonâ€‹Additional months ended September 30, 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Balance, July 1, 2024â€‹ 11,172,323â€‹$ 173,108â€‹$ 287â€‹$ (13,602)â€‹$ 155,472â€‹$ 315,265Net incomeâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ 6,017â€‹â€‹ 6,017Other comprehensive income, netâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ 2,434â€‹â€‹â€‹â€‹â€‹ 2,434Restricted stock grantedâ€‹ 9,289â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ â€”Cash dividends of $0.10 per shareâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ (1,110)â€‹â€‹ (1,110)Stock based compensationâ€‹â€‹â€‹â€‹ 159â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ 159Repurchase of sharesâ€‹ (51,240)â€‹â€‹ (1,084)â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ (1,084)Balance, September 30, 2024â€‹ 11,130,372â€‹$ 172,183â€‹$ 287â€‹$ (11,168)â€‹$ 160,379â€‹$ 321,681â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Three months ended September 30, 2023â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Balance, July 1, 2023â€‹ 11,900,022â€‹$ 187,579â€‹$ 287â€‹$ (16,420)â€‹$ 135,568â€‹$ 307,014Net incomeâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ 6,630â€‹â€‹ 6,630Other comprehensive loss, netâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ (840)â€‹â€‹â€‹â€‹â€‹ (840)Restricted stock grantedâ€‹ 13,457â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ â€”Cash dividends of $0.10 per shareâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ (1,177)â€‹â€‹ (1,177)Stock based compensationâ€‹â€‹â€‹â€‹ 153â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ 153Repurchase of sharesâ€‹ (239,649)â€‹â€‹ (4,520)â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ (4,520)Balance, September 30, 2023â€‹ 11,673,830â€‹$ 183,212â€‹$ 287â€‹$ (17,260)â€‹$ 141,021â€‹$ 307,260â€‹Â Â Â Â â€‹Â Â Â Â â€‹Â Â Â Â â€‹Â Â Â Â AccumulatedÂ Â Â Â â months ended September 30, 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Balance, January 1, 2024â€‹ 11,551,271â€‹$ 180,913â€‹$ 287â€‹$ (14,592)â€‹$ 146,261â€‹$ 312,869Net incomeâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ 17,494â€‹â€‹ 17,494Other comprehensive income, netâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹ 3,424â€‹â€‹â€‹â€‹â€‹ 3,424Restricted stock

grantedâ€‹ 33,760â€‹â€‹â€‹

follows:â€‹â€‹â€‹

mentionâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 437â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 437Substandardâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 1,594â€‹â€‹ â€”â€‹â€‹ 1,594Total residentialâ€‹$ â€”â€‹$ â€”â€‹$ 2,432â€‹$ 4,319â€‹$ 8,423â€‹$ 38,408â€‹$ 32,420â€‹$ 86,002YTD gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ 172â€‹$ 3â€‹$ 175Consumer:â€‹Passâ€‹$ 65â€‹$ 67â€‹$ â€”â€‹$ 6â€‹$ 18â€‹$ 69â€‹$ 494â€‹$ 719Special mentionâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Substandardâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 19â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 19Total consumerâ€‹$ 65â€‹$ 67â€‹$ â€”â€‹$ 6â€‹$ 37â€‹$ 69â€‹$ 494â€‹$ 738YTD gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ 5â€‹$ 5Total loans outstandingâ€‹Risk ratingsâ€‹Passâ€‹$ 107,913â€‹$ 428,465â€‹$ 398,891â€‹$ 168,598â€‹$ 214,980â€‹$ 425,777â€‹$ 60,073â€‹$ 1,804,697Special mentionâ€‹â€‹ â€”â€‹â€‹ 10,348â€‹â€‹ 1,894â€‹â€‹ 18,324â€‹â€‹ 16,470â€‹â€‹ 43,408â€‹â€‹ 1,831â€‹â€‹ 92,275Substandardâ€‹â€‹ â€”â€‹â€‹ 158â€‹â€‹ 946â€‹â€‹ 522â€‹â€‹ 11,918â€‹â€‹ 16,233â€‹â€‹ 1,024â€‹â€‹ 30,801Doubtfulâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Total loans outstandingâ€‹$ 107,913â€‹$ 438,971â€‹$ 401,731â€‹$ 187,444â€‹$ 243,368â€‹$ 485,418â€‹$ 62,928â€‹$ 1,927,773YTD gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ 27â€‹$ 608â€‹$ 8â€‹$ 643â€‹18 Table of ContentsThe following tables provide an aging of the Companyâ€™s loans receivable as of the dates indicated:â€‹Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹ >â€‹â€‹30â€“59 Daysâ€‹60â€“89Â Daysâ€‹orÂ moreâ€‹Totalâ€‹â€‹â€‹â€‹â€‹â€‹â€‹TotalÂ loansâ€‹90 days andâ€‹â€‹pastÂ dueâ€‹pastÂ dueâ€‹pastÂ dueâ€‹pastÂ dueâ€‹Currentâ€‹PCDÂ loansâ€‹receivableâ€‹accruingSeptemberÂ 30,Â 2024Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹ and industrialâ€‹$ 675â€‹$ 588â€‹$ 231â€‹$ 1,494â€‹$ 172,813â€‹$ 123â€‹$ 174,430â€‹$ â€”Construction and landâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â 2,620â€‹Â 11â€‹Â 2,631â€‹Â â€”Commercial real estateâ€‹Â 2,032â€‹Â 3,527â€‹Â 1,455â€‹Â 7,014â€‹Â 1,600,916â€‹Â 23,443â€‹Â 1,631,373â€‹Â â€”Residentialâ€‹Â 27â€‹Â 2â€‹â€‹ 1,030â€‹Â 1,059â€‹Â 101,727â€‹Â 304â€‹Â 103,090â€‹Â â€”Consumerâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â 397â€‹Â â€”â€‹Â 397â€‹Â â€”Totalâ€‹$ 2,734â€‹$ 4,117â€‹$ 2,716â€‹$ 9,567â€‹$ 1,878,473â€‹$ 23,881â€‹$ 1,911,921â€‹$ â€”â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â >â€‹â€‹30â€“59Â Daysâ€‹60â€“89Â Daysâ€‹orÂ moreâ€‹Totalâ€‹â€‹â€‹â€‹â€‹â€‹â€‹TotalÂ loansâ€‹90 days andâ€‹â€‹pastÂ dueâ€‹pastÂ dueâ€‹pastÂ dueâ€‹pastÂ dueâ€‹Currentâ€‹PCDÂ loansâ€‹receivableâ€‹accruingDecemberÂ 31,Â 2023Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹ and industrialâ€‹$ 803â€‹$ 146â€‹$ 1,782â€‹$ 2,731â€‹$ 159,960â€‹$ 198â€‹$ 162,889â€‹$ â€”Construction and landâ€‹Â 97â€‹Â â€”â€‹Â 366â€‹Â 463â€‹Â 9,071â€‹Â 25â€‹Â 9,559â€‹Â â€”Commercial real estateâ€‹Â 2,908â€‹Â 1,702â€‹Â 7,793â€‹Â 12,403â€‹Â 1,631,129â€‹Â 25,053â€‹Â 1,668,585â€‹Â â€”Residentialâ€‹Â 55â€‹Â â€”â€‹Â â€”â€‹Â 55â€‹Â 85,500â€‹Â 447â€‹Â 86,002â€‹Â â€”Consumerâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â 738â€‹Â â€”â€‹Â 738â€‹Â â€”Totalâ€‹$ 3,863â€‹$ 1,848â€‹$ 9,941â€‹$ 15,652â€‹$ 1,886,398â€‹$ 25,723â€‹$ 1,927,773â€‹$ â€”â€‹Nonaccrual loans totaled $9.7 million and $13.0 million at September 30, 2024 and December 31, 2023, respectively. Nonaccrual loans guaranteed by a government agency, which reduces the Companyâ€™s credit exposure, were $2.0 million at SeptemberÂ 30,Â 2024 compared to $740,000 at DecemberÂ 31,Â 2023. At SeptemberÂ 30,Â 2024, nonaccrual loans included $2.4 million of loans 30-89 days past due and $4.6 million of loans less than 30 days past due. At December 31, 2023, nonaccrual loans included $927,000 of loans 30-89 days past due and $2.1 million of loans less than 30 days past due. At September 30, 2024, the $2.4 million of nonaccrual loans 30-89 days past due was comprised of two loans and the $4.6 million of loans less than 30 days past due was comprised of 18 loans. All these loans were placed on nonaccrual due to concerns over the financial condition of the borrowers. There were no loans that were 90 days or more past due and still accruing at September 30, 2024 or December 31, 2023. â€‹Interest foregone on nonaccrual loans was approximately $397,000 and $1.1 million for the three and nine months ended SeptemberÂ 30,Â 2024, compared to $173,000 and $593,000 for the three and nine months ended SeptemberÂ 30,Â 2023. Interest income recognized on nonaccrual loans was approximately $7,400 and $93,600 for the three and nine months ended September 30, 2024, compared to $39,000 and $120,000 for the three and nine months ended September 30, 2023, respectively.â€‹Pledged LoansOur FHLB line of credit is securedÂ under terms of a blanket collateral agreement by a pledge of certain qualifying loans with unpaid principal balances of $1.01Â billion andÂ $1.14Â billion at SeptemberÂ 30, 2024 and December 31, 2023, respectively. Our discount window advance line with the FRB of San Francisco is securedÂ by a pledge of certain qualifying loans with unpaid principal balances of $78.4 million at SeptemberÂ 30, 2024. No loans were pledged to the FRB of San Francisco at December 31, 2023. For additional information, see â€œNote 11 - Borrowingsâ€ of the Notes to Condensed Consolidated Financial Statements.â€‹â€‹â€‹19 Table of ContentsNOTEÂ 5Â â€“ ALLOWANCE FOR CREDIT LOSSES FOR LOANSThe following tables summarize the Companyâ€™s allowance for credit losses for loans, reserve for unfunded commitments, and loan balances individually and collectively evaluated by type of loan, as of the dates and for the periods indicated:â€‹Commercialâ€‹Constructionâ€‹Commercialâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Reserve forâ€‹Â Â Â Â andÂ industrialÂ Â Â Â andÂ landÂ Â Â Â realÂ estateÂ Â Â Â ResidentialÂ Â Â Â ConsumerÂ Â Â Â TotalÂ Â Â Â unfunded commitmentsThree months ended SeptemberÂ 30,Â 2024â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹Allowance for credit lossesÂ â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Beginning balanceâ€‹$ 3,987â€‹$ 105â€‹$ 13,695â€‹$ 1,205â€‹$ 8â€‹$ 19,000â€‹$ 200Charge-offsâ€‹Â (1,031)â€‹Â â€”â€‹â€‹ (566)â€‹Â â€”â€‹â€‹ (1)â€‹Â (1,598)â€‹Â â€”Recoveriesâ€‹Â 53â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â 53â€‹Â â€”Provision for (reversal of) credit lossesâ€‹Â Â 1,991â€‹Â 13â€‹Â (1,670)â€‹Â 523â€‹Â (2)â€‹Â 855â€‹Â 390Ending balanceâ€‹$ 5,000â€‹$ 118â€‹$ 11,459â€‹$ 1,728â€‹$ 5â€‹$ 18,310â€‹$ 590â€‹Nine months ended September 30, 2024â€‹Â Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Allowance for credit losses:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Beginning balanceâ€‹$ 4,216â€‹$ 298â€‹$ 16,498â€‹$ 979â€‹$ 9â€‹$ 22,000â€‹$ 225Charge-offsâ€‹Â (1,387)â€‹Â â€”â€‹Â (3,772)â€‹Â â€”â€‹Â (2)â€‹Â (5,161)â€‹Â â€”Recoveriesâ€‹Â 68â€‹Â â€”â€‹Â â€”â€‹â€‹ 99â€‹Â 1â€‹Â 168â€‹Â â€”Provision for (reversal of) credit lossesâ€‹Â 2,103â€‹â€‹ (180)â€‹â€‹ (1,267)â€‹â€‹ 650â€‹â€‹ (3)â€‹Â 1,303â€‹â€‹ 365Ending balanceâ€‹$ 5,000â€‹$ 118â€‹$ 11,459â€‹$ 1,728â€‹$ 5â€‹$ 18,310â€‹$ 590â€‹SeptemberÂ 30,Â 2024â€‹Allowance for credit losses:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹â€‹Loans individually evaluatedâ€‹$ 44â€‹$ â€”â€‹$ 194â€‹$ 205â€‹$ â€”â€‹$ 443â€‹â€‹â€‹Loans collectively evaluatedâ€‹Â 4,929â€‹Â 118â€‹Â 10,942â€‹Â 1,519â€‹Â 5â€‹Â 17,513â€‹â€‹â€‹PCD loansâ€‹Â 27â€‹Â â€”â€‹Â 323â€‹Â 4â€‹Â â€”â€‹Â 354â€‹â€‹â€‹â€‹â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â â€‹â€‹â€‹â€‹Loans receivable:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â â€‹â€‹â€‹â€‹Individually evaluated â€‹$ 1,191â€‹$ â€”â€‹$ 15,582â€‹$ 1,279â€‹$ â€”â€‹$ 18,052â€‹â€‹â€‹Collectively evaluated â€‹Â 173,116â€‹Â 2,620â€‹Â 1,592,348â€‹Â 101,507â€‹Â 397â€‹Â 1,869,988â€‹â€‹â€‹PCD loansâ€‹Â 123â€‹Â 11â€‹Â 23,443â€‹Â 304â€‹Â â€”â€‹Â 23,881â€‹â€‹â€‹Total loansâ€‹$ 174,430â€‹$ 2,631â€‹$ 1,631,373â€‹$ 103,090â€‹$ 397â€‹$ 1,911,921â€‹â€‹â€‹â€‹â€‹20 Table of Contentsâ€‹Commercialâ€‹Constructionâ€‹Commercialâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Reserve forâ€‹Â Â Â Â andÂ industrialÂ Â Â Â andÂ landÂ Â Â Â realÂ estateÂ Â Â Â ResidentialÂ Â Â Â Consumerâ€‹TotalÂ Â Â Â unfunded commitmentsThree months ended SeptemberÂ 30,Â 2023â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹Allowance for credit lossesÂ â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â â€‹â€‹Â Â Â â€‹Â Â Beginning balanceâ€‹$ 3,647â€‹$ 317â€‹$ 14,167â€‹$ 959â€‹$ 10â€‹$ 19,100â€‹$ 300Charge-offsâ€‹Â (27)â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â (27)â€‹Â â€”Recoveriesâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â 1â€‹Â 2â€‹Â 3â€‹Â â€”Provision for (reversal of) credit lossesâ€‹Â 883â€‹Â (60)â€‹Â (131)â€‹Â 36â€‹Â (4)â€‹Â 724â€‹Â (50)Ending balanceâ€‹$ 4,503â€‹$ 257â€‹$ 14,036â€‹$ 996â€‹$ 8â€‹$ 19,800â€‹$ 250â€‹Nine months ended September 30, 2023â€‹Â Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Allowance for loan lossesÂ â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â â€‹â€‹Â Â Â â€‹Â Â Beginning balanceâ€‹$ 2,885â€‹$ 68â€‹$ 14,185â€‹$ 1,742â€‹$ 20â€‹$ 18,900â€‹$ 315Impact of CECL adoptionâ€‹â€‹ 1,366â€‹â€‹ 402â€‹â€‹ 2â€‹â€‹ (302)â€‹â€‹ 32â€‹â€‹ 1,500â€‹â€‹ 45Charge-offsâ€‹Â (309)â€‹Â â€”â€‹Â â€”â€‹Â (175)â€‹Â (3)â€‹Â (487)â€‹Â â€”Recoveriesâ€‹Â 80â€‹Â â€”â€‹Â 2â€‹Â 1â€‹Â 5â€‹Â 88â€‹Â â€”Reversal of credit lossesâ€‹Â 481â€‹â€‹ (213)â€‹â€‹ (153)â€‹â€‹ (270)â€‹â€‹ (46)â€‹Â (201)â€‹â€‹ (110)Ending balanceâ€‹$ 4,503â€‹$ 257â€‹$ 14,036â€‹$ 996â€‹$ 8â€‹$ 19,800â€‹$ 250â€‹September 30, 2023â€‹Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Allowance for credit losses by methodology:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Loans individually evaluatedâ€‹$ 1,572â€‹$ â€”â€‹$ 309â€‹$ 2â€‹$ â€”â€‹$ 1,883â€‹â€‹â€‹Loans collectively evaluatedâ€‹Â 2,931â€‹Â 257â€‹Â 13,198â€‹Â 986â€‹Â 8â€‹Â 17,380â€‹â€‹â€‹PCD loansâ€‹Â â€”â€‹Â â€”â€‹Â 529â€‹Â 8â€‹Â â€”â€‹Â 537â€‹Loans receivable by methodology:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹â€‹â€‹Individually evaluated â€‹$ 1,943â€‹$ 366â€‹$ 10,448â€‹$ 1,564â€‹$ â€”â€‹$ 14,321â€‹â€‹â€‹Collectively evaluated â€‹Â 168,795â€‹Â 8,038â€‹Â 1,664,631â€‹Â 85,539â€‹Â 639â€‹Â 1,927,642â€‹â€‹â€‹PCD loansâ€‹Â 205â€‹Â â€”â€‹Â 26,066â€‹Â 496â€‹Â â€”â€‹Â 26,767â€‹â€‹â€‹Total loansâ€‹$ 170,943â€‹$ 8,404â€‹$ 1,701,145â€‹$ 87,599â€‹$ 639â€‹$ 1,968,730â€‹â€‹â€‹â€‹â€‹â€‹For the three months ended September 30, 2024, the provision for credit losses and related change in the allowance for credit losses on loans was mainly driven by a replenishment of the allowance. Net charge-offs totaled $1.5 million during the third quarter of 2024, which included a $1.0 million complete charge-off on a commercial non-accrual loan, which was fully reserved for at June 30, 2024, a $480,000 complete charge-off of a non-accrual commercial real estate loan, which was sold during the current quarter, and a complete write-down of one non-accrual farmland loan for $88,000, partially offset by two recoveries totaling $50,000 during the current quarter. The quantitative reserve was impacted by declines in forecasted economic conditions for national gross domestic product and increasing forecasted national unemployment, both of which are key indicators utilized to estimate credit losses.â€‹For the nine months ended September 30, 2024, the provision for credit losses and related change in the allowance for credit losses on loans was mainly driven by replenishment of the allowance during the period, partially offset by decreases in outstanding loan balances, leading to lower quantitative reserves. Net charges-offs totaled $5.0 million for the nine months ended September 30, 2024, of which $3.2 million was specifically reserved for at December 31, 2023. No changes were made to the qualitative risk factor conclusions during the nine months ended September 30, 2024. The quantitative reserve was impacted by declines in forecasted economic conditions for national gross domestic product and increasing forecasted national unemployment, both of which are key indicators utilized to estimate credit losses. The reserve for individually evaluated loans decreased during the nine months ended September 30, 2024 primarily due to a charge-offs of $3.2 million, as the collateral shortfalls were deemed uncollectable.â€‹The following table summarizes the amortized cost basis of individually evaluated collateral-dependent loans, including nonaccrual loans, modified loans to borrowers experiencing financial difficulty, and accreting purchase credit 21 Table of Contentsdeteriorated (â€œPCDâ€) loans that have experienced post-acquisition declines in cash flows expected to be collected, by loan and collateral type as of the dates indicated.â€‹Retail andâ€‹â€‹â€‹Convalescentâ€‹â€‹â€‹â€‹â€‹â€‹A/R andâ€‹â€‹â€‹â€‹â€‹Â Â Â Â OfficeÂ Â Â Â MultifamilyÂ Â Â Â facilityÂ Â Â Â HotelÂ Â Â Â Otherâ€‹SFR 1-4Â Â Â Â Equipment Â Â Â Â TotalÂ Â Â Â ACLSeptember 30, 2024â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹Commercial and industrialÂ $ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ 1,191â€‹$ 1,191â€‹$ 44Construction and landâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Commercial real estateâ€‹â€‹ 469â€‹Â 84â€‹Â 1,200â€‹Â 8,058â€‹Â 5,771â€‹Â â€”â€‹Â â€”â€‹Â 15,582â€‹Â 194Residentialâ€‹Â â€”â€‹Â â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 1,279â€‹Â â€”â€‹â€‹ 1,279â€‹Â 205Consumerâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”Totalâ€‹$ 469â€‹$ 84â€‹$ 1,200â€‹$ 8,058â€‹$ 5,771â€‹$ 1,279â€‹$ 1,191â€‹$ 18,052â€‹$ 443â€‹December 31, 2023â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹Commercial and industrialÂ $ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ 1,021â€‹$ â€”â€‹$ 1,052â€‹$ 2,073â€‹$ 1,423Construction and landâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 366â€‹â€‹ â€”â€‹â€‹ 366â€‹â€‹ â€”Commercial real estateâ€‹â€‹ 224â€‹Â 5,305â€‹Â 2,213â€‹Â 135â€‹Â 1,165â€‹Â â€”â€‹Â â€”â€‹Â 9,042â€‹Â 3,008Residentialâ€‹Â â€”â€‹Â â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 1,496â€‹Â â€”â€‹â€‹ 1,496â€‹Â 2Consumerâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”Totalâ€‹$ 224â€‹$ 5,305â€‹$ 2,213â€‹$ 135â€‹$ 2,186â€‹$ 1,862â€‹$ 1,052â€‹$ 12,977â€‹$ 4,433â€‹The following table shows the amortized cost and allowance for credit losses for loans on nonaccrual status as of the dates indicated: â€‹As of September 30, 2024â€‹As of December 31, 2023â€‹â€‹Nonaccrualâ€‹Nonaccrualâ€‹â€‹â€‹Nonaccrualâ€‹Nonaccrualâ€‹â€‹â€‹â€‹with no allowance â€‹with allowance â€‹Totalâ€‹with no allowance â€‹with allowance â€‹Totalâ€‹Â Â Â Â for credit lossesÂ Â Â Â for credit lossesÂ Â Â Â nonaccrualÂ Â Â Â for loan lossesÂ Â Â Â for loan lossesÂ Â Â Â nonaccrualCommercial and industrialÂ $ â€”â€‹$ 356â€‹$ 356â€‹$ 272â€‹$ 1,800â€‹$ 2,072Construction and landâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 366â€‹â€‹ â€”â€‹â€‹ 366Commercial real estateâ€‹â€‹ 6,164â€‹Â 1,783â€‹â€‹ 7,947â€‹Â 1,295â€‹Â 7,748â€‹Â 9,043Residentialâ€‹Â 1,279â€‹Â 125â€‹â€‹ 1,404â€‹â€‹ 1,349â€‹â€‹ 147â€‹Â 1,496Consumerâ€‹Â â€”â€‹Â â€”â€‹â€‹ â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”Totalâ€‹$ 7,443â€‹$ 2,264â€‹$ 9,707â€‹$ 3,282â€‹$ 9,695â€‹$ 12,977â€‹â€‹As part of its acquisition of Pacific Enterprise Bancorp (â€œPEBâ€) in 2022, the Company acquired certain small business loans to borrowers qualified under The California Capital Access Program for Small Business, a state guaranteed loan program sponsored by the California Pollution Control Financing Authority (â€œCalCAPâ€). PEB ceased originating loans under this loan program in 2017. Under this loan program, the borrower, CalCAP and the participating lender contributed funds to a loss reserve account that is held in a demand deposit account at the participating lender. The borrowerâ€™s contributions to the loss reserve account are attributed to the participating lender. Losses on qualified loans are charged to this account after approval by CalCAP. Under the program, if a loan defaults, the participating lender has immediate coverage of 100% of the loss. The participating lender must return recoveries from the borrower, less expenses, to the credit loss reserve account. The funds in the loss reserve account are the property of CalCAP; however, in the event that the participating lender leaves the program any excess funds, after all loans have been repaid or unenrolled from the program by the participating lender and provided there are no pending claims for reimbursement, the remaining excess funds are distributed to CalCAP and the participating lender based on their respective contributions to the loss reserve account. Funds contributed by the participating lender to the loss reserve account are treated as a receivable from CalCAP and evaluated for impairment quarterly. As of September 30, 2024 and December 31, 2023, the Company had $18.6 million and $19.4 million, respectively, of loans enrolled in this loan program. The Company had a loss reserve account of $10.4 million and $13.7 million as of September 30, 2024 and December 31, 2023, respectively. â€‹In addition, as successor to PEB, the Company was approved by CalCAP, in partnership with the California Air Resources Board, to originate loans to California truckers in the On-Road Heavy-Duty Vehicle Air Quality Loan 22 Table of ContentsProgram. Under this loan program, CalCAP solely contributes funds to a loss reserve account that is held in a demand deposit account at the participating lender. Losses are handled in the same manner as described above. The funds are the property of CalCAP and are payable upon termination of the program. When the loss reserve account balance exceeds the total associated loan balance, the excess is to be remitted to CalCAP. The Company originated loans under this program of $3.9 million and $8.4 million during the three and nine months ended September 30, 2024, and $1.7 million and $4.2 million during the three and nine months ended September 30, 2023, respectively. As of September 30, 2024, the Company had $17.8 million of loans enrolled in this program and a loss reserve account of $4.0 million. As of December 31, 2023, the Company had $17.7 million of loans enrolled in this program and a loss reserve account of $6.2 million.â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹NOTEÂ 6Â â€“ PREMISES AND EQUIPMENTPremises and equipment consisted of the following at the dates indicated:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â SeptemberÂ 30,Â Â Â Â Â DecemberÂ 31,Â â€‹â€‹2024â€‹2023Premises ownedâ€‹$ 11,411â€‹$ 11,233Leasehold improvementsâ€‹Â 3,115â€‹Â 3,082Furniture, fixtures and equipmentâ€‹Â 9,247â€‹Â 7,948Less accumulated depreciation and amortizationâ€‹Â (9,996)â€‹Â (8,529)Total premises and equipment, netâ€‹$ 13,777â€‹$ 13,734â€‹Depreciation and amortization included in occupancy and equipment expense totaled $528,000 and $1.5 million for the three and nine months ended SeptemberÂ 30,Â 2024, and $390,000 and $1.3 million for the three and nine months ended September 30, 2023, respectively. â€‹NOTEÂ 7Â â€“ LEASESThe Company leased 20 branches under noncancelable operating

leases as of September 30, 2024. These leases expire on various dates through 2030.Â The Companyâ€™s leases often have an option to renew one or more times, at the Companyâ€™s discretion, following the expiration of the initial term. If at lease inception, the Company considers the exercising of a renewal option to be reasonably certain, the Company will include the extended term in the calculation of the ROU asset and lease liability. â€‹The Company uses the discount rate implicit in the lease whenever this rate is readily determinable. As this rate is rarely determinable, the Company utilizes its incremental borrowing rate at lease inception, on a collateralized basis, over a similar term.â€‹The below maturity schedule represents the undiscounted lease payments for the five-year period and thereafter as of SeptemberÂ 30,Â 2024:â€‹â€‹â€‹â€‹â€‹For remainder of 2024â€‹$ 9782025â€‹â€‹ 3,5972026â€‹Â 2,9872027â€‹Â 2,5612028â€‹â€‹ 2,411Thereafterâ€‹Â 2,354Total undiscounted cash flowsâ€‹â€‹ 14,888Less: interestâ€‹â€‹ (1,228)Present value of lease paymentsâ€‹$ 13,660â€‹â€‹23 Table of ContentsThe following table presents the weighted average lease term and discount rate at the dates indicated:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â SeptemberÂ 30,Â 2024â€‹DecemberÂ 31,Â 2023Weighted-average remaining lease termÂ 4.6yearsâ€‹ 4.8yearsWeighted-average discount rateÂ 3.7%â€‹ 3.4%â€‹ Â Â Â Â Â Â Rental expense included in occupancy and equipment expense totaled $1.0 million and $3.0 million for both the three and nine months ended SeptemberÂ 30,Â 2024 and the three and nine months ended September 30, 2023, respectively.â€‹The following table presents certain information related to the operating lease costs included in occupancy and equipment expense on the consolidated statements of income for the periods indicated:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Three months ended â€‹Nine months ended
â€‹Â Â Â Â SeptemberÂ 30,Â Â Â Â Â SeptemberÂ 30,Â â€‹â€‹2024â€‹2023â€‹2024â€‹2023Operating lease costâ€‹$ 8,093â€‹$ 7,979â€‹$ 15,082â€‹$ 14,927Short-term lease costâ€‹Â â€”â€‹Â 21â€‹Â 15â€‹Â 85Less: Sublease incomeâ€‹Â (32)â€‹Â (21)â€‹Â (66)â€‹Â (60) Total operating lease cost, netâ€‹$ 8,061â€‹$ 7,979â€‹$ 15,031â€‹$ 14,952â€‹â€‹â€‹NOTEÂ 8Â â€“ GOODWILL AND INTANGIBLE ASSETSGoodwill is determined as the excess of the fair value of the consideration transferred, plus the fair value of any noncontrolling interests in the acquiree, over the fair value of the net assets acquired and the liabilities assumed as of the acquisition date. Goodwill and other intangible assets are assessed for impairment annually or whenever events or changes in circumstances indicate the carrying amount may not be recoverable. Intangible assets with definite useful lives are amortized over their estimated useful lives to their estimated residual values. Core deposit intangible represents the estimated future benefit of deposits related to an acquisition and is booked separately from the related deposits and amortized over an estimated useful life of seven to ten years.GoodwillThe Companyâ€™s policy is to assess goodwill for impairment at the reporting unit level on an annual basis or between annual assessments if a triggering event occurs or circumstances change that would more likely thanÂ notÂ reduce the fair value of a reporting unit below its carrying amount.Â Â Impairment exists when a reporting unitâ€™s fair value is less than its carrying amount, including goodwill.Changes in the Company's goodwill during the periods indicated were as follows:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Nine months endedâ€‹Year endedâ€‹â€‹SeptemberÂ 30,Â 2024â€‹DecemberÂ 31,Â 2023Balance at beginning of periodâ€‹$ 38,838â€‹$ 38,838Acquired goodwillâ€‹Â â€”â€‹Â â€”Impairmentâ€‹Â â€”â€‹Â â€”Balance at end of periodâ€‹$ 38,838â€‹$ 38,838â€‹â€‹24 Table of ContentsCore Deposit IntangibleChanges in the Companyâ€™s core deposit intangible during the periods indicated were as follows:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Nine months endedâ€‹Year endedâ€‹â€‹SeptemberÂ 30,Â 2024â€‹DecemberÂ 31,Â 2023Balance at beginning of periodâ€‹$ 3,915â€‹$ 5,201Additionsâ€‹Â â€”â€‹Â â€”Less amortizationâ€‹Â (916)â€‹Â (1,286)Balance at end of periodâ€‹$ 2,999â€‹$ 3,915â€‹Estimated annual amortization expense at SeptemberÂ 30,Â 2024 was as follows:â€‹â€‹â€‹â€‹â€‹For remainder of 2024â€‹$ 3062025â€‹â€‹ 9482026â€‹Â 4552027â€‹Â 4552028â€‹â€‹ 455Thereafterâ€‹Â 380Totalâ€‹$ 2,999â€‹â€‹â€‹NOTEÂ 9Â â€“ INTEREST RECEIVABLE AND OTHER ASSETSThe Companyâ€™s interest receivable and other assets at the dates indicated consisted of the following:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â SeptemberÂ 30,Â Â Â Â Â DecemberÂ 31,Â â€‹â€‹2024â€‹2023Tax assets, netâ€‹$ 17,159â€‹$ 19,480Accrued interest receivableâ€‹Â 8,559â€‹Â 8,423Investment in SBIC fundâ€‹Â 3,529â€‹Â 3,969Investment in Community Reinvestment Act fundâ€‹â€‹ 2,000â€‹â€‹ 2,000Prepaid assetsâ€‹Â 1,775â€‹Â 2,023Servicing assetsâ€‹Â 789â€‹Â 1,269Investment in Low Income Housing Tax Credit ("LIHTC") partnerships, netâ€‹Â 3,971â€‹Â 3,480Investment in statutory trustsâ€‹Â 527â€‹Â 511CalCAP reserve receivableâ€‹â€‹ 4,023â€‹â€‹ 4,023Other assetsâ€‹Â 1,403â€‹Â 2,200Totalâ€‹$ 43,735â€‹$ 47,378â€‹â€‹â€‹â€‹NOTEÂ 10Â â€“ DEPOSITSThe Companyâ€™s deposits at the dates indicated consisted of the following:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â SeptemberÂ 30,Â Â Â Â Â DecemberÂ 31,Â â€‹â€‹2024â€‹2023Demand depositsâ€‹$ 618,295â€‹$ 646,278NOW accountsâ€‹Â 262,015â€‹Â 283,089Savingsâ€‹â€‹ 90,113â€‹â€‹ 102,073Money marketâ€‹Â 676,183â€‹Â 624,066Time depositsâ€‹Â 489,835â€‹Â 477,244Totalâ€‹$ 2,136,441â€‹$ 2,132,750â€‹25 Table of ContentsIncluded in time deposits above are brokered deposits of $35.5 million and $43.6 million as of September 30, 2024 and December 31, 2023, respectively. At September 30, 2024, uninsured deposits totaled $995.1 million, or 46.6% of total deposits, compared to $969.2 million, or 45.5% of total deposits at December 31, 2023. The uninsured amounts are estimates based on the methodologies and assumptions used for United Business Bankâ€™s regulatory reporting requirements.â€‹â€‹NOTEÂ 11Â â€“ BORROWINGSOther borrowings â€“ The Bank has an approved secured borrowing facility with the Federal Home Loan Bank of San Francisco (the â€œFHLBâ€) for up to 25% of total assets for a term not to exceed five years under a blanket lien of certain types of loans. At SeptemberÂ 30,Â 2024 and DecemberÂ 31,Â 2023, we had the ability to borrow up to $512.7 million and $576.9 million, respectively, from the FHLB of San Francisco.Â At both September 30, 2024 and December 31, 2023, we hadÂ noÂ FHLB advances outstanding. â€‹During the first quarter of 2024, the Bank was approved for discount window advances with the FRB of San Francisco secured by certain types of loans. At September 30, 2024, we had the ability to borrow up to $42.3 million from the FRB of San Francisco, with no FRB of San Francisco advances outstanding at that date.â€‹The Bank has Federal Funds lines with four correspondent banks. Cumulative available commitments totaled $65.0 million at both SeptemberÂ 30,Â 2024 and DecemberÂ 31,Â 2023. There were no amounts outstanding under these facilities at both SeptemberÂ 30,Â 2024 and DecemberÂ 31,Â 2023.Junior subordinated deferrable interest debentures â€“ In connection with its previous acquisitions, the Company assumed junior subordinated deferrable interest debentures, totaling $8.6 million, net of fair value adjustments, with a weighted average interest rate ofÂ 7.79% at September 30, 2024, compared to $8.6Â million, net of fair value adjustments, with a weighted average rate ofÂ 8.23% atÂ December 31, 2023.Â The junior subordinated deferrable interest debentures mature in 2034, subject to earlier redemption by the Company at its option. Subordinated debt â€“ On August 10, 2020, the Company issued and sold $65.0 million aggregate principal amount of 5.25% Fixed-to-Floating Rate Subordinated Notes due 2030 (the â€œNotesâ€) at a public offering price equal to 100% of the aggregate principal amount of the Notes. The Notes initially bear a fixed interest rate of 5.25% per year. Commencing on September 15, 2025, the interest rate on the Notes resets quarterly to the three-month Secured Overnight Financing rate plus a spread of 521 basis points (5.21%), payable quarterly in arrears. Interest on the Notes is payable semi-annually on March 15 and September 15 of each year through September 15, 2025 and quarterly thereafter on March 15, June 15, September 15 and December 15 of each year through the maturity date or earlier redemption date. The Company, at its option, may redeem the Notes, in whole or in part, on any interest payment date on or after September 15, 2025, without a premium. At SeptemberÂ 30,Â 2024 and December 31, 2023, the Company had outstanding Notes, net of cost to issue, totaling $63.7 million and $63.9 million, respectively.â€‹NOTEÂ 12 â€“ INTEREST PAYABLE AND OTHER LIABILITIESThe Companyâ€™s interest payable and other liabilities at the dates indicated consisted of the following:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â SeptemberÂ 30,Â Â Â Â Â DecemberÂ 31,Â â€‹â€‹2024â€‹2023Accrued expensesâ€‹$ 5,668â€‹$ 7,419Accounts payableâ€‹Â 967â€‹Â 716Reserve for unfunded commitmentsâ€‹Â 590â€‹Â 225Accrued interest payableâ€‹Â 3,070â€‹Â 3,054Other liabilitiesâ€‹Â 3,247â€‹Â 3,177Totalâ€‹$ 13,542â€‹$ 14,591â€‹â€‹26 Table of Contentsâ€‹NOTEÂ 13 â€“ OTHER EXPENSESâ€‹The Companyâ€™s other expenses for the periods indicated consisted of the following:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Three months ended â€‹Nine months ended
â€‹â€‹Â Â Â Â SeptemberÂ 30,Â Â Â Â Â SeptemberÂ 30,Â Â Â Â Â â€‹â€‹2024â€‹2023â€‹2024â€‹2023â€‹Professional feesâ€‹$ 594â€‹$ 628â€‹$ 1,854â€‹$ 1,520â€‹Core deposit premium amortizationâ€‹Â 305â€‹Â 305â€‹Â 917â€‹Â 979â€‹Marketing and promotionsâ€‹Â 238â€‹Â 258â€‹Â 607â€‹Â 658â€‹Stationery and suppliesâ€‹Â 57â€‹Â 82â€‹Â 215â€‹Â 254â€‹Insurance (including FDIC premiums)â€‹Â 361â€‹Â 367â€‹Â 1,070â€‹Â 1,002â€‹Communication and postageâ€‹Â 271â€‹Â 228â€‹Â 785â€‹Â 678â€‹Loan default related expenseâ€‹Â 128â€‹Â 34â€‹Â 287â€‹Â 187â€‹Director fees and expensesâ€‹Â 79â€‹Â 84â€‹Â 249â€‹Â 249â€‹Bank service chargesâ€‹Â 16â€‹Â 16â€‹Â 48â€‹Â 49â€‹Courier expenseâ€‹Â 177â€‹Â 207â€‹Â 557â€‹Â 578â€‹Otherâ€‹Â 97â€‹Â 119â€‹Â 449â€‹Â 397â€‹Totalâ€‹$ 2,323â€‹$ 2,328â€‹$ 7,038â€‹$ 6,551â€‹â€‹ Â Â Â Â Â Â Â The Company expenses marketing and promotion costs as they are incurred. Advertising expense included in marketing and promotions totaled $10,000 and $38,000Â for the three and nine months ended September 30, 2024 and $15,000 and $36,000 for the three and nine months ended September 30, 2023, respectively. â€‹â€‹ NOTEÂ 14Â â€“ EQUITY INCENTIVE PLANS Equity Incentive Plans2024 Omnibus Equity Incentive PlanThe Companyâ€™s shareholders approved the Companyâ€™s 2024 Omnibus Equity Incentive Plan (â€œ2024 Planâ€) in June 2024. The 2024 Plan provides for the grant of equity incentive awards to employees and directors (including emeritus and advisory directors) of the Company and its subsidiaries. The 2024 Plan permits the granting of incentive stock options, within the meaning of SectionÂ 422 of the Internal Revenue Code, non-statutory stock options, stock appreciation rights, restricted stock awards, restricted stock unit awards, performance shares and performance units.Â Factors generally considered by the Board in awarding equity incentives to officers and employees include the performance of the Company, the employeeâ€™s or officerâ€™s job performance, the importance of his or her position, and his or her contribution to the organizationâ€™s goals for the award period. Generally, awards under the 2024 Plan are subject to a minimum vesting period of one year (at least three years for full vesting for the chief executive officer), provided that awards for up to 5% of the maximum shares available under the 2024 Plan (for any participant other than the chief executive officer) may provide for a shorter vesting period. Subject to adjustment as provided in the 2024 Plan, the maximum number of shares of common stock available for issuance under the 2024 Plan is 500,000, and awards granted under the 2024 Plan to any one participant in any one calendar year are subject to the following limitations: (i) aggregate grants of stock options or stock appreciation rights to any one participant are subject to an annual limit of the lesser of 100,000 shares or $2.0 million in fair market value as of the date of grant; (ii) aggregate grants of restricted stock or restricted stock units to any one participant are subject to an annual limit of the lesser of 50,000 shares or $2.0 million in fair market value as of the date of grant; and (iii) aggregate grants of performance shares or performance units to any one participant are subject to an annual limit of the lesser of 50,000 shares or $2.0 million in fair market value as of the date of grant. In addition, subject to adjustment as provided in the 2024 Plan, the maximum aggregate number of shares that may be covered by awards granted under the 2024 Plan to any non-employee director in any one calendar year is 25,000 shares. As of SeptemberÂ 30,Â 2024, a total of 490,711 shares were available for future issuance under the 2024 Plan.â€‹27 Table of Contents2017 Omnibus Equity Incentive PlanThe Companyâ€™s shareholders approved the Companyâ€™s 2017 Omnibus Equity Incentive Plan (â€œ2017 Planâ€) in November 2017. The 2017 Plan provides for the awarding by the Companyâ€™s Board of Directors of equity incentive awards to employees and non-employee directors. An equity incentive award under the 2017 Plan may be an option, stock appreciation right, restricted stock units, stock award, other stock-based award or performance award. Factors considered by the Board in awarding equity incentives to officers and employees include the performance of the Company, the employeeâ€™s or officerâ€™s job performance, the importance of his or her position, and his or her contribution to the organizationâ€™s goals for the award period. Generally, awards have a vesting period of no longer than ten years. Subject to adjustment as provided in the 2017 Plan, the maximum number of shares of common stock that may be delivered pursuant to awards granted under the 2017 Plan isÂ 450,000. The 2017 Plan provides for annual restricted stock grant limits to officers, employees and directors. The annual stock grant limit per person for officers and employees is the lesser ofÂ 50,000Â shares or a value ofÂ $2.0Â million, and per person for directors, the maximum isÂ 25,000Â shares. All unvested restricted shares outstanding vest in the event of a change in control of the Company. Awarded shares of restricted stock vest over (i) aÂ one-yearÂ period following the date of grant, in the case of the non-employee directors, and (ii) aÂ three-yearÂ orÂ five-yearÂ period following the date of grant, with the initial vesting occurring on theÂ one-yearÂ anniversary of the date of grant, in the case of the executive officers. As of SeptemberÂ 30,Â 2024, no shares were available for future issuance under the 2017 Plan because the 2024 Plan provides that no further awards may be made under the 2017 Plan upon the approval by the Companyâ€™s shareholders of the 2024 Plan. The following table provides the restricted stock grant activity for the periods indicated:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹At and for the three and nine months ended September 30,â€‹â€‹â€‹2024â€‹2023â€‹â€‹Â Â Â Â â€‹Â Â Â Â Weighted-averageÂ Â Â Â â€‹Â Â Â Â Weighted-averageÂ â€‹â€‹â€‹â€‹grantÂ dateâ€‹â€‹â€‹grantÂ dateÂ â€‹â€‹Sharesâ€‹fairÂ valueâ€‹Sharesâ€‹fairÂ valueÂ Non-vested at January 1,Â 81,365â€‹$ 18.27â€‹ 97,877â€‹$ 16.80â€‹GrantedÂ 24,471â€‹Â 23.30â€‹ 28,392â€‹Â 18.98â€‹VestedÂ (19,927)â€‹Â 18.99â€‹ (16,979)â€‹Â 19.06â€‹Forfeitedâ€‹ (505)â€‹â€‹ 16.67â€‹ â€”â€‹â€‹ â€”â€‹Non-vested, at MarchÂ 31,Â Â 85,404â€‹â€‹ 19.55â€‹ 109,290â€‹â€‹ 17.01â€‹Grantedâ€‹ â€”â€‹â€‹ â€”â€‹ â€”â€‹â€‹ â€”â€‹VestedÂ â€”â€‹â€‹ â€”â€‹ (30,764)â€‹â€‹ 12.18â€‹Forfeitedâ€‹ â€”â€‹â€‹ â€”â€‹ â€”â€‹â€‹ â€”â€‹Non-Vested, at JuneÂ 30,Â Â 85,404â€‹$ 19.55â€‹ 78,526â€‹$ 18.91â€‹GrantedÂ 9,289â€‹Â 20.35â€‹ 13,457â€‹Â 16.67â€‹VestedÂ (11,331)â€‹Â 16.67â€‹ (10,618)â€‹Â 20.98â€‹Forfeitedâ€‹ â€”â€‹â€‹ â€”â€‹ â€”â€‹â€‹ â€”â€‹Non-Vested, at SeptemberÂ 30,Â Â 83,362â€‹$ 20.10â€‹ 81,365â€‹$ 18.27â€‹â€‹ â€‹NOTEÂ 15Â â€“ FAIR VALUE MEASUREMENTASC Topic 820, â€œFair Value Measurement,â€ defines fair value, establishes a framework for measuring fair value including a three-level valuation hierarchy, and expands disclosures about fair value measurements. Fair value is defined as the exchange price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date reflecting assumptions that a market participant would use when pricing an asset or liability. The hierarchy uses three levels of inputs to measure the fair value of assets and liabilities, as follows:Level 1Â â€“ Quoted prices (unadjusted) for identical assets or liabilities in active markets that the reporting entity has the ability to access at the measurement date.28 Table of ContentsLevel 2Â â€“ Observable prices in active markets for similar assets and liabilities; prices for identical or similar assets or liabilities in markets that are not active; directly observable market inputs for substantially the full term of the asset and liability; market inputs that are not directly observable but are derived from or corroborated by observable market data.Level 3Â â€“ Unobservable inputs for the asset or liability, and include situations where there is little, if any, market activity for the asset or liability.We use fair value to measure certain assets and liabilities on a recurring basis, primarily securities AFS. For assets measured at the lower of cost or fair value, the fair value measurement criteria may or may not be met during a reporting period and such measurements are therefore considered â€œnonrecurringâ€ for purposes of disclosing our fair value measurements. Fair value is used on a nonrecurring basis to adjust carrying values for individually evaluated loans and other real estate owned and to record impairment on certain assets, such as goodwill, core deposit intangible, and other long-lived assets.In certain cases, the inputs used to measure fair value may fall into different levels of the hierarchy. In such cases, the lowest level of inputs that is significant to the measurement is used to determine the hierarchy for the entire asset or liability. 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 quarterly valuation process. There were no transfers between levels during the three and nine months ended September 30, 2024 and 2023. At both September 30, 2024 and December 31, 2024, there were no liabilities measured at fair value on a recurring or non-recurring basis.The following assets are measured at fair value on a recurring basis as of the dates indicated:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â Total EstimatedÂ Â Â Â Fair Value Measurementsâ€‹â€‹Fair Valueâ€‹LevelÂ 1â€‹LevelÂ 2â€‹LevelÂ 3SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹U.S. Government Agenciesâ€‹$ 2,045â€‹$ â€”â€‹$ 2,045â€‹$ â€”Municipal securitiesâ€‹â€‹ 22,863â€‹â€‹ â€”â€‹â€‹ 22,863â€‹â€‹ â€”Mortgage-backed securitiesâ€‹Â 49,075â€‹Â â€”â€‹Â 49,075â€‹Â â€”Collateralized mortgage obligationsâ€‹Â 45,516â€‹Â â€”â€‹Â 45,516â€‹Â â€”SBA securitiesâ€‹Â 4,195â€‹Â â€”â€‹Â 4,195â€‹Â â€”Corporate bondsâ€‹Â 70,068â€‹Â â€”â€‹Â 70,068â€‹Â â€”Equity securitiesâ€‹â€‹ 14,329â€‹â€‹ 14,329â€‹â€‹ â€”â€‹â€‹ â€”Totalâ€‹$ 208,091â€‹$ 14,329â€‹$ 193,762â€‹$ â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â Total EstimatedÂ Â Â Â Fair Value Measurementsâ€‹â€‹Fair Valueâ€‹LevelÂ 1â€‹LevelÂ 2â€‹LevelÂ 3DecemberÂ 31,Â 2023Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Municipal securitiesâ€‹$ 20,827â€‹$ â€”â€‹$ 20,827â€‹$ â€”Mortgage-backed securitiesâ€‹Â 37,601â€‹Â â€”â€‹Â 37,601â€‹Â â€”Collateralized mortgage obligationsâ€‹Â 32,976â€‹Â â€”â€‹Â 32,976â€‹Â â€”SBA securitiesâ€‹Â 5,252â€‹Â â€”â€‹Â 5,252â€‹Â â€”Corporate bondsâ€‹Â 66,496â€‹Â â€”â€‹Â 66,496â€‹Â â€”Equity securitiesâ€‹â€‹ 12,585â€‹â€‹ 12,585â€‹â€‹ â€”â€‹â€‹ â€”Totalâ€‹$ 175,737â€‹$ 12,585â€‹$ 163,152â€‹$ â€”â€‹â€‹29 Table of ContentsThe following assets are measured at fair value on a nonrecurring basis as of the dates indicated:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â Total EstimatedÂ Â Â Â Fair Value Measurementsâ€‹â€‹Fair Valueâ€‹LevelÂ 1â€‹LevelÂ 2â€‹LevelÂ 3SeptemberÂ 30,Â 2024Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Individually evaluated loansâ€‹$ 18,052â€‹$ â€”â€‹$ â€”â€‹$ 18,052Totalâ€‹$ 18,052â€‹$ â€”â€‹$ â€”â€‹$ 18,052â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â Total EstimatedÂ Â Â Â Fair Value Measurementsâ€‹â€‹Fair Valueâ€‹LevelÂ 1â€‹LevelÂ 2â€‹LevelÂ 3DecemberÂ 31,Â 2023â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Individually evaluated loans (1)â€‹$ 12,977â€‹$ â€”â€‹$ â€”â€‹$ 12,977Totalâ€‹$

12,977â€‹$ â€”â€‹$ â€”â€‹$ 12,977â€‹(1)For each quarter the loan was outstanding in 2023, with the adoption of CECL, one performing modified loan to a borrower experiencing financial difficulty was individually evaluated in determining the estimated allowance for credit losses.The Company does not record loans at fair value on a recurring basis. However, from time to time, certain loans have individual risk characteristics not consistent with a pool of loans and are individually evaluated for credit reserves. Loans for which it is probable that payment of interest and principal will not be made in accordance with the original contractual terms of the loan agreement are typically individually evaluated. The fair value of individually evaluated loans is estimated using one of several methods, including collateral value, market value of similar debt, enterprise and liquidation value and discounted cash flows. Those individually evaluated loans not requiring an allowance represent loans for which the fair value of the expected repayments or collateral exceed the recorded investments in such loans. When the fair value of the collateral is based on an observable market price or a current appraised value which uses substantially observable data, the Company records the individually evaluated loan as nonrecurring LevelÂ 2. When an appraised value is not available or management determines the fair value of the collateral is less than the appraised value or the appraised value contains a significant assumption and there is no observable market price, the Company records the individually evaluated loan as nonrecurring LevelÂ 3.The Company records foreclosed assets, or other real estate owned (â€œOREOâ€), at fair value on a nonrecurring basis based on the collateral value of the property. When the fair value of the collateral is based on an observable market price or a current appraised value which uses substantially observable data, the Company records the OREO as nonrecurring LevelÂ 2. When an appraised value is not available or management determines the fair value of the collateral is less than the appraised value or the appraised value contains a significant assumption, and there is no observable market price, the Company records the OREO as nonrecurring LevelÂ 3. Adjustments are routinely made in the appraisal process by the appraisers to adjust for differences between the comparable sales and income data available. Management also incorporates assumptions regarding market trends or other relevant factors and selling and commission costs ranging from 5% to 10%. Such adjustments and assumptions are typically significant and result in a LevelÂ 3 classification of the inputs for determining fair value. The Company had no OREO at both September 30, 2024 and December 31, 2023. â€‹â€‹30 Table of ContentsNOTEÂ 16Â â€“ FAIR VALUE OF FINANCIAL INSTRUMENTSThe carrying amounts and fair values of the Companyâ€™s financial instruments at the dates indicated are presented

below:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Carryingâ€‹Fairâ€‹FairÂ valueÂ measurementsâ€‹Â Â Â Â amountÂ Â Â Â valueÂ Â Â Â LevelÂ 1Â Â Â Â LevelÂ 2Â Â Â Â Level
assets:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Cash and cash equivalentsâ€‹$ 301,284â€‹$ 301,284â€‹$ 301,284â€‹$ â€”â€‹$ â€”Time deposits in banksâ€‹Â 498â€‹Â 498â€‹Â 498â€‹Â â€”â€‹Â â€”Investment securities AFSâ€‹Â 193,762â€‹Â 193,762â€‹Â â€”â€‹Â 193,762â€‹Â â€”Equity securitiesâ€‹â€‹ 14,329â€‹â€‹ 14,329â€‹â€‹ 14,329â€‹â€‹ â€”â€‹â€‹ â€”Investment in FHLB and FRB Stockâ€‹Â 20,953â€‹Â 20,953â€‹Â â€”â€‹Â 20,953â€‹Â â€”Loans held for saleâ€‹Â 2,252â€‹Â 2,252â€‹Â â€”â€‹Â 2,252â€‹Â â€”Loans, netâ€‹Â 1,893,795â€‹Â 1,835,604â€‹Â â€”â€‹Â â€”â€‹Â 1,835,604Accrued interest receivableâ€‹Â 8,559â€‹Â 8,559â€‹Â â€”â€‹Â 8,559â€‹Â â€”Financial liabilities:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Depositsâ€‹Â 2,136,441â€‹Â 2,138,423â€‹Â â€”â€‹Â 2,138,423â€‹Â â€”Junior subordinated deferrable interest debentures, netâ€‹â€‹ 8,625â€‹â€‹ 8,394â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 8,394Subordinated debt, netâ€‹â€‹ 63,694â€‹Â 63,694â€‹Â â€”â€‹â€‹ 63,694â€‹â€‹ â€”Accrued interest payableâ€‹Â 3,070â€‹Â 3,070â€‹Â â€”â€‹Â 3,070â€‹Â â€”Off-balance sheet liabilities:â€‹Â â€‹â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Undisbursed loan commitments, lines of credit, standby letters of creditâ€‹Â 71,323â€‹Â 70,733â€‹Â â€”â€‹Â â€”â€‹Â

70,733â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Carryingâ€‹Fairâ€‹FairÂ valueÂ measurementsâ€‹Â Â Â Â amountÂ Â Â Â valueÂ Â Â Â LevelÂ 1Â Â Â Â LevelÂ 2Â Â Â Â Le
assets:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Cash and cash equivalentsâ€‹$ 307,539â€‹$ 307,539â€‹$ 307,539â€‹$ â€”â€‹$ â€”Time deposits in banksâ€‹Â 1,245â€‹Â 1,245â€‹Â 1,245â€‹Â â€”â€‹Â â€”Investment securities AFSâ€‹Â 163,152â€‹Â 163,152â€‹Â â€”â€‹Â 163,152â€‹Â â€”Equity securitiesâ€‹â€‹ 12,585â€‹â€‹ 12,585â€‹â€‹ 12,585â€‹â€‹ â€”â€‹â€‹ â€”Investment in FHLB and FRB Stockâ€‹Â 20,939â€‹Â 20,939â€‹Â â€”â€‹Â 20,939â€‹Â â€”Loans held for saleâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”Loans, netâ€‹Â 1,905,829â€‹Â 1,810,426â€‹Â â€”â€‹Â â€”â€‹Â 1,810,426Accrued interest receivableâ€‹Â 8,423â€‹Â 8,423â€‹Â â€”â€‹Â 8,423â€‹Â â€”Financial liabilities:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Depositsâ€‹Â 2,132,750â€‹Â 2,135,923â€‹Â â€”â€‹Â 2,135,923â€‹Â â€”Junior subordinated deferrable interest debentures, netâ€‹Â 8,565â€‹Â 8,631â€‹Â â€”â€‹Â â€”â€‹Â 8,631Subordinated debt, netâ€‹Â 63,881â€‹Â 63,881â€‹Â â€”â€‹Â 63,881â€‹Â â€”Accrued interest payableâ€‹Â 3,054â€‹Â 3,054â€‹Â â€”â€‹Â 3,054â€‹Â â€”Off-balance sheet liabilities:â€‹Â â€‹â€‹Â â€‹â€‹Â â€‹â€‹Â â€‹â€‹â€‹â€‹Undisbursed loan commitments, lines of credit, standby letters of creditâ€‹Â 77,377â€‹Â 77,152â€‹Â â€”â€‹Â â€”â€‹Â 77,152â€‹â€‹â€‹31 Table of ContentsNOTEÂ 17Â â€“ COMMITMENTS AND CONTINGENCIESLending and Letter of Credit CommitmentsWe operate in a highly regulated environment. From time to time, we are a party to various claims and litigation matters incidental to the conduct of our business. We are not presently party to any legal proceedings where we believe the resolution would have a material adverse effect on our business, financial condition, or results of operations. Nevertheless, given the nature, scope and complexity of the extensive legal and regulatory landscape applicable to our business (including laws and regulations governing consumer protection, fair lending, fair labor, privacy, information security and anti-money laundering and anti-terrorism laws), we, like all banking organizations, are subject to heightened legal and regulatory compliance and litigation risk.In the normal course of business, the Company enters into various commitments to extend credit which are not reflected in the financial statements. These commitments consist of the undisbursed balance on home equity and unsecured personal lines of credit, commercial lines of credit, including commercial real estate secured lines of credit, and of undisbursed funds on construction and development loans. The Company also issues standby letter of credit commitments, primarily for the third-party performance obligations of clients.The following table presents a summary of commitments described above as of the dates indicated:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â SeptemberÂ 30,Â Â Â Â Â DecemberÂ 31,Â â€‹â€‹2024â€‹2023Commitments to extend creditâ€‹$ 70,571â€‹$ 76,531Standby letters of creditâ€‹Â 752â€‹Â 846Total commitmentsâ€‹$ 71,323â€‹$ 77,377â€‹Commitments generally have fixed expiration dates or other termination clauses. The actual liquidity needs or the credit risk that the Company will experience will likely be lower than the contractual amount of commitments to extend credit because a significant portion of these commitments are expected to expire without being drawn upon. The commitments are generally variable rate and include unfunded home equity lines of credit, commercial real estate construction loans where disbursement is made over the course of construction, commercial revolving lines of credit, and unsecured personal lines of credit. The Companyâ€™s outstanding loan commitments are made using the same underwriting standards as comparable outstanding loans. The reserve associated with these commitments included in interest payable and other liabilities on the consolidated balance sheets was $590,000 at SeptemberÂ 30,Â 2024 and $225,000 at December 31, 2023.Commercial Real Estate ConcentrationsAt SeptemberÂ 30,Â 2024 and December 31, 2023, in managementâ€™s judgment, a concentration of loans existed in commercial real estate related loans. The Companyâ€™s commercial real estate loans are secured by owner-occupied and non-owner occupied commercial real estate and multifamily properties. Although management believes that loans within these concentrations have no more than the normal risk of collectability, a decline in the performance of the economy in general, or a decline in real estate values in the Companyâ€™s primary market areas in particular, could have an adverse impact on collectability.Other AssetsThe Company has commitments to fund investments in LIHTC partnerships and an SBIC fund. At September 30, 2024, the remaining commitments to the LIHTC partnerships and the SBIC fund were approximately $5.0 million and $122,000, respectively. At December 31, 2023, the remaining commitments to the LIHTC partnerships and the SBIC fund were approximately $5.7 million and $122,000, respectively. DepositsAt SeptemberÂ 30,Â 2024, approximately $245.6 million, or 11.4%, of the Company's deposits were derived from its top ten depositors. At December 31, 2023, approximately $246.0 million, or 11.5%, of the Company's deposits were 32 Table of Contentsderived from its top ten depositors. As of September 30, 2024 and December 31, 2023, approximately $995.1 million, or 46.6% and $969.2 million, or 45.4%, of our total deposits were uninsured, respectively. The uninsured amounts are estimates based on the methodologies and assumptions used for United Business Bankâ€™s regulatory reporting requirements.Local Agency Deposits and Other AdvancesIn the normal course of business, the Company accepts deposits from local agencies. The Company is required to provide collateral for certain local agency deposits in the states of California, Colorado, New Mexico and Washington. At both SeptemberÂ 30,Â 2024 and December 31, 2023, the FHLB had issued letters of credit on behalf of the Company totaling $40.6 million, as collateral for local agency deposits. Â â€‹NOTEÂ 18Â â€“ SUBSEQUENT EVENTSThe Company has evaluated subsequent events through the filing of this Quarterly Report on Form 10-Q and determined that no events have occurred that would require adjustments to our disclosures in the condensed consolidated financial statements. â€‹â€‹33 Table of ContentsItem 2. Managementâ€™s Discussion and Analysis of Financial Condition and Results of OperationsSPECIAL NOTE REGARDING FORWARD-LOOKING STATEMENTSCertain matters discussed in this Form 10-Q may contain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These statements relate to our financial condition, results of operations, plans, objectives, future performance or business. Forward-looking statements are not statements of historical fact, are based on certain assumptions and are generally identified by use of the words â€œbelieves,â€ â€œexpects,â€ â€œanticipates,â€ â€œestimates,â€ â€œforecasts,â€ â€œintends,â€ â€œplans,â€ â€œtargets,â€ â€œpotentially,â€ â€œprobably,â€ â€œprojects,â€ â€œoutlookâ€ or similar expressions or future or conditional verbs such as â€œmay,â€ â€œwill,â€ â€œshould,â€ â€œwouldâ€ and â€œcould.â€ Forward-looking statements include statements with respect to our beliefs, plans, objectives, goals, expectations, assumptions and statements about, among other things, expectations of the business environment in which we operate, projections of future performance or financial items, perceived opportunities in the market, potential future credit experience, and statements regarding our mission and vision. These forward-looking statements are based upon current management expectations and may, therefore, involve risks and uncertainties. Our actual results, performance, or achievements may differ materially from those suggested, expressed, or implied by forward- looking statements as a result of a wide variety or range of factors including, but not limited to:â€‹â—adverse impacts to economic conditions in general and in California, Nevada, Colorado, New Mexico and Washington specifically, as well as other markets where the Company has lending relationships;â—effects of employment levels, labor shortages, inflation, a recession, or slowed economic growth;â—changes in the interest rate environment, including increases and decreases in the Board of Governors of the Federal Reserve System (â€œFederal Reserveâ€) benchmark rate and the duration of such rates, which could adversely affect our revenues and expenses, the values of our assets and obligations, and the availability and cost of capital and liquidity;â—the impact of inflation and the Federal Reserveâ€™s monetary policy decisions;â—the effects of any federal government shutdown;â—the credit risks of lending and securities activities, including delinquencies, write-offs, and changes in our allowance for credit losses and provision for credit losses;â—changes in the levels of general interest rates and the relative differences between short and long-term interest rates and loan and deposit interest rates;â—unexpected outflows of uninsured deposits, which may require us to sell investment securities at a loss; â—our net interest margin and funding sources;â—fluctuations in the demand for loans, unsold homes, land and other properties;â—fluctuations in real estate values in our market areas;â—secondary market conditions for loans and our ability to sell loans in the secondary market;â—results of examinations of us by regulatory authorities and the possibility that any such regulatory authority may, among other things, limit our business activities, require us to change our business mix, increase our allowance for credit losses, write-down asset values or increase our capital levels, affect our ability to borrow funds or maintain or increase deposits;â—risks related to our acquisition strategy, including our ability to identify future suitable acquisition candidates, exposure to potential asset and credit quality risks and unknown or contingent liabilities, the need for capital to finance such transactions, our ability to obtain required regulatory approvals and possible failures in realizing the anticipated benefits from acquisitions;â—challenges arising from attempts to expand into new geographic markets, products, or services;â—goodwill impairment;â—bank failures or adverse developments at other banks and related negative press about the banking industry in general on investor and depositor sentiment;â—legislative or regulatory changes, including changes in banking, securities and tax laws, in regulatory policies and principles, or the interpretation of regulatory capital or other rules, and other governmental initiatives affecting the financial services industry;â—our ability to attract and retain deposits;â—our ability to control operating costs and expenses;â—use of estimates in determining the fair value of certain of our assets and liabilities, which may prove incorrect;34 Table of Contentsâ—staffing fluctuations in response to product demand or corporate implementation strategies;â—the effectiveness of our risk management framework;â—disruptions, security breaches, or other adverse events, failures or interruptions in, or attacks on, our information technology systems or on those of our third-party vendors;â—an inability to keep pace with the rate of technological advances;â—risks associated with dependence on our Chief Executive Officer and other members of our senior management team and our ability to attract, motivate and retain qualified personnel;â—costs and effects of litigation, including settlements and judgments;â—our ability to implement our business strategies, including expectations regarding key growth initiatives and strategic priorities; â—liquidity issues, including our ability to borrow funds or raise additional capital, if needed or desired;â—the loss of our large loan and deposit relationships;â—increased competitive pressures among financial services companies;â—changes in consumer spending, borrowing and savings habits;â—the availability of resources to address changes in laws, rules, or regulations or to respond to regulatory actions;â—our ability to pay dividends on our common stock;â—the quality and composition of our securities portfolio and the impact of any adverse changes in the securities markets;â—the inability of key third-party providers to perform their obligations;â—changes in accounting principles, policies or guidelines and practices, as may be adopted by the financial institution regulatory agencies, the Public Company Accounting Oversight Board or the Financial Accounting Standards Board;â—environmental, social and governance goals;â—effects of climate change, severe weather events, natural disasters, pandemics, epidemics and other public health crises, acts of war or terrorism, civil unrest and other external events; â—other economic, competitive, governmental, regulatory, and technological factors affecting our operations, pricing, products and services; and â—risks described in other reports filed with or furnished to the Securities and Exchange Commission (â€œSECâ€), including our Annual Report on Form 10-K for the year ended December 31, 2023 (â€œ2023 Annual Reportâ€) and this Form 10-Q.â€‹In light of these risks, uncertainties and assumptions, the forward-looking statements discussed in this report might not occur, and you should not put undue reliance on any forward-looking statements. Moreover, you should treat these statements as speaking only as of the date they are made and based only on information then actually known to us. We do not undertake and specifically disclaim any obligation to revise any forward-looking statements included in this report or the reasons why actual results could differ from those contained in such statements, whether as a result of new information or to reflect the occurrence of anticipated or unanticipated events or circumstances after the date of such statements. These risks could cause our actual results for the remainder of 2024 and beyond to differ materially from those expressed in any forward-looking statements by, or on behalf of us and could negatively affect our consolidated financial condition and results of operations as well as our stock price performance.â€‹Executive OverviewGeneral. BayCom is a bank holding company headquartered in Walnut Creek, California. BayComâ€™s wholly owned banking subsidiary, United Business Bank, provides a broad range of financial services to businesses and business owners as well as individuals through its network of 35 full-service branches, with 16 locations in California, one in Nevada, two in Washington, five in New Mexico and 11 in Colorado. BayComâ€™s business activities generally are limited to passive investment activities and oversight of its investment in the Bank. Accordingly, the information set forth in this report, including the consolidated financial statements and related data, relates primarily to the Bank.35 Table of ContentsOur principal objective is to continue to increase shareholder value and generate consistent earnings growth by expanding our commercial banking franchise through both strategic acquisitions and organic growth. Since 2010, we have expanded our geographic footprint through ten strategic acquisitions. We believe our strategy of selectively acquiring and integrating community banks has provided us with economies of scale and improved our overall franchise efficiency. Looking forward, we expect to continue to pursue strategic acquisitions and believe our targeted market areas present us with many and varied acquisition opportunities. We are also focused on continuing to grow organically and believe the metropolitan and community markets in which we operate currently provide meaningful opportunities to expand our commercial client base and increase both interest-earning assets and market share. We believe our geographic footprint, which now includes the San Francisco Bay area, the metropolitan markets of Los Angeles, California, Las Vegas, Nevada, Seattle, Washington, and Denver, Colorado, and community markets including Albuquerque, New Mexico, and Custer, Delta, and Grand counties, Colorado, provides us with access to low cost, stable core deposits that we can use to fund commercial loan growth. We strive to provide an enhanced banking experience for our clients by providing them with a comprehensive suite of sophisticated banking products and services tailored to meet their needs, while delivering the high-quality, relationship-based client service of a community bank. At SeptemberÂ 30,Â 2024, on a consolidated basis, the Company had approximately $2.6 billion in total assets, $1.9 billion in total loans, $2.1 billion in total deposits and $321.7 million in shareholdersâ€™ equity.We continue to focus on growing our commercial loan portfolios through acquisitions as well as organic growth. At SeptemberÂ 30,Â 2024, our $1.9 billion total loan portfolio included $319.4 million, or 16.7%, of loans acquired through business combinations (all of which were recorded to their estimated fair values at the time of acquisition), and the remaining $1.6 billion, or 83.3%, consisted of loans we originated or

purchased not as part of a business combination.The profitability of our operations depends primarily on our net interest income after provision for credit losses, which is the difference between interest earned on interest earning assets and interest paid on interest bearing liabilities less provision for credit losses. Our net income is also affected by other factors, including the provision for credit losses on loans, noninterest income and noninterest expense.Set forth below is a discussion of the primary factors affecting our results of operations:Net interest income. Net interest income represents interest income less interest expense. We generate interest income from interest and fees received on interest earning assets, including loans and investment securities and dividends on Federal Home Loan Bank of San Francisco (â€œFHLBâ€) and Federal Reserve Bank of San Francisco (â€œFRBâ€) stock we own. We incur interest expense from interest paid on interest bearing liabilities, including interest bearing deposits and borrowings. To evaluate net interest income, we measure and monitor: (i) yields on our loans and other interest earning assets; (ii) the costs of our deposits and other funding sources; (iii) our net interest margin; and (iv) the regulatory risk weighting associated with our assets. Net interest margin is calculated as the annualized net interest income divided by average interest earning assets. Because noninterest bearing sources of funds, such as noninterest bearing deposits and shareholdersâ€™ equity, also fund interest earning assets, net interest margin reflects the benefit of these noninterest bearing sources.Changes in market interest rates, the slope of the yield curve, and interest we earn on interest earning assets or pay on interest bearing liabilities, as well as the volume and types of interest earning assets, interest bearing and noninterest bearing liabilities and shareholdersâ€™ equity, usually have the largest impact on changes in our net interest spread, net interest margin and net interest income during a reporting period. From March 2022 through July 2023, in response to inflation, the Federal Open Market Committee ("FOMC") of the Federal Reserve increased the target range for the federal funds rate by 525 basis points. This was followed by a 50-basis point reduction in September 2024 to a range of 4.75% to 5.00%, where it remained as of September 30, 2024. The increase in the average yield on interest-earning assets during the nine months ended September 30, 2024 reflects the lagging benefit of variable rate interest-earning assets beginning to reprice higher. Noninterest income. Noninterest income consists of, among other things: (i) service charges on loans and deposits; (ii) gain on sale of loans; (iii) gain (loss) on equity securities; and (iv) other noninterest income. Gain on sale of loans includes income (or losses) from the sale of the guaranteed portion of Small Business Administration (â€œSBAâ€) loans, capitalized loan servicing rights and other related income.36 Table of ContentsProvision for credit losses. We have established an allowance for credit losses by charging amounts to provision for credit losses at a level required to reflect estimated credit losses in the loan and available-for sale investment securities portfolios. For loans, management considers many factors, including, among others, historical loss experience, types and amounts of loans in the portfolio and adverse situations that may affect borrowersâ€™ ability to repay. See â€œCritical Accounting Policies and Estimates - Allowance for Credit Lossesâ€ for a description of the manner in which the provision for credit losses is established.For investments, the Company evaluates available-for-sale debt securities in an unrealized loss position to determine whether the decline in the fair value below the amortized cost basis is due to credit-related factors or noncredit-related factors. Such situations may result from either a decline in the financial condition of the issuing entity or, in the case of fixed interest rate investments, from rising interest rates. In making this assessment, management considers the length of time and the extent to which fair value is less than amortized cost, the nature of the security, the underlying collateral, and the financial condition and prospects of the issuer, among other factors. This assessment also includes a determination of whether the Company intends to sell the security, or if it is more likely than not that the Company will be required to sell the security before recovery of its amortized cost basis less any current-period credit losses. If the present value of the cash flows expected to be collected from the security is less than the amortized cost basis of the security, a credit loss exists and an allowance for credit losses for available-for-sale securities is recorded for the credit loss, limited by the amount that the fair value is less than the amortized costs basis. Any impairment that has not been recorded through an allowance for credit losses for available-for-sale securities is recognized in other comprehensive income. Changes in the allowance for credit losses for available-for-sale securities are recorded as provision for (or reversal of) credit loss. Losses are charged against the allowance for credit losses for available-for-sale securities, with a corresponding adjustment to the security's amortized cost basis, when management believes the uncollectibility of an available-for-sale security is confirmed or when either criteria regarding intent or requirement to sell is met.â€‹Noninterest expense. Noninterest expense includes, among other things: (i) salaries and related benefits; (ii) occupancy and equipment expense; (iii) data processing; (iv) Federal Deposit Insurance Corporation (â€œFDICâ€) and state assessments; (v) outside and professional services; and (vi) other general and administrative expenses, including amortization of intangible assets. Salaries and related benefits include compensation, employee benefits and employment tax expenses for our personnel. Occupancy and equipment expense includes depreciation expense on our owned properties and equipment, lease expense on our leased properties and other occupancy-related expenses. Data processing expense includes fees paid to our third-party data processing system provider and other data service providers. FDIC and state assessments expense represents the assessments that we pay to the FDIC for deposit insurance and other regulatory costs to various states. Outside and professional fees include legal, accounting, consulting and other outsourcing arrangements. Amortization of intangibles represents the amortization of our core deposit intangible from various acquisitions. Other general and administrative expenses include expenses associated with travel, meals, training, supplies and postage. Noninterest expenses generally increase as we grow our business. Noninterest expenses have increased significantly over the past few years as we have grown through acquisitions and organically, and as we have built out our operational infrastructure.Critical Accounting Policies and EstimatesOur accounting and reporting policies conform to accounting principles generally accepted in the United States of America (â€œGAAPâ€) and to general practices within the banking industry. To prepare financial statements and interim financial statements in conformity with GAAP, management makes estimates, assumptions and judgments based on available information. These estimates, assumptions and judgments affect the amounts reported in the financial statements and accompanying notes and are based on information available as of the dates of the financial statements. As this information changes, actual results could differ from the estimates, assumptions and judgments reflected in the financial statements. In particular, management has identified several accounting policies that, due to the estimates, assumptions and judgments inherent in those policies, are critical in understanding our financial statements.These critical accounting policies and estimates include determining the allowance for credit losses and related provision. There have been no material changes in the Companyâ€™s critical accounting policies and estimates as previously disclosed in the Companyâ€™s 2023 Annual Report. For a detailed discussion, refer to â€œManagementâ€™s Discussion and 37 Table of ContentsAnalysis of Financial Condition and Results of Operationsâ€”Critical Accounting Policiesâ€ in the Companyâ€™s 2023 Annual Report, which was filed with the SEC on March 15, 2024.â€‹Comparison of Financial Condition at SeptemberÂ 30,Â 2024 and DecemberÂ 31,Â 2023Total assets. Total assets increased $10.4 million, or 0.4%, to $2.6 billion at SeptemberÂ 30,Â 2024, from DecemberÂ 31,Â 2023. The increase primarily was due to investment securities available-for-sale increasing $30.6 million or 18.8%, partially offset by decreases in loans receivable, net of $12.0 million or 0.6% and cash and cash equivalents of $6.3 million or 2.0%. Cash and cash equivalents. Â Cash and cash equivalents decreased $6.3 million, or 2.0%, to $301.3 million, at SeptemberÂ 30,Â 2024, from $307.5 million at DecemberÂ 31,Â 2023. The decrease primarily was due to a $14.0 million decrease in federal funds sold and interest bearing balances in banks, as excess funds were used to fund loan growth and the increase in investment securities. Investment securities available-for-sale. Â Investment securities available-for-sale increased $30.6 million, or 18.8%, to $193.8 million at SeptemberÂ 30,Â 2024 from $163.2 million at December 31, 2024. The increase was due to the purchase of $39.0 million of investment securities and $4.8 million of fair value upward adjustments due to unrealized gains on investment securities available-for-sale, partially offset by the routine amortization and repayment of investment principal balances and securities called and matured of $13.1 million during the nine months ended September 30, 2024. The following table sets forth certain information regarding contractual maturities and the weighted average yields of our available for sale investment securities as of September 30, 2024. Expected maturities may differ from contractual maturities if borrowers have the right to call or prepay obligations with or without call or prepayment penalties. The weighted average yields were calculated by multiplying each carrying value by its yield and dividing the sum of these results by the total carrying values. Yields on tax-exempt investments are not calculated on a fully tax equivalent basis.
â€‹Amount Due or Repricing Within:â€‹â€‹â€‹One Yearâ€‹Over Oneâ€‹Over Five
â€‹Overâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹or Lessâ€‹to Five Yearsâ€‹to Ten Yearsâ€‹Ten
Yearsâ€‹Totalâ€‹â€‹â€‹â€‹â€‹â€‹Weightedâ€‹â€‹â€‹â€‹Weightedâ€‹â€‹â€‹â€‹Weightedâ€‹â€‹â€‹â€‹Weightedâ€‹â€‹â€‹â€‹Weightedâ€‹â€‹â€‹Amortizedâ€‹Averageâ€‹Amortizedâ€‹Averageâ€‹Am
in thousands)U.S. Government Agenciesâ€‹$ 2,059â€‹ 6.35%$ â€”â€‹ â€”%$ â€”â€‹ â€”%$ â€”â€‹ â€”%$ 2,059â€‹ 6.35%Municipal securitiesâ€‹â€‹ 1,557â€‹ 2.35â€‹â€‹ 8,471â€‹ 1.51â€‹â€‹
10,472â€‹ 3.13â€‹â€‹ 3,171â€‹ 3.97â€‹â€‹ 23,671â€‹ 2.61â€‹Mortgage-backed securitiesâ€‹â€‹ 7,042â€‹ 3.87â€‹â€‹ 1,322â€‹ 2.55â€‹â€‹ 9,910â€‹ 2.44â€‹â€‹ 33,185â€‹ 4.49â€‹â€‹ 51,459â€‹
3.96â€‹Collateralized mortgage obligationsâ€‹â€‹ 13,897â€‹ 5.04â€‹â€‹ 4,725â€‹ 1.39â€‹â€‹ 3,947â€‹ 1.90â€‹â€‹ 24,234â€‹ 4.89â€‹â€‹ 46,803â€‹ 4.33â€‹SBA securitiesâ€‹â€‹ 3,542â€‹
6.54â€‹â€‹ â€”â€‹ â€”â€‹â€‹ 414â€‹ 2.15â€‹â€‹ 254â€‹ 2.25â€‹â€‹ 4,210â€‹ 5.85â€‹Corporate bondsâ€‹â€‹ 9,900â€‹ 5.83â€‹â€‹ 70,578â€‹ 4.41â€‹â€‹ 750â€‹ 3.38â€‹â€‹ â€”â€‹ 0â€‹â€‹
81,228â€‹ 4.57â€‹Totalâ€‹$ 37,997â€‹ 5.13%$ 85,096â€‹ 3.92%$ 25,493â€‹ 2.66%$ 60,844â€‹ 4.61%$ 209,430â€‹ 4.19%â€‹Equity securities. Â Equity securities increased $1.7 million, or 13.9%, to $14.3 million at September 30, 2024 from $12.6 million at December 31, 2023, primarily due to mark-to-market upward adjustments recorded during the nine months ended September 30, 2024. Loans receivable, net. Â We originate a wide variety of loans with a focus on commercial real estate (â€œCREâ€) loans and commercial and industrial loans. Total loans decreased $12.0 million, or 0.6%, to $1.9 billion at SeptemberÂ 30,Â 2024 from $1.9 billion at DecemberÂ 31,Â 2023. The decrease was due to $200.4 million of loan repayments and $14.0 million of loans sold, partially offset by $135.4 million of new loan originations and $64.4 million of loan purchases. The following table provides information about our loan portfolio by type of loan, with purchase credit deteriorated (â€œPCDâ€) loans presented as a separate balance, at the dates presented. 38 Table of
Contentsâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â â€‹DecemberÂ 31,Â â€‹â€‹Â â€‹â€‹2024â€‹2023â€‹% ChangeÂ â€‹â€‹(Dollars in thousands)â€‹â€‹Â Commercial and industrial
(1)Â Â Â Â $ 174,307Â Â Â Â $ 162,691Â Â Â Â 7.1%Real estate:â€‹Â Â Â â€‹Â Â Â â€‹â€‹â€‹Residentialâ€‹Â 102,786â€‹Â 85,555Â 20.1â€‹Multifamily residentialâ€‹Â 252,647â€‹Â
246,840Â 2.4â€‹Owner occupied CREâ€‹Â 478,526â€‹Â 497,360Â (3.8)â€‹Non-owner occupied CREâ€‹Â 876,757â€‹Â 899,332Â (2.5)â€‹Construction and landâ€‹Â 2,620â€‹Â
9,534Â (72.5)â€‹Total real estateâ€‹Â 1,713,336â€‹Â 1,738,621â€‹(1.5)â€‹Consumerâ€‹Â 397â€‹Â 738â€‹(46.2)â€‹PCD loansâ€‹Â 23,881â€‹Â 25,723â€‹(7.2)â€‹Total Loansâ€‹Â
1,911,921â€‹Â 1,927,773â€‹(0.8)â€‹Net deferred loan feesâ€‹Â 184â€‹Â 56â€‹228.5â€‹Allowance for credit lossesâ€‹Â (18,310)â€‹Â (22,000)â€‹(16.8)â€‹Loans, netâ€‹$ 1,893,795â€‹$
1,905,829â€‹(0.6)%â€‹(1)Includes $1.7 million and $3.8 million of Paycheck Protection Program (â€œPPPâ€) loans as of SeptemberÂ 30,Â 2024 and December 31, 2023, respectively. â€‹The following table shows as of SeptemberÂ 30,Â 2024, the geographic distribution of our loan portfolio by type of loan in dollar amounts and
percentages:â€‹San Francisco Bayâ€‹â€‹â€‹â€‹â€‹â€‹Total in State
ofâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â â€‹â€‹Area (1)â€‹Other California (2)â€‹Californiaâ€‹â€‹All Other States (3)â€‹TotalÂ â€‹â€‹â€‹â€‹â€‹% ofâ€‹â€‹â€‹â€‹% ofâ€‹â€‹â€‹â€‹% ofâ€‹â€‹â€‹â€‹%
ofâ€‹â€‹â€‹â€‹% ofÂ â€‹â€‹â€‹â€‹â€‹Total inâ€‹â€‹â€‹â€‹Total inâ€‹â€‹â€‹â€‹Total inâ€‹â€‹â€‹â€‹Total inâ€‹â€‹â€‹â€‹Total
inÂ â€‹â€‹Amountâ€‹Categoryâ€‹Amountâ€‹Categoryâ€‹Amountâ€‹Categoryâ€‹Amountâ€‹Categoryâ€‹Amountâ€‹CategoryÂ â€‹Â (Dollars in
thousands)â€‹SeptemberÂ 30,Â 2024Â Â Â â€‹Â Â Â Â Â â€‹Â Â Â Â Â â€‹Â Â Â Â Â â€‹Â Â Â Â Â Â Â Â Â Â Â Â â€‹Â Â Â Â Â Â Â Â Â Â Â â€‹Â Â Â Â Â Â Â â€‹Commerc
and industrialâ€‹$ 33,000Â â€‹ 8.2%Â Â $ 69,758Â â€‹ 8.9%Â Â $ 102,758Â 8.7%Â Â $ 71,672Â 9.8%Â Â $ 174,430Â 9.1%Real
estate:â€‹Â â€‹Â â€‹Â Â â€‹Â â€‹Â â€‹Â Â â€‹Â Â Â Â Â â€‹Â â€‹Â Â Â â€‹Â Â Â Â Â â€‹Residentialâ€‹Â 12,573Â â€‹ 3.1â€‹Â 41,869Â â€‹ 5.4â€‹Â 54,442Â 4.6â€‹Â 48,648Â 6.7â€‹Â
103,090Â 5.4â€‹Multifamily residentialâ€‹Â 39,746Â â€‹ 9.9â€‹Â 118,675Â â€‹ 15.2â€‹Â 158,421Â 13.4â€‹Â 96,508Â 13.2â€‹Â 254,929Â 13.3â€‹Owner occupied CREâ€‹Â 162,278Â â€‹
40.5â€‹Â 267,633Â â€‹ 34.3â€‹Â 429,911Â 36.4â€‹Â 59,435Â 8.1â€‹Â 489,346Â 25.6â€‹Non-owner occupied CREâ€‹Â 153,427Â â€‹ 38.3â€‹Â 281,817Â â€‹ 36.1â€‹Â 435,244Â 36.8â€‹Â
451,854Â 61.9â€‹Â 887,098Â 46.4â€‹Construction and landâ€‹Â â€”Â â€‹ â€”â€‹Â 1,113Â â€‹ 0.1â€‹Â 1,113Â 0.1â€‹Â 1,518Â 0.2â€‹Â 2,631Â 0.1â€‹Total real estateâ€‹Â
368,024Â â€‹â€‹â€‹Â 711,107Â â€‹â€‹â€‹Â 1,079,131Â â€‹â€‹Â 657,963Â â€‹â€‹Â 1,737,094Â â€‹â€‹Consumerâ€‹Â 6Â â€‹ â€”%Â Â Â 1Â â€‹ â€”%Â Â Â 7Â â€”%Â Â Â 390Â 0.1%Â Â Â
397Â â€”%Total loansâ€‹$ 401,030â€‹â€‹â€‹â€‹$ 780,866â€‹â€‹â€‹â€‹$ 1,181,896Â Â Â â€‹$ 730,025Â Â Â â€‹$
1,911,921Â Â Â â€‹DecemberÂ 31,Â 2023â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Â Â Â â€‹Â Â
and industrialâ€‹$ 35,954â€‹â€‹ 8.5%$ 75,549â€‹â€‹ 9.0%$ 111,503â€‹ 8.8%$ 51,386â€‹ 7.7%$ 162,889â€‹ 8.4%Real
estate:â€‹Residentialâ€‹â€‹ 13,876â€‹â€‹ 3.3â€‹â€‹ 43,157â€‹â€‹ 5.1â€‹$ 57,033â€‹ 4.5â€‹â€‹ 28,969â€‹
4.3â€‹â€‹ 86,002â€‹ 4.5â€‹Multifamily residentialâ€‹â€‹ 46,129â€‹â€‹ 10.9â€‹â€‹ 109,214â€‹â€‹ 13.0â€‹â€‹ 155,343â€‹ 12.3â€‹â€‹ 94,180â€‹ 14.1â€‹â€‹ 249,523â€‹ 12.9â€‹Owner occupied
CREâ€‹â€‹ 168,977â€‹â€‹ 40.1â€‹â€‹ 292,880â€‹â€‹ 34.9â€‹â€‹ 461,857â€‹ 36.6â€‹â€‹ 47,296â€‹ 7.1â€‹â€‹ 509,153â€‹ 26.4â€‹Non-owner occupied CREâ€‹â€‹ 156,411â€‹â€‹ 37.1â€‹â€‹
312,362â€‹â€‹ 37.2â€‹â€‹ 468,773â€‹ 37.2â€‹â€‹ 441,136â€‹ 66.2â€‹â€‹ 909,909â€‹ 47.2â€‹Construction and landâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 7,217â€‹â€‹ 0.9â€‹â€‹ 7,217â€‹ 0.6â€‹â€‹
2,342â€‹ 0.4â€‹â€‹ 9,559â€‹ 0.5â€‹Total real estateâ€‹â€‹ 385,393â€‹â€‹â€‹â€‹â€‹ 764,830â€‹â€‹â€‹â€‹â€‹ 1,150,223â€‹â€‹â€‹â€‹ 613,923â€‹â€‹â€‹â€‹ 1,764,146â€‹â€‹â€‹Consumerâ€‹â€‹
4â€‹â€‹ â€”%â€‹ 1â€‹â€‹ â€”%Â 5â€‹ â€”%â€‹ 733â€‹ 0.1%â€‹ 738â€‹ â€”%Total loansâ€‹$ 421,351â€‹â€‹â€‹â€‹$ 840,380â€‹â€‹â€‹â€‹$ 1,261,731Â Â Â â€‹$ 666,042Â Â Â â€‹$
1,927,773Â Â Â â€‹â€‹(1)Includes Alameda, Contra Costa, Solano, Sonoma, Marin, San Francisco, San Mateo and Santa Clara counties.(2)Includes loans in Sacramento and Northern California counties totaling $92.9 million and loans in Los Angeles and Orange counties totaling $467.0 million at September 30, 2024. At December 31, 2023, loans in Sacramento and Northern California counties and loans in Los Angeles and Orange counties totaled $95.6 million and $506.6 million, respectively.(3)Includes loans primarily in the states of Colorado, New Mexico and Washington. At SeptemberÂ 30,Â 2024, loans in Colorado, New Mexico and Washington totaled $136.5 million, $50.0 million and $92.5 million, respectively. At DecemberÂ 31,Â 2023, loans in Colorado, New Mexico and Washington totaled $87.1 million, $43.9 million and $103.8 million, respectively.39 Table of ContentsAcquired loans. As of September 30, 2024, acquired non-PCD loans totaled $151.6 million, with a remaining net premium of $2.0 million, compared to $187.7 million with a remaining net premium of $2.1 million as of December 31, 2023. The net premium for acquired non-PCD loans includes a credit discount based on estimated losses in the acquired loans, partially offset by any premium based on market interest rates on the date of acquisition.As of September 30, 2024, acquired PCD loans totaled $25.2 million, with a remaining net non-credit discount of $1.6 million, compared to $27.5 million with a remaining net non-credit discount of $1.8 million as of December 31, 2023.Nonperforming assets and loans. Â Nonperforming assets generally consist of nonperforming loans and other real estate owned (â€œOREOâ€). Nonperforming loans generally consist of nonaccrual loans and accruing loans 90 days or more past due. There were no accruing loans 90 days or more past due or OREO at both September 30, 2024 and December 31, 2023. Â Nonperforming loans, consisting solely of nonaccrual loans, totaled $9.7 million, or 0.51% of total loans, at September 30,Â 2024, compared to $13.0 million, or 0.67% of total loans, at December 31, 2023. The decrease in nonperforming loans was primarily due to the sale of three nonaccrual loans totaling $8.1 million during the third quarter of 2024, the pay-off of two non-accrual loans totaling $460,000 during the third quarter of 2024, and the complete charge-off of one non-accrual loan of $1.0 million during the third quarter of 2024, partially offset by two new loans totaling $3.5 million being placed on nonaccrual during the third quarter of 2024. At September 30, 2024, nonperforming loans totaling $2.0 million were guaranteed by governmental agencies, compared to $740,000 at December 31, 2023. At September 30, 2024 and December 31, 2023, there were no performing (accruing) modified loans to borrowers experiencing financial difficulty. At SeptemberÂ 30,Â 2024 and December 31, 2023, nonaccrual loans included $2.4 million and $927,000 of loans 30-89 days past due, and $4.6 million and $2.1 million of loans less than 30 days past due, respectively. At September 30, 2024, the $4.6 million of nonaccrual loans less than 30 days past due was comprised of 18 loans, all of which were placed on nonaccrual due to concerns over the financial condition of the borrowers.In general, loans are placed on nonaccrual status after being contractually delinquent for more than 90Â days, or earlier, if management believes full collection of future principal and interest on a timely basis is unlikely. When a loan is placed on nonaccrual status, all interest accrued but not received is charged against interest income. When the ability to fully collect nonaccrual loan principal is in doubt, cash payments received are applied against the principal balance of the loan until such time as full collection of the remaining recorded balance is expected. Interest received on such loans is recognized as interest income when received. A nonaccrual loan is restored to an accrual basis when principal and interest payments are brought current, and full payment of principal and interest is probable. Loans that are well secured and in the process of collection will remain on accrual status.Loans may be acquired at a premium or discount to par value, in which case the premium is amortized (subtracted from) or accreted (added to) interest

income over the remaining life of the loan. Generally, over time, the effects of loan discount accretion and loan premium amortization decrease as the purchased loans mature or pay off before maturity. Upon the pay-off of a loan before maturity, any remaining (unaccreted) discount or (unamortized) premium is immediately taken into interest income; as loan payoffs may vary significantly from quarter to quarter, so may the impact of discount accretion and premium amortization on interest income.Modified loans to borrowers experiencing financial difficulty. Occasionally, the Company offers modifications of loans to borrowers experiencing financial difficulty by providing principal forgiveness, interest rate reductions, other-than-insignificant payment delays, term extensions or any combination of these. When principal is forgiven, the amount of the forgiveness is charged-off against the allowance for credit losses for loans. Upon the Companyâ€™s subsequent determination that a modified loan (or a portion thereof) is uncollectible, the loan (or portion thereof) is charged off. The amortized cost basis of the loan is reduced by the uncollectible amount and the allowance for credit losses for loans is adjusted by the same amount.40 Table of ContentsLoan modifications to borrowers experiencing financial difficulty as of September 30, 2024 totaled $2.7 million, compared to $4.3 million at December 31, 2023. All of such loans were on nonaccrual status as of such dates. Modified loans that are accruing and performing according to their modified terms are not considered nonperforming loans because they continue to accrue interest despite their modified status. The related allowance for credit losses on individually evaluated modified loans totaled $26,000 and $1.3 million at September 30, 2024 and December 31, 2023, respectively. This decrease in the ACL was due to one full charge-off and one partial charge-off totaling $1.3 million in the aggregate during the first quarter of 2024, all of which was specifically reserved for at December 31, 2023.â€‹The following table provides information regarding nonperforming loans, nonperforming assets and modified loans as of the dates indicated:
â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â â€‹DecemberÂ 31,Â â€‹â€‹Â Â Â Â 2024Â Â Â Â 2023Â Â Â Â â€‹â€‹(Dollars in thousands) â€‹Loans accounted for on a nonaccrual basis:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercial and industrialâ€‹$ 356â€‹$ 2,072â€‹Real estate:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Residentialâ€‹â€‹ 1,404â€‹â€‹ 1,496â€‹Multifamily residentialâ€‹â€‹ 85â€‹â€‹ 5,305â€‹Owner occupied CREâ€‹â€‹ 4,331â€‹â€‹ 3,573â€‹Non-owner occupied CREâ€‹â€‹ 3,531â€‹â€‹ 165â€‹Construction and landâ€‹â€‹ â€”â€‹â€‹ 366â€‹Total real estateâ€‹â€‹ 9,351â€‹â€‹ 10,905â€‹Consumerâ€‹â€‹ â€”â€‹â€‹ â€”â€‹Total nonaccrual loansâ€‹â€‹ 9,707â€‹â€‹ 12,977â€‹Accruing loans 90 days or more past dueâ€‹â€‹ â€”â€‹â€‹ â€”â€‹Total nonperforming loans â€‹â€‹ 9,707â€‹â€‹ 12,977â€‹Real estate ownedâ€‹â€‹ â€”â€‹â€‹ â€”â€‹Total nonperforming assets (1)â€‹$ 9,707â€‹$ 12,977â€‹Modified loans to borrowers experiencing financial difficultyâ€‰â€‰â€‰performingâ€‹$ â€”â€‹$ â€”â€‹PCD loansâ€‹$ 23,881â€‹$ 25,723â€‹Nonperforming assets to total assets (1)â€‹â€‹ 0.38%â€‹ 0.51%Nonperforming loans to total loans (1)â€‹â€‹ 0.51%â€‹ 0.67%â€‹(1)Â Â Performing modified loans to borrowers experiencing financial difficulty are neither included in nonperforming loans above nor are they included in the numerators used to calculate these ratios. â€‹Interest foregone on nonaccrual loans was approximately $397,000 and $1.1 million for the three and nine months ended SeptemberÂ 30,Â 2024, compared to $173,000 and $593,000 for the three and nine months ended SeptemberÂ 30,Â 2023, respectively. Interest income recognized on nonaccrual loans was approximately $7,400 and $93,600 for the three and nine months ended September 30, 2024, and $39,000 and $120,000 for the three and nine months ended September 30, 2023, respectively.â€‹Allowance for credit losses for loans. Â The allowance for credit losses is determined by us on a quarterly basis, although we are engaged in monitoring the appropriate level of the allowance on a more frequent basis. We assess the allowance for credit losses based on three categories: (i) originated loans, (ii) acquired non-PCD loans, and (iii) acquired PCD loans. The allowance for credit losses reflects managementâ€™s estimate of current expected credit losses inherent in the loan portfolios. The computation includes elements of judgment and high levels of subjectivity. At September 30, 2024, the Companyâ€™s allowance for credit losses for loans was $18.3 million, or 0.96% of total loans, compared to $22.0 million, or 1.14% of total loans, at December 31, 2023. Management currently believes that the $18.3 million allowance for credit losses at September 30, 2024 is adequate to absorb expected credit losses inherent in 41 Table of Contentsthe Companyâ€™s loan portfolio. No assurance can be given, however, that adverse economic conditions or other circumstances will not result in increased losses in the portfolio. We recorded net charge-offs of $1.5 million and $5.0 million for the three and nine months ended September 30, 2024, compared to net charge-offs of $24,000 and $399,000 for the three and nine months ended September 30, 2023, respectively. Net charge-offs during the first nine months of 2024 consisted primarily of a charge-off of one commercial nonaccrual loan, which was fully reserved for at June 30, 2024, a $480,000 charge-off related to a nonaccrual loan sold during the third quarter, and a complete write-down of one nonaccrual loan for $88,000, partially offset by two recoveries totaling $50,000 during the third quarter. These actions were taken due to collateral shortfalls deemed uncollectable. The following table presents certain credit ratios at the dates and for the periods indicated and each component of the ratioâ€™s calculations:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹At and for the nine months ended September 30,â€‹â€‹â€‹Â Â Â Â 2024Â Â Â Â 2023â€‹â€‹â€‹â€‹(Dollars in thousands)â€‹Allowance for credit losses on loans as a percentage of total loans outstanding at period endâ€‹â€‹ 0.96%â€‹ 1.01%â€‹Allowance for credit losses on loansâ€‹$ 18,310â€‹$ 19,800â€‹Total loans outstandingâ€‹â€‹ 1,912,105â€‹â€‹ 1,968,804â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Nonaccrual loans as a percentage of total loans outstanding at period end â€‹â€‹ 0.51%â€‹ 0.73%â€‹Total nonaccrual loansâ€‹$ 9,707â€‹$ 14,321â€‹â€‹Total loans outstandingâ€‹â€‹ 1,912,105â€‹â€‹ 1,968,804â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Allowance for credit losses on loans as a percentage of nonaccrual loans at period endâ€‹â€‹ 188.63%â€‹ 138.26%â€‹Allowance for credit losses on loansâ€‹$ 18,310â€‹$ 19,800â€‹Total nonaccrual loansâ€‹â€‹ 9,707â€‹â€‹ 14,321â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Net charge-offs/(recoveries) during period to average loans outstanding:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercial and industrial:â€‹â€‹ 0.81%â€‹ 0.12%â€‹Net charge-offsâ€‹$ 1,319â€‹$ 229â€‹â€‹Average loans outstandingâ€‹â€‹ 163,178â€‹â€‹ 190,582â€‹â€‹Construction and land:â€‹â€‹ â€”%â€‹ â€”%â€‹Net charge-offsâ€‹$ â€”â€‹$ â€”â€‹â€‹Average loans outstandingâ€‹â€‹ 8,248â€‹â€‹ 12,491â€‹â€‹Commercial real estate: â€‹â€‹ 0.23%â€‹ â€”%â€‹Net charge-offs/(recoveries)â€‹$ 3,772â€‹$ (2)â€‹â€‹Average loans outstandingâ€‹â€‹ 1,622,223â€‹â€‹ 1,719,547â€‹â€‹Residential:â€‹â€‹ (0.11)%â€‹ 0.19%â€‹Net (recoveries)/charge-offsâ€‹$ (99)â€‹$ 174â€‹â€‹Average loans outstandingâ€‹â€‹ 91,078â€‹â€‹ 93,087â€‹â€‹Consumer:â€‹â€‹ 0.15%â€‹ (0.06)%â€‹Net charge-offs/(recoveries)â€‹$ 1â€‹$ (1)â€‹â€‹Average loans outstandingâ€‹â€‹ 648â€‹â€‹ 1,729â€‹â€‹Total loans:â€‹â€‹ 0.26%â€‹ 0.02%â€‹Total net charge-offsâ€‹$ 4,993â€‹$ 400â€‹â€‹Total average loans outstandingâ€‹â€‹ 1,885,374â€‹â€‹ 2,017,436â€‹â€‹â€‹â€‹42 Table of ContentsAs of SeptemberÂ 30,Â 2024, the Company individually evaluated $18.1 million in loans, inclusive of the $9.7 million of nonperforming loans as of that date. Of these individually evaluated loans, $2.4 million had a specific allowance totaling $444,000 as of September 30, 2024. As of DecemberÂ 31,Â 2023, the Company individually evaluated $13.0 million in loans, all of which were on nonaccrual status. Of these individually evaluated loans, $9.7 million had a specific allowance totaling $4.4 million as of December 31, 2023. Management considers the allowance for credit losses for loans at SeptemberÂ 30,Â 2024 to be adequate to cover losses inherent in the loan portfolio based on the assessment of the above-mentioned factors affecting the loan portfolio. While management believes the estimates and assumptions used in its determination of the adequacy of the allowance are reasonable, there can be no assurance that such estimates and assumptions will not be proven incorrect in the future, or that the actual amount of future losses will not exceed the amount of the established allowance for credit losses for loans or that any increased allowance for credit losses for loans that may be required will not adversely impact our financial condition and results of operations. A further decline in national and local economic conditions due to unemployment levels, labor shortages, the effects of inflation, a potential recession, slowed economic growth or otherwise, could result in a material increase in the allowance for credit losses for loans and may adversely affect the Companyâ€™s financial condition and results of operations. In addition, the determination of the amount of our allowance for credit losses for loans is subject to review by bank regulators, as part of their routine examination process, which may result in additions to our provision for credit losses based upon their judgment of information available to them at the time of their examination.Deposits. Â Deposits are our primary source of funding and generally consist of core deposits from the communities served by our branch and office locations. We offer a variety of deposit accounts with a competitive range of interest rates and terms to both consumers and businesses. Deposits include interest bearing and noninterest bearing demand accounts, savings accounts, money market accounts, certificates of deposit and individual retirement accounts. These accounts earn interest at rates established by management based on competitive market factors, managementâ€™s desire to increase certain product types or maturities, and in keeping with our asset/liability, liquidity and profitability objectives. Competitive products, competitive pricing and high touch client service are important to attracting and retaining these deposits. Total deposits increased $3.7 million, or 0.2%, to $2.1 billion at September 30, 2024 from December 31, 2023. At SeptemberÂ 30,Â 2024, noninterest bearing demand deposits totaled $618.3 million, or 28.9% of total deposits, compared to $646.3 million, or 30.3% of total deposits, at DecemberÂ 31,Â 2023, a decrease of $28.0 million. Additionally, lower-costing NOW and savings decreased $21.1 million and $12.0 million, while higher-costing money market accounts and time deposits increased $52.1 million and $12.6 million, from December 31, 2023 to September 30, 2024, respectively. The deposit mix shifted, in part, due to interest rate sensitive clients moving a portion of their non-operating deposit balances from lower costing deposits, including noninterest-bearing deposits, into higher costing money market and time deposits. We consider our deposit base to be seasoned, stable and well-diversified, and we do not have any significant industry concentrations among our non-insured deposits. We also offer an insured cash sweep product (ICS) that allows customers to insure deposits above FDIC insurance limits. At September 30, 2024, our average deposit account size (excluding public funds), calculated by dividing period-end deposits by the population of accounts with balances, was approximately $60,000. See â€œNote 17 â€” Commitments and Contingenciesâ€ of the Notes to Condensed Consolidated Financial Statements in this Form 10-Q for information regarding our top ten depositors.43 Table of ContentsThe following table sets forth the dollar amount of deposits in the various types of deposit programs offered at the dates
indicated.â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â â€‹DecemberÂ 31,Â â€‹â€‹Â â€‹â€‹2024â€‹2023â€‹% ChangeÂ â€‹â€‹(Dollars in thousands)â€‹â€‹Â Noninterest bearing demand depositsÂ Â Â Â $ 618,295Â Â Â Â $ 646,278Â Â Â Â (4.3)%NOW accountsâ€‹Â 262,015â€‹Â 283,089Â (7.4)â€‹Savingsâ€‹â€‹ 90,113â€‹â€‹ 102,073â€‹ (11.7)â€‹Money marketâ€‹Â 676,183â€‹Â 624,066Â 8.4â€‹Time depositsâ€‹Â 489,835â€‹Â 477,244Â 2.6â€‹Totalâ€‹$ 2,136,441â€‹$ 2,132,750Â 0.2%â€‹Borrowings. Â Although deposits are our primary source of funds, we may from time to time utilize borrowings as a cost-effective source of funds when they can be invested at a positive interest rate spread, for additional capacity to fund loan demand, or to meet our asset/liability management goals. We are a member of and may obtain advances from the FHLB of San Francisco, which is part of the Federal Home Loan Bank System. The eleven regional Federal Home Loan Banks provide a central credit facility for their member institutions. These advances are provided upon the security of certain of our mortgage loans and mortgage-backed securities. These advances may be made pursuant to several different credit programs, each of which has its own interest rate, range of maturities and call features.Â At SeptemberÂ 30,Â 2024 and DecemberÂ 31,Â 2023, we had the ability to borrow up to $512.7 million and $576.9 million, respectively, from the FHLB of San Francisco.Â At both September 30, 2024 and December 31, 2023, there were no FHLB advances outstanding. â€‹During the first quarter of 2024, the Bank was approved for discount window advances with the FRB of San Francisco secured by certain types of loans. At September 30, 2024, we had the ability to borrow up to $42.3 million from the FRB of San Francisco, with no FRB of San Francisco advances outstanding at that date.â€‹We may also utilize Fed Funds purchased from correspondent banks as a source of short-term funding. At both September 30, 2024 and December 31, 2023, we had a total of $65.0 million in federal funds lines available from third-party financial institutions and no balances outstanding at these dates.â€‹At both September 30,Â 2024 and December 31, 2023, the Company had outstanding junior subordinated deferrable interest debentures, net of fair value adjustments, assumed in connection with its previous acquisitions totaling $8.6 million.â€‹At September 30,Â 2024, the Company had outstanding subordinated debt, net of costs to issue, totaling $63.7 million compared to $63.9 million at December 31, 2023.â€‹We are required to provide collateral for certain local agency deposits. At both SeptemberÂ 30,Â 2024 and DecemberÂ 31,Â 2023, the FHLB of San Francisco had issued letters of credit on behalf of the Bank totaling $40.6 million, as collateral for local agency deposits.â€‹Shareholdersâ€™ equity. Shareholdersâ€™ equity increased $8.8 million, to $321.7 million at SeptemberÂ 30,Â 2024 from $312.9 million at DecemberÂ 31,Â 2023. The increase in shareholdersâ€™ equity primarily was due to $17.5 million of net income earned and a $3.4 million decrease in accumulated other comprehensive loss, net of taxes, partially offset by the repurchase of $9.2 million of Company common stock and cash dividends paid or accrued and payable totaling $3.4 million, during the first nine months of 2024. During the nine months ended September 30, 2024, the Company repurchased a total of 454,154 shares of its common stock at a total cost of $9.2 million and an average price of $20.30 per share, leaving 465,598 shares available for future purchases under the current stock repurchase plan. For additional information see Part II, Item 2, â€œUnregistered Sales of Equity Securities and Use of Proceeds.â€â€‹44 Table of ContentsComparison of Results of Operations for the Three and Nine Months Ended September 30, 2024 and 2023â€‹Earnings summary. Â Net income was $6.0 million for the three months ended SeptemberÂ 30,Â 2024, compared to $6.6 million for the three months ended SeptemberÂ 30,Â 2023, a decrease of $613,000 or 9.2%. The decrease was the result of a $1.9 million decrease in net interest income and a $571,000 increase in provision for credit losses, partially offset by a $1.1 million increase in noninterest income, a $445,000 decrease in noninterest expense, and a $366,000 decrease in provision for income taxes. Basic and diluted earnings per share were $0.54 for the three months ended September 30, 2024, compared to $0.56 for the three months ended September 30, 2023.Net income was $17.5 million for the nine months ended September 30, 2024, compared to $21.0 million for the nine months ended September 30, 2023, a decrease of $3.5 million or 16.8%. The decrease was due to a $6.8 million decrease in net interest income and a $2.0 million increase in provision for credit losses, resulting from a $1.7 million provision for credit losses for the nine months ended September 30, 2024 compared to a $311,000 reversal of credit losses in the same period a year ago, partially offset by a $2.0 million increase in noninterest income, a $1.4 million decrease in noninterest expense and a $1.8 million decrease in provision for income taxes. Basic and diluted earnings per share were $1.55 for the nine months ended September 30, 2024, compared to $1.72 for the nine months ended September 30, 2023.Our efficiency ratio, which is calculated by dividing noninterest expense by the sum of net interest income before provision for (reversal of) credit losses and noninterest income, was 62.76% and 65.20% for the three and nine months ended September 30, 2024, compared to 62.42% and 63.07% for the three and nine months ended September 30, 2023, respectively. The deterioration in the efficiency ratio during the three months and nine months September 30, 2024 as compared to the same periods in 2023 was primarily due to lower overall revenues, partially offset by lower noninterest expenses.Interest income. Â Interest income for the three months ended SeptemberÂ 30,Â 2024 was $33.4 million, compared to $32.8 million for the three months ended SeptemberÂ 30,Â 2023, an increase of $596,000 or 1.8%. The increase in interest income between periods reflects increases in interest income in all interest-earning asset categories, except loans. Increased yields earned on interest-earning assets, along with an increase in the average balances of investment securities and fed funds sold and interest bearing balances in banks, were the primary drivers of the increase in interest income, partially offset by a decrease in the average balance of loans. Â Interest income on loans, including fees, decreased $997,000, or 3.7%, to $26.2 million for the three months ended September 30, 2024 from $27.2 million for three months ended September 30, 2023, due to a $105.3 million decrease in the average balance of loans, partially offset by a 11 basis point increase in the average loan yield. The average balance of loans was $1.9 billion for the third quarter of 2024, compared to $2.0 billion for the third quarter of 2023. The average yield on loans was 5.53% for the three months ended September 30, 2024, compared to 5.42% for the three months ended September 30, 2023. The increase in the average yield on loans from the third quarter of 2023 was due to the impact of increased rates on variable rate loans, as well as new loans being originated at higher market interest rates.Interest income on loans for the three months ended September 30, 2024 and 2023 included $114,000 and $372,000 in accretion of the net discount on acquired loans and revenue from PCD loans in excess of discounts. The balance of the remaining net discounts on these acquired loans totaled $449,000 and $419,000 at SeptemberÂ 30,Â 2024 and 2023, respectively. Interest income on loans for the three months ended September 30, 2024 and 2023, included $12,000 and $142,000, respectively, in fees related to prepayment penalties. Interest income on investment securities increased $689,000, or 40.4%, to $2.4 million for the three months ended September 30, 2024, compared to $1.7 million for the three months ended September 30, 2023, as a result of increases in the average yield and average balance. The average yield on investment securities increased 59 basis points to 4.60% for the three months ended September 30, 2024, compared to 4.01% for the three months ended September 30, 2023. The increase in average yield was due to higher market interest rates on newly purchased securities. The average balance of investment securities totaled $207.0 million for the three months ended September 30, 2024, compared to $168.6 million for the three months ended September 30, 2023. In addition, during the third quarter of 2024, we received $393,000 in cash dividends on our FRB and FHLB stock, up from $376,000 received in the third quarter of 2023.45 Table of ContentsInterest income on federal funds sold and interest-bearing balances in banks increased $893,000, or 25.4%, to $4.4 million for the three months ended September 30, 2024, compared to $3.5 million for the three months ended September 30, 2023, as a result of increases in the average yield and average balance. The average yield increased five basis points to 5.43% for the three months ended September 30, 2024, compared to 5.38% for the three months ended September 30, 2023, reflecting higher market rates. The average balance totaled $323.6 million for the three months ended September 30, 2024, compared to $259.6 million for the three months ended September 30, 2023. The increase in average balance was due toÂ higher retained cash balances as a result of lower new loan production during 2023 and the first nine months of 2024.Interest income for the nine months ended SeptemberÂ 30,Â 2024 was $97.6 million, compared

to $94.1 million for the nine months ended SeptemberÂ 30,Â 2023, an increase of $3.4 million or 3.6%. The increase in interest income between periods reflects increases in interest income in all interest-earning asset categories, except loans. Increased yields earned on interest-earning assets, along with an increase in the average balances of investment securities and fed funds sold and interest bearing balances in banks, were the primary drivers of the increase in interest income, partially offset by a decrease in the average balance of loans. Interest income on loans, including fees, decreased $3.6 million, or 4.6%, to $76.5 million for the nine months ended September 30, 2024 from $80.2 million for nine months ended September 30, 2023, primarily due to a $131.6 million decrease in the average balance of loans, partially offset by a 11 basis point increase in the average loan yield. The average balance of loans was $1.9 billion for the nine months ended September 30 2024, compared to $2.0 billion for the nine months ended September 30, 2023. The average yield on loans was 5.42% for the nine months ended September 30, 2024, compared to 5.31% for the nine months ended September 30, 2023. The increase in the average yield on loans from the same period 2023 was due to the impact of increased rates on variable rate loans as well as new loans being originated at higher market interest rates.Interest income on loans for the nine months ended September 30, 2024 and 2023 included $107,000 and $474,000 in accretion of the net discount on acquired loans and revenue from PCD loans in excess of discounts. Interest income on loans for the nine months ended September 30, 2024 and 2023 included $259,000 and $458,000, respectively, in fees related to prepayment penalties. Interest income on investment securities increased $1.5 million, or 29.6%, to $6.5 million for the nine months ended September 30, 2024, compared to $5.0 million for the nine months ended September 30, 2023. The average yield on investment securities increased 48 basis points to 4.45% for the nine months ended September 30, 2024, compared to 3.97% for the nine months ended September 30, 2023. The increase in average yield was due to higher market interest rates on newly purchased securities. Â The average balance of investment securities totaled $196.0 million for the nine months ended September 30, 2024, compared to $169.8 million for the nine months ended September 30, 2023. In addition, during the nine months ended September 30, 2024, we received $1.2 million in cash dividends on our FRB and FHLB stock, up from $1.1 million received during the nine months ended September 30, 2023.Interest income on federal funds sold and interest-bearing balances in banks increased $5.4 million, or 68.7%, to $13.3 million for the nine months ended September 30, 2024, compared to $7.9 million for the nine months ended September 30, 2023, as a result of changes in the average yield and average balance. The average yield increased 37 basis points to 5.46% for the nine months ended September 30, 2024, compared to 5.09% for the nine months ended September 30, 2023, reflecting higher market rates. The average balance totaled $326.7 million for the nine months ended September 30, 2024, compared to $207.8 million for the nine months ended September 30, 2023. The increase in average balance during the current year compared to the same period one year ago was due to higher retained cash balances resulting from lower new loan production.Interest expense. Â Interest expense increased $2.5 million, or 31.7%, to $10.6 million for the three months ended September 30, 2024, compared to $8.0 million for the three months ended September 30, 2023, reflecting higher funding costs primarily related to increased market rates of interest payable on money market and time deposits. The average rate paid on interest-bearing liabilities for three months ended September 30, 2024 was 2.62%, compared to 2.04% for the three months ended September 30, 2023. Total average interest-bearing liabilities increased $48.6 million, or 3.12%, to $1.6 billion for the three months ended September 30, 2024, compared to the three months ended September 30, 2023. 46 Table of ContentsInterest expense on deposits increased $2.5 million, or 36.8%, to $9.4 million for the three months ended September 30,Â 2024 compared to $6.9 million for the three months ended September 30, 2023. The increase was driven by higher rates paid on money market accounts and time deposits and, to a lesser extent, increases in the average balances of such deposits. Specifically, rates on money market accounts and time deposits increased by 68 basis points and 62 basis points, respectively, during the three months ended September 30, 2024, compared to the same period in 2023. The average balance of time deposits increased $53.6 million, or 11.7%, to $512.2 million during the three months ended September 30, 2024, compared to $458.6 million during the same period in 2023. The average balance of money market accounts increased $41.1 million, or 6.6%, to $664.1 million during the three months ended September 30, 2024, compared to $623.0 million during the same period in 2023.The average rate paid on all interest-bearing deposits increased by 60 basis points to 2.45% for the three months ended September 30,Â 2024, compared to 1.85% for the three months ended September 30,Â 2023. The average balance of interest-bearing deposits totaled $1.5 billion for both the three months ended September 30, 2024 and the three months ended September 30, 2023, though there were shifts in the deposit mix, with average balances for money market and time deposits increasing and those for savings and NOW accounts decreasing. Additionally, the average balance of noninterest-bearing deposits decreased $58.9 million, or 8.7%, to $615.8 million for the three months ended September 30,Â 2024, compared to $674.8 million for the three months ended September 30, 3023. Â These shifts were due to customers seeking to place excess funds in higher yielding deposit accounts. The overall average cost of deposits for the three months ended September 30, 2024 and 2023 was 1.75% and 1.27%, respectively.Interest expense on borrowings remained relatively flat, increasing $2,000, or 0.21%, to $1.1 million for the three months ended SeptemberÂ 30,Â 2024, compared to the three months ended September 30, 2023. The average cost of total borrowings increased to 6.13% for the three months ended September 30, 2024, compared to 6.09% for the three months ended September 30, 2023. The average balance of borrowings decreased $141,000 to $72.3 million during the three months ended SeptemberÂ 30,Â 2024, compared to the three months ended September 30, 2023. Interest expense increased $10.2 million, or 51.6%, to $30.0 million for the nine months ended September 30, 2024, compared to $19.8 million for the nine months ended September 30, 2023, reflecting higher funding costs primarily related to increased market rates of interest payable on money market and time deposits, as well as an increase in the average balance of time deposits. The average rate paid on interest-bearing liabilities for nine months ended September 30, 2024 was 2.52%, compared to 1.75% for nine months ended September 30, 2023. Total average interest-bearing liabilities increased $79.2 million, or 5.24%, to $1.6 billion for the nine months ended September 30, 2024, compared to $1.5 billion for the nine months ended September 30, 2023. Interest expense on deposits increased $10.2 million, or 61.8%, to $26.7 million for the nine months ended September 30,Â 2024, compared to $16.5 million for the nine months ended September 30, 2023. The increase was driven by higher rates paid on money market accounts and time deposits and, to a lesser extent, an increase in the average balance of time deposits. Specifically, rates on money market accounts and time deposits increased by 83 basis points and 97 basis points, respectively, during the nine months ended September 30, 2024, compared to the same period in 2023. The average balance of time deposits increased $99.4 million, or 24.4%, to $506.4 million during the nine months ended September 30, 2024, compared to $406.9 million during the same period in 2023.The average rate paid on all interest-bearing deposits increased by 82 basis points to 2.35% for the nine months ended September 30,Â 2024, compared to 1.53% for the nine months ended September 30,Â 2023. The average balance of interest-bearing deposits totaled $1.5 billion for the nine months ended September 30, 2024, compared to $1.4 billion during the same period in 2023. Meanwhile, the average balance of noninterest-bearing deposits decreased $72.5 million, or 10.4%, to $625.3 million for the nine months ended September 30,Â 2024, compared to $697.9 million for the nine months ended September 30, 3023. The overall average cost of deposits for the nine months ended September 30, 2024 and 2023 was 1.66% and 1.03%, respectively.Interest expense on borrowings remained relatively flat, increasing $22,000, or 0.67%, to $3.3 million for the nine months ended SeptemberÂ 30,Â 2024, compared to the nine months ended September 30, 2023. The average cost of total borrowings increased to 6.15% for the nine months ended September 30, 2024, compared to 6.10% for the nine months ended September 30, 2023. The average balance of borrowings decreased $269,000 to $72.3 million during the nine months ended SeptemberÂ 30,Â 2024, compared to $72.6 million during the nine months ended September 30, 2023. 47 Table of Contents Net interest income and net interest margin. Â Net interest income decreased $1.9 million, or 7.8%, to $22.9 million for the three months ended September 30, 2024, compared to $24.8 million for the three months ended September 30, 2023. For the nine months ended September 30, 2024, net interest income decreased $6.8 million, or 9.1%, to $67.6 million, compared to $74.3 million for the nine months ended September 30, 2023. These decreases primarily were due to increases in interest expense on deposits and decreases in interest income on loans, partially offset by increases in interest income on federal funds sold and interest-bearing balances in banks, interest income on investment securities and dividends on FHLB stock.The average yield (annualized) on interest earning assets for the three months ended September 30, 2024 was 5.45%, a 11 basis point increase from 5.34% for the three months ended September 30, 2023, while the average cost of interest bearing liabilities increased 58 basis points to 2.62% for the three months ended September 30, 2024, compared to 2.04% for the three months ended September 30, 2023. The average yield (annualized) on interest earning assets for the nine months ended September 30, 2024 was 5.37%, a 16 basis point increase from 5.21% for the nine months ended September 30, 2023, while the average cost of interest bearing liabilities increased 77 basis points to 2.52% for the nine months ended September 30, 2024, compared to 1.75% for the nine months ended September 30, 2023. The increases in average yields on interest-earning assets and average rates paid on interest-bearing liabilities during the three and nine months ended September 30, 2024, compared to the same periods in 2023, were due to higher market interest rates generally. â€‹The annualized net interest margin was 3.73% and 4.03%, for the three months ended September 30, 2024 and 2023, respectively. For the nine months ended September 30, 2024 and 2023, the annualized net interest margin was 3.72% and 4.12%, respectively. Net interest margin for the three and nine months ended September 30, 2024 as compared to the same periods in 2023, was negatively impacted by increased funding costs, due to shifts towards higher yielding deposits, which outpaced, on a percentage basis, increased yields on interest-earning assets. â€‹48 Table of ContentsAverage Balances, Interest and Average Yields/Cost. The following tables present, for the periods indicated, information about (i)Â average balances, the total dollar amount of interest income from interest earning assets and the resultant average yields; (ii)Â average balances, the total dollar amount of interest expense on interest bearing liabilities and the resultant average costs; (iii)Â net interest income; (iv)Â the interest rate spread; and (v)Â the net interest margin. Nonaccrual loans have been included in the table as loans carrying a zero yield. Yields have been calculated on a pre-tax basis. Loan yields include the effect of amortization or accretion of deferred loan fees/costs and purchase accounting premiums/discounts to interest and fees on loans.â€‹Three months ended SeptemberÂ 30,Â â€‹â€‹â€‹2024â€‹2023â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Annualizedâ€‹â€‹â€‹â€‹â€‹â€‹Annualizedâ€‹â€‹â€‹Averageâ€‹â€‹â€‹â€‹Averageâ€‹Averageâ€‹â€‹â€‹â€‹Averageâ€‹â€‹Â Â in thousands)â€‹Interest earning assetsâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Fed Funds sold and interest bearing balances in banksâ€‹$323,629â€‹$ 4,414Â 5.43% $ 259,595â€‹$ 3,521Â 5.38% Investments securitiesâ€‹â€‹207,033â€‹Â 2,393Â 4.60%Â 168,636â€‹Â 1,704Â 4.01% FHLB Stockâ€‹â€‹11,313â€‹Â 243Â 8.55%Â 11,446â€‹Â 232Â 8.05% FRB Stockâ€‹â€‹9,643â€‹Â 144Â 5.92%Â 9,625â€‹Â 144Â 5.94% Total loansâ€‹â€‹1,886,231â€‹Â 26,232Â 5.53%Â 1,991,553â€‹Â 27,229Â 5.42% Total interest earning assetsâ€‹â€‹ 2,437,849â€‹Â 33,426Â 5.45%Â Â Â 2,440,855â€‹Â 32,830Â 5.34%Noninterest earning assetsâ€‹â€‹ 134,801â€‹Â â€‹Â â€‹â€‹Â 141,999â€‹Â â€‹Â â€‹â€‹Total average assetsâ€‹$ 2,572,650â€‹Â â€‹Â â€‹â€‹$ 2,582,854â€‹Â â€‹Â â€‹â€‹Interest bearing liabilitiesâ€‹â€‹â€‹â€‹Â â€‹Â â€‹â€‹Â â€‹â€‹Â â€‹Â â€‹â€‹Savingsâ€‹$ 92,225â€‹â€‹ 30â€‹ 0.13%Â Â $ 108,157â€‹â€‹ 36Â 0.13%NOW accountsâ€‹â€‹ 265,397â€‹Â 63Â 0.09%Â Â Â 295,383â€‹Â 68Â 0.09%Money marketâ€‹â€‹ 664,114â€‹Â 4,116Â 2.47%Â Â Â 622,992â€‹Â 2,818Â 1.79%Time depositsâ€‹â€‹ 512,229â€‹Â 5,239Â 4.07%Â Â Â 458,643â€‹Â 3,986Â 3.45%Total interest bearing deposit accountsâ€‹â€‹ 1,533,965â€‹Â 9,448Â 2.45%Â Â Â 1,485,175â€‹Â 6,908Â 1.85%Subordinated debt, netâ€‹â€‹ 63,667â€‹â€‹ 892â€‹ 5.58%Â Â â€‹ 63,812â€‹â€‹ 896â€‹ 5.56%Junior subordinated debentures, netâ€‹â€‹ 8,612â€‹â€‹ 221â€‹ 10.22%Â Â â€‹ 8,533â€‹â€‹ 217â€‹ 10.09%Other borrowingsâ€‹â€‹ 16â€‹Â â€”Â â€”â€‹Â 91â€‹â€‹ â€”Â â€”â€‹Total interest bearing liabilitiesâ€‹â€‹ 1,606,260â€‹Â 10,561Â 2.62%Â Â Â 1,557,611â€‹Â 8,021Â 2.04%Noninterest bearing depositsâ€‹â€‹ 615,844â€‹â€‹â€‹â€‹â€‹â€‹â€‹ 674,776â€‹â€‹â€‹â€‹â€‹â€‹Other noninterest bearing liabilitiesâ€‹â€‹ 31,203â€‹â€‹â€‹â€‹â€‹â€‹â€‹ 40,319â€‹â€‹â€‹â€‹â€‹â€‹Noninterest bearing liabilitiesâ€‹â€‹ 647,047â€‹Â â€‹Â â€‹â€‹Â 715,095â€‹Â â€‹Â â€‹â€‹Total average liabilitiesâ€‹â€‹ 2,253,307â€‹Â â€‹Â â€‹â€‹Â 2,272,706â€‹Â â€‹Â â€‹â€‹Average equityâ€‹â€‹ 319,343â€‹Â â€‹Â â€‹â€‹Â 310,147â€‹Â â€‹Â â€‹â€‹Total average liabilities and equityâ€‹$ 2,572,650â€‹Â â€‹Â â€‹â€‹$ 2,582,853â€‹Â â€‹Â â€‹â€‹Net interest incomeâ€‹Â â€‹â€‹$ 22,865Â â€‹â€‹Â â€‹â€‹$ 24,809Â â€‹Interest rate spread (2)â€‹Â â€‹â€‹Â â€‹Â 2.83%Â Â Â â€‹â€‹Â â€‹Â 3.30%Net interest margin (3)â€‹Â â€‹â€‹Â â€‹Â 3.73%Â Â Â â€‹â€‹Â â€‹Â 4.03%Ratio of average interest earning assets to average interest bearing liabilitiesâ€‹Â â€‹â€‹Â â€‹Â 151.77%Â Â Â â€‹â€‹Â â€‹Â 156.70%â€‹(1)Average balances are computed using average daily balances.(2)Interest rate spread is calculated as the average rate earned on interest earning assets minus the average rate paid on interest bearing liabilities.(3)Net interest margin is calculated as net interest income divided by total average interest earning assets.â€‹49 Table of Contents â€‹Nine months ended SeptemberÂ 30,Â â€‹â€‹2024â€‹2023â€‹â€‹â€‹(Dollars in thousands)â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Annualizedâ€‹â€‹â€‹â€‹â€‹â€‹â€‹Annualizedâ€‹â€‹â€‹Averageâ€‹â€‹â€‹â€‹Averageâ€‹Averageâ€‹â€‹â€‹â€‹Averageâ€‹â€‹Â Â Â Â Balance (1)Â Â Â Â InterestÂ Â Â Â Yield/CostÂ Â Â Â Balance(1)Â Â Â Â InterestÂ Â Â Â Yield/Costâ€‹â€‹â€‹(Dollars in thousands)â€‹Interest earning assetsâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Fed Funds sold and interest-bearing balances in banksâ€‹$ 326,658â€‹$ 13,348Â 5.46% $ 207,788â€‹$ 7,910Â 5.09% Investments securities â€‹â€‹ 195,998â€‹Â 6,530Â 4.45%Â 169,804â€‹Â 5,037Â 3.97%FHLB Stockâ€‹â€‹ 11,313â€‹Â 762Â 9.00%Â 11,060â€‹Â 616Â 7.45%FRB Stockâ€‹â€‹ 9,633â€‹Â 433Â 6.01%Â 9,613â€‹Â 432Â 6.01%Total loansâ€‹â€‹ 1,885,402â€‹Â 76,503Â 5.42%Â 2,017,017â€‹Â 80,151Â 5.31%Total interest earning assetsâ€‹â€‹ 2,429,004â€‹Â 97,576Â 5.37%Â Â Â 2,415,282â€‹Â 94,146Â 5.21%Noninterest earning assetsâ€‹â€‹ 133,248â€‹Â â€‹Â â€‹â€‹Â 143,883â€‹Â â€‹Â â€‹â€‹Total average assetsâ€‹$ 2,562,252â€‹Â â€‹Â â€‹â€‹$ 2,559,165â€‹Â â€‹Â â€‹â€‹Interest bearing liabilitiesâ€‹â€‹â€‹â€‹Â â€‹Â â€‹â€‹Â â€‹â€‹Â â€‹Â â€‹â€‹Savingsâ€‹$ 95,246â€‹â€‹ 93â€‹ 0.13%Â Â $ 113,336â€‹â€‹ 113Â 0.13%NOW accountsâ€‹â€‹ 273,732â€‹Â 189Â 0.09%Â 303,266â€‹Â 210Â 0.09%Money marketâ€‹â€‹ 642,128â€‹Â 11,238Â 2.34%Â 614,471â€‹Â 6,934Â 1.51%Time depositsâ€‹â€‹ 506,364â€‹Â 15,157Â 4.00%Â 406,933â€‹Â 9,232Â 3.03%Total interest bearing deposit accountsâ€‹â€‹ 1,517,470â€‹Â 26,677Â 2.35%Â 1,438,006â€‹Â 16,489Â 1.53%Subordinated debt, netâ€‹â€‹ 63,669â€‹â€‹ 2,676â€‹ 5.61%â€‹ 63,770â€‹â€‹ 2,687â€‹ 5.63%Junior subordinated debentures, netâ€‹â€‹ 8,593â€‹â€‹ 656â€‹ 10.19%â€‹ 8,512â€‹â€‹ 623â€‹ 9.78%Other borrowingsâ€‹â€‹ 20â€‹Â â€”Â â€”%Â 269â€‹â€‹ â€”Â â€”%Total interest bearing liabilitiesâ€‹â€‹ 1,589,752â€‹Â 30,009Â 2.52%Â Â Â 1,510,557â€‹Â 19,799Â 1.75%Noninterest bearing depositsâ€‹â€‹ 625,310â€‹â€‹â€‹â€‹â€‹â€‹â€‹ 697,858â€‹â€‹â€‹â€‹â€‹â€‹Other noninterest bearing liabilitiesâ€‹â€‹ 30,449â€‹â€‹â€‹â€‹â€‹â€‹â€‹ 36,840â€‹â€‹â€‹â€‹â€‹â€‹Noninterest bearing liabilitiesâ€‹â€‹ 655,759â€‹Â â€‹Â â€‹â€‹Â 734,698â€‹Â â€‹Â â€‹â€‹Total average liabilitiesâ€‹â€‹ 2,245,511â€‹Â â€‹Â â€‹â€‹Â 2,245,255â€‹Â â€‹Â â€‹â€‹Average equityâ€‹â€‹ 316,741â€‹Â â€‹Â â€‹â€‹Â 313,912â€‹Â â€‹Â â€‹â€‹Total average liabilities and equityâ€‹$ 2,562,252â€‹Â â€‹Â â€‹â€‹$ 2,559,167â€‹Â â€‹Â â€‹â€‹Net interest incomeâ€‹Â â€‹â€‹$ 67,567Â â€‹â€‹Â â€‹â€‹$ 74,347Â â€‹Interest rate spread (2)â€‹Â â€‹â€‹Â â€‹Â 2.85%Â Â Â â€‹â€‹Â â€‹Â 3.46%Net interest margin (3)â€‹Â â€‹â€‹Â â€‹Â 3.72%Â Â Â â€‹â€‹Â â€‹Â 4.12%Ratio of average interest earning assets to average interest bearing liabilitiesâ€‹Â â€‹â€‹Â â€‹Â 152.79%Â Â Â â€‹â€‹Â â€‹Â 159.89%â€‹(1)Average balances are computed using average daily balances.(2)Interest rate spread is calculated as the average rate earned on interest earning assets minus the average rate paid on interest bearing liabilities.(3)Net interest margin is calculated as net interest income divided by total average interest earning assets.50 Table of ContentsRate/Volume Analysis. Â Increases and decreases in interest income and interest expense result from changes in average balances (volume) of interest earning assets and interest bearing liabilities, as well as changes in weighted average interest rates. The following table sets forth the effects of changing rates and volumes on our net interest income during the periods shown. Information is provided with respect to (i)Â effects on interest income attributable to changes in volume (changes in volume multiplied by prior rate) and (ii)Â effects on interest income attributable to changes in rate (changes in rate multiplied by prior volume). Changes applicable to both volume and rate have been allocated to volume. â€‹Three months ended September 30,Â â€‹Nine months ended SeptemberÂ 30,Â â€‹â€‹2024 compared to 2023Â â€‹2024 compared to 2023â€‹â€‹Increase/(Decrease)Â â€‹Increase/(Decrease)â€‹â€‹Attributable toÂ â€‹Attributable toâ€‹Â Â Â Â RateÂ Â Â Â VolumeÂ Â Â Â TotalÂ â€‹RateÂ Â Â Â VolumeÂ Â Â Â Totalâ€‹â€‹(Dollars in thousands)Â â€‹(Dollars in thousands)Interest earning assetsâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Fed funds sold and interest bearing balances in banksâ€‹$ 27â€‹$ 866â€‹$ 893â€‹â€‹$ 909â€‹$ 4,529â€‹$ 5,438Investments securitiesâ€‹Â 302â€‹Â 387â€‹Â 689â€‹â€‹Â 715â€‹Â 778â€‹Â 1,493FHLB stock and FRB stockâ€‹Â 13â€‹Â (2)â€‹Â 11â€‹â€‹Â 133â€‹Â 14â€‹Â 147Total loansâ€‹Â 439â€‹Â (1,436)â€‹Â (997)â€‹â€‹Â 1,587â€‹Â (5,235)â€‹Â (3,648)Total interest incomeâ€‹Â 781â€‹Â (185)â€‹Â 596â€‹â€‹Â 3,344â€‹Â 86â€‹Â 3,430â€‹Interest bearing liabilitiesâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Savingsâ€‹Â (1)â€‹Â (5)â€‹Â (6)â€‹â€‹Â (2)â€‹Â (18)â€‹Â (20)NOW accountsâ€‹Â 2â€‹Â (7)â€‹Â (5)â€‹â€‹Â (1)â€‹Â (20)â€‹Â (21)Money market accountsâ€‹Â 1,112â€‹Â 186â€‹Â 1,298â€‹â€‹Â 3,992â€‹Â 312â€‹Â 4,304Time depositsâ€‹Â 789â€‹Â 464â€‹Â 1,253â€‹â€‹Â 3,667â€‹Â 2,258â€‹Â 5,925Total deposit accountsâ€‹Â 1,902â€‹Â 638â€‹Â 2,540â€‹â€‹Â 7,656â€‹Â 2,532â€‹Â 10,188Subordinated debt, netâ€‹Â (4)â€‹Â â€”â€‹Â (4)â€‹â€‹Â (11)â€‹Â â€”â€‹Â (11)Junior subordinated debentures, netâ€‹Â 2â€‹Â 2â€‹Â 4â€‹â€‹Â 27â€‹Â 6â€‹Â 33Other borrowingsâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹â€‹Â â€”â€‹Â â€”â€‹Â â€”Total interest expenseâ€‹Â 1,900â€‹Â 640â€‹Â 2,540â€‹â€‹Â 7,672â€‹Â 2,538â€‹Â 10,210Net interest incomeâ€‹$

(1,119)â€‹$ (825)â€‹$ (1,944)â€‹â€‹$ (4,328)â€‹$ (2,452)â€‹$ (6,780)â€‹Provision for credit losses. We recorded provisions for credit losses of $1.2 million and $1.7 million for the three and nine months ended September 30,Â 2024, compared to a $674,000 provision for credit losses and a $311,000 reversal of the allowance for credit losses for the three and nine months ended September 30, 2023, respectively. The provisions for credit losses during the three and nine months ended September 30, 2024 were primarily driven by increased quantitative loss rates due to changes in forecasted economic conditions, replenishment of the allowance due to charge-offs, and an increase in provision for credit losses for unfunded commitments. The increase in the provision for credit loss for unfunded commitments of $390,000 for the three months ended September 30, 2024 was due to one new $9.5 million construction commitment and increased quantitative loss rates. Net charge-offs totaled $1.5 million during the third quarter of 2024, which included a $1.0 million complete charge-off of a commercial non-accrual loan, which was fully reserved for at June 30, 2024, a $480,000 complete charge-off of a non-accrual commercial real estate loan, which was sold during the third quarter of 2024, and a complete write-down of one non-accrual farmland loan for $88,000, partially offset by two recoveries totaling $50,000 during the third quarter. The quantitative reserve was impacted by declines in forecasted economic conditions for national gross domestic product and increasing forecasted national unemployment, both of which are key indicators utilized to estimate credit losses.Noninterest income. Noninterest income increased $1.1 million, or 66.0%, to $2.7 million for three months ended September 30, 2024, compared to $1.7 million for the three months ended September 30, 2023. The increase in noninterest income was primarily due to a $1.7 million increase in gain on equity securities and a $85,000 increase in other income and fees, partially offset by a $478,000 decrease in income on investment in SBIC fund, a $107,000 decrease in loan servicing fees and other fees due to lower loan origination volume and a $75,000 decrease in service charges and other fees primarily due to fewer customer deposits being placed in Certificate of Deposit Account Registry Service (â€œCDARSâ€) and Insured Cash Sweep (â€œICSâ€) money market product services via the IntraFi Network.â€‹51 Table of ContentsNoninterest income increased $2.0 million, or 46.2%, to $6.3 million for nine months ended September 30, 2024, compared to $4.3 million for the nine months ended September 30, 2023. The increase in noninterest income was primarily due to a Â $1.7 million gain on equity securities in the current year period compared to a $2.1 million loss on equity securities in the prior year period, partially offset by a $1.2 million decrease in income on investment in SBIC fund, Â a $221,000 decrease in gain on sale of loans, a $277,000 decrease in loan servicing fees and other fees due to lower loan origination volume and a $269,000 decrease in service charges and other fees primarily due to fewer customer deposits being placed in CDARS and ICS money market product services via the IntraFi Network.â€‹The following table presents the key components of noninterest income for the periods indicated:â€‹Three months ended SeptemberÂ 30,Â â€‹â€‹â€‹â€‹Â â€‹Â Â Â Â 2024Â Â Â Â 2023Â Â Â Â $ ChangeÂ Â Â Â % Changeâ€‹â€‹(Dollars in thousands)â€‹â€‹Â Gain on sale of loansâ€‹$ â€”â€‹$ 28â€‹$ (28)â€‹ (100.0)%Gain (loss) on equity securitiesâ€‹â€‹ 1,420â€‹â€‹ (274)â€‹â€‹ 1,694â€‹ 618.2%Service charges and other feesâ€‹Â 898â€‹Â 973â€‹Â (75)Â (7.7)%Loan servicing and other loan feesâ€‹Â 324â€‹Â 431â€‹Â (107)Â (24.8)%(Loss) income on investment in SBIC fundâ€‹Â (253)â€‹Â 225â€‹Â (478)Â (212.4)%Other income and feesâ€‹Â 356â€‹Â 271â€‹Â 85Â 31.4%Total noninterest incomeâ€‹$ 2,745â€‹$ 1,654â€‹$ 1,091Â 66.0%â€‹Nine months ended September 30,â€‹â€‹â€‹â€‹Â â€‹â€‹Â Â Â Â 2024Â Â Â Â 2023Â Â Â Â $ ChangeÂ Â Â Â % Changeâ€‹â€‹â€‹(Dollars in thousands)â€‹â€‹Â â€‹Gain on sale of loansâ€‹$ 287â€‹$ 508â€‹$ (221)â€‹ (43.5)%â€‹Gain (loss) on equity securitiesâ€‹â€‹ 1,672â€‹â€‹ (2,087)â€‹â€‹ 3,759â€‹ (180.1)%â€‹Service charges and other feesâ€‹Â 2,471â€‹Â 2,740â€‹Â (269)Â (9.8)%â€‹Loan servicing and other loan feesâ€‹Â 1,157â€‹Â 1,434â€‹Â (277)Â (19.3)%â€‹(Loss) income on investment in SBIC fundâ€‹Â (212)â€‹Â 939â€‹Â (1,151)Â (122.6)%â€‹Other income and feesâ€‹Â 915â€‹Â 769â€‹Â 146Â 19.0%â€‹Total noninterest incomeâ€‹$ 6,290â€‹$ 4,303â€‹$ 1,987Â 46.2%â€‹â€‹Noninterest expense. Noninterest expense decreased $445,000, or 2.7%, to $16.1 million for the three months ended September 30, 2024, compared to $16.5 million for the three months ended September 30, 2023. The decrease in noninterest expense was primarily due to a $715,000 decrease in salaries and employee benefits as a result of a decrease in the number of full-time equivalent employees and lower incentive accruals due to lower loan production, partially offset by a $199,000 increase in data processing expense due to newly implemented services and a $76,000 increase in occupancy and equipment expense.â€‹Noninterest expense decreased $1.4 million, or 2.9%, to $48.2 million for the nine months September 30, 2024, compared to $49.6 million for the nine months ended September 30, 2023. The decrease in noninterest expense was primarily due to a $2.8 million decrease in salaries and employee benefits as a result of a $1.3 million decrease in bonus accruals and a decrease in the number of full-time equivalent employees, partially offset by a $487,000 increase in other expense due to increased legal costs, professional fees, FDIC insurance costs, and fraudulent check losses, a $521,000 increase in data processing expense due to newly implemented services and expenses relating to enhancements to the Bankâ€™s network, and a $362,000 increase in occupancy and equipment expense.â€‹52 Table of ContentsThe following table details the components of noninterest expense for the periods indicated:â€‹Three months ended SeptemberÂ 30,Â â€‹â€‹â€‹â€‹Â â€‹Â Â Â Â 2024Â Â Â Â 2023Â Â Â Â $ ChangeÂ Â Â Â % Changeâ€‹â€‹(Dollars in thousands)â€‹â€‹Â Salaries and related benefitsâ€‹$ 9,569â€‹$ 10,284â€‹$ (715)â€‹ (7.0)%Occupancy and equipmentâ€‹Â 2,209â€‹Â 2,133â€‹Â 76Â 3.6%Data processingâ€‹Â 1,973â€‹Â 1,774â€‹Â 199Â 11.2%Otherâ€‹Â 2,323â€‹Â 2,328â€‹Â (5)Â (0.2)%Total noninterest expenseâ€‹$ 16,074â€‹$ 16,519â€‹$ (445)Â (2.7)%â€‹Nine months ended SeptemberÂ 30,Â â€‹â€‹â€‹â€‹Â â€‹â€‹Â Â Â Â 2024Â Â Â Â 2023Â Â Â Â $ ChangeÂ Â Â Â % Changeâ€‹â€‹â€‹(Dollars in thousands)â€‹â€‹Â â€‹Salaries and employee benefitsâ€‹$ 29,247â€‹$ 32,065â€‹$ (2,818)â€‹ (8.8)%â€‹Occupancy and equipmentâ€‹Â 6,496â€‹Â 6,134â€‹Â 362Â 5.9%â€‹Data processingâ€‹Â 5,376â€‹Â 4,855â€‹Â 521Â 10.7%â€‹Otherâ€‹Â 7,038â€‹Â 6,551â€‹Â 487Â 7.4%â€‹Total noninterest expenseâ€‹$ 48,157â€‹$ 49,605â€‹$ (1,448)Â (2.9)%â€‹â€‹Income taxes. Â The provision for income taxes decreased $366,000, or 13.9%, to $2.3 million for the three months ended SeptemberÂ 30,Â 2024, compared to $2.6 million for the three months ended SeptemberÂ 30,Â 2023, due to lower taxable income. The provision for income taxes decreased $1.8 million, or 21.5%, to $6.5 million for the nine months ended SeptemberÂ 30,Â 2024, compared to $8.3 million for the nine months ended SeptemberÂ 30,Â 2023, due to lower taxable income. Â The Companyâ€™s effective tax rate was 27.4% and 27.2% for the three and nine months ended SeptemberÂ 30,Â 2024 and 28.5% and 28.4% for the three and nine months ended September 30, 2023, respectively. The effective tax rate was lower for the three months and nine months ended September 30, 2024, compared to the same periods in 2023, due to higher low income housing tax credits. Liquidity and Capital ResourcesPlanning for our normal business liquidity needs, both expected and unexpected, is done on a daily and short-term basis through the cash management function. On a longer-term basis, it is accomplished through the budget and strategic planning functions, with support from internal asset/liability management software model projections. Management maintains a liquidity position that it believes will adequately provide funding for loan demand and deposit run off that may occur in the normal course of business. We rely on multiple sources to meet our potential liquidity needs. Our primary sources of funds are deposits, escrow and custodial deposits, principal and interest payments on loans and proceeds from sale of loans. During the nine months ended September 30, 2024, the Bank sold $3.1 million in loan participation interests and $10.9 million in classified loans and received $200.4 million in principal loan repayments. While maturities and scheduled amortizations of loans are generally predictable sources of funds, deposit flows and loan prepayments are greatly influenced by market interest rates, economic conditions, and competition. Deposits increased $3.7 million to $2.1 billion and liquid assets, in the form of cash and cash equivalents, time deposit in banks and investment securities, increased $23.6 million to $495.5 million at September 30, 2024 from December 31, 2023. Management believes that our securities portfolio is of high quality and that the securities would therefore be marketable. Securities purchased during the nine months ended September 30, 2024 totaled $39.0 million, and securities repayments, maturities and sales during the nine months ended September 30, 2024 were $13.1 million. Certificates of deposit scheduled to mature in one year or less at September 30, 2024, totaled $434.5 million. It is managementâ€™s policy to maintain deposit rates that are competitive with other local financial institutions. Based on this management strategy, we believe that most of our maturing certificates of deposit will remain with us.53 Table of ContentsIn addition to these primary sources of funds, management has several secondary sources available to meet potential funding requirements. As of SeptemberÂ 30,Â 2024, the Bank had an available borrowing capacity of $512.7 million with the FHLB of San Francisco, with no borrowings outstanding at that date or at December 31, 2023. During the first quarter of 2024, the Bank was approved for discount window advances from the FRB of San Francisco secured by certain types of loans. At September 30, 2024, we had the ability to borrow up to $42.3 million from the FRB of San Francisco, with no borrowings outstanding at that date. The Bank also had, as of that date, federal funds lines with four correspondent banks, with available commitments totaling $65.0 million. There were no amounts outstanding under these facilities at SeptemberÂ 30,Â 2024 and DecemberÂ 31,Â 2023. Subject to market conditions, we expect to utilize these borrowing facilities from time to time in the future to fund loan originations and deposit withdrawals, to satisfy other financial commitments, repay maturing debt and to take advantage of investment opportunities to the extent feasible. Liquidity management is both a daily and long-term function of the Companyâ€™s management. Excess liquidity is generally invested in short-term investments, such as overnight deposits and federal funds. On a longer-term basis, a strategy is maintained of investing in various lending products and investment securities, including U.S. Government obligations and U.S. agency securities. We use our sources of funds primarily to meet our ongoing commitments, to pay maturing deposits and fund withdrawals, and to fund loan commitments. At September 30, 2024, loan commitments and letters of credit totaled $71.3 million, including $9.7 million of undisbursed construction and development loan commitments. For information regarding our commitments, see â€œNote 17 â€“ Commitments and Contingenciesâ€ of the Notes to Condensed Consolidated Financial Statements included in â€œItem 1. Financial Informationâ€ of Part I of this report.Our cash flows are comprised of three primary classifications: cash flows from operating activities, cash flows from investing activities, and cash flows from financing activities. Net cash provided by operating activities for both the nine months ended SeptemberÂ 30,Â 2024 and 2023 was $22.4 million. During the nine months ended SeptemberÂ 30,Â 2024, net cash used in investing activities was $19.4 million, which consisted primarily of purchases of investment securities, partially offset by a net decrease in loans receivable, compared to $52.9 million of net cash provided by investing activities for the nine months ended SeptemberÂ 30,Â 2023. Net cash used in financing activities for the nine months ended September 30, 2024 was $9.3 million, which was comprised primarily of stock repurchases and dividends, partially offset by a net increase in deposits, compared to $49.8 million of net cash provided by financing activities during the nine months ended SeptemberÂ 30,Â 2023. Management believes our capital sources are adequate to meet all reasonably foreseeable short-term and long-term cash requirements. There has not been a material change in our liquidity and capital resources since the information disclosed in our 2023 Annual Report other than set forth above. We are not aware of any reasonably likely material changes in the mix and relative cost of such resources.BayCom Corp is a separate legal entity from the Bank and must provide for its own liquidity. At SeptemberÂ 30,Â 2024, BayCom Corp had liquid assets of $25.3 million. In addition to its operating expenses, BayCom Corp is responsible for paying to its shareholders any dividends that have been declared, funding stock repurchases, and making payments on its junior subordinated debentures and subordinated notes. BayCom Corp can receive dividends and other capital distributions from the Bank, although there are regulatory restrictions on the ability of the Bank to pay dividends and make other capital distributions. On August 22, 2024, the Company announced that its Board of Directors declared a quarterly cash dividend of $0.10 per share on the Companyâ€™s outstanding common stock, which was paid on October 10, 2024 to shareholders of record as of the close of business on September 19, 2024. The Company expects to continue to pay quarterly cash dividends on its common stock, subject to the Board of Directorsâ€™ discretion to modify or terminate this practice at any time and for any reason without prior notice. Assuming continued payment of the cash dividend at this rate of $0.10 per share, our average total dividend paid each quarter would be approximately $1.1 million based on the number of our outstanding shares at September 30, 2024. The dividends we pay may be limited as more fully discussed under â€œBusiness â€“ Supervision and Regulation â€“ BayCom Corp â€“ Dividendsâ€ and â€œâ€“ Regulatory Capital Requirementsâ€ contained in â€œPart I. Item 1. Businessâ€ of the 2023 Annual Report.From time to time, our Board of Directors has authorized stock repurchase programs. In general, stock repurchases allow us to proactively manage our capital position and return excess capital to shareholders. Stock repurchases also provide us with shares of common stock necessary to satisfy obligations related to stock compensation awards. In May 2024, our Board of Directors announced a new stock repurchase program, to commence following completion of the existing stock repurchase program (which was completed during the quarter ended June 30, 2024), for 54 Table of Contentsthe repurchase of up to 560,000 shares, or approximately 5.0% of the Companyâ€™s outstanding common stock, over a one- year period. Purchases under the Companyâ€™s stock repurchase programs may be made through open market purchases, privately negotiated transactions, or otherwise in compliance with Rule 10b-18 under the Securities Exchange Act of 1934. The repurchase programs may be suspended, terminated, or modified at any time for any reason, including market conditions, the cost of repurchasing shares, the availability of alternative investment opportunities, liquidity, and other factors deemed appropriate. The Companyâ€™s stock repurchase programs do not obligate the Company to purchase any particular number of shares. As of September 30, 2024, there remained 465,598 shares available for repurchase under the Companyâ€™s existing stock repurchase program. For additional information on the Companyâ€™s stock repurchases, see â€œItem 2. Unregistered Sales of Equity Securities and Use of Proceedsâ€ contained in Part II of this report. Regulatory CapitalThe Bank, as a state-chartered, federally insured commercial bank and member of the Board of Governors of the Federal Reserve System, is subject to capital requirements established by the Federal Reserve. The Federal Reserve requires the Bank to maintain levels of capital adequacy that generally parallel the FDIC requirements. The capital adequacy requirements are quantitative measures established by regulation that require the Bank to maintain minimum amounts and ratios of capital. The FDIC requires the Bank to maintain minimum ratios of Total Capital, Tier 1 Capital, and Common Equity Tier 1 Capital to risk-weighted assets as well as Tier 1 Leverage Capital to average assets. Consistent with our goal to operate a sound and profitable organization, our policy is for the Bank to maintain â€œWell Capitalizedâ€ status under the Federal Reserve regulations. Based on capital levels at September 30, 2024 and December 31, 2023, the Bank was considered Well Capitalized at both of those dates.â€‹â€‹55 Table of ContentsThe table below shows the capital ratios under the Basel III capital framework as of the dates indicated:â€‹At SeptemberÂ 30,Â 2024â€‹At DecemberÂ 31,Â 2023Â â€‹â€‹Amountâ€‹Ratioâ€‹Amountâ€‹RatioÂ â€‹â€‹(Dollars in thousands)Â Leverage RatioÂ Â Â Â â€‹Â Â Â Â Â Â Â Â Â Â Â Â â€‹Â Â Â Â Â Â Â Â â€‹BayCom Corpâ€‹$ 289,525Â 11.76%Â $ 282,402Â 11.56%Minimum requirement for â€œWell Capitalizedâ€‹Â 123,063Â 5.00%Â Â Â 122,135Â 5.00%Minimum regulatory requirementâ€‹Â 98,451Â 4.00%Â Â Â 97,708Â 4.00%â€‹â€‹Â â€‹Â â€‹â€‹Â â€‹United Business Bankâ€‹Â 333,965Â 13.23%Â Â Â 328,303Â 13.08%Minimum requirement for â€œWell Capitalizedâ€‹Â 126,213Â 5.00%Â Â Â 125,479Â 5.00%Minimum regulatory requirementâ€‹Â 100,970Â 4.00%Â Â Â 100,383Â 4.00%â€‹â€‹Â â€‹â€‹Â â€‹â€‹Common Equity Tier 1 RatioÂ Â Â Â Â Â Â â€‹Â Â Â Â Â Â Â Â â€‹BayCom Corpâ€‹Â 289,525Â 14.41%Â Â Â 282,402Â 14.41%Minimum requirement for â€œWell Capitalizedâ€‹Â 130,584Â 6.50%Â Â Â 127,400Â 6.50%Minimum regulatory requirementâ€‹Â 90,404Â 4.50%Â Â Â 8,820Â 4.50%â€‹â€‹Â â€‹Â â€‹â€‹Â â€‹United Business Bankâ€‹Â 333,965â€‹ 16.81%Â Â Â 328,303â€‹ 16.94%Minimum requirement for â€œWell Capitalizedâ€‹Â 129,125Â 6.50%Â Â Â 125,987Â 6.50%Minimum regulatory requirementâ€‹Â 89,394Â 4.50%Â Â Â 87,222Â 4.50%â€‹â€‹Â â€‹â€‹Â â€‹â€‹Â â€‹Tier 1 Risk-Based Capital RatioÂ Â Â Â Â Â Â â€‹Â Â Â Â Â Â Â Â â€‹BayCom Corpâ€‹Â 299,010Â 14.88%Â Â Â 291,887Â 14.89%Minimum requirement for â€œWell Capitalizedâ€‹Â 160,719Â 8.00%Â Â Â 156,800Â 8.00%Minimum regulatory requirementâ€‹Â 120,539Â 6.00%Â Â Â 117,600Â 6.00%â€‹â€‹Â â€‹Â â€‹â€‹Â â€‹United Business Bankâ€‹Â 333,965Â 16.81%Â Â Â 328,303Â 16.94%Minimum requirement for â€œWell Capitalizedâ€‹Â 158,923Â 8.00%Â Â Â 155,062Â 8.00%Minimum regulatory requirementâ€‹Â 119,192Â 6.00%Â Â Â 116,296Â 6.00%â€‹â€‹Â â€‹Â â€‹â€‹Â â€‹Total Risk-Based Capital RatioÂ Â Â Â Â Â Â â€‹Â Â Â Â Â Â Â Â â€‹BayCom Corpâ€‹Â 382,595Â 19.04%Â Â Â 379,112Â 19.34%Minimum requirement for â€œWell Capitalizedâ€‹Â 200,899Â 10.00%Â Â Â 196,000Â 10.00%Minimum regulatory requirementâ€‹Â 160,719Â 8.00%Â Â Â 156,800Â 8.00%â€‹â€‹Â â€‹Â â€‹â€‹Â â€‹United Business Bankâ€‹Â 352,865Â 17.76%Â Â Â 350,528Â 18.08%Minimum requirement for â€œWell Capitalizedâ€‹Â 198,654Â 10.00%Â Â Â 193,827Â 10.00%Minimum regulatory requirementâ€‹Â 158,923Â 8.00%Â Â Â 155,062Â 8.00%â€‹In addition to the minimum capital ratios, the Bank must maintain a capital conservation buffer consisting of additional Common Equity Tier 1 capital greater thanÂ 2.5% above the required minimum levels in order to avoid limitations on paying dividends, engaging in share repurchases, and paying discretionary bonuses based on percentages of eligible retained income that could be utilized for such actions. At SeptemberÂ 30,Â 2024, the Bankâ€™s Common Equity Tier 1 capital exceeded the required capital conservation buffer.For a bank holding company with less than $3.0 billion in assets, the capital guidelines apply on a bank-only basis and the Federal Reserve expects the holding companyâ€™s subsidiary bank(s) to be Well Capitalized under the prompt corrective action regulations. If the Company were subject to regulatory guidelines for bank holding companies with $3.0 billion or more in assets, at September 30, 2024, the Company would have exceeded all regulatory capital requirements.For additional information, see â€œItem 1. Business â€“ Supervision and RegulationÂ â€“ United Business BankÂ â€“ Capital Requirementsâ€ and â€œNote 19 - Regulatory Mattersâ€ in the NotesÂ to the Consolidated Financial Statements, included in â€œItemÂ 8. Financial Statements and Supplementary Dataâ€ in

the 2023 Annual Report.56 Table of Contentsâ€‹Item 3. Quantitative and Qualitative Disclosures about Market RiskWe are exposed to interest rate risk through our lending and deposit gathering activities. Our results of operations are highly dependent upon our ability to manage interest rate risk. We consider interest rate risk to be a significant market risk that could have a material effect on our financial condition and results of operations. Interest rate risk is measured and assessed on a quarterly basis. For information regarding the Companyâ€™s market risk, see â€œManagement Discussion and Analysis of Financial Condition and Results of Operationsâ€‰â€”â€‰Quantitative and Qualitative Disclosures About Market and Interest Rate Risk,â€ in the Companyâ€™s 2023 Annual Report. In our opinion, there has not been a material change in our interest rate risk exposure since the information disclosed in our 2023 Annual Report.Item 4. Controls and Procedures(a)Â Â Â Â Â Â Â Evaluation of Disclosure Controls and ProceduresAn evaluation of the Companyâ€™s disclosure controls and procedures, as defined in Rule 13a-15(e) under the Securities Exchange Act of 1934, as amended (the â€œExchange Actâ€), was carried out as of September 30, 2024 under the supervision and with the participation of the Companyâ€™s principal executive officer, principal financial officer and several other members of the Companyâ€™s senior management. In designing and evaluating the Companyâ€™s disclosure controls and procedures, management recognized that disclosure controls and procedures, no matter how well conceived and operated, can provide only reasonable, not absolute, assurance that the objectives of the disclosure controls and procedures are met. Additionally, in designing disclosure controls and procedures, management necessarily was required to apply its judgment in evaluating the cost-benefit relationship of possible disclosure controls and procedures. The design of any disclosure controls and procedures also is based in part upon certain assumptions about the likelihood of future events, and there can be no assurance that any design will succeed in achieving its stated goals under all potential future conditions.The Companyâ€™s principal executive officer and principal financial officer concluded that as of September 30, 2024, based on their evaluation, the Companyâ€™s disclosure controls and procedures were effective in ensuring that information we are required to disclose in the reports we file or submit under the Exchange Act is (1) recorded, processed, summarized, and reported within the time periods specified in the SECâ€™s rules and forms, and (2) accumulated and communicated to BayCom Corpâ€™s management, including its CEO and CFO, as appropriate to allow timely decisions regarding required disclosure, specified in the SECâ€™s rules and forms.â€‹(b)Â Â Â Â Â Â Â Changes in Internal ControlsThere were no changes in the Companyâ€™s internal control over financial reporting, as defined in Rule 13a-15(f) under the Exchange Act, that occurred during the three months ended September 30,Â 2024, that have materially affected or are reasonably likely to materially affect our internal control over financial reporting. The Company does not expect that its disclosure controls and procedures and internal control over financial reporting will prevent all error and all fraud. A control procedure, no matter how well conceived and operated, can provide only reasonable, not absolute assurance that the objectives of the control procedure are met. Because of the inherent limitations in all control procedures, no evaluation of controls can provide absolute assurance that all control issues and instances of fraud, if any, within the Company have been detected. These inherent limitations include the realities that judgments in decision-making can be faulty, and that breakdowns can occur because of simple error or mistake. Additionally, controls may be circumvented by the individual acts of some persons, by collusion of two or more people, or by override of the control. The design of any control procedure is also based in part upon certain assumptions about the likelihood of future events, and there can be no assurance that any design will succeed in achieving its stated goals under all potential future conditions; over time, controls may become inadequate because of changes in conditions, or the degree of compliance with the policies or procedures may deteriorate. Because of the inherent limitations in a cost-effective control procedure, misstatements due to error or fraud may occur and not be detected.â€‹â€‹57 Table of ContentsPART II â€” OTHER INFORMATIONItem 1. Legal ProceedingsPeriodically, there have been various claims and lawsuits involving the Company, such as claims to enforce liens, condemnation proceedings on properties in which the Company holds security interests, claims involving the making and servicing of real property loans and other issues incident to the Companyâ€™s business. The Company is not a party to any pending legal proceedings that it believes would have a material adverse effect on the financial condition or results of operations of the Company.Item 1A. Risk FactorsThere have been no material changes in the Risk Factors previously disclosed in Item 1A of the 2023 Annual Report.â€‹Item 2. Unregistered Sales of Equity Securities, Use of Proceeds and Issuer Purchases of Equity Securities(a)Not applicable.(b)Not applicable. (c)Stock Repurchases. The following table sets forth information with respect to our repurchases of our outstanding common shares during the three months ended SeptemberÂ 30,Â 2024:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Total number ofâ€‹Â â€‹â€‹Totalâ€‹â€‹Averageâ€‹shares purchasedâ€‹Maximum number ofâ€‹â€‹number ofâ€‹â€‹priceâ€‹as part ofâ€‹shares that may yet beâ€‹â€‹sharesâ€‹â€‹paidâ€‹publicly announcedâ€‹purchased under theâ€‹â€‹purchasedâ€‹â€‹per shareâ€‹plans or programsâ€‹plans or programs (1)July 1, 2024 - July 31, 2024Â Â Â Â 20,599Â $ 20.15â€‹ 20,599Â Â Â Â 496,239August 1, 2024 - August 31, 2024Â 22,610â€‹â€‹ 21.72â€‹ 22,610Â 473,629September 1, 2024 - September 30, 2024Â 8,031â€‹â€‹ 22.13â€‹ 8,031Â 465,598â€‹Â 51,240â€‹$ 21.15â€‹ 51,240Â â€‹â€‹â€‹â€‹â€‹(1)In May 2024, the Companyâ€™s Board of Directors approved the Companyâ€™s ninth stock repurchase program, which commenced following completion of the eighth stock repurchase program in June 2024, authorizing the purchase of up to 560,000 shares, or approximately 5.0%, of the Companyâ€™s outstanding common stock over a one-year period. Purchases under the Companyâ€™s stock repurchase programs may be made through open market purchases, privately negotiated transactions, or otherwise in compliance with Rule 10b-18 under the Securities Exchange Act of 1934. The repurchase programs may be suspended, terminated, or modified at any time for any reason, including market conditions, the cost of repurchasing shares, the availability of alternative investment opportunities, liquidity, and other factors deemed appropriate. The Companyâ€™s stock repurchase programs do not obligate the Company to purchase any specific number of shares. â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Item 3. Defaults Upon Senior SecuritiesNot applicable.Item 4. Mine Safety DisclosuresNot applicable.58 Table of ContentsItem 5. Other Information(a)Not applicable.(b)Not applicable.(c) Â Trading Plans. During the three months ended September 30, 2024, no director or officer (as defined in Rule 16a-1(f) under the Exchange Act) of the Company adopted or terminated a â€œRule 10b5-1 trading arrangementâ€ or â€œnon-Rule 10b5-1 trading arrangement,â€ as each term is defined in Item 408(a) of Regulation S-K.Item 6. Exhibitsâ€‹3.1Articles of Incorporation of BayCom Corp(1)3.2Amended and Restated Bylaws of BayCom Corp(2)31.131.2Certification of Chief Executive Officer Pursuant to Section 302 of the Sarbanes-Oxley Act of 2002Certification of Chief Financial Officer Pursuant to SectionÂ 302 of the Sarbanes-Oxley Act of 200232Certification of Chief Executive Officer and Chief Financial Officer Pursuant to SectionÂ 906 of the Sarbanes-Oxley Act of 2002101The following materials from the Companyâ€™s Quarterly Report on Form 10-Q for the quarter ended September 30, 2024 formatted in Extensible Business Reporting Language (XBRL): (1) Condensed Consolidated Balance Sheets; (2) Condensed Consolidated Statements of Income; (3) Condensed Consolidated Statements of Comprehensive Income; (4) Condensed Consolidated Statements of Changes in Stockholdersâ€™ Equity; (5) Condensed Consolidated Statements of Cash Flows; and (6) Notes to Condensed Consolidated Financial Statements.104Cover Page Interactive Data File (embedded within the Inline XBRL document).â€‹(1)Filed as an exhibit to the Registrantâ€™s Registration Statement on Form S-1 filed with the SEC on April 11, 2018 (File No. 333-224236) and incorporated herein by reference.(2)Filed as an exhibit to the Registrantâ€™s Current Report on Form 8-K filed with the SEC on June 17, 2020 (File No. 001-38483) and incorporated herein by reference.â€‹59 Table of ContentsSIGNATURESPursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.â€‹Â BAYCOM CORPÂ RegistrantÂ Â Â Â Date: November 12, 2024By:/s/ George J. GuariniÂ George J. Guariniâ€‹â€‹President and Chief Executive Officerâ€‹â€‹(Principal Executive Officer)â€‹â€‹â€‹Â Â Date: November 12, 2024By:/s/ Keary L. ColwellÂ Keary L. Colwellâ€‹â€‹Senior Executive Vice President, Chief Financial Officer and Secretary (Principal Financial and Accounting Officer)â€‹â€‹â€‹60 EX-31.1 2 bcml-20240930xex31d1.htm EX-31.1 Exhibit 31.1â€‹Rule 13a-14(a) Certificationâ€‹I, George Guarini, certify that:â€‹1.Â Â Â Â Â Â Â Â Â I have reviewed this quarterly report on Form 10-Q of BayCom Corp.â€‹2.Â Â Â Â Â Â Â Â Â Based on my knowledge, this report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report;â€‹3.Â Â Â Â Â Â Â Â Â Based on my knowledge, the financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report;â€‹4.Â Â Â Â Â Â Â Â Â The registrant's other certifying officer and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-15(e) and 15d-15(e)) and internal control over financial reporting (as defined in Exchange Act Rules 13a-15(f) and 15d-15(f)) for the registrant and we have:â€‹a)Â Â Â Â Â Â Â Â Â Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared;â€‹b)Â Â Â Â Â Â Â Â Â Designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles;â€‹c)Â Â Â Â Â Â Â Â Â Evaluated the effectiveness of the registrantâ€™s disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; andâ€‹d)Â Â Â Â Â Â Â Â Â Disclosed in this report any change in the registrantâ€™s internal control over financial reporting that occurred during the registrantâ€™s most recent fiscal quarter (the registrantâ€™s fourth quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect, the registrantâ€™s internal control over financial reporting; andâ€‹5.Â Â Â Â Â Â Â Â Â The registrant's other certifying officer and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the registrant's auditors and the audit committee of the registrant's board of directors:â€‹a)Â Â Â Â Â Â Â Â Â All significant deficiencies and material weaknesses in the design or operation of internal control over financial reporting which are reasonably likely to adversely affect the registrant's ability to record, process, summarize and report financial information; andâ€‹b)Â Â Â Â Â Â Â Â Any fraud, whether or not material, that involves management or other employees who have a significant role in the registrant's internal control over financial reporting.â€‹ugDate: November 12, 2024/s/ George GuariniÂ George GuariniÂ Chief Executive Officerâ€‹ EX-31.2 3 bcml-20240930xex31d2.htm EX-31.2 Exhibit 31.2â€‹Rule 13a-14(a)Certificationâ€‹I, Keary Colwell, certify that:â€‹1Â Â Â Â Â Â Â Â Â I have reviewed this quarterly report on Form 10-Q of BayCom Corp.â€‹2.Â Â Â Â Â Â Â Â Based on my knowledge, this quarterly report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report;â€‹3.Â Â Â Â Â Â Â Â Based on my knowledge, the financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report;â€‹4.Â Â Â Â Â Â Â Â The registrant's other certifying officer and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-15(e) and 15d-15e)) and internal control over financial reporting (as defined in Exchange Act Rules 13a-15(f) and 15d-15(f)) for the registrant and have:â€‹a)Â Â Â Â Â Â Â Â Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared;â€‹b)Â Â Â Â Â Â Â Â Designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial instruments for external purposes in accordance with generally accepted accounting principles;â€‹c)Â Â Â Â Â Â Â Â Evaluated the effectiveness of the registrantâ€™s disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; andâ€‹Disclosed in this report any change in the registrantâ€™s internal control over financial reporting that occurred during the registrantâ€™s most recent fiscal quarter (the registrantâ€™s fourth fiscal quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect, the registrantâ€™s internal control over financial reporting; andâ€‹5.Â Â Â Â Â Â Â Â The registrant's other certifying officer and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the registrant's auditors and the audit committee of registrant's board of directors:â€‹a)Â Â Â Â Â Â Â Â All significant deficiencies and material weaknesses in the design or operation of internal control over financial reporting which are reasonably likely to adversely affect the registrantâ€™s ability to record, process, summarize and report financial information; andâ€‹b)Â Â Â Â Â Â Â Any fraud, whether or not material, that involves management or other employees who have a significant role in the registrant's internal control over financial reporting.â€‹Ugust 10Date: November 12, 2024/s/ Keary ColwellÂ Keary ColwellÂ Senior Executive Vice President,Â Chief Financial Officer and Secretaryâ€‹ EX-32 4 bcml-20240930xex32.htm EX-32 Exhibit 32â€‹Section 1350 Certificationâ€‹Pursuant to Section 906 of the Sarbanes-Oxley Act of 2002 each of the undersigned hereby certifies in his or her capacity as an officer of BayCom Corp (â€œthe Companyâ€) that the Quarterly Report of the Company on Form 10-Q for the period ended September 30, 2024, fully complies with the requirements of Section 13(a) of the Securities and Exchange Act of 1934, as amended, and that the information contained in such report fairly represents, in all material respects, the financial statements included in such report.â€‹UgustDate: November 12, 2024/s/ George GuariniÂ George GuariniÂ Chief Executive OfficerÂ Â Date: November 12, 2024/s/ Keary Colwell Â Keary Colwell Senior Executive Vice President,Â Chief Financial Officer and Secretaryâ€‹ EX-101.SCH 5 bcml-20240930.xsd EX-101.SCH 99900 - Disclosure - Standard And Custom Axis Domain Defaults link:presentationLink link:calculationLink link:definitionLink 995200100 - Statement - CONDENSED CONSOLIDATED BALANCE SHEETS link:presentationLink link:calculationLink link:definitionLink 995200200 - Statement - CONDENSED CONSOLIDATED STATEMENTS OF INCOME link:presentationLink link:calculationLink link:definitionLink 995200300 - Statement - CONDENSED CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME link:presentationLink link:calculationLink link:definitionLink 995200500 - Statement - CONDENSED CONSOLIDATED STATEMENTS OF CASH FLOWS link:presentationLink link:calculationLink link:definitionLink 99940301 - Disclosure - INVESTMENT SECURITIES - Amortized Cost (Details) link:presentationLink link:calculationLink link:definitionLink 99940303 - Disclosure - INVESTMENT SECURITIES - Amortized Cost and Estimated Fair Value of Available-for-Sale Securities by Contractual Maturity (Details) link:presentationLink link:calculationLink link:definitionLink 99940305 - Disclosure - INVESTMENT SECURITIES - Estimated Fair Value and Gross Unrealized Losses (Details) link:presentationLink link:calculationLink link:definitionLink 99940401 - Disclosure - LOANS - Loan Portfolio (Details) link:presentationLink link:calculationLink link:definitionLink 99940402 - Disclosure - LOANS - Impaired Loans (Details) link:presentationLink link:calculationLink link:definitionLink 99940405 - Disclosure - LOANS - Risk Grade (Details) link:presentationLink link:calculationLink link:definitionLink 99940406 - Disclosure - LOANS - Aging (Details) link:presentationLink link:calculationLink link:definitionLink 99940502 - Disclosure - ALLOWANCE FOR CREDIT LOSSES FOR LOANS - Additional Information (Details) link:presentationLink link:calculationLink link:definitionLink 99940601 - Disclosure - PREMISES AND EQUIPMENT - Tabular Disclosure (Details) link:presentationLink link:calculationLink link:definitionLink 40604 - Disclosure - ALLOWANCE FOR LOAN LOSSES - Amortized cost And Allowance For Credit Losses For Loans On Non-accrual Status (Details)1 link:presentationLink link:calculationLink link:definitionLink 99940702 - Disclosure - LEASES - Maturity (Details) link:presentationLink link:calculationLink link:definitionLink 40702 - Disclosure - LEASES - Maturity (Details) - Calc 2 link:presentationLink link:calculationLink link:definitionLink 99940705 - Disclosure - LEASES - Cost (Details) link:presentationLink link:calculationLink link:definitionLink 99940804 - Disclosure - GOODWILL AND INTANGIBLE ASSETS - Estimated Annual Amortization (Details) link:presentationLink link:calculationLink link:definitionLink 99940901 - Disclosure - INTEREST RECEIVABLE AND OTHER ASSETS (Details) link:presentationLink link:calculationLink link:definitionLink 99941001 - Disclosure - DEPOSITS (Details) link:presentationLink link:calculationLink link:definitionLink 99941201 - Disclosure - INTEREST PAYABLE AND OTHER LIABILITIES (Details) 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LOANS - Nonaccrual Loans - Guaranteed (Details) link:presentationLink link:calculationLink link:definitionLink 99940411 - Disclosure - LOANS - Pledged Loans (Details) link:presentationLink link:calculationLink link:definitionLink 99940501 - Disclosure - ALLOWANCE FOR CREDIT LOSSES FOR LOANS - Roll Forward (Details) link:presentationLink link:calculationLink link:definitionLink 99940503 - Disclosure - ALLOWANCE FOR CREDIT LOSSES FOR LOANS - Amortized Cost Basis of Individually Evaluated Collateral-dependent Non-accrual Loans (Details) link:presentationLink link:calculationLink link:definitionLink 99940504 - Disclosure - ALLOWANCE FOR CREDIT LOSSES FOR LOANS - Amortized Cost And Allowance For Credit Losses For Loans On Non-accrual Status (Details) link:presentationLink link:calculationLink link:definitionLink 99940505 - Disclosure - ALLOWANCE FOR CREDIT LOSSES FOR LOANS - PEB Acquisition CalCAP loan program (Details) link:presentationLink link:calculationLink link:definitionLink 99940701 - 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Disclosure - LOANS (Tables) link:presentationLink link:calculationLink link:definitionLink 99930503 - Disclosure - ALLOWANCE FOR CREDIT LOSSES FOR LOANS (Tables) link:presentationLink link:calculationLink link:definitionLink 99930603 - Disclosure - PREMISES AND EQUIPMENT (Tables) link:presentationLink link:calculationLink link:definitionLink 99930703 - Disclosure - LEASES (Tables) link:presentationLink link:calculationLink link:definitionLink 99930803 - Disclosure - GOODWILL AND INTANGIBLE ASSETS (Tables) link:presentationLink link:calculationLink link:definitionLink 99930903 - Disclosure - INTEREST RECEIVABLE AND OTHER ASSETS (Tables) link:presentationLink link:calculationLink link:definitionLink 99931003 - Disclosure - DEPOSITS (Tables) link:presentationLink link:calculationLink link:definitionLink 99931203 - Disclosure - INTEREST PAYABLE AND OTHER LIABILITIES (Tables) link:presentationLink link:calculationLink link:definitionLink 99931303 - Disclosure - OTHER EXPENSES (Tables) link:presentationLink link:calculationLink link:definitionLink 99931403 - 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Disclosure - PREMISES AND EQUIPMENT - Depreciation and Amortization (Details) link:presentationLink link:calculationLink link:definitionLink 99940703 - Disclosure - LEASES - Weighted Average Operating Lease Term and Discount Rate (Details) link:presentationLink link:calculationLink link:definitionLink 99940704 - Disclosure - LEASES - Rental Expense (Details) link:presentationLink link:calculationLink link:definitionLink 99940802 - Disclosure - GOODWILL AND INTANGIBLE ASSETS - Changes in Goodwill (Details) link:presentationLink link:calculationLink link:definitionLink 99941002 - Disclosure - DEPOSITS - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 99941705 - Disclosure - COMMITMENTS AND CONTINGENCIES - Local Agency Deposits (Details) link:presentationLink link:calculationLink link:definitionLink EX-101.CAL 6 bcml-20240930_cal.xml EX-101.CAL EX-101.DEF 7 bcml-20240930_def.xml EX-101.DEF EX-101.LAB 8 bcml-20240930_lab.xml EX-101.LAB Cover [Abstract] Document Information [Table] Document Information [Line Items] Document Type Document Quarterly Report Document Period End Date Document Transition Report Entity File Number Entity Registrant Name Entity Incorporation, State or Country Code Entity Tax Identification Number Entity Address, Address Line One Entity Address, Address Line Two Entity Address, City or Town Entity Address, State or Province Entity Address, Postal Zip Code City Area Code Local Phone Number Title of 12(b) Security Trading Symbol Security Exchange Name Entity Current Reporting Status Entity Interactive Data Current Entity Filer Category Entity Small Business Entity Emerging Growth Company Entity Shell Company Entity Common Stock, Shares Outstanding Entity Central Index Key Current Fiscal Year End Date Document Fiscal Year Focus Document Fiscal Period Focus Amendment Flag CONDENSED CONSOLIDATED BALANCE SHEETS Statement [Table] Statement [Line Items] Statement Assets [Abstract] ASSETS Cash and Due from Banks Cash due from banks Federal Funds Sold Federal funds sold and interest-bearing balances in banks Cash, Cash Equivalents, and Federal Funds Sold Cash and cash equivalents Interest Bearing Deposits in Banks, Separate from Cash and Cash Equivalents Interest Bearing Deposits in Banks, Separate from Cash and Cash Equivalents Time deposits in banks Time deposits in banks Debt Securities, Available-for-sale Estimated fair value Investment securities available-for-sale ("AFS"), at fair value, net of allowance for credit losses of $0 at both September 30, 2024 and December 31, 2023 Investment securities AFS Equity Securities, FV-NI Equity securities Equity securities, at fair value Federal Home Loan Bank Stock Federal Home Loan Bank ("FHLB") stock, at par Federal Reserve Bank Stock Federal Reserve Bank ("FRB") stock, at par Loans Receivable Held-for-sale, Amount Loans held for sale Financing Receivable, Excluding Accrued Interest, after Allowance for Credit Loss Loans, net of allowance for credit losses of $18,310 at September 30, 2024 and $22,000 at December 31, 2023 Net Loans Property, Plant and Equipment, Net Total premises and equipment, net Premises and equipment, net Finite-Lived Intangible Assets, Net Balance at end of period Balance at beginning of period Total Core deposit intangible, net Cash Surrender Value of Life Insurance Cash surrender value of bank owned life insurance ("BOLI") policies, net Operating Lease, Right-of-Use Asset Right-of-use assets ("ROU"), net Goodwill Balance at end of period Balance at beginning of period Goodwill Interest Receivable and Other Assets, Total Interest receivable and other assets Assets Total assets Liabilities and Equity [Abstract] LIABILITIES AND SHAREHOLDERS' EQUITY Deposits. Deposits Total deposits Noninterest and interest bearing deposits Junior Subordinated Notes Junior subordinated deferrable interest debentures, net Subordinated Debt Subordinated debt, net Supplemental Unemployment Benefits, Salary Continuation Salary continuation plan Operating Lease, Liability Lease liabilities Present value of lease payments Interest Payable and Other Liabilities, Current and Noncurrent Interest Payable and Other Liabilities, Current and Noncurrent Interest payable and other liabilities Liabilities Total liabilities Commitments and Contingencies. Commitments and contingencies (Note 17) Stockholders' Equity Attributable to Parent [Abstract] Shareholders' equity Preferred Stock, Value, Issued Preferred stock, no par value; 10,000,000 shares authorized; no shares issued and outstanding at both September 30, 2024 and December 31, 2023 Common Stock, Value, Issued Common stock, no par value; 100,000,000 shares authorized; 11,130,372 and 11,551,271 shares issued and outstanding at September 30, 2024 and December 31, 2023, respectively Additional Paid in Capital, Common Stock Additional paid in capital Accumulated Other Comprehensive Income (Loss), Net of Tax Accumulated other comprehensive loss, net of tax Retained Earnings (Accumulated Deficit) Retained earnings Stockholders' Equity Attributable to Parent Balance Balance Total shareholders' equity Liabilities and Equity Total liabilities and shareholders' equity Financing Receivable, after Allowance for Credit Loss [Abstract] Allowance for loan losses Debt Securities, Available-for-Sale, Allowance for Credit Loss, Excluding Accrued Interest Investment securities available-for-sale (AFS), at fair value, net of allowance for credit losses Financing Receivable, Allowance for Credit Loss, Excluding Accrued Interest Allowance for loan losses Ending balance Beginning balance Allowance for credit losses Loans and Leases Receivable, Allowance Allowance for loan losses Ending balance Beginning balance Allowance for credit losses Preferred Stock, Number of Shares, Par Value and Other Disclosures [Abstract] Preferred Stock Preferred Stock, No Par Value Preferred stock, no par value Preferred Stock, Shares Authorized Preferred stock, shares authorized Preferred Stock, Shares Issued Preferred stock, shares issued Preferred Stock, Shares Outstanding Preferred stock, shares outstanding Common Stock, Number of Shares, Par Value and Other Disclosures [Abstract] Common Stock Common Stock, No Par Value Common stock, no par value Common Stock, Shares Authorized Common stock, shares authorized Common Stock, Shares, Issued Balance (in shares) Balance (in shares) Common stock, shares, issued Common Stock, Shares, Outstanding Common stock, shares, outstanding CONDENSED CONSOLIDATED STATEMENTS OF INCOME Product and Service [Axis] Product and Service [Domain] Service [Member] Financial Service [Member] Bank Servicing And Other [Member] Service charges and other fees Interest and Dividend Income, Operating [Abstract] Interest income: Interest and Fee Income, Loans and Leases Loans, including fees Interest Income, Taxable Investment Securities, Increase (Decrease) Investment securities Interest Income, Deposits with Other Federal Home Loan Banks Fed funds sold and interest-bearing balances in banks Interest Income, Federal Home Loan Bank Advances FHLB dividends Represents the monetary amount of Interest Income Federal Reserve Bank Dividends, during the indicated time period. Interest Income Federal Reserve Bank Dividends FRB dividends Interest and Dividend Income, Operating Total interest and dividend income Interest Expense [Abstract] Interest expense: Interest Expense, Deposits Deposits Interest Expense, Subordinated Notes and Debentures Subordinated debt Interest Expense, Other Short-term Borrowings Junior subordinated deferrable interest debentures Interest Expense Total interest expense Interest Income (Expense), Net Net interest income Provision for Loan, Lease, and Other Losses Provision for (reversal of) credit losses Provision for (reversal of) credit losses Interest Income (Expense), after Provision for Loan Loss Net interest income after provision for (reversal of) credit losses Noninterest Income [Abstract] Noninterest income: Gain (Loss) on Sales of Loans, Net Gain on sale of loans Gain on sale of loans Equity Securities, FV-NI, Gain (Loss) (Gain) loss on equity securities Gain (loss) on equity securities Gain (loss) on equity securities Revenue from Contract with Customer, Excluding Assessed Tax Service charges and other fees Fees and Commissions, Mortgage Banking and Servicing Loan servicing and other loan fees Gain (Loss) on Investment in Small Business Investment Company Fund Gain (Loss) on Investment in Small Business Investment Company Fund (Loss) income on investment in Small Business Investment Company ("SBIC") fund Other Income Other income and fees Noninterest Income Total noninterest income Noninterest Expense [Abstract] Noninterest expense: Labor and Related Expense Salaries and employee benefits Occupancy, Net Occupancy and equipment Information Technology and Data Processing Data processing Other Noninterest Expense Total Other expense Noninterest Expense Total noninterest expense Income (Loss) from Continuing Operations before Income Taxes, Noncontrolling Interest Income before provision for income taxes Income Tax Expense (Benefit) Provision for income taxes Net income Net income Earnings Per Share [Abstract] Earnings per common share: Earnings Per Share, Basic Basic earnings per common share (in dollars per share) Weighted Average Number of Shares Outstanding, Basic Weighted average common shares outstanding (in shares) Earnings Per Share, Diluted Diluted earnings per common share (in dollars per share) Weighted Average Number of Shares Outstanding, Diluted Weighted average common shares outstanding (in shares) CONDENSED CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME Net Income (Loss) Attributable to Parent [Abstract] Net income Other Comprehensive Income (Loss), Tax [Abstract] Other comprehensive income (loss): Other Comprehensive Income (Loss), Unrealized Holding Gain (Loss) on Securities Arising During Period, Net of Tax Change in unrealized gain (loss) on AFS securities Other Comprehensive Income (Loss), Tax Deferred tax (expense) benefit Other Comprehensive Income (Loss), Net of Tax Other comprehensive income, net Other comprehensive income (loss), net of tax Comprehensive Income (Loss), Net of Tax, Attributable to Parent Total comprehensive income CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY Equity Components [Axis] Equity Component [Domain] Common Stock Additional Paid in Capital Accumulated Other Comprehensive Income/(Loss) Retained Earnings Cumulative Effect, Period of Adoption [Axis] Cumulative Effect, Period of Adoption [Domain] Cumulative Effect Period of Adoption Adjustment Cumulative effect period of adoption adjustment Increase (Decrease) in Stockholders' Equity [Roll Forward] Stock Issued During Period, Value, Restricted Stock Award, Gross Restricted stock granted Stock Issued During Period, Shares, Restricted Stock Award, Gross Restricted stock granted (in shares) Stock Issued During Period, Value, Restricted Stock Award, Forfeitures Forfeiture of restricted stock granted Stock Issued During Period, Shares, Restricted Stock Award, Forfeited Restricted stock forfeited (in shares) Dividends, Common Stock, Cash Cash dividends per share Shares Granted, Value, Share-based Payment Arrangement, after Forfeiture Stock based compensation Stock Repurchased During Period, Value Repurchase of shares Stock Repurchased During Period, Shares Repurchase of shares (in shares) Stock Transactions, Parenthetical Disclosures [Abstract] Stock Transactions, Parenthetical Disclosures Common Stock, Dividends, Per Share, Declared Cash dividends (in dollars per share) CONDENSED CONSOLIDATED STATEMENTS OF CASH FLOWS Net Cash Provided by (Used in) Operating Activities [Abstract] Cash flows from operating activities: Net Income (Loss), Including Portion Attributable to Noncontrolling Interest Net income Adjustments to Reconcile Net Income (Loss) to Cash Provided by (Used in) Operating Activities [Abstract] Adjustments to reconcile net income to net cash provided by operating activities: Represents the monetary amount of Increase And Decrease in deferred tax asset, during the indicated time period. Increase Decrease In Deferred Tax Asset Deferred tax expense (benefit) Represents the monetary amount of Mark-to-market accretion on acquired loans, during the indicated time period. Mark To Market Accretion On Acquired Loans Accretion on acquired loans Proceeds from Loans Proceeds from sale of loans originated for sale Payments for Loans Loans originated for sale Gains (Losses) on Sales of Other Real Estate Loss on sale of OREO Interest Expense, Junior Subordinated Debentures Accretion on junior subordinated debentures Amount of gain (loss) related to repayment of subordinated debt. Gain (Loss) on Repayment of Subordinated Debt Gain on repayment of subordinated debt, net Life Insurance, Corporate or Bank Owned, Change in Value Increase in cash surrender value of life insurance policies Accretion (Amortization) of Discounts and Premiums, Investments Amortization/accretion of premiums/discounts on investment securities, net Depreciation and Amortization, Net Depreciation and Amortization, Net Depreciation and amortization Amortization of Intangible Assets Less amortization Core deposit intangible amortization Core deposit premium amortization Share-based Compensation Stock based compensation expense Increase (Decrease) in Loans, Deferred Income Decrease in deferred loan origination fees, net Increase (Decrease) in Accrued Interest Receivable, Net Net change in interest receivable and other assets Represents the monetary amount of Increase and decrease in salary continuation liability, during the indicated time period. Decrease Increase In Salary Continuation Liability Increase in salary continuation plan, net Increase (Decrease) in Accrued Liabilities and Other Operating Liabilities Net change in interest payable and other liabilities Net Cash Provided by (Used in) Operating Activities Net cash provided by operating activities Net Cash Provided by (Used in) Investing Activities [Abstract] Cash flows from investing activities: Proceeds from (Payments for) in Interest-bearing Deposits in Banks Proceeds from maturities of interest bearing deposits in banks Payments to Acquire Debt Securities, Available-for-sale Purchase of investment securities AFS Proceeds from Maturities, Prepayments and Calls of Debt Securities, Available-for-sale Proceeds from maturities,

repayments and calls of investment securities AFS Payments for (Proceeds from) Federal Home Loan Bank Stock Purchase of FHLB stock Payments for (Proceeds from) Federal Reserve Bank Stock Purchase of FRB stock Proceeds from Sale of Loans Receivable Proceeds from sale of loans Amount of increase (decrease) in loans. Increase (decrease) in Loans Decrease in loans, net Payments to Acquire Property, Plant, and Equipment Purchase of equipment and leasehold improvements, net Net Cash Provided by (Used in) Investing Activities Net cash (used in) provided by investing activities Net Cash Provided by (Used in) Financing Activities [Abstract] Cash flows from financing activities: Increase (Decrease) in Demand Deposits Decrease in noninterest and interest bearing deposits in banks, net Increase (Decrease) in Time Deposits Increase in time deposits, net Repayments of Subordinated Debt Repayment of subordinated debt, net Payments for Repurchase of Common Stock Repurchase of common stock Payments of Ordinary Dividends, Common Stock Dividends paid on common stock Net Cash Provided by (Used in) Financing Activities Net cash (used in) provided by financing activities Cash and Cash Equivalents, Period Increase (Decrease) (Decrease) increase in cash and cash equivalents Cash, Cash Equivalents, Restricted Cash and Restricted Cash Equivalents Cash and cash equivalents at end of period Cash and cash equivalents at beginning of period Supplemental Cash Flow Elements [Abstract] Supplemental disclosure of cash flow information: Interest Paid, Including Capitalized Interest, Operating and Investing Activities [Abstract] Cash paid during the year for: Interest Paid, Net Interest expense Income Taxes Paid, Net [Abstract] Cash paid during the year for: Income Taxes Paid, Net Income taxes paid, net Noncash Investing and Financing Items [Abstract] Non-cash investing and financing activities: Other Comprehensive Income (Loss), Securities, Available-for-sale, Adjustment, after Tax Change in unrealized gain (loss) on AFS securities, net of tax Loan and Lease, Transfer from Held-in-Portfolio to Held-for-Sale Transfer of loans to held-for-sale Right-of-Use Asset Obtained in Exchange for Operating Lease Liability Recognition of ROU assets in exchange for lease obligations Future cash outflow to pay for dividends declared on equity securities issued by the entity and outstanding. Dividends Declared but Not yet Paid Cash dividends declared on common stock not yet paid Accounting Policies [Abstract] Organization, Consolidation, Basis of Presentation, Business Description and Accounting Policies [Text Block] BASIS OF PRESENTATION Accounting Standards Update and Change in Accounting Principle [Abstract] New Accounting Pronouncements and Changes in Accounting Principles [Text Block] ACCOUNTING GUIDANCE NOT YET EFFECTIVE AND ADOPTED ACCOUNTING GUIDANCE Investments, Debt and Equity Securities [Abstract] Investments in Debt and Marketable Equity Securities (and Certain Trading Assets) Disclosure [Text Block] INVESTMENT SECURITIES Receivables [Abstract] Loans, Notes, Trade and Other Receivables Disclosure [Text Block] LOANS Allowance for Loan Losses [Abstract] Allowance for Credit Losses [Text Block] ALLOWANCE FOR CREDIT LOSSES FOR LOANS Property, Plant and Equipment [Abstract] Property, Plant and Equipment Disclosure [Text Block] PREMISES AND EQUIPMENT Leases [Abstract] Lessee, Operating Leases [Text Block] LEASES Goodwill and Intangible Assets Disclosure [Abstract] Goodwill and Intangible Assets Disclosure [Text Block] GOODWILL AND INTANGIBLE ASSETS Deferred Costs, Capitalized, Prepaid, and Other Assets Disclosure [Abstract] Interest Receivable and Other Assets [Text Block] Interest Receivable and Other Assets [Text Block] INTEREST RECEIVABLE AND OTHER ASSETS Deposits [Abstract] Deposit Liabilities Disclosures [Text Block] DEPOSITS Debt Disclosure [Abstract] Schedule of Long-term Debt Instruments [Table] Debt Instrument [Line Items] Long-term Debt [Text Block] BORROWINGS Other Liabilities Disclosure [Abstract] Other Liabilities Disclosure [Text Block] INTEREST PAYABLE AND OTHER LIABILITIES Other Income and Expenses [Abstract] The entire disclosure for other expenses. Other Expenses [Text Block] OTHER EXPENSES Share-based Payment Arrangement [Abstract] Share-based Payment Arrangement [Text Block] EQUITY INCENTIVE PLANS Fair Value Measurement [Abstract] Fair Value, Measurement Inputs, Disclosure [Text Block] FAIR VALUE MEASUREMENT Fair Value Disclosures [Abstract] Fair Value Disclosures [Text Block] FAIR VALUE OF FINANCIAL INSTRUMENTS Commitments and Contingencies Disclosure [Abstract] Commitments and Contingencies Disclosure [Text Block] COMMITMENTS AND CONTINGENCIES Subsequent Events [Abstract] Subsequent Events [Text Block] SUBSEQUENT EVENTS Available-for-sale Securities [Table Text Block] Schedule of amortized cost and estimated fair values of securities available-for-sale Investments Classified by Contractual Maturity Date [Table Text Block] Schedule of investments classified by contractual maturity date Available-for-sale Securities, Continuous Unrealized Loss Position, Fair Value [Table Text Block] Schedule of available-for-sale securities, continuous unrealized loss position, fair value Schedule of Accounts, Notes, Loans and Financing Receivable [Table Text Block] Schedule of accounts, notes, loans and financing receivable Tabular disclosure of impaired financing receivables. Impaired Financing Receivables Excluding Accrued Interest [Table Text Block] Schedule of impaired financing receivables Schedule of Debtor Troubled Debt Restructuring, Current Period [Table Text Block] Schedule of debtor troubled debt restructuring, current period Financing Receivable Credit Quality Indicators [Table Text Block] Schedule of financing receivable credit quality indicators Past Due Financing Receivables [Table Text Block] Schedule of past due financing receivables Allowance for Credit Losses on Financing Receivables [Table Text Block] Schedule of Allowance for credit losses for loan losses Tabular disclosure of individually evaluated collateral-dependent non-accrual loans by loan and collateral type. Schedule of Individually Evaluated Collateral Dependent Non Accrual Loans [Table Text Block] Schedule of amortized cost basis of individually evaluated collateral-dependent non-accrual loans by loan and collateral type Financing Receivable, Nonaccrual [Table Text Block] Schedule of amortized cost and allowance for credit losses for loans on non-accrual status Property, Plant and Equipment [Table Text Block] Schedule of premises and equipment Lessee, Operating Lease, Liability, Maturity [Table Text Block] Schedule of maturity of undiscounted lease payments Lease, Cost [Table Text Block] Schedule of weighted average operating lease term and discount rate and lease cost Schedule of Goodwill [Table Text Block] Schedule of company's goodwill Schedule of Finite-Lived Intangible Assets [Table Text Block] Schedule of finite-lived intangible assets Schedule of Finite-Lived Intangible Assets, Future Amortization Expense [Table Text Block] Schedule of estimated core deposit intangible amortization Schedule of Other Assets [Table Text Block] Schedule of Interest receivable and other assets Deposit Liabilities, Type [Table Text Block] Schedule of Deposits Other Liabilities [Table Text Block] Schedule of interest payable and other liabilities Schedule of Other Operating Cost and Expense, by Component [Table Text Block] Schedule of other expenses Schedule of Nonvested Restricted Stock Units Activity [Table Text Block] Schedule of nonvested restricted stock units activity Fair Value, Assets Measured on Recurring Basis [Table Text Block] Schedule of fair value, assets measured on recurring basis Fair Value Measurements, Nonrecurring [Table Text Block] Schedule of fair value measurements, nonrecurring Fair Value, by Balance Sheet Grouping [Table Text Block] Schedule of estimated fair value of financial instruments Schedule of Fair Value, Off-balance Sheet Risks [Table Text Block] Schedule of lending and letter of credit commitments Geographical [Axis] Geographical [Domain] CALIFORNIA NEVADA WASHINGTON NEW MEXICO COLORADO Years of Operation Years of Operation Years of operation Number of Stores Number of offices and branches Debt Securities, Available-for-sale [Table] Financial Instrument [Axis] Financial Instruments [Domain] U.S. Government Agencies Municipal securities Mortgage-backed securities Collateralized mortgage obligations SBA Securities [Member] SBA securities Corporate Bonds Debt Securities, Available-for-sale [Line Items] Debt Securities, Available-for-sale, Fair Value to Amortized Cost [Abstract] Debt Securities, Available-for-Sale, Amortized Cost, Excluding Accrued Interest, after Allowance for Credit Loss Amortized Cost Debt Securities, Available-for-sale, Accumulated Gross Unrealized Gain, before Tax Gross unrealized gains Debt Securities, Available-for-Sale, Accumulated Gross Unrealized Loss, before Tax Gross unrealized losses Debt Securities, Available-for-Sale, Accrued Interest, after Allowance for Credit Loss Accrued interest receivable The number of available for sale debt securities sold during the period. Number of Available-for-sale Debt Securities, Sold Number of available for sale debt securities sold Available-for-sale Securities, Debt Maturities, Single Maturity Date, Amortized Cost Basis [Abstract] Available-for-sale: Amortized Cost Available-for-sale Securities, Debt Maturities, Next Twelve Months, Amortized Cost Basis Due in one year or less Available-for-sale Securities, Debt Maturities, Year Two Through Five, Amortized Cost Basis Due after one through five years Available-for-sale Securities, Debt Maturities, Year Six Through Ten, Amortized Cost Basis Due after five years through ten years Available-for-sale Securities, Debt Maturities, after Ten Years, Amortized Cost Basis Due after ten years Debt Securities, Available-for-sale, Maturity, Allocated and Single Maturity Date, Amortized Cost Total Available-for-sale Securities, Debt Maturities, Single Maturity Date [Abstract] Available-for-sale: Fair Value Available-for-sale Securities, Debt Maturities, Next Twelve Months, Fair Value Due in one year or less Available-for-sale Securities, Debt Maturities, Year Two Through Five, Fair Value Due after one through five years Available-for-sale Securities, Debt Maturities, Year Six Through Ten, Fair Value Due after five years through ten years Available-for-sale Securities, Debt Maturities, after Ten Years, Fair Value Due after ten years Debt Securities, Available-for-sale, Maturity, Allocated and Single Maturity Date, Fair Value Total Debt Securities, Available-for-sale, Restricted [Abstract] Debt Securities, Available-for-sale, Restricted Debt Securities, Available-for-sale, Restricted Available-for-sale Securities, Continuous Unrealized Loss Position, Less than Twelve Months, Fair Value Less than 12 months, Estimated fair value Available-for-sale Securities, Continuous Unrealized Loss Position, Twelve Months or Longer, Fair Value 12 months or more, Estimated fair value Available-for-sale Securities, Continuous Unrealized Loss Position, Fair Value Total, Estimated fair value Debt Securities, Available-for-sale, Unrealized Loss Position, Accumulated Loss [Abstract] Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss Less than 12 months, Unrealized loss Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss 12 months or more, Unrealized loss Debt Securities, Available-for-sale, Unrealized Loss Position, Accumulated Loss Total, Unrealized loss Available-for-sale Securities, Continuous Unrealized Loss Position, Qualitative Disclosure [Abstract] Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Number of Positions [Abstract] Debt Securities, Available-for-sale, Number of Positions Debt Securities, Available-for-sale, Number of Positions Debt Securities, Available-for-sale, Number of Positions Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Number of Positions Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Number of Positions Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Number of Positions Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Number of Positions Amount excluding accrued interest, of allowance for credit loss on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in unrealized loss position. Debt Securities, Available-for-Sale, Unrealized Loss Position, Allowances for Credit Loss Excluding Accrued Interest Additional allowances for credit losses Loans and Leases Receivable Disclosure [Table] Financing Receivable Portfolio Segment [Axis] Financing Receivable Portfolio Segment [Domain] Commercial Portfolio Segment Construction and Land Portfolio Segment [Member] Construction and Land Portfolio Segment Commercial Real Estate Portfolio Segment Residential Portfolio Segment Consumer Portfolio Segment Loans Insured or Guaranteed by Government Authorities [Axis] Loans Insured or Guaranteed by Government Authorities [Domain] Loans Insured or Guaranteed by US Government Authorities [Member] Small Business Administration (SBA), CARES Act, Paycheck Protection Program [Member] Small Business Administration (SBA), CARES Act, Paycheck Protection Program [Member] Loans and Leases Receivable Disclosure [Line Items] Amortized cost excluding accrued interest, before deferred loans fees and allowance for credit loss, of financing receivable. Excludes net investment in lease. Financing Receivable, Excluding Accrued Interest, before Deferred Loans Fees And Allowance for Credit Loss Total loans Total loans Amount of deferred interest and fee income, unamortized costs incurred to originate loans and leases, unamortized loan commitments and loan syndication fees, and premiums over or discounts from face amounts of acquired loans. Financing Receivable, Excluding Accrued Interest, Deferred Income Net deferred loan (fees) costs Financing Receivable, Accrued Interest, after Allowance for Credit Loss Net loans exclude accrued interest receivable Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss Loans Receivable, Gross, Commercial, Real Estate, Total Loans receivable Schedule of Impaired Financing Receivable [Table] Financing Receivable, Impaired [Line Items] Amount of investment in impaired financing receivables excluding accrued interest for which there is no related allowance for credit losses. Financing Receivable, Impaired Excluding Accrued Interest, with No Related Allowance, Recorded Investment With no specific allowance recorded Amount of investment in impaired financing receivables excluding accrued interest for which there is a related allowance for credit losses. Financing Receivable, Impaired Excluding Accrued Interest with Related Allowance, Recorded Investment With a specific allowance recorded Amount of investment of impaired financing receivables excluding accrued interest with related allowance for credit losses and without a related allowance for credit losses. Financing Receivable, Impaired Excluding Accrued Interest, Recorded Investment Total recorded investment in impaired loans Impaired Financing Receivable, Recorded Investment Amount of allowance for credit losses related to recorded investment. Financing Receivable, Impaired Excluding Accrued Interest, Related Allowance Specific allowance on impaired loans Financing Receivable, Troubled Debt Restructuring [Table] Financing Receivable, Troubled Debt Restructuring [Line Items] Accumulated amortized cost of financing receivable modified for debtor experiencing financial difficulty. Financing Receivable, Modified, Accumulated Accumulated amortized cost of financing receivable Reflects the amount of the write-down related to a troubled debt restructuring. Financing Receivables, Impaired, Excluding Accrued Interest, Troubled Debt Restructuring, Write-down Amount of the write-down related to a troubled debt restructuring valuation allowance excluding accrued interest for financing receivable modified for debtor experiencing financial difficulty that are expected to be uncollectible that were individually evaluated for impairment. Financing Receivable, Modified, Excluding Accrued Interest, Allowance for Credit Losses, Individually Evaluated for Impairment Financing receivable, modified, excluding accrued interest, allowance for credit losses, individually evaluated for impairment The amount of revolving loans converted to term loans. Revolving Loans Converted to Term Loans Revolving loans converted to term loans Loan Restructuring Modification [Axis] Loan Restructuring Modification [Domain] Extended Maturity [Member] The period of time in which performance with the modified terms of a nonaccrual status loan must be followed to return to the accrual status. Period of Time To Return To Accrual Status Period of time to return to accrual status Financing Receivable, Troubled Debt Restructuring, Loans, Number Financing Receivable, Troubled Debt Restructuring, Loans, Number Financing Receivable, Troubled Debt Restructuring, Modified Loans Financing Receivable, Troubled Debt Restructuring, Modified Loans Financing Receivable, Troubled Debt Restructuring, Modified Loans Percentage, excluding accrued interest, of financing receivable modified during period for debtor experiencing financial difficulty to total financing receivables. Financing Receivable, Excluding Accrued Interest, Modified in Period, to Total Financing Receivables, Percentage Number of financing receivable modified during period for debtor experiencing financial difficulty. Financing Receivable, Excluding Accrued Interest, Modified in Period, Number of Contracts LOANS Financing Receivable, Credit Quality Indicator [Table] Internal Credit Assessment [Axis] Internal Credit Assessment [Domain] Pass Special Mention Substandard Financing Receivables, Period Past Due [Axis] Financing Receivables, Period Past Due [Domain] Financial Asset, Past Due [Member] Financial Asset, 30 to 59 Days Past Due [Member] Financial Asset, 60 to 89 Days Past Due [Member] Financial Asset, Equal to or Greater than 90 Days Past Due [Member] Financial Asset, Not Past Due [Member] Financing Receivable, Credit Quality Indicator [Line Items] LOANS Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year 2024/2023 Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year 2023/2022 Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year 2022/2021 Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year 2021/2020 Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year 2020/2019 Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year 2019/Prior Financing Receivable, Excluding Accrued Interest, Revolving Revolving loans amortized cost Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year, Writeoff 2021/2020 Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year, Writeoff 2020/2019 Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year, Writeoff 2019/Prior Financing Receivable, Excluding Accrued Interest, Revolving, Writeoff Revolving loans amortized cost Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff Charge-offs Total Allowance for credit loss write off Financing Receivable, Past Due [Table] Financing Receivable, Past Due [Line Items] Financing Receivable, Excluding Accrued Interest, Nonaccrual Loans impaired and placed on nonaccrual Loans impaired and placed on nonaccrual Financing Receivable, Nonaccrual PCI Loans Financing Receivable, Nonaccrual Financial Asset, 30 to 89 Days Past Due [Member] Financial Asset, 30 to 89 Days Past Due [Member] Financial Asset, 1 to 29 Days Past Due [Member] Financing Receivable, Nonaccrual, Loans, Number Financing Receivable, Nonaccrual, Loans, Number Financing Receivable, Nonaccrual, Loans, Number Amount of interest foregone on financing receivable on nonaccrual status. Financing Receivable, Nonaccrual, Interest Foregone Amount of interest foregone Loans and Leases Receivable, Other Information [Abstract] Reflects the amount of additional interest income that would have been recorded if impaired or nonperforming loans were instead current, in compliance with their original terms, and outstanding throughout the reporting period or since origination (if held for part of the period). Loans And Leases Impaired Interest Expenses On Non-Accrual Loans Loans and leases receivable, impaired, interest lost on nonaccrual loans Financing Receivable, Nonaccrual, Interest Income Interest income recognized on non-accrual loans US Government Agency Insured Loans [Member] Financing Receivable, Excluding Accrued Interest, Nonaccrual, No Allowance Non-accrual with no allowance for credit losses Schedule of Variable Interest Entities [Table] Pledged Status [Axis] Pledged Status [Domain] Asset Pledged as Collateral [Member] Asset Pledged as Collateral Pledging Purpose [Axis] Pledging Purpose [Domain] Federal Reserve Bank Advances [Member] Federal Reserve Bank Advances Variable Interest Entity [Line Items] Certain Loans Acquired in Transfer Not Accounted for as Debt Securities, Accretable Yield Movement Schedule [Roll Forward] Federal Home Loan Bank, Advances, General Debt Obligations, Disclosures, Collateral Pledged Unpaid principal balances Amount of unpaid principal balance of financing receivables with related allowance for credit losses and without related allowance for credit losses.

Financing Receivable, Unpaid Principal Balance Accounting Standards Update [Axis] Type of Adoption [Domain] Accounting Standards Update 2016-13 Scenario [Axis] Scenario, Unspecified [Domain] Pertains to a member that involves rounding in the value. Rounding Allowance for Loan and Lease Losses [Roll Forward] Allowance for Loan and Lease Losses, Write-offs Charge-offs Allowance for Loan and Lease Loss, Recovery of Bad Debts Recoveries Provision for Loan and Lease Losses Provision for (reversal of) loan losses Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss [Roll Forward] Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Recovery Recoveries Financing Receivable, Excluding Accrued Interest, Credit Loss Expense (Reversal) Provision for (reversal of) credit losses Off-Balance-Sheet, Credit Loss, Liability [Roll Forward] Reserve for unfunded commitments Off-Balance-Sheet, Credit Loss, Liability Ending balance Beginning balance Off-Balance-Sheet, Credit Loss, Liability, Credit Loss Expense (Reversal) Provision for (reversal of) credit losses Financing Receivable, Allowance for Credit Loss [Table] Financial Instrument Performance Status [Axis] Financial Instrument Performance Status [Domain] Nonperforming Financial Instruments [Member] Class of Financing Receivable [Axis] Class of Financing Receivable [Domain] Represents information relating to line of credit loan secured by certificate of deposit. Certificate of deposit-secured line of credit loan Certificate of deposit-secured line of credit loan The information pertaining to farmland loan Farmland Loan [Member] Farmland Loan Financing Receivable, Allowance for Credit Loss [Line Items] Financing Receivable, Allowance for Credit Loss, Additional Information [Abstract] Amount of valuation allowance for financing receivables that are expected to be uncollectible that were individually evaluated for impairment. Financing Receivable, Excluding Accrued Interest, Allowance for Credit Losses, Individually Evaluated for Impairment Loans individually evaluated for impairment Financing Receivable, Allowance for Credit Losses, Collectively Evaluated for Impairment Loans collectively evaluated for impairment The valuation allowance for financing receivables that are expected to be uncollectible that were collectively evaluated for impairment. Financing Receivable, Excluding Accrued Interest, Allowance for Credit Losses, Collectively Evaluated for Impairment Loans collectively evaluated for impairment Financing Receivable, Individually Evaluated for Impairment Individually evaluated loans The balance of financing receivables that were individually evaluated for impairment. Financing Receivable, Excluding Accrued Interest, Individually Evaluated for Impairment Individually evaluated The balance of financing receivables that were collectively evaluated for impairment. Financing Receivable, Excluding Accrued Interest, Collectively Evaluated for Impairment Collectively evaluated Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff (Recovery) Net charge-offs Amount, after recovery, of writeoff of financing receivables that were individually evaluated for impairment, charged against allowance for credit loss. Financing Receivable, Individually Evaluated for Impairment, Allowance for Credit Loss, Writeoff, after Recovery Amount, after recovery, of writeoff of financing receivables that were individually evaluated for impairment, Charged against allowance for credit loss Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Loan Sold Charge-off of non-accrual loan sold Amount, excluding accrued interest, of increase in allowance for credit loss on financing receivable from partial recovery. Excludes net investment in lease. Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Partial Recovery Recoveries amount Collateral Held [Axis] Collateral Held [Domain] Office Multifamily Represents information relating to convalescent facility. Convalescent facility Information pertaining to Hotel. Hotels [Member] Hotel Other SFR 1-4 Represents information relating to accounts receivable and equipment. A/R and Equipment The balance of collateral-dependent financing receivables that were individually evaluated for impairment. Financing Receivable, Excluding Accrued Interest, Collateral Dependent, Individually Evaluated for Impairment Individually evaluated for impairment of collateral-dependent Amount of valuation allowance for financing receivables collateral -dependent that are expected to be uncollectible that were individually evaluated for impairment. Financing Receivable, Excluding Accrued Interest, Collateral Dependent, Allowance for Credit Losses, Individually Evaluated for Impairment Allowance for Credit/loan losses Amortized cost excluding accrued interest, of financing receivable on nonaccrual status with allowance for credit loss. Excludes net investment in lease. Financing Receivable, Excluding Accrued Interest, Nonaccrual, With Allowance Non-accrual with allowance for credit losses Counterparty Name [Axis] Counterparty Name [Domain] Pacific Enterprise Bancorp [Member] Pacific Enterprise Bancorp [Member] Business Acquisition [Axis] Business Acquisition, Acquiree [Domain] It represent the information pertaining to certain small business loans qualified under The California Capital Access Program for Small Business, a state guaranteed loan program sponsored by the California Pollution Control Financing Authority ("CalCAP"). California Pollution Control Financing Authority, Loan Program [Member] CalCAP Loan program Percentage of immediate coverage of loss under CalCAP loan program. Immediate Coverage of Loss Under CalCAP Loan Program, Percentage Immediate loss coverage percentage (%) It represents the amount of total loan enrolled in CalCAP loan program. Amount Of Total Loan Enrolled Total loan enrolled under the program It represents the amount of loss reserve account under CalCAP loan program. Amount Of Loss Reserve Account Amount of loss reserve account It represents the amount of borrowed or originated under CalCAP loan program. Amount Of Loan Borrowed Under The CalCAB Program Amount of loan originated under the program Property, Plant and Equipment [Table] Property, Plant and Equipment, Type [Axis] Property, Plant and Equipment, Type [Domain] Premises owned Leasehold improvements Furniture, Fixtures and Equipment [Member] Furniture, fixtures and equipment Property, Plant and Equipment [Line Items] Property, Plant and Equipment, Gross Property, Plant and Equipment, Gross Accumulated Depreciation, Depletion and Amortization, Property, Plant, and Equipment Less accumulated depreciation and amortization Depreciation, Depletion and Amortization [Abstract] Occupancy, Net, Depreciation and Amortization Occupancy, Net, Depreciation and Amortization Depreciation and amortization included in occupancy and equipment expense Lessee, Lease, Description [Table] Noncancelable Operating Leases [Member] Noncancelable Operating Leases [Member] Lessee, Lease, Description [Line Items] Lessee, Operating Lease, Liability, Payment, Due [Abstract] Lessee, Operating Lease, Liability, Payments, Remainder of Fiscal Year For the remainder of 2024 Lessee, Operating Lease, Liability, to be Paid, Year One 2025 Lessee, Operating Lease, Liability, Payments, Due Year Two 2026 Lessee, Operating Lease, Liability, Payments, Due Year Three 2027 Lessee, Operating Lease, Liability, Payments, Due Year Four 2028 Lessee, Operating Lease, Liability, to be Paid, after Year Four Lessee, Operating Lease, Liability, to be Paid, after Year Four Thereafter Lessee, Operating Lease, Liability, Payments, Due Total undiscounted cash flows Lessee, Operating Lease, Liability, Undiscounted Excess Amount Less: interest Operating Lease, Weighted Average Remaining Lease Term Weighted-average remaining lease term Operating Lease, Weighted Average Discount Rate, Percent Weighted-average discount rate Income and Expenses, Lessee [Abstract] Operating Lease, Expense Operating lease expense Operating Lease, Cost Operating lease cost Short-Term Lease, Cost Short-term lease cost Sublease Income Less: Sublease income Lease, Cost Total operating lease cost, net Schedule of Finite-Lived Intangible Assets [Table] Finite-Lived Intangible Assets by Major Class [Axis] Finite-Lived Intangible Assets, Major Class Name [Domain] Core Deposits [Member] Range [Axis] Range [Domain] Minimum Maximum Finite-Lived Intangible Assets [Line Items] Finite-Lived Intangible Asset, Useful Life Finite-Lived Intangible Asset, Useful Life Goodwill [Roll Forward] Goodwill, Acquired During Period Acquired goodwill Goodwill, Impairment Loss Impairment Finite-lived Intangible Assets [Roll Forward] Finite-Lived Intangible Assets, Net, Amortization Expense, Fiscal Year Maturity [Abstract] Finite-Lived Intangible Assets, Amortization Expense, Remainder of Fiscal Year For the remainder of 2024 Finite-Lived Intangible Asset, Expected Amortization, Year One 2025 Finite-Lived Intangible Assets, Amortization Expense, Year Two 2026 Finite-Lived Intangible Assets, Amortization Expense, Year Three 2027 Finite-Lived Intangible Assets, Amortization Expense, Year Four 2028 Finite-Lived Intangible Asset, Expected Amortization, after Year Four Finite-Lived Intangible Asset, Expected Amortization, after Year Four Thereafter Deferred Income Tax Assets, Net Tax assets, net Interest Receivable Accrued interest receivable Accrued interest receivable The amount of investments in small business investment company fund. Investment In Small Business Investment Company Fund Investment in SBIC fund Amount of investments in community reinvestment act fund. Investment in Community Reinvestment Act Fund Investment in Community Reinvestment Act fund Prepaid Expense Prepaid assets Servicing Asset Servicing assets Low income housing partnership, net Low Income Housing Partnership Investment in Low Income Housing Tax Credit ("LIHTC") partnerships, net Assets Held-in-trust Investment in statutory trusts Amount of receivable from California capital access program. California Capital Access Program, Reserve Receivable CalCAP reserve receivable Other Assets, Miscellaneous Other assets Other Assets. Total Deposits, by Type [Abstract] Demand Deposit Accounts Demand deposits Deposits, Negotiable Order of Withdrawal (NOW) NOW accounts Deposits, Savings Deposits Savings Deposits, Money Market Deposits Money market Time Deposits Time deposits Interest-Bearing Domestic Deposit, Brokered Brokered deposits Deposit Liability, Uninsured Uninsured deposits Percentage of uninsured deposit liability. Percentage of Uninsured Insured Deposit Liability Percentage of uninsured insured deposit liability Schedule of Federal Home Loan Bank Advances, by Branch of FHLB Bank [Table] Federal Home Loan Bank Branch [Axis] Federal Home Loan Bank Branch [Domain] Federal Home Loan Bank of San Francisco [Member] Debt Instrument [Axis] Debt Instrument, Name [Domain] Federal Home Loan Bank of San Francisco, Secured Borrowing Facility [Member] Federal Home Loan Bank of San Francisco, Secured Borrowing Facility [Member] Floating Rate Junior Subordinated Deferrable Interest Debentures [Member] Floating Rate Junior Subordinated Deferrable Interest Debentures [Member] Fixed-to-Floating Rate Subordinated Notes, 5.25 Percent, Due 2030 [Member] Fixed-to-Floating Rate Subordinated Notes, 5.25 Percent, Due 2030 [Member] Long-term Debt, Type [Axis] Long-term Debt, Type [Domain] Junior Subordinated Debt [Member] Subordinated Debt [Member] Variable Rate [Axis] Variable Rate [Domain] Secured Overnight Financing Rate (SOFR) Overnight Index Swap Rate [Member] SOFR Forecast [Member] Short-term Debt, Type [Axis] Short-term Debt, Type [Domain] Federal Funds Purchased [Member] Other Commitments [Axis] Other Commitments [Domain] Federal Funds Line, Cumulative Available Commitments [Member] Federal Funds Line, Cumulative Available Commitments [Member] Federal Home Loan Bank, Advances, Branch of FHLB Bank [Line Items] Federal Home Loan Bank, Advances, Branch of FHLB Bank Federal Home Loan Bank, Advances, General Debt Obligations, Disclosures, General Description of Terms Federal Home Loan Bank, Advances, General Debt Obligations, Disclosures, General Description of Terms Federal Home Loan Bank, Advances, General Debt Obligations, Maximum Amount Available The ability to borrow Debt Instrument, Term Debt Instrument, Term Federal Home Loan Bank, Advances, Branch of FHLB Bank, Amount of Advances Federal Home Loan Bank, Advances, Branch of FHLB Bank, Amount of Advances Other Commitment Other Commitment Short-term Debt Short-term Debt Long-term Debt Long-term Debt Debt, Weighted Average Interest Rate Debt, Weighted Average Interest Rate Debt Instrument, Face Amount Debt Instrument, Face Amount Debt Instrument, Face Amount, Debt Issued, Percentage of Par Debt Instrument, Face Amount, Debt Issued, Percentage of Par Debt Instrument, Basis Spread on Variable Rate Debt Instrument, Basis Spread on Variable Rate Debt Instrument, Interest Rate, Stated Percentage Interest rate Federal Home Loan Bank, Advances, General Debt Obligations, Disclosures, Percentage of Total Assets Federal Home Loan Bank, Advances, General Debt Obligations, Disclosures, Percentage of Total Assets Federal Home Loan Bank, Advances, General Debt Obligations, Disclosures, Percentage of Total Assets Accrued Liabilities Accrued expenses Accounts Payable Accounts payable Restructuring Reserve Reserve for unfunded commitments Deposit Liabilities, Accrued Interest Accrued interest payable Amount of other miscellaneous liabilities. Other Liabilities, Miscellaneous Other liabilities Other Liabilities. Total Professional Fees Professional fees Marketing and Advertising Expense Marketing and promotions Stationery and Supplies Stationery and supplies General Insurance Expense Insurance (including FDIC premiums) Communication and Postage Communication and Postage Communication and postage Loan default related expenses. Loan Default Related Expenses Loan default related expense Noninterest Expense Directors Fees Director fees and expenses Bank service charges. Bank Service Charges Bank service charges Courier Expense Courier Expense Courier expense Other Cost and Expense, Operating Other Advertising Expense Advertising Expense Schedule of Share-based Compensation Arrangements by Share-based Payment Award [Table] Plan Name [Axis] Plan Name [Domain] 2017 Omnibus Equity Incentive Plan [Member] Represents information pertaining to 2024 Omnibus Equity Incentive Plan. Omnibus Equity Incentive Plan 2024 [Member] Restricted Stock [Member] Performance Shares [Member] Title of Individual [Axis] Relationship to Entity [Domain] Directors [Member] Executive Officer [Member] Chief Executive Officer [Member] Represents information pertains to employees and directors other than CEO. Other Than Chief Executive Officer [Member] Share-based Compensation Arrangement by Share-based Payment Award [Line Items] 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 Share-based Compensation Arrangement by Share-based Payment Award, Number of Shares Authorized, Annual Stock Grant Limit Per Person, Officers and Employees Share-based Compensation Arrangement by Share-based Payment Award, Number of Shares Authorized, Annual Stock Grant Limit Per Person, Officers and Employees Share-based Compensation Arrangement by Share-based Payment Award, Number of Shares Authorized, Annual Stock Grant Limit Per Person, Officers and Employees Share-based Compensation Arrangement by Share-based Payment Award, Amount Authorized, Annual Stock Grant Limit Per Person, Officers and Employees Share-based Compensation Arrangement by Share-based Payment Award, Amount Authorized, Annual Stock Grant Limit Per Person, Officers and Employees Share-based Compensation Arrangement by Share-based Payment Award, Number of Shares Authorized, Annual Stock Grant Limit Per Person, Directors Share-based Compensation Arrangement by Share-based Payment Award, Number of Shares Authorized, Annual Stock Grant Limit Per Person, Directors Share-based Compensation Arrangement by Share-based Payment Award, Number of Shares Authorized, Annual Stock Grant Limit Per Person, Directors Share-based Compensation Arrangement by Share-based Payment Award, Award Vesting Period Share-based Compensation Arrangement by Share-based Payment Award, Award Vesting Period Share-based Compensation Arrangement by Share-based Payment Award, Award Requisite Service Period Share-based Compensation Arrangement by Share-based Payment Award, Award Requisite Service Period Common Stock, Capital Shares Reserved for Future Issuance Common Stock, Capital Shares Reserved for Future Issuance Percentage of shares available for shorter vesting period. Share-Based Compensation Arrangement by Share-Based Payment Award, Shares Available For Short Vesting Period, Percentage Share-Based Compensation Arrangement by Share-Based Payment Award, Shares Available For Short Vesting Period, Percentage Share-Based Compensation Arrangement by Share-Based Payment Award, Maximum Number of Shares Per Employee Share-Based Compensation Arrangement by Share-Based Payment Award, Maximum Number of Shares Per Employee Maximum value of shares authorized to issue per participant under the plan. Share-based Compensation Arrangement by Share-based Payment Award, Amount Authorized, Annual Stock Grant Limit Per Participant Share-based Compensation Arrangement by Share-based Payment Award, Amount Authorized, Annual Stock Grant Limit Per Participant Maximum number of shares authorized to issue per non employee director under the plan. Share-based Compensation Arrangement by Share-based Payment Award, Number of Shares Authorized, Annual Stock Grant Limit Per Non Employee Director Share-based Compensation Arrangement by Share-based Payment Award, Number of Shares Authorized, Annual Stock Grant Limit Per Non Employee Director Share-based Compensation Arrangement by Share-based Payment Award, Equity Instruments Other than Options, Nonvested, Number of Shares [Roll Forward] Share-based Compensation Arrangement by Share-based Payment Award, Equity Instruments Other than Options, Nonvested, Number Non-vested, at ending balance (in shares) Non-vested at beginning balance (in shares) Share-based Compensation Arrangement by Share-based Payment Award, Equity Instruments Other than Options, Grants in Period Granted (in shares) Share-based Compensation Arrangement by Share-based Payment Award, Equity Instruments Other than Options, Vested in Period Vested (in shares) Share-based Compensation Arrangement by Share-based Payment Award, Equity Instruments Other than Options, Forfeited in Period Forfeited (in shares) Share-based Compensation Arrangement by Share-based Payment Award, Equity Instruments Other than Options, Nonvested, Weighted Average Grant Date Fair Value [Abstract] Share-based Compensation Arrangement by Share-based Payment Award, Equity Instruments Other than Options, Nonvested, Weighted Average Grant Date Fair Value Non-vested, at ending balance (in dollars per share) Non-vested at beginning balance (in dollars per share) Share-based Compensation Arrangement by Share-based Payment Award, Equity Instruments Other than Options, Grants in Period, Weighted Average Grant Date Fair Value Granted (in dollars per share) Share-based Compensation Arrangement by Share-based Payment Award, Equity Instruments Other than Options, Vested in Period, Weighted Average Grant Date Fair Value Vested (in dollars per share) Share-based Compensation Arrangement by Share-based Payment Award, Equity Instruments Other than Options, Forfeitures, Weighted Average Grant Date Fair Value Forfeited (in dollars per share) Fair Value, Recurring and Nonrecurring [Table] Measurement Frequency [Axis] Fair Value, Measurement Frequency [Domain] Fair Value, Measurements, Recurring [Member] Fair Value Hierarchy and NAV [Axis] Fair Value Hierarchy and NAV [Domain] Fair Value, Inputs, Level 1, 2 and 3 [Member] Fair Value, Inputs, Level 1 [Member] Fair Value, Inputs, Level 2 [Member] Fair Value, Inputs, Level 3 [Member] Equity Securities Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Investments, Fair Value Disclosure [Abstract] Fair Value, Measurements, Nonrecurring [Member] Assets, Fair Value Disclosure [Abstract] Assets, Fair Value Disclosure Total Represents information pertaining to percentage of selling and commission costs. Selling And Commission Costs Percentage Selling and commission costs (%) Real Estate Acquired Through Foreclosure Other real estate owned ("OREO") Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Transfers, Net Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Transfers, Net Amount of transfer of financial instrument classified as an asset from level 1 to level 2 of the fair value hierarchy. Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Transfers Level 1 To Level 2 Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Transfers Level 1 To Level 2 Amount of transfer of financial instrument classified as an asset from level 2 to level 1 of the fair value hierarchy. Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Transfers Level 2 To Level 1 Fair Value, Measurement with Unobservable Inputs

Reconciliation, Recurring Basis, Asset, Transfers Level 2 To Level 1 Liabilities, Fair Value Disclosure Liabilities measured at fair value on a recurring or non-recurring basis Fair Value, by Balance Sheet Grouping [Table] Measurement Basis [Axis] Portion at Fair Value Measurement [Member] Reported Value Measurement [Member] Estimate of Fair Value Measurement [Member] Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Financial Instruments, Financial Assets, Balance Sheet Groupings [Abstract] Cash and Cash Equivalents, Fair Value Disclosure Cash and cash equivalents Investment in Federal Home Loan Bank Stock and Federal Reserve Bank Stock, Fair Value Disclosure Investment in Federal Home Loan Bank Stock and Federal Reserve Bank Stock, Fair Value Disclosure Investment in FHLB and FRB Stock Loans Held-for-sale, Fair Value Disclosure Loans held for sale Loans Receivable, Fair Value Disclosure Loans, net Financial Instruments, Financial Liabilities, Balance Sheet Groupings [Abstract] Deposits, Fair Value Disclosure Deposits Debt Instrument, Fair Value Disclosure Debt Interest Payable Accrued interest payable Fair Value Disclosure, Off-balance Sheet Risks, Amount, Liability Undisbursed loan commitments, lines of credit, standby letters of credit Schedule of Fair Value, Off-balance Sheet Risks [Table] Commitments to Extend Credit [Member] Standby Letters of Credit [Member] Fair Value, Off-balance Sheet Risks, Disclosure Information [Line Items] Fair Value Disclosure, Off-balance Sheet Risks, Face Amount, Liability Fair Value Disclosure, Off-balance Sheet Risks, Face Amount, Liability SEC Schedule, 12-09, Valuation and Qualifying Accounts Disclosure [Table] SEC Schedule, 12-09, Valuation Allowances and Reserves Type [Axis] SEC Schedule, 12-09, Valuation Allowances and Reserves [Domain] SEC Schedule, 12-09, Reserve, Off-balance Sheet Activity [Member] SEC Schedule, 12-09, Valuation and Qualifying Accounts Disclosure [Line Items] SEC Schedule, 12-09, Valuation Allowances and Reserves, Amount SEC Schedule, 12-09, Valuation Allowances and Reserves, Amount Other Commitments [Table] Low Income Housing Tax Credit Partnerships [Member] Low Income Housing Tax Credit Partnerships [Member] Small Business Investment Company [Member] Small Business Investment Company [Member] Other Commitments [Line Items] Concentration Risk [Table] Concentration Risk Benchmark [Axis] Concentration Risk Benchmark [Domain] Deposits [Member] Concentration Risk Type [Axis] Concentration Risk Type [Domain] Product Concentration Risk [Member] Customer [Axis] Customer [Domain] Top Ten Depositors [Member] Top Ten Depositors [Member] Deposit Account [Member] Concentration Risk [Line Items] Concentration Risk, Percentage Concentration Risk, Percentage Federal Home Loan Bank, Letters of Credit Federal Home Loan Bank, Letters of Credit Federal Home Loan Bank, Letters of Credit EX-101.PRE 9 bcml-20240930_pre.xml EX-101.PRE XML 11 R1.htm IDEA: XBRL DOCUMENT v3.24.3 Document and Entity Information - shares 9 Months Ended Sep. 30, 2024 Nov. 06, 2024 Cover [Abstract] Â Â Document Type 10-Q Â Document Quarterly Report true Â Document Period End Date Sep. 30, 2024 Â Document Transition Report false Â Entity File Number 001-38483 Â Entity Registrant Name BAYCOM CORP Â Entity Incorporation, State or Country Code CA Â Entity Tax Identification Number 37-1849111 Â Entity Address, Address Line One 500 Ygnacio Valley Road Â Entity Address, Address Line Two Suite 200 Â Entity Address, City or Town Walnut Creek Â Entity Address, State or Province CA Â Entity Address, Postal Zip Code 94596 Â City Area Code 925 Â Local Phone Number 476-1800 Â Title of 12(b) Security Common Stock, no par value per share Â Trading Symbol BCML Â Security Exchange Name NASDAQ Â Entity Current Reporting Status Yes Â Entity Interactive Data Current Yes Â Entity Filer Category Accelerated Filer Â Entity Small Business true Â Entity Emerging Growth Company false Â Entity Shell Company false Â Entity Common Stock, Shares Outstanding Â 11,121,475 Entity Central Index Key 0001730984 Â Current Fiscal Year End Date --12-31 Â Document Fiscal Year Focus 2024 Â Document Fiscal Period Focus Q3 Â Amendment Flag false Â X - DefinitionBoolean flag that is true when the XBRL content amends previously-filed or accepted submission. + ReferencesNo definition available. + Details Name: dei_AmendmentFlag Namespace Prefix: dei_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionArea code of city + ReferencesNo definition available. + Details Name: dei_CityAreaCode Namespace Prefix: dei_ Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: duration X - DefinitionCover page. + ReferencesNo definition available. + Details Name: dei_CoverAbstract Namespace Prefix: dei_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionEnd date of current fiscal year in the format --MM-DD. + ReferencesNo definition available. + Details Name: dei_CurrentFiscalYearEndDate Namespace Prefix: dei_ Data Type: xbrli:gMonthDayItemType Balance Type: na Period Type: duration X - DefinitionFiscal period values are FY, Q1, Q2, and Q3. 1st, 2nd and 3rd quarter 10-Q or 10-QT statements have value Q1, Q2, and Q3 respectively, with 10-K, 10-KT or other fiscal year statements having FY. + ReferencesNo definition available. + Details Name: dei_DocumentFiscalPeriodFocus Namespace Prefix: dei_ Data Type: dei:fiscalPeriodItemType Balance Type: na Period Type: duration X - DefinitionThis is focus fiscal year of the document report in YYYY format. For a 2006 annual report, which may also provide financial information from prior periods, fiscal 2006 should be given as the fiscal year focus. Example: 2006. + ReferencesNo definition available. + Details Name: dei_DocumentFiscalYearFocus Namespace Prefix: dei_ Data Type: xbrli:gYearItemType Balance Type: na Period Type: duration X - DefinitionFor the EDGAR submission types of Form 8-K: the date of the report, the date of the earliest event reported; for the EDGAR submission types of Form N-1A: the filing date; for all other submission types: the end of the reporting or transition period. The format of the date is YYYY-MM-DD. + ReferencesNo definition available. + Details Name: dei_DocumentPeriodEndDate Namespace Prefix: dei_ Data Type: xbrli:dateItemType Balance Type: na Period Type: duration X - DefinitionBoolean flag that is true only for a form used as an quarterly report. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Form 10-Q -Number 240 -Section 308 -Subsection a + Details Name: dei_DocumentQuarterlyReport Namespace Prefix: dei_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionBoolean flag that is true only for a form used as a transition report. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Forms 10-K, 10-Q, 20-F -Number 240 -Section 13 -Subsection a-1 + Details Name: dei_DocumentTransitionReport Namespace Prefix: dei_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionThe type of document being provided (such as 10-K, 10-Q, 485BPOS, etc). The document type is limited to the same value as the supporting SEC submission type, or the word 'Other'. + ReferencesNo definition available. + Details Name: dei_DocumentType Namespace Prefix: dei_ Data Type: dei:submissionTypeItemType Balance Type: na Period Type: duration X - DefinitionAddress Line 1 such as Attn, Building Name, Street Name + ReferencesNo definition available. + Details Name: dei_EntityAddressAddressLine1 Namespace Prefix: dei_ Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: duration X - DefinitionAddress Line 2 such as Street or Suite number + ReferencesNo definition available. + Details Name: dei_EntityAddressAddressLine2 Namespace Prefix: dei_ Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: duration X - DefinitionName of the City or Town + ReferencesNo definition available. + Details Name: dei_EntityAddressCityOrTown Namespace Prefix: dei_ Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: duration X - DefinitionCode for the postal or zip code + ReferencesNo definition available. + Details Name: dei_EntityAddressPostalZipCode Namespace Prefix: dei_ Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: duration X - DefinitionName of the state or province. + ReferencesNo definition available. + Details Name: dei_EntityAddressStateOrProvince Namespace Prefix: dei_ Data Type: dei:stateOrProvinceItemType Balance Type: na Period Type: duration X - DefinitionA unique 10-digit SEC-issued value to identify entities that have filed disclosures with the SEC. It is commonly abbreviated as CIK. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntityCentralIndexKey Namespace Prefix: dei_ Data Type: dei:centralIndexKeyItemType Balance Type: na Period Type: duration X - DefinitionIndicate number of shares or other units outstanding of each of registrant's classes of capital or common stock or other ownership interests, if and as stated on cover of related periodic report. Where multiple classes or units exist define each class/interest by adding class of stock items such as Common Class A [Member], Common Class B [Member] or Partnership Interest [Member] onto the Instrument [Domain] of the Entity Listings, Instrument. + ReferencesNo definition available. + Details Name: dei_EntityCommonStockSharesOutstanding Namespace Prefix: dei_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionIndicate 'Yes' or 'No' whether registrants (1) have filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that registrants were required to file such reports), and (2) have been subject to such filing requirements for the past 90 days. This information should be based on the registrant's current or most recent filing containing the related disclosure. + ReferencesNo definition available. + Details Name: dei_EntityCurrentReportingStatus Namespace Prefix: dei_ Data Type: dei:yesNoItemType Balance Type: na Period Type: duration X - DefinitionIndicate if registrant meets the emerging growth company criteria. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntityEmergingGrowthCompany Namespace Prefix: dei_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionCommission file number. The field allows up to 17 characters. The prefix may contain 1-3 digits, the sequence number may contain 1-8 digits, the optional suffix may contain 1-4 characters, and the fields are separated with a hyphen. + ReferencesNo definition available. + Details Name: dei_EntityFileNumber Namespace Prefix: dei_ Data Type: dei:fileNumberItemType Balance Type: na Period Type: duration X - DefinitionIndicate whether the registrant is one of the following: Large Accelerated Filer, Accelerated Filer, Non-accelerated Filer. Definitions of these categories are stated in Rule 12b-2 of the Exchange Act. This information should be based on the registrant's current or most recent filing containing the related disclosure. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntityFilerCategory Namespace Prefix: dei_ Data Type: dei:filerCategoryItemType Balance Type: na Period Type: duration X - DefinitionTwo-character EDGAR code representing the state or country of incorporation. + ReferencesNo definition available. + Details Name: dei_EntityIncorporationStateCountryCode Namespace Prefix: dei_ Data Type: dei:edgarStateCountryItemType Balance Type: na Period Type: duration X - DefinitionBoolean flag that is true when the registrant has submitted electronically every Interactive Data File required to be submitted pursuant to Rule 405 of Regulation S-T during the preceding 12 months (or for such shorter period that the registrant was required to submit such files). + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-T -Number 232 -Section 405 + Details Name: dei_EntityInteractiveDataCurrent Namespace Prefix: dei_ Data Type: dei:yesNoItemType Balance Type: na Period Type: duration X - DefinitionThe exact name of the entity filing the report as specified in its charter, which is required by forms filed with the SEC. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntityRegistrantName Namespace Prefix: dei_ Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: duration X - DefinitionBoolean flag that is true when the registrant is a shell company as defined in Rule 12b-2 of the Exchange Act. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntityShellCompany Namespace Prefix: dei_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionIndicates that the company is a Smaller Reporting Company (SRC). + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntitySmallBusiness Namespace Prefix: dei_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - DefinitionThe Tax Identification Number (TIN), also known as an Employer Identification Number (EIN), is a unique 9-digit value assigned by the IRS. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b-2 + Details Name: dei_EntityTaxIdentificationNumber Namespace Prefix: dei_ Data Type: dei:employerIdItemType Balance Type: na Period Type: duration X - DefinitionLocal phone number for entity. + ReferencesNo definition available. + Details Name: dei_LocalPhoneNumber Namespace Prefix: dei_ Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: duration X - DefinitionTitle of a 12(b) registered security. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection b + Details Name: dei_Security12bTitle Namespace Prefix: dei_ Data Type: dei:securityTitleItemType Balance Type: na Period Type: duration X - DefinitionName of the Exchange on which a security is registered. + ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Exchange Act -Number 240 -Section 12 -Subsection d1-1 + Details Name: dei_SecurityExchangeName Namespace Prefix: dei_ Data Type: dei:edgarExchangeCodeItemType Balance Type: na Period Type: duration X - DefinitionTrading symbol of an instrument as listed on an exchange. + ReferencesNo definition available. + Details Name: dei_TradingSymbol Namespace Prefix: dei_ Data Type: dei:tradingSymbolItemType Balance Type: na Period Type: duration XML 12 R2.htm IDEA: XBRL DOCUMENT v3.24.3 CONDENSED CONSOLIDATED BALANCE SHEETS - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 ASSETS Â Â Cash due from banks $ 25,666 $ 17,901 Federal funds sold and interest-bearing balances in banks 275,618 289,638 Cash and cash equivalents 301,284 307,539 Time deposits in banks 498 1,245 Investment securities available-for-sale ("AFS"), at fair value, net of allowance for credit losses of $0 at both September 30, 2024 and December 31, 2023 193,762 163,152 Equity securities, at fair value 14,329 12,585 Federal Home Loan Bank ("FHLB") stock, at par 11,313 11,313 Federal Reserve Bank ("FRB") stock, at par 9,640 9,626 Loans held for sale 2,252 Â Loans, net of allowance for credit losses of $18,310 at September 30, 2024 and $22,000 at December 31, 2023 1,893,795 1,905,829 Premises and equipment, net 13,777 13,734 Core deposit intangible, net 2,999 3,915 Cash surrender value of bank owned life insurance ("BOLI") policies, net 23,409 22,867 Right-of-use assets ("ROU"), net 12,709 13,939 Goodwill 38,838 38,838 Interest receivable and other assets 43,735 47,378 Total assets 2,562,340 2,551,960 LIABILITIES AND SHAREHOLDERS' EQUITY Â Â Noninterest and interest bearing deposits 2,136,441 2,132,750 Junior subordinated deferrable interest debentures, net 8,625 8,565 Subordinated debt, net 63,694 63,881 Salary continuation plan 4,697 4,552 Lease liabilities 13,660 14,752 Interest payable and other liabilities 13,542 14,591 Total liabilities 2,240,659 2,239,091 Commitments and contingencies (Note 17) Shareholders' equity Â Â Preferred stock, no par value; 10,000,000 shares authorized; no shares issued and outstanding at both September 30, 2024 and December 31, 2023 Common stock, no par value; 100,000,000 shares authorized; 11,130,372 and 11,551,271 shares issued and outstanding at September 30, 2024 and December 31, 2023, respectively 172,183 180,913 Additional paid in capital 287 287 Accumulated other comprehensive loss, net of tax (11,168) (14,592) Retained earnings 160,379 146,261 Total shareholders' equity 321,681 312,869 Total liabilities and shareholders' equity $ 2,562,340 $ 2,551,960 X - DefinitionInterest Bearing Deposits in Banks, Separate from Cash and Cash Equivalents + ReferencesNo definition available. + Details Name: bcml_InterestBearingDepositsInBanksSeparateFromCashAndCashEquivalents Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionInterest Payable and Other Liabilities, Current and Noncurrent + ReferencesNo definition available. + Details Name: bcml_InterestPayableAndOtherLiabilitiesCurrentAndNoncurrent Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount, after tax, of accumulated increase (decrease) in equity from transaction and other event and circumstance from nonowner source. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 220 -SubTopic 10 -Section 45 -Paragraph 14A -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-14AReference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-11Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(2)(ii) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480016/944-40-65-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (h)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480016/944-40-65-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)(a)(4)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(23)(a)(3)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 220 -SubTopic 10 -Section 45 -Paragraph 14 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-14 + Details Name: us-gaap_AccumulatedOtherComprehensiveIncomeLossNetOfTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionValue received from shareholders in common stock-related transactions that are in excess of par value or stated value and amounts received from other stock-related transactions. Includes only common stock transactions (excludes preferred stock transactions). May be called contributed capital, capital in excess of par, capital surplus, or paid-in capital. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)(a)(1)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_AdditionalPaidInCapitalCommonStock Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionSum of the carrying amounts as of the balance sheet date of all assets that are recognized. Assets are probable future economic benefits obtained or controlled by an entity as a result of past transactions or events. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (bb) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481203/810-10-50-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 25 -Subparagraph (a) -Publisher FASB -URI

https://asc.fasb.org//1943274/2147481231/810-10-45-25Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481687/323-10-50-3Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-28Reference 6: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481372/852-10-55-10Reference 7: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480167/946-830-55-12Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(12)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-22Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(8)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(18)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 13: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 14: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 23: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481404/852-10-50-7Reference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-30Reference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 26: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(11)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_Assets Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_AssetsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionFor banks and other depository institutions: Includes cash on hand (currency and coin), cash items in process of collection, noninterest bearing deposits due from other financial institutions (including corporate credit unions), and noninterest bearing balances with the Federal Reserve Banks, Federal Home Loan Banks and central banks. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(1)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_CashAndDueFromBanks Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionThe sum of cash and cash equivalents plus Federal Funds Sold. Cash and cash equivalents consist of short term, highly liquid investments that are readily convertible to known amounts of cash and are so near their maturity that they present negligible risk of changes in value due to changes in interest rates -- usually with an original maturity less than 90 days. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 210 -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03.1,2,3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_CashCashEquivalentsAndFederalFundsSold Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionCarrying amount as of the balance sheet date of amounts which could be received based on the terms of the insurance contract upon surrendering life policies owned by the entity. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(17)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_CashSurrenderValueOfLifeInsurance Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionRepresents the caption on the face of the balance sheet to indicate that the entity has entered into (1) purchase or supply arrangements that will require expending a portion of its resources to meet the terms thereof, and (2) is exposed to potential losses or, less frequently, gains, arising from (a) possible claims against a company's resources due to future performance under contract terms, and (b) possible losses or likely gains from uncertainties that will ultimately be resolved when one or more future events that are deemed likely to occur do occur or fail to occur. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(19)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(15)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 210 -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03.17) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 210 -SubTopic 10 -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02.25) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_CommitmentsAndContingencies Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAggregate par or stated value of issued nonredeemable common stock (or common stock redeemable solely at the option of the issuer). This item includes treasury stock repurchased by the entity. Note: elements for number of nonredeemable common shares, par value and other disclosure concepts are in another section within stockholders' equity. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481372/852-10-55-10Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(22)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_CommonStockValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount excluding accrued interest, of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479130/326-30-45-1 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleExcludingAccruedInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionThe aggregate of all deposit liabilities held by the entity, including foreign and domestic, interest and noninterest bearing; may include demand deposits, saving deposits, Negotiable Order of Withdrawal (NOW) and time deposits among others. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 210 -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03.12) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_Deposits Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of investment in equity security measured at fair value with change in fair value recognized in net income (FV-NI). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(1)(b)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(2)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Publisher FASB -URI https://asc.fasb.org//1943274/2147482736/825-10-45-1A + Details Name: us-gaap_EquitySecuritiesFvNiCurrentAndNoncurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionThe amount outstanding of funds lent to other depository institutions, securities brokers, or securities dealers in the form of Federal Funds sold; for example, immediately available funds lent under agreements or contracts that mature in one business day or roll over under a continuing contract, regardless of the nature of the transaction or the collateral involved, excluding overnight lending for commercial and industrial purposes. Also include Federal Funds sold under agreements to resell on a gross basis, excluding (1) sales of term Federal Funds, (2) due bills representing purchases of securities or other assets by the reporting bank that have not yet been delivered and similar instruments, (3) resale agreements that mature in more than one business day involving assets other than securities, and (4) yield maintenance dollar repurchase agreements. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 210 -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03.3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_FederalFundsSold Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFederal Home Loan Bank (FHLB) stock represents an equity interest in a FHLB. It does not have a readily determinable fair value because its ownership is restricted and it lacks a market (liquidity). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 325 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481026/942-325-45-1 + Details Name: us-gaap_FederalHomeLoanBankStock Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFederal Reserve Bank stock represents an equity interest in the Federal Reserve Bank. It does not have a readily determinable fair value because its ownership is restricted and it lacks a market (liquidity). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 325 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481026/942-325-45-1 + Details Name: us-gaap_FederalReserveBankStock Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmortized cost excluding accrued interest, after allowance for credit loss, of financing receivable. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479344/326-20-45-1 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestAfterAllowanceForCreditLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount after amortization of assets, excluding financial assets and goodwill, lacking physical substance with a finite life. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 926 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483154/926-20-50-5Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482665/350-30-50-2 + Details Name: us-gaap_FiniteLivedIntangibleAssetsNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount after accumulated impairment loss of an asset representing future economic benefits arising from other assets acquired in a business combination that are not individually identified and separately recognized. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481372/852-10-55-10Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 350 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482548/350-20-55-24Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(15)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 350 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482598/350-20-45-1Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 350 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482573/350-20-50-1Reference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 350 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482573/350-20-50-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(10)(1)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_Goodwill Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of interest receivable and assets classified as other. + ReferencesNo definition available. + Details Name: us-gaap_InterestReceivableAndOtherAssets Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionIncluding 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. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)) -SubTopic 10 -Topic 210 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(16)(a)(2)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(16)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_JuniorSubordinatedNotes Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionSum of the carrying amounts as of the balance sheet date of all liabilities that are recognized. Liabilities are probable future sacrifices of economic benefits arising from present obligations of an entity to transfer assets or provide services to other entities in the future. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -

Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481203/810-10-50-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 25 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481231/810-10-45-25Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (bb) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481203/810-10-50-3Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481687/323-10-50-3Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-28Reference 7: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480167/946-830-55-12Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(14)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 10: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 19: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481404/852-10-50-7Reference 20: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481404/852-10-50-7Reference 21: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-30Reference 22: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 210 -SubTopic 10 -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02.19-26) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_Liabilities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of liabilities and equity items, including the portion of equity attributable to noncontrolling interests, if any. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481372/852-10-55-10Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(25)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-1Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481687/323-10-50-3Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-28Reference 6: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(23)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1Reference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(32)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_LiabilitiesAndStockholdersEquity Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_LiabilitiesAndStockholdersEquityAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount, before valuation allowance, of financing receivable classified as held-for-sale. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481990/310-10-45-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 948 -SubTopic 310 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481852/948-310-45-1 + Details Name: us-gaap_LoansReceivableHeldForSaleAmount Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionPresent value of lessee's discounted obligation for lease payments from operating lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479041/842-20-45-1 + Details Name: us-gaap_OperatingLeaseLiability Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of lessee's right to use underlying asset under operating lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479041/842-20-45-1 + Details Name: us-gaap_OperatingLeaseRightOfUseAsset Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAggregate par or stated value of issued nonredeemable preferred stock (or preferred stock redeemable solely at the option of the issuer). This item includes treasury stock repurchased by the entity. Note: elements for number of nonredeemable preferred shares, par value and other disclosure concepts are in another section within stockholders' equity. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481372/852-10-55-10Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(21)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(28)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_PreferredStockValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount after accumulated depreciation, depletion and amortization of physical assets used in the normal conduct of business to produce goods and services and not intended for resale. Examples include, but are not limited to, land, buildings, machinery and equipment, office equipment, and furniture and fixtures. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 1 -SubTopic 10 -Topic 360 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482099/360-10-50-1Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481372/852-10-55-10Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(8)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 360 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480842/942-360-50-1 + Details Name: us-gaap_PropertyPlantAndEquipmentNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of accumulated undistributed earnings (deficit). + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481372/852-10-55-10Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(2)(i) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480016/944-40-65-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (h)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480016/944-40-65-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480990/946-20-50-11Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(23)(a)(4)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(17)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480008/505-10-S99-1Reference 8: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)(a)(3)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_RetainedEarningsAccumulatedDeficit Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of equity (deficit) attributable to parent. Excludes temporary equity and equity attributable to noncontrolling interest. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481372/852-10-55-10Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480167/946-830-55-12Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(19)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.6-05(4)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-2Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(4)(b)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(6)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(7)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 8: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-1Reference 9: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481687/323-10-50-3Reference 10: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-28Reference 11: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 12: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(31)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 13: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 14: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SAB Topic 4.E) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480418/310-10-S99-2 + Details Name: us-gaap_StockholdersEquity Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_StockholdersEquityAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionIncluding the current and noncurrent portions, carrying value as of the balance sheet date of subordinated debt (with initial maturities beyond one year or beyond the operating cycle if longer). Subordinated debt places a lender in a lien position behind debt having a higher priority of repayment in liquidation of the entity's assets. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)) -SubTopic 10 -Topic 210 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(16)(a)(2)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(19)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(16)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_SubordinatedDebt Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionLiability for agreement to continue an employee's salary after termination of employment (but before retirement) including death, disability, or other event. For example, a company may agree to continue a disabled employee's salary for six months. + ReferencesNo definition available. + Details Name: us-gaap_SupplementalUnemploymentBenefitsSalaryContinuation Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant XML 13 R3.htm IDEA: XBRL DOCUMENT v3.24.3 CONDENSED CONSOLIDATED BALANCE SHEETS (Parenthetical) - USD ($) Sep. 30, 2024 Dec. 31, 2023 Allowance for loan losses Â Â Investment securities available-for-sale (AFS), at fair value, net of allowance for credit losses $ 0 $ 0 Allowance for credit losses $ 18,310,000 $ 22,000,000 Preferred Stock Â Â Preferred stock, no par value $ 0 $ 0 Preferred stock, shares authorized 10,000,000 10,000,000 Preferred stock, shares issued 0 0 Preferred stock, shares outstanding 0 0 Common Stock Â Â Common stock, no par value $ 0 $ 0 Common stock, shares authorized 100,000,000 100,000,000 Common stock, shares, issued 11,130,372 11,551,271 Common stock, shares, outstanding 11,130,372 11,551,271 X - DefinitionFace

amount per share of no-par value common stock. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_CommonStockNoParValue Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_CommonStockNumberOfSharesParValueAndOtherDisclosuresAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe maximum number of common shares permitted to be issued by an entity's charter and bylaws. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(16)(a)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_CommonStockSharesAuthorized Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionTotal number of common shares of an entity that have been sold or granted to shareholders (includes common shares that were issued, repurchased and remain in the treasury). These shares represent capital invested by the firm's shareholders and owners, and may be all or only a portion of the number of shares authorized. Shares issued include shares outstanding and shares held in the treasury. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_CommonStockSharesIssued Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionNumber of shares of common stock outstanding. Common stock represent the ownership interest in a corporation. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481112/505-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.6-05(4)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(4)(b)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(16)(a)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(7)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 6: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_CommonStockSharesOutstanding Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionAmount excluding accrued interest, of allowance for credit loss on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479130/326-30-45-1 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleAmortizedCostAllowanceForCreditLossExcludingAccruedInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount excluding accrued interest, of allowance for credit loss on financing receivable. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479344/326-20-45-1 + Details Name: us-gaap_FinancingReceivableAllowanceForCreditLossExcludingAccruedInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_NotesReceivableNetAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionFace amount per share of no-par value preferred stock nonredeemable or redeemable solely at the option of the issuer. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(28)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481112/505-10-50-13 + Details Name: us-gaap_PreferredStockNoParValue Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_PreferredStockNumberOfSharesParValueAndOtherDisclosuresAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe maximum number of nonredeemable preferred shares (or preferred stock redeemable solely at the option of the issuer) permitted to be issued by an entity's charter and bylaws. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(16)(a)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(28)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_PreferredStockSharesAuthorized Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionTotal number of nonredeemable preferred shares (or preferred stock redeemable solely at the option of the issuer) issued to shareholders (includes related preferred shares that were issued, repurchased, and remain in the treasury). May be all or portion of the number of preferred shares authorized. Excludes preferred shares that are classified as debt. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481112/505-10-50-13Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(28)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_PreferredStockSharesIssued Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionAggregate share number for all nonredeemable preferred stock (or preferred stock redeemable solely at the option of the issuer) held by stockholders. Does not include preferred shares that have been repurchased. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.6-05(4)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-2Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(4)(b)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(16)(a)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(7)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(28)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_PreferredStockSharesOutstanding Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant XML 14 R4.htm IDEA: XBRL DOCUMENT v3.24.3 CONDENSED CONSOLIDATED STATEMENTS OF INCOME - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Interest income: Â Â Â Â Loans, including fees $ 26,232 $ 27,229 $ 76,503 $ 80,151 Investment securities 2,393 1,704 6,530 5,037 Fed funds sold and interest-bearing balances in banks 4,414 3,521 13,348 7,910 FHLB dividends 243 232 762 616 FRB dividends 144 144 433 432 Total interest and dividend income 33,426 32,830 97,576 94,146 Interest expense: Â Â Â Â Deposits 9,448 6,908 26,677 16,489 Subordinated debt 892 896 2,676 2,687 Junior subordinated deferrable interest debentures 221 217 656 623 Total interest expense 10,561 8,021 30,009 19,799 Net interest income 22,865 24,809 67,567 74,347 Provision for (reversal of) credit losses 1,245 674 1,668 (311) Net interest income after provision for (reversal of) credit losses 21,620 24,135 65,899 74,658 Noninterest income: Â Â Â Â Gain on sale of loans Â 28 287 508 Gain (loss) on equity securities 1,420 (274) 1,672 (2,087) Loan servicing and other loan fees 324 431 1,157 1,434 (Loss) income on investment in Small Business Investment Company ("SBIC") fund (253) 225 (212) 939 Other income and fees 356 271 915 769 Total noninterest income 2,745 1,654 6,290 4,303 Noninterest expense: Â Â Â Â Salaries and employee benefits 9,569 10,284 29,247 32,065 Occupancy and equipment 2,209 2,133 6,496 6,134 Data processing 1,973 1,774 5,376 4,855 Other expense 2,323 2,328 7,038 6,551 Total noninterest expense 16,074 16,519 48,157 49,605 Income before provision for income taxes 8,291 9,270 24,032 29,356 Provision for income taxes 2,274 2,640 6,538 8,327 Net income $ 6,017 $ 6,630 $ 17,494 $ 21,029 Earnings per common share: Â Â Â Â Basic earnings per common share (in dollars per share) $ 0.54 $ 0.56 $ 1.55 $ 1.72 Weighted average common shares outstanding (in shares) 11,148,482 11,812,583 11,308,901 12,243,506 Diluted earnings per common share (in dollars per share) $ 0.54 $ 0.56 $ 1.55 $ 1.72 Weighted average common shares outstanding (in shares) 11,148,482 11,812,583 11,308,901 12,243,506 Service charges and other fees Â Â Â Â Noninterest income: Â Â Â Â Service charges and other fees $ 898 $ 973 $ 2,471 $ 2,740 X - DefinitionGain (Loss) on Investment in Small Business Investment Company Fund + ReferencesNo definition available. + Details Name: bcml_GainLossOnInvestmentInSmallBusinessInvestmentCompanyFund Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionRepresents the monetary amount of Interest Income Federal Reserve Bank Dividends, during the indicated time period. + ReferencesNo definition available. + Details Name: bcml_InterestIncomeFederalReserveBankDividends Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_EarningsPerShareAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe amount of net income (loss) for the period per each share of common stock or unit outstanding during the reporting period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 15 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482635/260-10-55-15Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (e)(4) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480175/815-40-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480175/815-40-65-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-11Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-11Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-7Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-2Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-60BReference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-4Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482662/260-10-50-1Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-10Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(25)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(27)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(23)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 16: http://www.xbrl.org/2003/role/exampleRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 52 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482635/260-10-55-52Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-7 + Details Name: us-gaap_EarningsPerShareBasic Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - DefinitionThe amount of net income (loss) for the period available to each share of common stock or common unit outstanding during the reporting period and to each share or unit that would have been outstanding assuming the issuance of common shares or units for all dilutive potential common shares or units outstanding during the reporting period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 15 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482635/260-10-55-15Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (e)(4) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480175/815-40-65-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480175/815-40-65-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-11Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-11Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-7Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-2Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-60BReference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-4Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482662/260-10-50-1Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(25)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(27)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(23)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 15: http://www.xbrl.org/2003/role/exampleRef -

Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 52 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482635/260-10-55-52Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-7 + Details Name: us-gaap_EarningsPerShareDiluted Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - DefinitionAmount of unrealized and realized gain (loss) on investment in equity security measured at fair value with change in fair value recognized in net income (FV-NI). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(3)(d)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 321 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479536/321-10-50-4 + Details Name: us-gaap_EquitySecuritiesFvNiGainLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionIncome from mortgage banking activities (fees and commissions) and servicing real estate mortgages, credit cards, and other financial assets held by others net of any related impairment of capitalized service costs. Also includes any premiums received in lieu of regular servicing fees on such loans only as earned over the life of the loans. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1402 -Subsection Instruction 3 -Publisher SEC + Details Name: us-gaap_FeesAndCommissionsMortgageBankingAndServicing Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe net gain (loss) resulting from a sale of loans, including adjustments to record loans classified as held-for-sale at the lower-of-cost-or-market and fair value adjustments to loan held for investment purposes. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.13(h)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_GainLossOnSalesOfLoansNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of income (loss) from continuing operations, including income (loss) from equity method investments, before deduction of income tax expense (benefit), and income (loss) attributable to noncontrolling interest. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(11)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-22Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-30Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 5: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 31 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-31Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 235 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-05(b)(2)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479557/942-235-S99-1Reference 8: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 25 -Paragraph 1 -SubTopic 20 -Topic 940 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481913/940-20-25-1Reference 9: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(10)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2Reference 10: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(15)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsNoncontrollingInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of current income tax expense (benefit) and deferred income tax expense (benefit) pertaining to continuing operations. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-8Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-9Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482685/740-10-50-10Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB TOPIC 6.I.7) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479360/740-10-S99-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-22Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(9)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Subparagraph (a) -SubTopic 20 -Topic 740 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482659/740-20-45-2Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(h)) -SubTopic 10 -Topic 235 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-1 + Details Name: us-gaap_IncomeTaxExpenseBenefit Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe amount of expenses incurred in the period for information technology and data processing products and services. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03.6) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2 + Details Name: us-gaap_InformationTechnologyAndDataProcessing Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionRepresents the total of interest and dividend income, including any amortization and accretion (as applicable) of discounts and premiums, earned from (1) loans and leases whether held-for-sale or held-in-portfolio; (2) investment securities; (3) federal funds sold; (4) securities purchased under agreements to resell; (5) investments in banker's acceptances, commercial paper, or certificates of deposit; (6) dividend income; or (7) other investments not otherwise specified herein. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 45 -Paragraph 39 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480228/946-830-45-39Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.1-5) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_InterestAndDividendIncomeOperating Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_InterestAndDividendIncomeOperatingAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe aggregate interest and fee income generated by: (1) loans the Entity has positive intent and ability to hold for the foreseeable future, or until maturity or payoff, including commercial and consumer loans, whether domestic or foreign, which may consist of: (a) industrial and agricultural; (b) real estate; and (c) real estate construction loans; (d) trade financing; (e) lease financing; (f) home equity lines-of-credit; (g) automobile and other vehicle loans; and (h) credit card and other revolving-type loans and (2) loans and leases held-for-sale which may include mortgage loans, direct financing, and sales-type leases. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_InterestAndFeeIncomeLoansAndLeases Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of the cost of borrowed funds accounted for as interest expense. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480167/946-830-55-10Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section 45 -Paragraph 3 -Subparagraph (i) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483581/946-220-45-3Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(3)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-22Reference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 835 -SubTopic 30 -Section 45 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482925/835-30-45-3Reference 6: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.9) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (210.5-03(11)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 835 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483013/835-20-50-1 + Details Name: us-gaap_InterestExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_InterestExpenseAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAggregate amount of interest expense on all deposits. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.6) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_InterestExpenseDeposits Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionInterest expense incurred during the reporting period on other short-term borrowings. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.7) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_InterestExpenseOtherShortTermBorrowings Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionInterest expense incurred during the reporting period on subordinated notes and debentures. Includes amortization of expenses incurred in the issuance of subordinated notes and debentures. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.8) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_InterestExpenseSubordinatedNotesAndDebentures Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of interest income from interest-bearing funds deposited into another Federal Home Loan Bank (FHLBank). + ReferencesNo definition available. + Details Name: us-gaap_InterestIncomeDepositsWithOtherFederalHomeLoanBanks Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of interest income or expense, including any amortization and accretion (as applicable) of discounts and premiums, including consideration of the provisions for loan, lease, credit, and other related losses. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.12) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_InterestIncomeExpenseAfterProvisionForLoanLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe net amount of operating interest income (expense). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.10) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_InterestIncomeExpenseNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of interest income from Federal Home Loan Bank (FHLBank) advances to member financial institutions. + ReferencesNo definition available. + Details Name: us-gaap_InterestIncomeFederalHomeLoanBankAdvances Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of increase (decrease) in interest income on taxable investment security. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1402 -Paragraph (a) -Publisher SECReference 2: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1402 -Paragraph (c) -Subparagraph (2)(i) -Publisher SECReference 3: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1402 -Paragraph (c) -Subparagraph (2)(ii) -Publisher SECReference 4: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1402 -Paragraph (c) -Subparagraph (2)(iii) -Publisher SEC + Details Name: us-gaap_InterestIncomeTaxableInvestmentSecuritiesIncreaseDecrease Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of expense for salary, wage, profit sharing; incentive and equity-based compensation; and other employee benefit. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(b)(4)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2 + Details Name: us-gaap_LaborAndRelatedExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe portion of profit or loss for the period, net of income taxes, which is attributable to the parent. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481687/323-10-50-3Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-28Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482765/220-10-50-6Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-3Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480175/815-40-65-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-8Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-9Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-11Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-11Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-4Reference 13: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480167/946-830-55-10Reference 14:

http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483581/946-220-45-7Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(18)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-22Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(9)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-1Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(1)(d)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 20: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 23: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 29: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-30Reference 30: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 31: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-60BReference 32: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 31 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-31Reference 33: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 34: http://www.xbrl.org/2003/role/disclosureRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483499/205-20-50-7Reference 35: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28Reference 36: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-1AReference 37: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-1BReference 38: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(20)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2Reference 39: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(22)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_NetIncomeLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionTotal aggregate amount of all noninterest expense. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.14) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_NoninterestExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_NoninterestExpenseAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe total amount of noninterest income which may be derived from: (1) fees and commissions; (2) premiums earned; (3) insurance policy charges; (4) the sale or disposal of assets; and (5) other sources not otherwise specified. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.13) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_NoninterestIncome Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_NoninterestIncomeAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of net occupancy expense that may include items, such as depreciation of facilities and equipment, lease expenses, property taxes and property and casualty insurance expense. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 840 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481161/840-30-50-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03.6) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.14(b)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_OccupancyNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of revenue and income classified as other. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 6 -Subparagraph (SX 210.12-14(Column E)(2)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480032/946-320-S99-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 6 -Subparagraph (SX 210.12-14(Column E)(Footnote 4)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480032/946-320-S99-6Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Section S99 -Paragraph 6 -Subparagraph (SX 210.12-14(Column E)(Footnote 6)(b)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480032/946-320-S99-6Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(4)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(1)(c)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-1 + Details Name: us-gaap_OtherIncome Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of noninterest expense classified as other. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.14) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_OtherNoninterestExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of expense related loan transactions, lease transactions, credit loss from transactions other than loan and lease transactions, and other loss based on assessment of uncollectability from the counterparty to reduce the account to their net realizable value. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (c)(2) -SubTopic 10 -Topic 310 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-11BReference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.11) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_ProvisionForLoanLeaseAndOtherLosses Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount, excluding tax collected from customer, of revenue from satisfaction of performance obligation by transferring promised good or service to customer. Tax collected from customer is tax assessed by governmental authority that is both imposed on and concurrent with specific revenue-producing transaction, including, but not limited to, sales, use, value added and excise. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 924 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SAB Topic 11.L) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479941/924-10-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479806/606-10-50-5Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-30Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-42Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-22Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 40 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-40Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-22Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 41 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-41Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 606 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479806/606-10-50-4 + Details Name: us-gaap_RevenueFromContractWithCustomerExcludingAssessedTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe average number of shares or units issued and outstanding that are used in calculating diluted EPS or earnings per unit (EPU), determined based on the timing of issuance of shares or units in the period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482662/260-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 16 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-16 + Details Name: us-gaap_WeightedAverageNumberOfDilutedSharesOutstanding Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionNumber of [basic] shares or units, after adjustment for contingently issuable shares or units and other shares or units not deemed outstanding, determined by relating the portion of time within a reporting period that common shares or units have been outstanding to the total time in that period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482662/260-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-10 + Details Name: us-gaap_WeightedAverageNumberOfSharesOutstandingBasic Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - Details Name: srt_ProductOrServiceAxis=bcml_BankServicingAndOtherMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 15 R5.htm IDEA: XBRL DOCUMENT v3.24.3 CONDENSED CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Net income Â Â Â Â Net income $ 6,017 $ 6,630 $ 17,494 $ 21,029 Other comprehensive income (loss): Â Â Â Â Change in unrealized gain (loss) on AFS securities 3,414 (1,178) 4,820 (8,001) Deferred tax (expense) benefit (980) 338 (1,396) 2,302 Other comprehensive income (loss), net of tax 2,434 (840) 3,424 (5,699) Total comprehensive income $ 8,451 $ 5,790 $ 20,918 $ 15,330 X - DefinitionAmount after tax of increase (decrease) in equity from transactions and other events and circumstances from net income and other comprehensive income, attributable to parent entity. Excludes changes in equity resulting from investments by owners and distributions to owners. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(24)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(26)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(22)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-1AReference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-1BReference 6: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 220 -SubTopic 10 -Section 45 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-5 + Details Name: us-gaap_ComprehensiveIncomeNetOfTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe portion of profit or loss for the period, net of income taxes, which is attributable to the parent. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481687/323-10-50-3Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-28Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482765/220-10-50-6Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -

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https://asc.fasb.org//1943274/2147483443/250-10-50-9Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-11Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-11Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-4Reference 13: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480167/946-830-55-10Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483581/946-220-45-7Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(18)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-22Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(9)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-1Reference 18: http://www.xbrl.org/2003/role/disclosureRef 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(SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 29: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-30Reference 30: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 31: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-60BReference 32: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 31 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-31Reference 33: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 34: http://www.xbrl.org/2003/role/disclosureRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483499/205-20-50-7Reference 35: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28Reference 36: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-1AReference 37: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-1BReference 38: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(20)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2Reference 39: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(22)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_NetIncomeLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_NetIncomeLossAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount after tax and reclassification adjustments of other comprehensive income (loss). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481112/505-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481674/830-30-50-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 17 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481694/830-30-45-17Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(19)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482765/220-10-50-4Reference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482765/220-10-50-5Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 20 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481694/830-30-45-20Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(21)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 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tax expense (benefit) allocated to other comprehensive income (loss). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 12 -SubTopic 10 -Topic 220 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-12Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482765/220-10-50-4Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481674/830-30-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 17 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481694/830-30-45-17Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 20 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481694/830-30-45-20Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(19)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482685/740-10-50-10Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482659/740-20-45-11Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(21)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(23)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482659/740-20-45-2 + Details Name: us-gaap_OtherComprehensiveIncomeLossTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_OtherComprehensiveIncomeLossTaxAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount, after tax and before adjustment, of unrealized holding gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). Excludes unrealized gain (loss) on investment in debt security measured at amortized cost (held-to-maturity) from transfer to available-for-sale. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-9Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10A -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-10AReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-11 + Details Name: us-gaap_OtherComprehensiveIncomeUnrealizedHoldingGainLossOnSecuritiesArisingDuringPeriodNetOfTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration XML 16 R6.htm IDEA: XBRL DOCUMENT v3.24.3 CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY - USD ($) $ in Thousands Common Stock Additional Paid in Capital Accumulated Other Comprehensive Income/(Loss) Retained Earnings Cumulative effect period of adoption adjustment Retained Earnings Cumulative effect period of adoption adjustment Total Balance at Dec. 31, 2022 $ 204,301 $ 287 $ (11,561) Â $ 124,122 Â $ 317,149 Balance (in shares) at Dec. 31, 2022 12,838,462 Â Â Â Â Â Â Increase (Decrease) in Stockholders' Equity [Roll Forward] Â Â Â Â Â Â Â Net income Â Â Â Â 21,029 Â 21,029 Other comprehensive income, net Â Â (5,699) Â Â Â (5,699) Restricted stock granted (in shares) 41,849 Â Â Â Â Â Â Cash dividends per share Â Â Â Â (3,639) Â (3,639) Stock based compensation $ 585 Â Â Â Â Â 585 Repurchase of shares $ (21,674) Â Â Â Â Â (21,674) Repurchase of shares (in shares) (1,206,481) Â Â Â Â Â Â Balance at Sep. 30, 2023 $ 183,212 287 (17,260) $ (491) 141,021 $ (491) 307,260 Balance (in shares) at Sep. 30, 2023 11,673,830 Â Â Â Â Â Â Balance at Jun. 30, 2023 $ 187,579 287 (16,420) Â 135,568 Â 307,014 Balance (in shares) at Jun. 30, 2023 11,900,022 Â Â Â Â Â Â Increase (Decrease) in Stockholders' Equity [Roll Forward] Â Â Â Â Â Â Â Net income Â Â Â Â 6,630 Â 6,630 Other comprehensive income, net Â Â (840) Â Â Â (840) Restricted stock granted (in shares) 13,457 Â Â Â Â Â Â Cash dividends per share Â Â Â Â Â (1,177) Â (1,177) Stock based compensation $ 153 Â Â Â Â Â 153 Repurchase of shares $ (4,520) Â Â Â Â Â (4,520) Repurchase of shares (in shares) (239,649) Â Â Â Â Â Â Balance at Sep. 30, 2023 $ 183,212 287 (17,260) $ (491) 141,021 $ (491) 307,260 Balance (in shares) at Sep. 30, 2023 11,673,830 Â Â Â Â Â Â Balance at Dec. 31, 2023 $ 180,913 287 (14,592) Â 146,261 Â $ 312,869 Balance (in shares) at Dec. 31, 2023 11,551,271 Â Â Â Â Â 11,551,271 Increase (Decrease) in Stockholders' Equity [Roll Forward] Â Â Â Â Â Â Â Net income Â Â Â Â 17,494 Â $ 17,494 Other comprehensive income, net Â Â 3,424 Â Â Â 3,424 Restricted stock granted (in shares) 33,760 Â Â Â Â Â Â Restricted stock forfeited (in shares) (505) Â Â Â Â Â Â Cash dividends per share Â Â Â Â (3,376) Â (3,376) Stock based compensation $ 483 Â Â Â Â Â 483 Repurchase of shares $ (9,213) Â Â Â Â Â (9,213) Repurchase of shares (in shares) (454,154) Â Â Â Â Â Â Balance at Sep. 30, 2024 $ 172,183 287 (11,168) Â 160,379 Â $ 321,681 Balance (in shares) at Sep. 30, 2024 11,130,372 Â Â Â Â Â 11,130,372 Balance at Jun. 30, 2024 $ 173,108 287 (13,602) Â 155,472 Â $ 315,265 Balance (in shares) at Jun. 30, 2024 11,172,323 Â Â Â Â Â Â Increase (Decrease) in Stockholders' Equity [Roll Forward] Â Â Â Â Â Â Â Net income Â Â Â Â 6,017 Â 6,017 Other comprehensive income, net Â Â 2,434 Â Â Â 2,434 Restricted stock granted (in shares) 9,289 Â Â Â Â Â Â Cash dividends per share Â Â Â Â (1,110) Â (1,110) Stock based compensation $ 159 Â Â Â Â Â 159 Repurchase of shares $ (1,084) Â Â Â Â Â (1,084) Repurchase of shares (in shares) (51,240) Â Â Â Â Â Â Balance at Sep. 30, 2024 $ 172,183 $ 287 $ (11,168) Â $ 160,379 Â $ 321,681 Balance (in shares) at Sep. 30, 2024 11,130,372 Â Â Â Â Â 11,130,372 X - DefinitionTotal number of common shares of an entity that have been sold or granted to shareholders (includes common shares that were issued, repurchased and remain in the treasury). These shares represent capital invested by the firm's shareholders and owners, and may be all or only a portion of the number of shares authorized. Shares issued include shares outstanding and shares held in the treasury. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_CommonStockSharesIssued Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionAmount of paid and unpaid common stock dividends declared with the form of settlement in cash. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480008/505-10-S99-1 + Details Name: us-gaap_DividendsCommonStockCash Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionA roll forward is a reconciliation of a concept from the beginning of a period to the end of a period. + ReferencesNo definition available. + Details Name: us-gaap_IncreaseDecreaseInStockholdersEquityRollForward Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe portion of profit or loss for the period, net of income taxes, which is attributable to the parent. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -

Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481687/323-10-50-3Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-28Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482765/220-10-50-6Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-3Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480175/815-40-65-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-8Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-9Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-11Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-11Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-4Reference 13: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480167/946-830-55-10Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483581/946-220-45-7Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(18)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-22Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(9)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-1Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(1)(d)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 20: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI 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(SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 29: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-30Reference 30: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 31: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-60BReference 32: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 31 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-31Reference 33: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 34: http://www.xbrl.org/2003/role/disclosureRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483499/205-20-50-7Reference 35: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28Reference 36: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-1AReference 37: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-1BReference 38: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(20)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2Reference 39: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(22)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_NetIncomeLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount after tax and reclassification adjustments of other comprehensive income (loss). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481112/505-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481674/830-30-50-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 17 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481694/830-30-45-17Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(19)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482765/220-10-50-4Reference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482765/220-10-50-5Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 830 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 20 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481694/830-30-45-20Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(21)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04(23)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-1BReference 11: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 55 -Paragraph 15 -SubTopic 10 -Topic 220 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482739/220-10-55-15Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-1A + Details Name: us-gaap_OtherComprehensiveIncomeLossNetOfTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionValue, after forfeiture, of shares granted under share-based payment arrangement. Excludes employee stock ownership plan (ESOP). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 718 -SubTopic 10 -Section 30 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480513/718-10-30-3Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 718 -SubTopic 30 -Section 35 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480843/718-30-35-1 + Details Name: us-gaap_StockGrantedDuringPeriodValueSharebasedCompensation Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionNumber of shares related to Restricted Stock Award forfeited during the period. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481112/505-10-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(28)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480008/505-10-S99-1Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_StockIssuedDuringPeriodSharesRestrictedStockAwardForfeited Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionTotal number of shares issued during the period, including shares forfeited, as a result of Restricted Stock Awards. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481112/505-10-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480008/505-10-S99-1 + Details Name: us-gaap_StockIssuedDuringPeriodSharesRestrictedStockAwardGross Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionNumber of shares that have been repurchased during the period and have not been retired and are not held in treasury. Some state laws may govern the circumstances under which an entity may acquire its own stock and prescribe the accounting treatment therefore. This element is used when state law does not recognize treasury stock. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481112/505-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481004/946-505-50-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(4)(b)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-03(i)(2)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479886/946-10-S99-3Reference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(28)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 6: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480008/505-10-S99-1Reference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_StockRepurchasedDuringPeriodShares Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionEquity impact of the value of stock that has been repurchased during the period and has not been retired and is not held in treasury. Some state laws may mandate the circumstances under which an entity may acquire its own stock and prescribe the accounting treatment therefore. This element is used when state law does not recognize treasury stock. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -SubTopic 10 -Topic 505 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481112/505-10-50-2Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480167/946-830-55-11Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 205 -Name Accounting Standards Codification -Section 45 -Paragraph 4 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480767/946-205-45-4Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 505 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481004/946-505-50-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(4)(b)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 6: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(28)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480008/505-10-S99-1Reference 8: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_StockRepurchasedDuringPeriodValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of equity (deficit) attributable to parent. Excludes temporary equity and equity attributable to noncontrolling interest. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481372/852-10-55-10Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480167/946-830-55-12Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(19)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.6-05(4)) -Publisher FASB -

URI https://asc.fasb.org//1943274/2147479617/946-210-S99-2Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(4)(b)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(6)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(7)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 8: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-1Reference 9: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481687/323-10-50-3Reference 10: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-28Reference 11: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(29)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 12: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(31)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 13: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(30)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 14: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SAB Topic 4.E) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480418/310-10-S99-2 + Details Name: us-gaap_StockholdersEquity Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant XML 17 R7.htm IDEA: XBRL DOCUMENT v3.24.3 CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY (Parenthetical) - $ / shares 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Stock Transactions, Parenthetical Disclosures Â Â Â Â Cash dividends (in dollars per share) $ 0.10 $ 0.10 $ 0.30 $ 0.30 X - DefinitionAggregate dividends declared during the period for each share of common stock outstanding. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 505 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.3-04) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480008/505-10-S99-1 + Details Name: us-gaap_CommonStockDividendsPerShareDeclared Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_StockTransactionsParentheticalDisclosuresAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 18 R8.htm IDEA: XBRL DOCUMENT v3.24.3 CONDENSED CONSOLIDATED STATEMENTS OF CASH FLOWS - USD ($) $ in Thousands 3 Months Ended 9 Months Ended 12 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Dec. 31, 2023 Cash flows from operating activities: Â Â Â Â Â Net income Â Â $ 17,494 $ 21,029 Â Adjustments to reconcile net income to net cash provided by operating activities: Â Â Â Â Â Provision for (reversal of) credit losses $ 1,245 $ 674 1,668 (311) Â Deferred tax expense (benefit) Â Â 3,409 (1,711) Â Accretion on acquired loans Â Â (95) (941) Â Gain on sale of loans Â (28) (287) (508) Â Proceeds from sale of loans originated for sale Â Â 4,749 9,585 Â Loans originated for sale Â Â (3,562) (7,202) Â Loss on sale of OREO Â Â Â 21 Â Accretion on junior subordinated debentures Â Â 60 60 Â Gain on repayment of subordinated debt, net Â Â (34) Â Â Increase in cash surrender value of life insurance policies Â Â (542) (505) Â Amortization/accretion of premiums/discounts on investment securities, net Â Â 18 295 Â (Gain) loss on equity securities (1,420) 274 (1,672) 2,087 Â Depreciation and amortization Â Â 1,537 1,266 Â Core deposit intangible amortization 305 305 916 980 Â Stock based compensation expense Â Â 483 585 Â Decrease in deferred loan origination fees, net Â Â (128) (156) Â Net change in interest receivable and other assets Â Â (7) 2,345 Â Increase in salary continuation plan, net Â Â 145 46 Â Net change in interest payable and other liabilities Â Â (1,783) (4,572) Â Net cash provided by operating activities Â Â 22,369 22,393 Â Cash flows from investing activities: Â Â Â Â Â Proceeds from maturities of interest bearing deposits in banks Â Â 747 498 Â Purchase of investment securities AFS Â Â (39,020) (6,416) Â Proceeds from maturities, repayments and calls of investment securities AFS Â Â 13,140 6,310 Â Purchase of FHLB stock Â Â Â (634) Â Purchase of FRB stock Â Â (14) (19) Â Proceeds from sale of loans Â Â 6,837 Â Â Decrease in loans, net Â Â 600 53,859 Â Purchase of equipment and leasehold improvements, net Â Â (1,643) (703) Â Net cash (used in) provided by investing activities Â Â (19,353) 52,895 Â Cash flows from financing activities: Â Â Â Â Â Decrease in noninterest and interest bearing deposits in banks, net Â Â (8,900) (64,030) Â Increase in time deposits, net Â Â 12,591 137,995 Â Repayment of subordinated debt, net Â Â (315) Â Â Repurchase of common stock Â Â (9,213) (21,674) Â Dividends paid on common stock Â Â (3,434) (2,460) Â Net cash (used in) provided by financing activities Â Â (9,271) 49,831 Â (Decrease) increase in cash and cash equivalents Â Â (6,255) 125,119 Â Cash and cash equivalents at beginning of period Â Â 307,539 176,815 $ 176,815 Cash and cash equivalents at end of period $ 301,284 $ 301,934 301,284 301,934 $ 307,539 Cash paid during the year for: Â Â Â Â Â Interest expense Â Â 30,096 18,827 Â Cash paid during the year for: Â Â Â Â Â Income taxes paid, net Â Â 5,317 2,885 Â Non-cash investing and financing activities: Â Â Â Â Â Change in unrealized gain (loss) on AFS securities, net of tax Â Â 3,424 (5,699) Â Transfer of loans to held-for-sale Â Â 2,252 Â Â Recognition of ROU assets in exchange for lease obligations Â Â 1,629 995 Â Cash dividends declared on common stock not yet paid Â Â $ (1,110) $ (1,179) Â X - DefinitionRepresents the monetary amount of Increase and decrease in salary continuation liability, during the indicated time period. + ReferencesNo definition available. + Details Name: bcml_DecreaseIncreaseInSalaryContinuationLiability Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionDepreciation and Amortization, Net + ReferencesNo definition available. + Details Name: bcml_DepreciationAndAmortizationNet Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionFuture cash outflow to pay for dividends declared on equity securities issued by the entity and outstanding. + ReferencesNo definition available. + Details Name: bcml_DividendsDeclaredButNotYetPaid Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of gain (loss) related to repayment of subordinated debt. + ReferencesNo definition available. + Details Name: bcml_GainLossOnRepaymentOfSubordinatedDebt Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionRepresents the monetary amount of Increase And Decrease in deferred tax asset, during the indicated time period. + ReferencesNo definition available. + Details Name: bcml_IncreaseDecreaseInDeferredTaxAsset Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of increase (decrease) in loans. + ReferencesNo definition available. + Details Name: bcml_IncreaseDecreaseInLoans Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionRepresents the monetary amount of Mark-to-market accretion on acquired loans, during the indicated time period. + ReferencesNo definition available. + Details Name: bcml_MarkToMarketAccretionOnAcquiredLoans Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe sum of the periodic adjustments of the differences between securities' face values and purchase prices that are charged against earnings. This is called accretion if the security was purchased at a discount and amortization if it was purchased at premium. As a noncash item, this element is an adjustment to net income when calculating cash provided by or used in operations using the indirect method. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28 + Details Name: us-gaap_AccretionAmortizationOfDiscountsAndPremiumsInvestments Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_AdjustmentsToReconcileNetIncomeLossToCashProvidedByUsedInOperatingActivitiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe aggregate expense charged against earnings to allocate the cost of intangible assets (nonphysical assets not used in production) in a systematic and rational manner to the periods expected to benefit from such assets. As a noncash expense, this element is added back to net income when calculating cash provided by or used in operations using the indirect method. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 350 -SubTopic 30 -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482686/350-30-45-2Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 350 -SubTopic 30 -Section 50 -Paragraph 2 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482665/350-30-50-2 + Details Name: us-gaap_AmortizationOfIntangibleAssets Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of cash and cash equivalents, and cash and cash equivalents restricted to withdrawal or usage. Excludes amount for disposal group and discontinued operations. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash equivalents include, but are not limited to, short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482913/230-10-50-8Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-24Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-4 + Details Name: us-gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalents Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of increase (decrease) in cash and cash equivalents, and cash and cash equivalents restricted to withdrawal or usage; excluding effect from exchange rate change. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash equivalents include, but are not limited to, short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-24Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 1 -SubTopic 230 -Topic 830 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481877/830-230-45-1 + Details Name: us-gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsPeriodIncreaseDecreaseExcludingExchangeRateEffect Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of unrealized and realized gain (loss) on investment in equity security measured at fair value with change in fair value recognized in net income (FV-NI). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(3)(d)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 321 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479536/321-10-50-4 + Details Name: us-gaap_EquitySecuritiesFvNiGainLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe net gain (loss) resulting from a sale of loans, including adjustments to record loans classified as held-for-sale at the lower-of-cost-or-market and fair value adjustments to loan held for investment purposes. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.13(h)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_GainLossOnSalesOfLoansNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe net gain (loss) resulting from sales and other disposals of other real estate owned, increases (decreases) in the valuation allowance for foreclosed real estate, and write-downs of other real estate owned after acquisition or physical possession. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.14(d)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_GainsLossesOnSalesOfOtherRealEstate Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe amount of cash paid during the current period to foreign, federal, state, and local authorities as taxes on income, net of any cash received during the current period as refunds for the overpayment of taxes. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482913/230-10-50-2 + Details Name: us-gaap_IncomeTaxesPaidNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_IncomeTaxesPaidNetAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe increase (decrease) during the reporting period in the amount due from borrowers for interest payments. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28 + Details Name: us-gaap_IncreaseDecreaseInAccruedInterestReceivableNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of increase (decrease) in accrued expenses, and obligations classified as other. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28 + Details Name: us-gaap_IncreaseDecreaseInAccruedLiabilitiesAndOtherOperatingLiabilities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe net cash inflow or outflow in the total of all demand deposits, including checking and negotiable order of withdrawal (NOW) accounts, classified as cash flows from financing activities. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-8 + Details Name: us-gaap_IncreaseDecreaseInDemandDeposits Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe increase (decrease) during the reporting period in net unamortized loan origination fees and other fees that are collected at origination but recorded as income over the life of the loan. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28 + Details Name: us-gaap_IncreaseDecreaseInLoansDeferredIncome Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionNet cash inflow (outflow) of time deposits. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 230 -Section 45 -Paragraph 1 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481160/942-230-45-1 + Details Name: us-gaap_IncreaseDecreaseInTimeDeposits Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionInterest expense incurred during the reporting period on junior subordinated debentures. Includes amortization of expenses incurred in the issuance of subordinated notes and debentures. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.8) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_InterestExpenseJuniorSubordinatedDebentures Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_InterestPaidAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of cash paid for interest, excluding capitalized interest, classified as operating activity. Includes, but is not limited to, payment to settle zero-coupon bond for accreted interest of debt discount and debt instrument with insignificant coupon interest rate in relation to effective interest rate of borrowing attributable to accreted interest of debt discount. + ReferencesReference 1:

http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 17 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-17Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 25 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-25Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482913/230-10-50-2 + Details Name: us-gaap_InterestPaidNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe change in cash surrender or contract value during the period which adjusted the amount of premiums paid in determining the expense or income recognized under the contract for the period. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 325 -SubTopic 30 -Name Accounting Standards Codification -Section 35 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481551/325-30-35-2 + Details Name: us-gaap_LifeInsuranceCorporateOrBankOwnedChangeInValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of cash inflow (outflow) from financing activities, including discontinued operations. Financing activity cash flows include obtaining resources from owners and providing them with a return on, and a return of, their investment; borrowing money and repaying amounts borrowed, or settling the obligation; and obtaining and paying for other resources obtained from creditors on long-term credit. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-24 + Details Name: us-gaap_NetCashProvidedByUsedInFinancingActivities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_NetCashProvidedByUsedInFinancingActivitiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of cash inflow (outflow) from investing activities, including discontinued operations. Investing activity cash flows include making and collecting loans and acquiring and disposing of debt or equity instruments and property, plant, and equipment and other productive assets. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-24 + Details Name: us-gaap_NetCashProvidedByUsedInInvestingActivities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_NetCashProvidedByUsedInInvestingActivitiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of cash inflow (outflow) from operating activities, including discontinued operations. Operating activity cash flows include transactions, adjustments, and changes in value not defined as investing or financing activities. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-24Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 25 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-25 + Details Name: us-gaap_NetCashProvidedByUsedInOperatingActivities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_NetCashProvidedByUsedInOperatingActivitiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_NoncashInvestingAndFinancingItemsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount, after tax and adjustment, of unrealized gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale) and unrealized gain (loss) on investment in debt security measured at amortized cost (held-to-maturity) from transfer to available-for-sale. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10A -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-10AReference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 10A -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-10AReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-11 + Details Name: us-gaap_OtherComprehensiveIncomeLossAvailableForSaleSecuritiesAdjustmentNetOfTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionCash payments for and related to principal collection on loans related to operating activities. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 25 -Subparagraph (g) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-25 + Details Name: us-gaap_PaymentsForLoans Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of cash outflow (inflow) from acquisition (sale) of Federal Home Loan Bank (FHLBank) stock. + ReferencesNo definition available. + Details Name: us-gaap_PaymentsForProceedsFromFederalHomeLoanBankStock Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of cash outflow (inflow) from acquisition or sale of Federal Reserve Bank (FRB) stock. + ReferencesNo definition available. + Details Name: us-gaap_PaymentsForProceedsFromFederalReserveBankStock Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe cash outflow to reacquire common stock during the period. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 15 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-15 + Details Name: us-gaap_PaymentsForRepurchaseOfCommonStock Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of cash outflow in the form of ordinary dividends to common shareholders of the parent entity. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 15 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-15 + Details Name: us-gaap_PaymentsOfDividendsCommonStock Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of cash outflow to acquire investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481830/320-10-45-11Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 13 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-13Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-11 + Details Name: us-gaap_PaymentsToAcquireAvailableForSaleSecuritiesDebt Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe cash outflow associated with the acquisition of long-lived, physical assets that are used in the normal conduct of business to produce goods and services and not intended for resale; includes cash outflows to pay for construction of self-constructed assets. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 13 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-13 + Details Name: us-gaap_PaymentsToAcquirePropertyPlantAndEquipment Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionCash received from principal payments made on loans related to operating activities. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 25 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-25 + Details Name: us-gaap_ProceedsFromLoans Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of cash inflow from maturity, prepayment and call of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481830/320-10-45-11Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-11Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 12 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-12 + Details Name: us-gaap_ProceedsFromMaturitiesPrepaymentsAndCallsOfAvailableForSaleSecurities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe net cash inflow or outflow in Interest-bearing Deposits by banks in other financial institutions for relatively short periods of time including, for example, certificates of deposits. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-9Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 230 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481160/942-230-45-1 + Details Name: us-gaap_ProceedsFromPaymentsForInInterestBearingDepositsInBanks Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe cash inflow associated with the sale of loans receivables arising from the financing of goods and services. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 12 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-12 + Details Name: us-gaap_ProceedsFromSaleOfLoansReceivable Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe consolidated profit or loss for the period, net of income taxes, including the portion attributable to the noncontrolling interest. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481687/323-10-50-3Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-28Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-1Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480175/815-40-65-1Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-8Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-9Reference 8: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480167/946-830-55-11Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 205 -Name Accounting Standards Codification -Section 45 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480767/946-205-45-3Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483581/946-220-45-7Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(16)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-22Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(9)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-1Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(1)(d)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 19 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481231/810-10-45-19Reference 16: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482765/220-10-50-6Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 18: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 23: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-30Reference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 29: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 31 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-31Reference 30: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 32 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 31: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 235 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-05(b)(2)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479557/942-235-S99-1Reference 32: http://www.xbrl.org/2003/role/disclosureRef -Topic 205 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483499/205-20-50-7Reference 33: http://www.xbrl.org/2003/role/exampleRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 4J -Publisher FASB -URI https://asc.fasb.org//1943274/2147481175/810-10-55-4JReference 34: http://www.xbrl.org/2003/role/exampleRef -Topic 810 -SubTopic 10 -Name Accounting

Standards Codification -Section 55 -Paragraph 4K -Publisher FASB -URI https://asc.fasb.org//1943274/2147481175/810-10-55-4KReference 35: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-1AReference 36: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-1BReference 37: http://www.xbrl.org/2003/role/disclosureRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-2Reference 38: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1A -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481203/810-10-50-1AReference 39: http://www.xbrl.org/2003/role/disclosureRef -Topic 810 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1A -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481203/810-10-50-1A + Details Name: us-gaap_ProfitLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of expense related loan transactions, lease transactions, credit loss from transactions other than loan and lease transactions, and other loss based on assessment of uncollectability from the counterparty to reduce the account to their net realizable value. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (c)(2) -SubTopic 10 -Topic 310 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-11BReference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.11) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_ProvisionForLoanLeaseAndOtherLosses Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe cash outflow from the repayment of long-term borrowing where a lender is placed in a lien position behind debt having a higher priority of repayment (senior) in case of liquidation of the entity's assets or underlying collateral. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 45 -Paragraph 15 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-15 + Details Name: us-gaap_RepaymentsOfSubordinatedDebt Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of increase in right-of-use asset obtained in exchange for operating lease liability. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 53 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479589/842-20-55-53Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (g)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147478964/842-20-50-4 + Details Name: us-gaap_RightOfUseAssetObtainedInExchangeForOperatingLeaseLiability Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of noncash expense for share-based payment arrangement. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28 + Details Name: us-gaap_ShareBasedCompensation Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionValue of loans and leases held in the entity's portfolio transferred to loans and leases held-for-sale in noncash transactions. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482913/230-10-50-4Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482913/230-10-50-3Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 230 -SubTopic 10 -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482913/230-10-50-5 + Details Name: us-gaap_TransferOfPortfolioLoansAndLeasesToHeldForSale1 Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration XML 19 R9.htm IDEA: XBRL DOCUMENT v3.24.3 BASIS OF PRESENTATION 9 Months Ended Sep. 30, 2024 Accounting Policies [Abstract] Â BASIS OF PRESENTATION NOTEÂ 1Â â€“ BASIS OF PRESENTATIONBayCom Corp (the â€œCompanyâ€) is a bank holding company headquartered in Walnut Creek, California. United Business Bank (the â€œBankâ€), the Companyâ€™s wholly owned banking subsidiary, is a California state-chartered bank which provides a broad range of financial services primarily to local small and mid-sized businesses, service professionals and individuals. In its 20 years of operation, the Bank has grown to 35 full-service banking branches, with 16 locations in California, one in Nevada, two in Washington, five in New Mexico and 11 in Colorado. The condensed consolidated financial statements include the accounts of the Company and the Bank.All intercompany transactions and balances have been eliminated in consolidation. The condensed consolidated financial statements include all adjustments of a normal and recurring nature, which are, in the opinion of management, necessary for a fair presentation of the financial position and results of operations for the periods presented. Dollar amounts presented in the consolidated financial statements and footnote tables are rounded and presented to the nearest thousands of dollars except per share amounts. If the amounts are above $1.0 million, they are rounded one decimal point, and if they are above $1.0 billion, they are rounded two decimal points.The accompanying unaudited condensed consolidated financial statements have been prepared in accordance with the instructions to FormÂ 10-Q and, therefore, do not include all information and footnotes normally included in annual financial statements prepared in conformity with accounting principles generally accepted in the United States of America. Accordingly, these condensed consolidated financial statements should be read in conjunction with the consolidated audited financial statements and notes thereto included in the Companyâ€™s Annual Report on Form 10-K for theÂ year ended DecemberÂ 31,Â 2023. Results of operations for interim periods are not necessarily indicative of results for the fullÂ year. Certain priorÂ year information has been reclassified to conform to the currentÂ year presentation. None of the reclassifications impacted consolidated net income, earnings per share or shareholdersâ€™ equity. Restatement of Previously Issued Consolidated Financial Statements â€‹On July 18, 2023, the audit committee of the Companyâ€™s board of directors concluded that the Companyâ€™s previously issued unaudited interim consolidated financial statements for the period ended March 31, 2023 and the consolidated financial statements for the year ended December 31, 2022, as well as for the unaudited interim periods included in that fiscal year (collectively, â€œRestated Periodsâ€), should no longer be relied upon because of errors related to the accounting for unrealized losses on preferred equity securities that resulted in material misstatements of noninterest income and accumulated other comprehensive income. â€‹At the time of its purchase of the preferred equity securities for investment purposes, the Company inappropriately accounted for them as AFS debt securities under Accounting Standards Codification (â€œASCâ€) Topic 320 â€“ Investments-Debt Securities. As such, the changes in the fair value of these securities were not recorded as part of net income but rather as a component of shareholdersâ€™ equity (in accumulated other comprehensive income, net of tax). However, as a result of subsequent research and third-party consultation, the Company determined that the securities should instead have been accounted for under ASC Topic 321 â€“ Investments-Equity Securities. The result of this change in classification of the preferred equity securities is that the change in the fair value of the securities each quarter should have been recorded in noninterest income on the consolidated statements of income.â€‹On July 25, 2023, the Company filed amendments to its Quarterly Reports on Form 10-Q for the quarterly periods ended March 31, 2023, September 30, 2022, June 30, 2022, and March 31, 2022, and its Form 10-K for the year ended December 31, 2022, (the â€œOriginal Reportsâ€) with the Securities and Exchange Commission (â€œSECâ€), to reflect the restatement of the Companyâ€™s consolidated financial statements for the Restated Periods (the â€œAmended Form 10-Qsâ€ and the â€œAmended Form 10-K,â€ collectively, the â€œAmended Reportsâ€). â€‹As disclosed in the Original Reports, the Company recorded the change, net of taxes, in the fair value of preferred equity securities as part of other comprehensive loss, net of taxes, under ASC Topic 320 â€“ Investments-Debt Securities rather than as part of non-interest income under ASC Topic 321 â€“ Investments-Equity Securities. In addition, various footnotes in the Amended Reports reflect the effects of these restatements.â€‹For additional information on the effects of the restatement, see Note 2.Â Restatement of Consolidated Financial Statements in the Notes to Consolidated Financial Statements contained in the Amended Form 10-K and Note 3.Â Restatement of the Consolidated Financial Statements in the Notes to Condensed Consolidated Financial Statements contained in each of the Amended Form 10-Qs. X - ReferencesNo definition available. + Details Name: us-gaap_AccountingPoliciesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for the general note to the financial statements for the reporting entity which may include, descriptions of the basis of presentation, business description, significant accounting policies, consolidations, reclassifications, new pronouncements not yet adopted and changes in accounting principles. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 235 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org//235/tableOfContentReference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 275 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org//275/tableOfContentReference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 810 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org//810/tableOfContentReference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 250 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org//250/tableOfContent + Details Name: us-gaap_OrganizationConsolidationBasisOfPresentationBusinessDescriptionAndAccountingPoliciesTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 20 R10.htm IDEA: XBRL DOCUMENT v3.24.3 ACCOUNTING GUIDANCE NOT YET EFFECTIVE AND ADOPTED ACCOUNTING GUIDANCE 9 Months Ended Sep. 30, 2024 Accounting Standards Update and Change in Accounting Principle [Abstract] Â ACCOUNTING GUIDANCE NOT YET EFFECTIVE AND ADOPTED ACCOUNTING GUIDANCE NOTEÂ 2Â - ACCOUNTING GUIDANCE NOT YET EFFECTIVE AND ADOPTED ACCOUNTING GUIDANCEAccounting Guidance Adopted in 2024On January 1, 2024, the Company adopted Accounting Standards Update (â€œASUâ€) 2023-02, Investments - Equity Method and Joint Ventures (Topic 323): Accounting for Investments in Tax Credit Structures Using the Proportional Amortization Method, a consensus of the Emerging Issues Task Force. ASU 2023-02 allows an entity the option to apply the proportional amortization method of accounting to other equity investments that are made for the primary purpose of receiving tax credits or other income tax benefits if certain conditions are met. Prior to this ASU, the application of the proportional amortization method of accounting was limited to investments in low-income housing tax credit structures. The proportional amortization method of accounting results in the amortization of applicable investments, as well as the related income tax credits or other income tax benefits received, being presented on a single line in the statements of income, income tax expense. Under this ASU, an entity has the option to apply the proportional amortization method of accounting to applicable investments on a tax-credit-program-by-tax-credit program basis. In addition, the amendments in this ASU require that all tax equity investments accounted for using the proportional amortization method use the delayed equity contribution guidance in paragraph 323-740-25-3, requiring a liability to be recognized for delayed equity contributions that are unconditional and legally binding or for equity contributions that are contingent upon a future event when that contingent event becomes probable. Under this ASU, low-income housing tax credit investments for which the proportional amortization method is not applied can no longer be accounted for using the delayed equity contribution guidance. Further, this ASU specifies that impairment of low-income housing tax credit investments not accounted for using the equity method must apply the impairment guidance in Subtopic 323-10: Investments - Equity Method and Joint Ventures - Overall. This ASU also clarifies that for low-income housing tax credit investments not accounted for under the proportional amortization method or the equity method, an entity shall account for them under Topic 321: Investments - Equity Securities. The amendments in the ASU also require additional disclosures in interim and annual periods concerning investments for which the proportional amortization method is applied, including (i) the nature of tax equity investments, and (ii) the effect of tax equity investments and related income tax credits and other income tax benefits on the financial position and results of operations. ASU 2023-02 is effective for the Company for fiscal years beginning after December 15, 2023, including interim periods within those fiscal years. The adoption of ASU 2023-02 did not have a material impact on the Company's consolidated financial statements and related disclosures.â€‹Fair Value Measurement (Topic 820) - In June 2022, the Financial Accounting Standards Board (â€œFASBâ€) issued ASU No. 2022-03, Fair Value Measurement of Equity Securities Subject to Contractual Sale Restrictions. The guidance in the ASU clarifies that a contractual restriction on the sale of an equity security is not considered part of the unit of account on the equity security and, therefore, is not considered in measuring fair value. The ASU also requires additional disclosures about the restriction. The amendments in this update are effective for fiscal years beginning after December 15, 2023, and interim periods within those fiscal years. The adoption of ASU 2022-03 did not have a material impact on the Company's consolidated financial statements and related disclosures.â€‹Recent Accounting Guidance Not Yet EffectiveBusiness Combinations (Topic 805) - In August 2023, the FASB issued ASU 2023-05, Business Combinationsâ€”Joint Venture (JV) Formations: Recognition and Initial Measurement. The guidance requires newly-formed JVs to apply a new basis of accounting to all of its contributed net assets, which results in the JV initially measuring its contributed net assets under ASC 805-20, Business Combinations. The new guidance would be applied prospectively and is effective for all newly-formed joint venture entities with a formation date on or after January 1, 2025, with early adoption permitted. The Company is evaluating the accounting and disclosure requirements of this update and does not expect them to have a material effect on the Companyâ€™s consolidated financial statements.â€‹Segment Reporting â€“ Improvements to Reportable Segment Disclosures (Topic 280) â€“ In November 2023, the FASB issued ASU 2023-07 to enhance disclosures about significant segment expenses for public entities reporting segment information under Topic 280. It requires that a public entity disclose, on an annual and interim basis, significant expense categories for each reportable segment. Significant expense categories are derived from expenses that are 1) regularly reported to an entityâ€™s chief operating decision-maker ("CODM"), and 2) included in a segmentâ€™s reported measure of profit or loss. The disclosures should include an amount for "other segment items," reflecting the difference between 1) segment revenue less significant segment expenses, and 2) the reportable segmentâ€™s profit or loss measures. It requires that a public entity disclose the title and position of the CODM and how the CODM uses the reported measure of profit or loss to assess segment performance and to allocate resources. Further it clarifies that entities with a single reportable segment must comply with both new and existing segment reporting requirements. The amendments are effective for fiscal years beginning after December 15, 2023, and interim periods within fiscal years beginning after December 15, 2024. Entities must adopt the guidance on a retrospective basis. The Company is evaluating the accounting and disclosure requirements of this update and does not expect them to have a material effect on the Companyâ€™s consolidated financial statements.â€‹Income Taxes â€“ Improvements to Income Tax Disclosures (Topic 740) â€“In December 2023, the FASB issued ASU 2023-09 to provide additional transparency into an entityâ€™s income tax disclosures primarily related to the rate reconciliation and income taxes paid information. The standard requires that public business entities disclose, on an annual basis, specific categories in the rate reconciliation and additional information for reconciling items meeting a certain quantitative threshold. The amendments also require that entities disclose on an annual basis: 1) income taxes paid (net of refunds received) disaggregated by federal (national), state, and foreign taxes and 2) the income taxes paid (net of refunds received) disaggregated by individual jurisdictions exceeding 5% of total income taxes paid (net of refunds received). The amendments are effective for public business entities for annual periods beginning after December 15, 2024. The Company is evaluating the accounting and disclosure requirements of this update and does not expect them to have a material effect on the Companyâ€™s consolidated financial statements. â€‹ X - ReferencesNo definition available. + Details Name: us-gaap_NewAccountingPronouncementsAndChangesInAccountingPrinciplesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for change in accounting principle. Includes, but is not limited to, nature, reason, and method of adopting amendment to accounting standards or other change in accounting principle. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(2)(i) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480016/944-40-65-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(2)(ii) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480016/944-40-65-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(2)(iii) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480016/944-40-65-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (g)(2)(iv) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480016/944-40-65-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (h)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480016/944-40-65-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 5 -Subparagraph (SAB Topic 11.M.Q2) -Publisher FASB

-URI https://asc.fasb.org//1943274/2147480530/250-10-S99-5Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(4) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 20 -Name Accounting Standards Codification -Section 65 -Paragraph 6 -Subparagraph (i)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480528/815-20-65-6Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 10 -Name Accounting Standards Codification -Section 65 -Paragraph 5 -Subparagraph (f)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479832/842-10-65-5Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 10 -Name Accounting Standards Codification -Section 65 -Paragraph 5 -Subparagraph (f)(3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479832/842-10-65-5Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (c)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480175/815-40-65-2Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (c)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480175/815-40-65-2Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (c)(3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480175/815-40-65-2Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 848 -SubTopic 10 -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483550/848-10-65-2Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 105 -SubTopic 10 -Name Accounting Standards Codification -Section 65 -Paragraph 6 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479343/105-10-65-6Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-1Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 65 -Paragraph 8 -Subparagraph (e)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482615/740-10-65-8Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 65 -Paragraph 8 -Subparagraph (e)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482615/740-10-65-8Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 65 -Paragraph 8 -Subparagraph (e)(3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482615/740-10-65-8Reference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 65 -Paragraph 6 -Subparagraph (e)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482833/825-10-65-6Reference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 65 -Paragraph 6 -Subparagraph (e)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482833/825-10-65-6Reference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 65 -Paragraph 6 -Subparagraph (e)(3) -Publisher FASB -URI 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https://asc.fasb.org//1943274/2147483443/250-10-50-1Reference 31: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Topic 250 -Publisher FASB -URI https://asc.fasb.org//250/tableOfContentReference 32: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (e)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480175/815-40-65-1Reference 33: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (d)(1) -SubTopic 20 -Topic 310 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481925/310-20-65-2Reference 34: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 65 -Paragraph 2 -Subparagraph (d)(2) -SubTopic 20 -Topic 310 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481925/310-20-65-2 + Details Name: us-gaap_NewAccountingPronouncementsAndChangesInAccountingPrinciplesTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 21 R11.htm IDEA: XBRL DOCUMENT v3.24.3 INVESTMENT SECURITIES 9 Months Ended Sep. 30, 2024 Investments, Debt and Equity Securities [Abstract] Â INVESTMENT SECURITIES NOTEÂ 3Â â€“ INVESTMENT SECURITIESThe amortized cost, gross unrealized gains and losses, and estimated fair values of securities AFS at the dates indicated are summarized as follows:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â GrossÂ Â Â Â Grossâ€‹â€‹â€‹â€‹â€‹Amortizedâ€‹unrealizedâ€‹unrealizedâ€‹Estimatedâ€‹â€‹costâ€‹gainsâ€‹lossesâ€
Government Agenciesâ€‹$ 2,059â€‹$ â€”â€‹$ (14)â€‹$ 2,045Municipal securitiesâ€‹â€‹ 23,671â€‹â€‹ 188â€‹â€‹ (996)â€‹â€‹ 22,863Mortgage-backed securitiesâ€‹Â 51,459â€‹Â 322â€‹Â (2,706)â€‹Â 49,075Collateralized mortgage obligationsâ€‹Â 46,803â€‹Â 439â€‹Â (1,726)â€‹Â 45,516SBA securitiesâ€‹Â 4,210â€‹Â 37â€‹Â (52)â€‹Â 4,195Corporate bondsâ€‹Â 81,228â€‹Â 4â€‹Â (11,164)â€‹Â 70,068Totalâ€‹$ 209,430â€‹$ 990â€‹$ (16,658)â€‹$ 193,762â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â GrossÂ Â Â Â Grossâ€‹â€‹â€‹â€‹â€‹Amortizedâ€‹unrealizedâ€‹unrealizedâ€‹Estimatedâ€‹â€‹costâ€‹gainsâ€‹lossesâ
valueDecemberÂ 31,Â 2023â€‹â€‹Â Â Â â€‹Â Â Â â€‹Â Â â€‹â€‹Â Â Municipal securitiesâ€‹$ 21,910â€‹$ 75â€‹$ (1,158)â€‹$ 20,827Mortgage-backed securitiesâ€‹Â 41,048â€‹Â 194â€‹Â (3,641)â€‹Â 37,601Collateralized mortgage obligationsâ€‹Â 35,019â€‹Â 256â€‹Â (2,299)â€‹Â 32,976SBA securitiesâ€‹Â 5,280â€‹Â 49â€‹Â (77)â€‹Â 5,252Corporate bondsâ€‹Â 80,383â€‹Â 7â€‹Â (13,894)â€‹Â 66,496Totalâ€‹$ 183,640â€‹$ 581â€‹$ (21,069)â€‹$ 163,152â€‹Amortized cost and fair values exclude accrued interest receivable of $1.6Â million and $1.2Â million at SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, respectively, which is included in interest receivable and other assets in the condensed consolidated balance sheets.â€‹During both the three and nine months ended September 30,Â 2024 and 2023, the Company sold no securities AFS.â€‹The amortized cost and estimated fair value of securities AFS at the dates indicated by contractual maturity are shown below. Expected maturities may differ from contractual maturities because borrowers may have the right to call or prepay obligations with or without call or prepayment penalties.â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â 2024â€‹DecemberÂ 31,Â 2023â€‹Â Â Â Â AmortizedÂ Â Â Â EstimatedÂ Â Â Â AmortizedÂ Â Â Â Estimatedâ€‹â€‹co
valueâ€‹costâ€‹fair valueâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Securities AFSÂ â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Due in one year or lessâ€‹$ 37,997â€‹$ 37,503â€‹$ 6,397â€‹$ 6,338Due after one through five yearsâ€‹Â 85,096â€‹Â 73,729â€‹Â 15,909â€‹Â 14,206Due after five years through ten yearsâ€‹Â 25,493â€‹Â 23,600â€‹Â 102,430â€‹Â 87,867Due after ten yearsâ€‹Â 60,844â€‹Â 58,930â€‹Â 58,904â€‹Â 54,741Totalâ€‹$ 209,430â€‹$ 193,762â€‹$ 183,640â€‹$ 163,152â€‹At both September 30, 2024 and December 31, 2023, there were no securities pledged. â€‹The estimated fair value and gross unrealized losses for securities AFS aggregated by the length of time that individual securities have been in a continuous unrealized loss position at the dates indicated are as follows:â€‹LessÂ thanÂ 12Â monthsâ€‹12Â monthsÂ orÂ moreâ€‹Totalâ€‹Â Â Â Â EstimatedÂ Â Â Â UnrealizedÂ Â Â Â Estimate
Government Agenciesâ€‹$ 2,045â€‹$ (14)â€‹$ â€”â€‹$ â€”â€‹$ 2,045â€‹$ (14)Municipal securitiesâ€‹â€‹ 1,555â€‹â€‹ (2)â€‹â€‹ 13,458â€‹â€‹ (994)â€‹â€‹ 15,013â€‹â€‹ (996)Mortgage-backed securitiesâ€‹â€‹ 5,402â€‹â€‹ (44)â€‹â€‹ 21,547â€‹â€‹ (2,662)â€‹â€‹ 26,949â€‹â€‹ (2,706)Collateralized mortgage obligationsâ€‹Â 11,955â€‹â€‹ (97)â€‹â€‹ 13,228â€‹â€‹ (1,629)â€‹Â 25,183â€‹Â (1,726)SBA securitiesâ€‹Â 829â€‹â€‹ (5)â€‹â€‹ 621â€‹â€‹ (47)â€‹Â 1,450â€‹Â (52)Corporate bondsâ€‹Â 7,996â€‹â€‹ (404)â€‹â€‹ 60,568â€‹â€‹ (10,760)â€‹Â 68,564â€‹Â (11,164)Totalâ€‹$ 29,782â€‹$ (566)â€‹$ 109,422â€‹$ (16,092)â€‹$ 139,204â€‹$ (16,658)â€‹LessÂ thanÂ 12Â monthsâ€‹12Â monthsÂ orÂ moreâ€‹Totalâ€‹Â Â Â Â EstimatedÂ Â Â Â UnrealizedÂ Â Â Â Esti
securitiesâ€‹$ 2,483â€‹$ (28)â€‹$ 13,975â€‹$ (1,130)â€‹$ 16,458â€‹$ (1,158)Mortgage-backed securitiesâ€‹Â 1,369â€‹Â (30)â€‹Â 26,435â€‹Â (3,611)â€‹Â 27,804â€‹Â (3,641)Collateralized mortgage obligationsâ€‹Â 1,496â€‹Â (8)â€‹Â 20,713â€‹Â (2,291)â€‹Â 22,209â€‹Â (2,299)SBA securitiesâ€‹Â â€”â€‹Â â€”â€‹Â 1,610â€‹Â (77)â€‹Â 1,610â€‹Â (77)Corporate bondsâ€‹Â â€”â€‹Â â€”â€‹Â 65,505â€‹Â (13,894)â€‹Â 65,505â€‹Â (13,894)Totalâ€‹$ 5,348â€‹$ (66)â€‹$ 128,238â€‹$ (21,003)â€‹$ 133,586â€‹$ (21,069)â€‹At SeptemberÂ 30,Â 2024, the Company held 349 securities AFS, of which 212 were in an unrealized loss position for more than twelve months and 16 were in an unrealized loss position for less than twelve months. At DecemberÂ 31,Â 2023, the Company heldÂ 334Â investment securities, of whichÂ 297Â were in an unrealized loss position for more than twelveÂ months andÂ 22Â were in an unrealized loss position for less than twelveÂ months. The Company anticipates full recovery of amortized cost with respect to these securities at maturity or sooner in the event of a more favorable market interest rate environment.Allowance for credit losses on investment debt securities available-for-saleâ€‹Securities that were in an unrealized loss position as of September 30, 2024 were evaluated to determine whether the decline in fair value below the amortized cost basis resulted from a credit loss or changes in required yields by investors in these types of securities, among other factors. This assessment first includes a determination of whether the Company intends to sell the security, or it is more likely than not that the Company will be required to sell the security before recovery of its amortized cost basis less any current-period credit losses. In making this assessment, management considers the nature of the security and any related government guarantees, any changes to the rating of the security by a rating agency, creditworthiness of the issuers/guarantors, the underlying collateral, the financial conditions and prospects of the issuer, and any adverse conditions specifically related to the security, among other factors.As of September 30, 2024, the Company expects to recover the amortized cost basis of its securities, has no present intent to sell any investment securities with unrealized losses and it is not more likely than not that we will be required to sell securities with unrealized losses before recovery of their amortized cost and the decline in fair value is largely attributed to changes in interest rates and other market conditions. The issuers of these securities continue to make timely principal and interest payments.Â NoÂ allowances for credit losses have been recognized on investment debt securities AFS in an unrealized loss position, as management does not believe any of the securities are impaired due to reasons of credit quality at September 30, 2024.Equity Securitiesâ€‹The Company recognized a net gain on equity securities of $1.4 million and $1.7 million for the three and nine months ended September 30, 2024, and recognized a net loss on equity securities of $274,000 and $2.1 million for the three and nine months ended September 30, 2023, respectively. Equity securities were $14.3 million and $12.6 million as of September 30, 2024 and December 31, 2023, respectively. X - ReferencesNo definition available.
+ Details Name: us-gaap_InvestmentsDebtAndEquitySecuritiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for investments in certain debt and equity securities. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org//320/tableOfContentReference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-10Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482106/820-10-50-6BReference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6B -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482106/820-10-50-6BReference 5: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1403 -Paragraph (b) -Publisher SECReference 6: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 946 -SubTopic 320 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org//946-320/tableOfContentReference 7: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 940 -SubTopic 320 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org//940-320/tableOfContentReference 8: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org//942-320/tableOfContent + Details Name: us-gaap_InvestmentsInDebtAndMarketableEquitySecuritiesAndCertainTradingAssetsDisclosureTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 22 R12.htm IDEA: XBRL DOCUMENT v3.24.3 LOANS 9 Months Ended Sep. 30, 2024 Receivables [Abstract] Â LOANS NOTEÂ 4Â â€“ LOANS The Companyâ€™s loan portfolio at the dates indicated is summarized below:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â SeptemberÂ 30,Â Â Â Â Â DecemberÂ 31,Â â€‹â€‹2024â€‹2023Commercial and industrial (1)â€‹$ 174,430â€‹$ 162,889Construction and landâ€‹Â 2,631â€‹Â 9,559Commercial real estateâ€‹Â 1,631,373â€‹Â 1,668,585Residentialâ€‹Â 103,090â€‹Â 86,002Consumerâ€‹Â 397â€‹Â 738Total loansâ€‹Â 1,911,921â€‹Â 1,927,773Net deferred loan costs â€‹Â 184â€‹Â 56Allowance for credit lossesâ€‹Â (18,310)â€‹Â (22,000)Net loansâ€‹$ 1,893,795â€‹$ 1,905,829â€‹(1)Includes $1.7 million and $3.8 million of U.S. Small Business Administration (â€œSBAâ€) Paycheck Protection Program (â€œPPPâ€) loans as of September 30, 2024 and December 31, 2023, respectively. â€‹Net loans exclude accrued interest receivable of $6.1Â million and $6.7Â million at SeptemberÂ 30, 2024 and DecemberÂ 31, 2023, respectively, which is included in interest receivable and other assets in the condensed consolidated balance sheets.â€‹The Companyâ€™s total individually evaluated loans, including collateral dependent loans, nonaccrual loans, modified loans to borrowers experiencing financial difficulty, and accreting purchase credit deteriorated (â€œPCDâ€) loans that have experienced post-acquisition declines in cash flows expected to be collected are summarized as follows:â€‹Â Â Â Â CommercialÂ Â Â Â ConstructionÂ Â Â Â CommercialÂ Â Â Â â€‹Â Â Â Â â€‹Â Â Â Â â€‹â€‹â€‹andÂ industrialâ€
investment in loans individually evaluated:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â With no specific allowance recordedâ€‹$ 1,037â€‹$ â€”â€‹$ 13,832â€‹$ 747â€‹$ â€”â€‹$ 15,616With a specific allowance recordedâ€‹Â 154â€‹Â â€”â€‹Â 1,750â€‹Â 532â€‹Â â€”â€‹Â 2,436Total recorded investment in loans individually evaluatedâ€‹$ 1,191â€‹$ â€”â€‹$ 15,582â€‹$ 1,279â€‹$ â€”â€‹$ 18,052Specific allowance on loans individually evaluatedâ€‹$ 44â€‹$ â€”â€‹$ 194â€‹$ 205â€‹$ â€”â€‹$ 443â€‹DecemberÂ 31,Â 2023â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Recorded investment in loans individually evaluated:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â With no specific allowance recordedâ€‹$ 273â€‹$ 366â€‹$ 1,298â€‹$ 1,349â€‹$ â€”â€‹$ 3,286With a specific allowance recordedâ€‹Â 1,799â€‹Â â€”â€‹Â 7,745â€‹Â 147â€‹Â â€”â€‹Â 9,691Total recorded investment in loans individually evaluatedâ€‹$ 2,072â€‹$ 366â€‹$ 9,043â€‹$ 1,496â€‹$ â€”â€‹$ 12,977Specific allowance on loans individually evaluatedâ€‹$ 1,423â€‹$ â€”â€‹$ 3,008â€‹$ 2â€‹$ â€”â€‹$ 4,433â€‹From time to time, the Company mayÂ extend, restructure, or otherwise modify the terms of existing loans, on a case-by-case basis, to remain competitive and retain certain customers, as well as assist other customers who may be experiencing financial difficulties. At the time of restructuring, these loans are generally placed on nonaccrual. These loans may be returned to accrual status after the borrower demonstrates performance with the modified terms for a sustained period of time (generally six months) and the capacity to continue to perform in accordance with the modified terms of the restructured debt. The ACL on a modified loan to a borrower experiencing financial difficulty is measured using the same method as individually evaluated loans.During the three and nine months ended September 30, 2024 and 2023, there were no modifications of loans to borrowers experiencing financial difficulty. A summary of previously modified loans to borrowers experiencing financial difficulty by type of concession and type of loan, as of the dates indicated, is set forth below:â€‹Â Â Â Â NumberÂ ofÂ Â Â Â RateÂ Â Â Â TermÂ Â Â Â RateÂ &Â termÂ Â Â Â â€‹â€‹â€‹% of Total â€‹â€‹loansâ€‹modificationâ€‹modificationâ€‹modificationâ€‹Totalâ€‹loans outstandingSeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercial and industrialÂ 2â€‹$ â€”â€‹$ 103â€‹$ â€”â€‹$ 103â€‹â€‹ 0.06%Construction and landÂ â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”%Commercial real estateÂ 4â€‹Â â€”â€‹Â 1,884â€‹Â

â€”â€‹Â 1,884â€‹Â 0.12%ResidentialÂ 1â€‹Â â€”â€‹â€‹ 747â€‹Â â€”â€‹Â 747â€‹Â 0.72%ConsumerÂ â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”%TotalÂ 7â€‹$ â€”â€‹$ 2,734â€‹$ â€”â€‹$ 2,734â€‹â€‹ 0.14%â€‹Â Â Â NumberÂ ofÂ Â Â RateÂ Â Â TermÂ Â Â RateÂ &Â termÂ Â Â â€‹â€‹â€‹% of Total â€‹â€‹loansâ€‹modificationâ€‹modificationâ€‹modificationâ€‹Totalâ€‹loans outstandingDecember 31, 2023â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercial and industrialÂ 2â€‹$ â€”â€‹$ 125â€‹$ â€”â€‹$ 125â€‹â€‹ 0.08%Construction and landÂ â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”%Commercial real estateÂ 4â€‹Â â€”â€‹Â 3,400â€‹Â â€”â€‹Â 3,400â€‹Â 0.20%ResidentialÂ 1â€‹Â â€”â€‹Â 778â€‹Â â€”â€‹Â 778â€‹Â 0.90%ConsumerÂ â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”%TotalÂ 7â€‹$ â€”â€‹$ 4,303â€‹$ â€”â€‹$ 4,303â€‹â€‹ 0.22%â€‹For the three and nine months ended September 30,Â 2024, the Company recordedÂ no charge-offs and $1.3 million of charge-offs for modified loans to borrowers experiencing financial difficulty, respectively. During the three and nine months ended September 30, 2023, the Company recorded no charge-offs for modified loans to borrowers experiencing financial difficulty. â€‹As of September 30,Â 2024 and December 31, 2023, individually evaluated modified loans to borrowers experiencing financial difficulty had a related allowance of $26,000Â and $1.3 million, respectively. As of September 30,Â 2024 and December 31, 2023, noneÂ of the modified loans to borrowers experiencing financial difficulty were performing in accordance with their modified terms. Accruing modified loans to borrowers experiencing financial difficulty are included in the loans individually evaluated as part of the calculation of the allowance for credit losses for loans.â€‹Risk Rating SystemThe Company evaluates and assigns a risk grade to each loan based on certain criteria to assess the credit quality of the loan. The assignment of a risk rating is done for each individual loan. Loans are graded from inception and on a continuing basis until the debt is repaid. Any adverse or beneficial trends will trigger a review of the loan risk rating. Each loan is assigned a risk grade based on its characteristics. Loans with low to average credit risk are assigned a lower risk grade than those with higher credit risk as determined by the individual loan characteristics. The Companyâ€™s Pass loans include loans with acceptable business or individual credit risk where the borrowerâ€™s operations, cash flow or financial condition provides evidence of low to average levels of risk. Loans that are assigned higher risk grades are loans that exhibit the following characteristics:Special Mention loans have potential weaknesses that deserve close attention. If left uncorrected, these potential weaknesses may result in a deterioration of the repayment prospects for the loan or in the Companyâ€™s credit position at some future date. Special Mention loans are not adversely classified and do not expose the Company to sufficient risk to warrant adverse classification. A Special Mention rating is a temporary rating, pending the occurrence of an event that would cause the risk rating either to improve or to be downgraded.Loans in this category would be characterized by any of the following situations:â—Credit that is currently protected but is potentially a weak asset;â—Credit that is difficult to manage because of an inadequate loan agreement, the condition of and/or control over collateral, failure to obtain proper documentation, or any other deviation from product lending practices; andâ—Adverse financial trends.Substandard loans are inadequately protected by the current net worth and paying capacity of the obligor or of the collateral pledged. Loans classified substandard must have a well-defined weakness or weaknesses that jeopardize the liquidation of the debt. Substandard loans are characterized by the distinct possibility that the Company will sustain some loss if the deficiencies are not corrected. The potential loss does not have to be recognizable in an individual credit for that credit to be risk rated Substandard. A loan can be fully and adequately secured and still be considered Substandard.Some characteristics of Substandard loans are:â—Inability to service debt from ordinary and recurring cash flow;â—Chronic delinquency;â—Reliance upon alternative sources of repayment;â—Term loans that are granted on liberal terms because the borrower cannot service normal payments for that type of debt;â—Repayment dependent upon the liquidation of collateral;â—Inability to perform as agreed, but adequately protected by collateral;â—Necessity to renegotiate payments to a non-standard level to ensure performance; andâ—The borrower is bankrupt, or for any other reason, future repayment is dependent on court action.Doubtful loans have all the weaknesses inherent in loans classified as Substandard with the added characteristic that the weaknesses make collection or liquidation in full, based on currently existing facts, conditions, and value, highly questionable and improbable. Doubtful loans have a high probability of loss, yet certain important and reasonably specific pending factors may work toward the strengthening of the credit.Losses are recognized as charges to the allowance when the loan or portion of the loan is considered uncollectible or at the time of foreclosure. Recoveries on loans previously charged off are credited to the allowance for credit losses.Revolving loans that are converted to term loans are treated as new originations in the tables below and are presented by year of initial origination. During the nine months ended September 30, 2024, and the year ended December 31, 2023, $867,000 and $7.1 million of revolving loans were converted to term loans, respectively. The following tables present the internally assigned risk grade by class of loans at the dates indicated:â€‹Revolvingâ€‹â€‹â€‹â€‹Â Â Â Â â€‹Term loans - amortized cost by origination yearÂ Â Â Â â€‹loansâ€‹â€‹â€‹â€‹2024â€‹2023â€‹2022â€‹2021â€‹2020â€‹Priorâ€‹amortized costâ€‹TotalSeptemberÂ 30,Â 2024Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercial and industrial:â€‹Passâ€‹$ 5,484â€‹$ 52,925â€‹$ 29,764â€‹$ 25,656â€‹$ 14,425â€‹$ 39,473â€‹$ â€”â€‹$ 167,727Special mentionâ€‹â€‹ 1,216â€‹â€‹ 355â€‹â€‹ 1,791â€‹â€‹ 455â€‹â€‹ 57â€‹â€‹ 345â€‹â€‹ â€”â€‹â€‹ 4,219Substandardâ€‹â€‹ 148â€‹â€‹ 206â€‹â€‹ 354â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 1,776â€‹â€‹ â€”â€‹â€‹ 2,484Total commercial and industrialâ€‹$ 6,848â€‹$ 53,486â€‹$ 31,909â€‹$ 26,111â€‹$ 14,482â€‹$ 41,594â€‹$ â€”â€‹$ 174,430YTD gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ 1,021â€‹$ 45â€‹$ 321â€‹$ â€”â€‹$ 1,387Construction and land:â€‹Passâ€‹$ 50â€‹$ 65â€‹$ 1,183â€‹$ 139â€‹$ 56â€‹$ 1,138â€‹$ â€”â€‹$ 2,631Special mentionâ€‹â€‹ 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mentionâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 839â€‹â€‹ 419â€‹â€‹ â€”â€‹â€‹ 1,258Substandardâ€‹â€‹ 1,111â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 313â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 1,424Total residentialâ€‹$ 5,169â€‹$ 23,506â€‹$ 306â€‹$ 27,873â€‹$ 40,327â€‹$ 5,909â€‹$ â€”â€‹$ 103,090YTD gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”Consumer:â€‹Passâ€‹$ 97â€‹$ 212â€‹$ â€”â€‹$ 49â€‹$ 10â€‹$ 29â€‹$ â€”â€‹$ 397Special mentionâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Substandardâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Total consumerâ€‹$ 97â€‹$ 212â€‹$ â€”â€‹$ 49â€‹$ 10â€‹$ 29â€‹$ â€”â€‹$ 397YTD gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ 2â€‹$ 2Total loans outstandingâ€‹Risk ratingsâ€‹Passâ€‹$ 199,515â€‹$ 192,691â€‹$ 145,314â€‹$ 480,007â€‹$ 546,523â€‹$ 238,869â€‹$ â€”â€‹$ 1,802,919Special mentionâ€‹â€‹ 15,324â€‹â€‹ 355â€‹â€‹ 2,426â€‹â€‹ 9,260â€‹â€‹ 13,181â€‹â€‹ 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1,024â€‹â€‹ 2,539Total commercial and industrialâ€‹$ 26,055â€‹$ 25,039â€‹$ 19,294â€‹$ 24,310â€‹$ 27,260â€‹$ 20,322â€‹$ 20,609â€‹$ 162,889YTD gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ 27â€‹$ 436â€‹$ â€”â€‹$ 463Construction and land:â€‹Passâ€‹$ 1,217â€‹$ 6,040â€‹$ â€”â€‹$ 1,177â€‹$ 109â€‹$ 650â€‹$ â€”â€‹$ 9,193Special mentionâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Substandardâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 366â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 366Total construction and landâ€‹$ 1,217â€‹$ 6,040â€‹$ â€”â€‹$ 1,543â€‹$ 109â€‹$ 650â€‹$ â€”â€‹$ 9,559YTD gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”Commercial real estate:â€‹Passâ€‹$ 80,576â€‹$ 397,319â€‹$ 377,165â€‹$ 140,265â€‹$ 180,859â€‹$ 370,887â€‹$ 9,405â€‹$ 1,556,476Special mentionâ€‹â€‹ â€”â€‹â€‹ 10,348â€‹â€‹ 1,894â€‹â€‹ 17,001â€‹â€‹ 15,101â€‹â€‹ 41,482â€‹â€‹ â€”â€‹â€‹ 85,826Substandardâ€‹â€‹ â€”â€‹â€‹ 158â€‹â€‹ 946â€‹â€‹ â€”â€‹â€‹ 11,579â€‹â€‹ 13,600â€‹â€‹ â€”â€‹â€‹ 26,283Total commercial real estateâ€‹$ 80,576â€‹$ 407,825â€‹$ 380,005â€‹$ 157,266â€‹$ 207,539â€‹$ 425,969â€‹$ 9,405â€‹$ 1,668,585YTD gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”Residential:â€‹Passâ€‹$ â€”â€‹$ â€”â€‹$ 2,432â€‹$ 4,319â€‹$ 7,986â€‹$ 36,814â€‹$ 32,420â€‹$ 83,971Special mentionâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 437â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 437Substandardâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 1,594â€‹â€‹ â€”â€‹â€‹ 1,594Total residentialâ€‹$ â€”â€‹$ â€”â€‹$ 2,432â€‹$ 4,319â€‹$ 8,423â€‹$ 38,408â€‹$ 32,420â€‹$ 86,002YTD gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ 172â€‹$ 3â€‹$ 175Consumer:â€‹Passâ€‹$ 65â€‹$ 67â€‹$ â€”â€‹$ 6â€‹$ 18â€‹$ 69â€‹$ 494â€‹$ 719Special mentionâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Substandardâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 19â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 19Total consumerâ€‹$ 65â€‹$ 67â€‹$ â€”â€‹$ 6â€‹$ 37â€‹$ 69â€‹$ 494â€‹$ 738YTD gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ 5â€‹$ 5Total loans outstandingâ€‹Risk ratingsâ€‹Passâ€‹$ 107,913â€‹$ 428,465â€‹$ 398,891â€‹$ 168,598â€‹$ 214,980â€‹$ 425,777â€‹$ 60,073â€‹$ 1,804,697Special mentionâ€‹â€‹ â€”â€‹â€‹ 10,348â€‹â€‹ 1,894â€‹â€‹ 18,324â€‹â€‹ 16,470â€‹â€‹ 43,408â€‹â€‹ 1,831â€‹â€‹ 92,275Substandardâ€‹â€‹ â€”â€‹â€‹ 158â€‹â€‹ 946â€‹â€‹ 522â€‹â€‹ 11,918â€‹â€‹ 16,233â€‹â€‹ 1,024â€‹â€‹ 30,801Doubtfulâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Total loans outstandingâ€‹$ 107,913â€‹$ 438,971â€‹$ 401,731â€‹$ 187,444â€‹$ 243,368â€‹$ 485,418â€‹$ 62,928â€‹$ 1,927,773YTD gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ 27â€‹$ 608â€‹$ 8â€‹$ 643â€‹The following tables provide an aging of the Companyâ€™s loans receivable as of the dates indicated:â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹>â€‹â€‹30â€“59 Daysâ€‹60â€“89Â Daysâ€‹orÂ moreâ€‹Totalâ€‹â€‹â€‹â€‹â€‹â€‹â€‹TotalÂ loansâ€‹90 days andâ€‹â€‹pastÂ dueâ€‹pastÂ dueâ€‹pastÂ dueâ€‹pastÂ dueâ€‹Currentâ€‹PCDÂ loansâ€‹receivableâ€‹accruingSeptemberÂ 30,Â 2024Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹ and industrialâ€‹$ 675â€‹$ 588â€‹$ 231â€‹$ 1,494â€‹$ 172,813â€‹$ 123â€‹$ 174,430â€‹$ â€”Construction and landâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â 2,620â€‹Â 11â€‹Â 2,631â€‹Â â€”Commercial real estateâ€‹Â 2,032â€‹Â 3,527â€‹Â 1,455â€‹Â 7,014â€‹Â 1,600,916â€‹Â 23,443â€‹Â 1,631,373â€‹Â â€”Residentialâ€‹Â 27â€‹Â 2â€‹â€‹ 1,030â€‹Â 1,059â€‹Â 101,727â€‹Â 304â€‹Â 103,090â€‹Â â€”Consumerâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â 397â€‹Â â€”â€‹Â 397â€‹Â â€”Totalâ€‹$ 2,734â€‹$ 4,117â€‹$ 2,716â€‹$ 9,567â€‹$ 1,878,473â€‹$ 23,881â€‹$ 1,911,921â€‹$ â€”â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â >â€‹â€‹30â€“59Â Daysâ€‹60â€“89Â Daysâ€‹orÂ moreâ€‹Totalâ€‹â€‹â€‹â€‹â€‹â€‹â€‹TotalÂ loansâ€‹90 days andâ€‹â€‹pastÂ dueâ€‹pastÂ dueâ€‹pastÂ dueâ€‹pastÂ dueâ€‹Currentâ€‹PCDÂ loansâ€‹receivableâ€‹accruingDecemberÂ 31,Â 2023Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹ and industrialâ€‹$ 803â€‹$ 146â€‹$ 1,782â€‹$ 2,731â€‹$ 159,960â€‹$ 198â€‹$ 162,889â€‹$ â€”Construction and landâ€‹Â 97â€‹Â â€”â€‹Â 366â€‹Â 463â€‹Â 9,071â€‹Â 25â€‹Â 9,559â€‹Â â€”Commercial real estateâ€‹Â 2,908â€‹Â 1,702â€‹Â 7,793â€‹Â 12,403â€‹Â 1,631,129â€‹Â 25,053â€‹Â 1,668,585â€‹Â â€”Residentialâ€‹Â 55â€‹Â â€”â€‹Â â€”â€‹Â 55â€‹Â 85,500â€‹Â 447â€‹Â 86,002â€‹Â â€”Consumerâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â 738â€‹Â â€”â€‹Â 738â€‹Â â€”Totalâ€‹$ 3,863â€‹$ 1,848â€‹$ 9,941â€‹$ 15,652â€‹$ 1,886,398â€‹$ 25,723â€‹$ 1,927,773â€‹$ â€”â€‹Nonaccrual loans totaled $9.7 million and $13.0 million at September 30, 2024 and December 31, 2023, respectively. Nonaccrual loans guaranteed by a government agency, which reduces the Companyâ€™s credit exposure, were $2.0 million at SeptemberÂ 30,Â 2024 compared to $740,000 at DecemberÂ 31,Â 2023. At SeptemberÂ 30,Â 2024, nonaccrual loans included $2.4 million of loans 30-89 days past due and $4.6 million of loans less than 30 days past due. At December 31, 2023, nonaccrual loans included $927,000 of loans 30-89 days past due and $2.1 million of loans less than 30 days past due. At September 30, 2024, the $2.4 million of nonaccrual loans 30-89 days past due was comprised of two loans and the $4.6 million of loans less than 30 days past due was comprised of 18 loans. All these loans were placed on nonaccrual due to concerns over the financial condition of the borrowers. There were no loans that were 90 days or more past due and still accruing at September 30, 2024 or December 31, 2023. â€‹Interest foregone on nonaccrual loans was approximately $397,000 and $1.1 million for the three and nine months ended SeptemberÂ 30,Â 2024, compared to $173,000 and $593,000 for the three and nine months ended SeptemberÂ 30,Â 2023. Interest income recognized on nonaccrual loans was approximately $7,400 and $93,600 for the three and nine months ended September 30, 2024, compared to $39,000 and $120,000 for the three and nine months ended September 30, 2023, respectively.â€‹Pledged LoansOur FHLB line of credit is securedÂ under terms of a blanket collateral agreement by a pledge of certain qualifying loans with unpaid principal balances of $1.01Â billion andÂ $1.14Â billion at SeptemberÂ 30, 2024 and December 31, 2023, respectively. Our discount window advance line with the FRB of San Francisco is securedÂ by a pledge of certain qualifying loans with unpaid principal balances of $78.4 million at SeptemberÂ 30, 2024. No loans were pledged to the FRB of San Francisco at December 31, 2023. For additional information, see â€œNote 11 - Borrowingsâ€ of the Notes to Condensed Consolidated Financial Statements. X - DefinitionThe entire disclosure for claims held for amounts due a entity, excluding financing receivables. Examples include, but are not limited to, trade accounts receivables, notes receivables, loans receivables. Includes disclosure for allowance for credit losses. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org//310-10/tableOfContent + Details Name: us-gaap_LoansNotesTradeAndOtherReceivablesDisclosureTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_ReceivablesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 23 R13.htm IDEA: XBRL DOCUMENT v3.24.3 ALLOWANCE FOR CREDIT LOSSES FOR LOANS 9 Months Ended Sep. 30, 2024 Allowance for Loan Losses [Abstract] Â ALLOWANCE FOR CREDIT LOSSES FOR LOANS NOTEÂ 5Â â€“ ALLOWANCE FOR CREDIT LOSSES FOR LOANSThe following tables summarize the Companyâ€™s allowance for credit losses for loans, reserve for unfunded commitments, and loan balances individually and collectively evaluated by type of loan, as of the dates and for the periods indicated:â€‹Commercialâ€‹Constructionâ€‹Commercialâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Reserve forâ€‹Â Â Â Â andÂ industrialÂ Â Â Â andÂ landÂ Â Â Â realÂ estateÂ Â Â Â ResidentialÂ Â Â Â ConsumerÂ Â Â Â TotalÂ Â Â Â unfunded commitmentsThree months ended SeptemberÂ 30,Â 2024â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹Allowance for credit lossesÂ â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Beginning balanceâ€‹$ 3,987â€‹$ 105â€‹$ 13,695â€‹$ 1,205â€‹$ 8â€‹$ 19,000â€‹$ 200Charge-offsâ€‹Â (1,031)â€‹Â â€”â€‹â€‹ (566)â€‹Â â€”â€‹â€‹ (1)â€‹Â (1,598)â€‹Â â€”Recoveriesâ€‹Â 53â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â 53â€‹Â â€”Provision for (reversal of) credit lossesâ€‹Â Â 1,991â€‹Â 13â€‹Â (1,670)â€‹Â 523â€‹Â (2)â€‹Â 855â€‹Â 390Ending balanceâ€‹$ 5,000â€‹$ 118â€‹$ 11,459â€‹$ 1,728â€‹$ 5â€‹$ 18,310â€‹$ 590â€‹Nine months ended September 30, 2024â€‹Â Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Allowance

for credit losses:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Beginning balanceâ€‹$ 4,216â€‹$ 298â€‹$ 16,498â€‹$ 979â€‹$ 9â€‹$ 22,000â€‹$ 225Charge-offsâ€‹Â
(1,387)â€‹Â â€”â€‹Â (3,772)â€‹Â â€”â€‹Â (2)â€‹Â (5,161)â€‹Â â€”Recoveriesâ€‹Â 68â€‹Â â€”â€‹Â â€”â€‹â€‹ 99â€‹Â 1â€‹Â 168â€‹Â â€”Provision for (reversal of) credit lossesâ€‹Â
2,103â€‹â€‹ (180)â€‹â€‹ (1,267)â€‹â€‹ 650â€‹â€‹ (3)â€‹Â 1,303â€‹â€‹ 365Ending balanceâ€‹$ 5,000â€‹$ 118â€‹$ 11,459â€‹$ 1,728â€‹$ 5â€‹$ 18,310â€‹$
590â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â 2024â€‹Allowance for credit
losses:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹â€‹â€‹Loans individually evaluatedâ€‹$ 44â€‹$ â€”â€‹$ 194â€‹$ 205â€‹$ â€”â€‹$ 443â€‹â€‹â€‹Loans collectively
evaluatedâ€‹Â 4,929â€‹Â 118â€‹Â 10,942â€‹Â 1,519â€‹Â 5â€‹Â 17,513â€‹â€‹â€‹PCD loansâ€‹Â 27â€‹Â â€”â€‹Â 323â€‹Â 4â€‹Â â€”â€‹Â
354â€‹â€‹â€‹â€‹â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â â€‹â€‹â€‹â€‹Loans receivable:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â â€‹â€‹â€‹â€‹Individually evaluated â€‹$
1,191â€‹$ â€”â€‹$ 15,582â€‹$ 1,279â€‹$ â€”â€‹$ 18,052â€‹â€‹â€‹Collectively evaluated â€‹Â 173,116â€‹Â 2,620â€‹Â 1,592,348â€‹Â 101,507â€‹Â 397â€‹Â 1,869,988â€‹â€‹â€‹PCD
loansâ€‹Â 123â€‹Â 11â€‹Â 23,443â€‹Â 304â€‹Â â€”â€‹Â 23,881â€‹â€‹â€‹Total loansâ€‹$ 174,430â€‹$ 2,631â€‹$ 1,631,373â€‹$ 103,090â€‹$ 397â€‹$
1,911,921â€‹Commercialâ€‹Constructionâ€‹Commercialâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Reserve
forâ€‹Â Â Â Â andÂ industrialÂ Â Â Â andÂ landÂ Â Â Â realÂ estateÂ Â Â Â ResidentialÂ Â Â Â Consumerâ€‹TotalÂ Â Â Â unfunded commitmentsThree months ended
SeptemberÂ 30,Â 2023â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹Allowance for credit
lossesÂ â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â â€‹â€‹Â Â Â â€‹Â Â Beginning balanceâ€‹$ 3,647â€‹$ 317â€‹$ 14,167â€‹$ 959â€‹$ 10â€‹$ 19,100â€‹$ 300Charge-offsâ€‹Â (27)â€‹Â
â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â (27)â€‹Â â€”Recoveriesâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â 1â€‹Â 2â€‹Â 3â€‹Â â€”Provision for (reversal of) credit lossesâ€‹Â 883â€‹Â (60)â€‹Â
(131)â€‹Â 36â€‹Â (4)â€‹Â 724â€‹Â (50)Ending balanceâ€‹$ 4,503â€‹$ 257â€‹$ 14,036â€‹$ 996â€‹$ 8â€‹$ 19,800â€‹$
250â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Nine months ended September 30, 2023â€‹Â Â â€‹Allowance
for loan lossesÂ â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â â€‹â€‹Â Â Â â€‹Â Â Beginning balanceâ€‹$ 2,885â€‹$ 68â€‹$ 14,185â€‹$ 1,742â€‹$ 20â€‹$ 18,900â€‹$ 315Impact of CECL
adoptionâ€‹â€‹ 1,366â€‹â€‹ 402â€‹â€‹ 2â€‹â€‹ (302)â€‹â€‹ 32â€‹â€‹ 1,500â€‹â€‹ 45Charge-offsâ€‹Â (309)â€‹Â â€”â€‹Â â€”â€‹Â (175)â€‹Â (3)â€‹Â (487)â€‹Â â€”Recoveriesâ€‹Â 80â€‹Â
â€”â€‹Â 2â€‹Â 1â€‹Â 5â€‹Â 88â€‹Â â€”Reversal of credit lossesâ€‹Â 481â€‹â€‹ (213)â€‹â€‹ (153)â€‹â€‹ (270)â€‹â€‹ (46)â€‹Â (201)â€‹â€‹ (110)Ending balanceâ€‹$ 4,503â€‹$ 257â€‹$
14,036â€‹$ 996â€‹$ 8â€‹$ 19,800â€‹$ 250â€‹September 30,
2023â€‹Â â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Allowance for credit losses by methodology:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Loans
individually evaluatedâ€‹$ 1,572â€‹$ â€”â€‹$ 309â€‹$ 2â€‹$ â€”â€‹$ 1,883â€‹â€‹â€‹Loans collectively evaluatedâ€‹Â 2,931â€‹Â 257â€‹Â 13,198â€‹Â 986â€‹Â 8â€‹Â 17,380â€‹â€‹â€‹PCD
loansâ€‹Â â€”â€‹Â â€”â€‹Â 529â€‹Â 8â€‹Â â€”â€‹Â 537â€‹Loans receivable by
methodology:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹â€‹â€‹Individually evaluated â€‹$ 1,943â€‹$ 366â€‹$ 10,448â€‹$ 1,564â€‹$ â€”â€‹$ 14,321â€‹â€‹â€‹Collectively
evaluated â€‹Â 168,795â€‹Â 8,038â€‹Â 1,664,631â€‹Â 85,539â€‹Â 639â€‹Â 1,927,642â€‹â€‹â€‹PCD loansâ€‹Â 205â€‹Â â€”â€‹Â 26,066â€‹Â 496â€‹Â â€”â€‹Â 26,767â€‹â€‹â€‹Total
loansâ€‹$ 170,943â€‹$ 8,404â€‹$ 1,701,145â€‹$ 87,599â€‹$ 639â€‹$ 1,968,730â€‹â€‹â€‹â€‹â€‹For the three months ended September 30, 2024, the provision for credit losses and related
change in the allowance for credit losses on loans was mainly driven by a replenishment of the allowance. Net charge-offs totaled $1.5 million during the third quarter of 2024, which included a
$1.0 million complete charge-off on a commercial non-accrual loan, which was fully reserved for at June 30, 2024, a $480,000 complete charge-off of a non-accrual commercial real estate loan,
which was sold during the current quarter, and a complete write-down of one non-accrual farmland loan for $88,000, partially offset by two recoveries totaling $50,000 during the current
quarter. The quantitative reserve was impacted by declines in forecasted economic conditions for national gross domestic product and increasing forecasted national unemployment, both of
which are key indicators utilized to estimate credit losses.â€‹For the nine months ended September 30, 2024, the provision for credit losses and related change in the allowance for credit losses
on loans was mainly driven by replenishment of the allowance during the period, partially offset by decreases in outstanding loan balances, leading to lower quantitative reserves. Net charges-offs totaled $5.0 million for the nine months ended September 30, 2024, of which $3.2 million was specifically reserved for at December 31, 2023. No changes were made to the qualitative risk
factor conclusions during the nine months ended September 30, 2024. The quantitative reserve was impacted by declines in forecasted economic conditions for national gross domestic product
and increasing forecasted national unemployment, both of which are key indicators utilized to estimate credit losses. The reserve for individually evaluated loans decreased during the nine
months ended September 30, 2024 primarily due to a charge-offs of $3.2 million, as the collateral shortfalls were deemed uncollectable.â€‹The following table summarizes the amortized cost
basis of individually evaluated collateral-dependent loans, including nonaccrual loans, modified loans to borrowers experiencing financial difficulty, and accreting purchase credit deteriorated
(â€œPCDâ€) loans that have experienced post-acquisition declines in cash flows expected to be collected, by loan and collateral type as of the dates
indicated.â€‹Retail andâ€‹â€‹â€‹Convalescentâ€‹â€‹â€‹â€‹â€‹â€‹A/R
andâ€‹â€‹â€‹â€‹â€‹Â Â Â Â OfficeÂ Â Â Â MultifamilyÂ Â Â Â facilityÂ Â Â Â HotelÂ Â Â Â Otherâ€‹SFR 1-4Â Â Â Â Equipment Â Â Â Â TotalÂ Â Â Â ACLSeptember 30,
2024â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹Commercial and industrialÂ $ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ 1,191â€‹$
1,191â€‹$ 44Construction and landâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Commercial real estateâ€‹â€‹ 469â€‹Â 84â€‹Â 1,200â€‹Â
8,058â€‹Â 5,771â€‹Â â€”â€‹Â â€”â€‹Â 15,582â€‹Â 194Residentialâ€‹Â â€”â€‹Â â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 1,279â€‹Â â€”â€‹â€‹ 1,279â€‹Â 205Consumerâ€‹Â â€”â€‹Â
â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”Totalâ€‹$ 469â€‹$ 84â€‹$ 1,200â€‹$ 8,058â€‹$ 5,771â€‹$ 1,279â€‹$ 1,191â€‹$ 18,052â€‹$
443â€‹December 31,
2023â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹Commercial and industrialÂ $ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ 1,021â€‹$ â€”â€‹$ 1,052â€‹$
2,073â€‹$ 1,423Construction and landâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 366â€‹â€‹ â€”â€‹â€‹ 366â€‹â€‹ â€”Commercial real estateâ€‹â€‹ 224â€‹Â 5,305â€‹Â
2,213â€‹Â 135â€‹Â 1,165â€‹Â â€”â€‹Â â€”â€‹Â 9,042â€‹Â 3,008Residentialâ€‹Â â€”â€‹Â â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 1,496â€‹Â â€”â€‹â€‹ 1,496â€‹Â 2Consumerâ€‹Â
â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”Totalâ€‹$ 224â€‹$ 5,305â€‹$ 2,213â€‹$ 135â€‹$ 2,186â€‹$ 1,862â€‹$ 1,052â€‹$ 12,977â€‹$ 4,433â€‹The following
table shows the amortized cost and allowance for credit losses for loans on nonaccrual status as of the dates indicated: â€‹As
of September 30, 2024â€‹As of December 31, 2023â€‹â€‹Nonaccrualâ€‹Nonaccrualâ€‹â€‹â€‹Nonaccrualâ€‹Nonaccrualâ€‹â€‹â€‹â€‹with no allowance â€‹with allowance â€‹Totalâ€‹with no
allowance â€‹with allowance â€‹Totalâ€‹Â Â Â Â for credit lossesÂ Â Â Â for credit lossesÂ Â Â Â nonaccrualÂ Â Â Â for loan lossesÂ Â Â Â for loan lossesÂ Â Â Â nonaccrualCommercial and
industrialÂ $ â€”â€‹$ 356â€‹$ 356â€‹$ 272â€‹$ 1,800â€‹$ 2,072Construction and landâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 366â€‹â€‹ â€”â€‹â€‹ 366Commercial real estateâ€‹â€‹ 6,164â€‹Â
1,783â€‹â€‹ 7,947â€‹Â 1,295â€‹Â 7,748â€‹Â 9,043Residentialâ€‹Â 1,279â€‹Â 125â€‹â€‹ 1,404â€‹â€‹ 1,349â€‹â€‹ 147â€‹Â 1,496Consumerâ€‹Â â€”â€‹Â â€”â€‹â€‹ â€”â€‹Â â€”â€‹Â
â€”â€‹Â â€”Totalâ€‹$ 7,443â€‹$ 2,264â€‹$ 9,707â€‹$ 3,282â€‹$ 9,695â€‹$ 12,977â€‹â€‹As part of its acquisition of Pacific Enterprise Bancorp (â€œPEBâ€) in 2022, the Company acquired
certain small business loans to borrowers qualified under The California Capital Access Program for Small Business, a state guaranteed loan program sponsored by the California Pollution
Control Financing Authority (â€œCalCAPâ€). PEB ceased originating loans under this loan program in 2017. Under this loan program, the borrower, CalCAP and the participating lender
contributed funds to a loss reserve account that is held in a demand deposit account at the participating lender. The borrowerâ€™s contributions to the loss reserve account are attributed to
the participating lender. Losses on qualified loans are charged to this account after approval by CalCAP. Under the program, if a loan defaults, the participating lender has immediate coverage
of 100% of the loss. The participating lender must return recoveries from the borrower, less expenses, to the credit loss reserve account. The funds in the loss reserve account are the property
of CalCAP; however, in the event that the participating lender leaves the program any excess funds, after all loans have been repaid or unenrolled from the program by the participating lender
and provided there are no pending claims for reimbursement, the remaining excess funds are distributed to CalCAP and the participating lender based on their respective contributions to the
loss reserve account. Funds contributed by the participating lender to the loss reserve account are treated as a receivable from CalCAP and evaluated for impairment quarterly. As of September
30, 2024 and December 31, 2023, the Company had $18.6 million and $19.4 million, respectively, of loans enrolled in this loan program. The Company had a loss reserve account of $10.4
million and $13.7 million as of September 30, 2024 and December 31, 2023, respectively. â€‹In addition, as successor to PEB, the Company was approved by CalCAP, in partnership with the
California Air Resources Board, to originate loans to California truckers in the On-Road Heavy-Duty Vehicle Air Quality Loan Program. Under this loan program, CalCAP solely contributes funds
to a loss reserve account that is held in a demand deposit account at the participating lender. Losses are handled in the same manner as described above. The funds are the property of CalCAP
and are payable upon termination of the program. When the loss reserve account balance exceeds the total associated loan balance, the excess is to be remitted to CalCAP. The Company
originated loans under this program of $3.9 million and $8.4 million during the three and nine months ended September 30, 2024, and $1.7 million and $4.2 million during the three and nine
months ended September 30, 2023, respectively. As of September 30, 2024, the Company had $17.8 million of loans enrolled in this program and a loss reserve account of $4.0 million. As of
December 31, 2023, the Company had $17.7 million of loans enrolled in this program and a loss reserve account of $6.2 million. X - ReferencesNo definition available. + Details Name:
bcml_AllowanceForLoanLossesAbstract Namespace Prefix: bcml_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for allowance for
credit losses. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 310 -Publisher FASB -URI
https://asc.fasb.org//310/tableOfContent + Details Name: us-gaap_AllowanceForCreditLossesTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na
Period Type: duration XML 24 R14.htm IDEA: XBRL DOCUMENT v3.24.3 PREMISES AND EQUIPMENT 9 Months Ended Sep. 30, 2024 Property, Plant and Equipment [Abstract] Â PREMISES
AND EQUIPMENT NOTEÂ 6Â â€“ PREMISES AND EQUIPMENTPremises and equipment consisted of the following at the dates
indicated:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â SeptemberÂ 30,Â Â Â Â Â DecemberÂ 31,Â â€‹â€‹2024â€‹2023Premises ownedâ€‹$ 11,411â€‹$ 11,233Leasehold improvementsâ€‹Â 3,115â€‹Â
3,082Furniture, fixtures and equipmentâ€‹Â 9,247â€‹Â 7,948Less accumulated depreciation and amortizationâ€‹Â (9,996)â€‹Â (8,529)Total premises and equipment, netâ€‹$ 13,777â€‹$
13,734â€‹Depreciation and amortization included in occupancy and equipment expense totaled $528,000 and $1.5 million for the three and nine months ended SeptemberÂ 30,Â 2024, and
$390,000 and $1.3 million for the three and nine months ended September 30, 2023, respectively. X - ReferencesNo definition available. + Details Name: us-gaap_PropertyPlantAndEquipmentAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for long-lived, physical asset used in normal conduct of business and not intended for resale. Includes, but is not limited to, work of art, historical treasure, and similar asset classified as collections. +
ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 360 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org//360/tableOfContentReference
2: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 50 -Paragraph 6 -SubTopic 360 -Topic 958 -Publisher FASB -URI
https://asc.fasb.org//1943274/2147480321/958-360-50-6Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Name Accounting Standards Codification -Section 50 -Paragraph 1 -
Subparagraph (d) -SubTopic 360 -Topic 958 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480321/958-360-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Name
Accounting Standards Codification -Section 50 -Paragraph 7 -SubTopic 360 -Topic 958 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480321/958-360-50-7 + Details Name: us-gaap_PropertyPlantAndEquipmentDisclosureTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 25 R15.htm IDEA:
XBRL DOCUMENT v3.24.3 LEASES 9 Months Ended Sep. 30, 2024 Leases [Abstract] Â LEASES NOTEÂ 7Â â€“ LEASESThe Company leased 20 branches under noncancelable operating leases
as of September 30, 2024. These leases expire on various dates through 2030.Â The Companyâ€™s leases often have an option to renew one or more times, at the Companyâ€™s discretion,
following the expiration of the initial term. If at lease inception, the Company considers the exercising of a renewal option to be reasonably certain, the Company will include the extended term
in the calculation of the ROU asset and lease liability. â€‹The Company uses the discount rate implicit in the lease whenever this rate is readily determinable. As this rate is rarely determinable,
the Company utilizes its incremental borrowing rate at lease inception, on a collateralized basis, over a similar term.â€‹The below maturity schedule represents the undiscounted lease
payments for the five-year period and thereafter as of SeptemberÂ 30,Â 2024:â€‹â€‹â€‹â€‹â€‹For remainder of 2024â€‹$ 9782025â€‹â€‹ 3,5972026â€‹Â 2,9872027â€‹Â 2,5612028â€‹â€‹
2,411Thereafterâ€‹Â 2,354Total undiscounted cash flowsâ€‹â€‹ 14,888Less: interestâ€‹â€‹ (1,228)Present value of lease paymentsâ€‹$ 13,660â€‹â€‹The following table presents the weighted
average lease term and discount rate at the dates indicated:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â SeptemberÂ 30,Â 2024â€‹DecemberÂ 31,Â 2023Weighted-average remaining lease termÂ
4.6yearsâ€‹ 4.8yearsWeighted-average discount rateÂ 3.7%â€‹ 3.4%â€‹ Â Â Â Â Â Â Rental expense included in occupancy and equipment expense totaled $1.0 million and $3.0 million for
both the three and nine months ended SeptemberÂ 30,Â 2024 and the three and nine months ended September 30, 2023, respectively.â€‹The following table presents certain information
related to the operating lease costs included in occupancy and equipment expense on the consolidated statements of income for the periods
indicated:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Three months ended â€‹Nine months ended
â€‹Â Â Â Â SeptemberÂ 30,Â Â Â Â Â SeptemberÂ 30,Â â€‹â€‹2024â€‹2023â€‹2024â€‹2023Operating lease costâ€‹$ 8,093â€‹$ 7,979â€‹$ 15,082â€‹$ 14,927Short-term lease costâ€‹Â â€”â€‹Â
21â€‹Â 15â€‹Â 85Less: Sublease incomeâ€‹Â (32)â€‹Â (21)â€‹Â (66)â€‹Â (60) Total operating lease cost, netâ€‹$ 8,061â€‹$ 7,979â€‹$ 15,031â€‹$ 14,952â€‹ X - ReferencesNo definition
available. + Details Name: us-gaap_LeasesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for
operating leases of lessee. Includes, but is not limited to, description of operating lease and maturity analysis of operating lease liability. + ReferencesReference 1:
http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org//842-20/tableOfContent + Details
Name: us-gaap_LesseeOperatingLeasesTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 26 R16.htm IDEA: XBRL
DOCUMENT v3.24.3 GOODWILL AND INTANGIBLE ASSETS 9 Months Ended Sep. 30, 2024 Goodwill and Intangible Assets Disclosure [Abstract] Â GOODWILL AND INTANGIBLE ASSETS
NOTEÂ 8Â â€“ GOODWILL AND INTANGIBLE ASSETSGoodwill is determined as the excess of the fair value of the consideration transferred, plus the fair value of any noncontrolling interests
in the acquiree, over the fair value of the net assets acquired and the liabilities assumed as of the acquisition date. Goodwill and other intangible assets are assessed for impairment annually or
whenever events or changes in circumstances indicate the carrying amount may not be recoverable. Intangible assets with definite useful lives are amortized over their estimated useful lives to
their estimated residual values. Core deposit intangible represents the estimated future benefit of deposits related to an acquisition and is booked separately from the related deposits and
amortized over an estimated useful life of seven to ten years.GoodwillThe Companyâ€™s policy is to assess goodwill for impairment at the reporting unit level on an annual basis or between
annual assessments if a triggering event occurs or circumstances change that would more likely thanÂ notÂ reduce the fair value of a reporting unit below its carrying amount.Â Â Impairment
exists when a reporting unitâ€™s fair value is less than its carrying amount, including goodwill.Changes in the Company's goodwill during the periods indicated were as
follows:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Nine months endedâ€‹Year endedâ€‹â€‹SeptemberÂ 30,Â 2024â€‹DecemberÂ 31,Â 2023Balance at beginning of periodâ€‹$ 38,838â€‹$ 38,838Acquired
goodwillâ€‹Â â€”â€‹Â â€”Impairmentâ€‹Â â€”â€‹Â â€”Balance at end of periodâ€‹$ 38,838â€‹$ 38,838â€‹â€‹Core Deposit IntangibleChanges in the Companyâ€™s core deposit intangible
during the periods indicated were as follows:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Nine months endedâ€‹Year endedâ€‹â€‹SeptemberÂ 30,Â 2024â€‹DecemberÂ 31,Â 2023Balance at beginning of
periodâ€‹$ 3,915â€‹$ 5,201Additionsâ€‹Â â€”â€‹Â â€”Less amortizationâ€‹Â (916)â€‹Â (1,286)Balance at end of periodâ€‹$ 2,999â€‹$ 3,915â€‹Estimated annual amortization expense at
SeptemberÂ 30,Â 2024 was as follows:â€‹â€‹â€‹â€‹â€‹For remainder of 2024â€‹$ 3062025â€‹â€‹ 9482026â€‹Â 4552027â€‹Â 4552028â€‹â€‹ 455Thereafterâ€‹Â 380Totalâ€‹$ 2,999â€‹ X -
ReferencesNo definition available. + Details Name: us-gaap_GoodwillAndIntangibleAssetsDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na

Period Type: duration X - DefinitionThe entire disclosure for goodwill and intangible assets. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 350 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org//350/tableOfContent + Details Name: us-gaap_GoodwillAndIntangibleAssetsDisclosureTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 27 R17.htm IDEA: XBRL DOCUMENT v3.24.3 INTEREST RECEIVABLE AND OTHER ASSETS 9 Months Ended Sep. 30, 2024 Deferred Costs, Capitalized, Prepaid, and Other Assets Disclosure [Abstract] Â INTEREST RECEIVABLE AND OTHER ASSETS NOTEÂ 9Â â€“ INTEREST RECEIVABLE AND OTHER ASSETSThe Companyâ€™s interest receivable and other assets at the dates indicated consisted of the following:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â SeptemberÂ 30,Â Â Â Â Â DecemberÂ 31,Â â€‹â€‹2024â€‹2023Tax assets, netâ€‹$ 17,159â€‹$ 19,480Accrued interest receivableâ€‹Â 8,559â€‹Â 8,423Investment in SBIC fundâ€‹Â 3,529â€‹Â 3,969Investment in Community Reinvestment Act fundâ€‹â€‹ 2,000â€‹â€‹ 2,000Prepaid assetsâ€‹Â 1,775â€‹Â 2,023Servicing assetsâ€‹Â 789â€‹Â 1,269Investment in Low Income Housing Tax Credit ("LIHTC") partnerships, netâ€‹Â 3,971â€‹Â 3,480Investment in statutory trustsâ€‹Â 527â€‹Â 511CalCAP reserve receivableâ€‹â€‹ 4,023â€‹â€‹ 4,023Other assetsâ€‹Â 1,403â€‹Â 2,200Totalâ€‹$ 43,735â€‹$ 47,378â€‹ X - DefinitionInterest Receivable and Other Assets [Text Block] + ReferencesNo definition available. + Details Name: bcml_InterestReceivableAndOtherAssetsTextBlock Namespace Prefix: bcml_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_DeferredCostsCapitalizedPrepaidAndOtherAssetsDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 28 R18.htm IDEA: XBRL DOCUMENT v3.24.3 DEPOSITS 9 Months Ended Sep. 30, 2024 Deposits [Abstract] Â DEPOSITS NOTEÂ 10Â â€“ DEPOSITSThe Companyâ€™s deposits at the dates indicated consisted of the following:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â SeptemberÂ 30,Â Â Â Â Â DecemberÂ 31,Â â€‹â€‹2024â€‹2023Demand depositsâ€‹$ 618,295â€‹$ 646,278NOW accountsâ€‹Â 262,015â€‹Â 283,089Savingsâ€‹â€‹ 90,113â€‹â€‹ 102,073Money marketâ€‹Â 676,183â€‹Â 624,066Time depositsâ€‹Â 489,835â€‹Â 477,244Totalâ€‹$ 2,136,441â€‹$ 2,132,750â€‹Included in time deposits above are brokered deposits of $35.5 million and $43.6 million as of September 30, 2024 and December 31, 2023, respectively. At September 30, 2024, uninsured deposits totaled $995.1 million, or 46.6% of total deposits, compared to $969.2 million, or 45.5% of total deposits at December 31, 2023. The uninsured amounts are estimates based on the methodologies and assumptions used for United Business Bankâ€™s regulatory reporting requirements. X - DefinitionThe 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. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 1 -SubTopic 405 -Topic 942 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481047/942-405-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Paragraph (e) -Publisher SECReference 3: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Publisher SECReference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 210 -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03.12) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_DepositLiabilitiesDisclosuresTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_DepositsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 29 R19.htm IDEA: XBRL DOCUMENT v3.24.3 BORROWINGS 9 Months Ended Sep. 30, 2024 Debt Disclosure [Abstract] Â BORROWINGS NOTEÂ 11Â â€“ BORROWINGSOther borrowings â€“ The Bank has an approved secured borrowing facility with the Federal Home Loan Bank of San Francisco (the â€œFHLBâ€) for up to 25% of total assets for a term not to exceed five years under a blanket lien of certain types of loans. At SeptemberÂ 30,Â 2024 and DecemberÂ 31,Â 2023, we had the ability to borrow up to $512.7 million and $576.9 million, respectively, from the FHLB of San Francisco.Â At both September 30, 2024 and December 31, 2023, we hadÂ noÂ FHLB advances outstanding. â€‹During the first quarter of 2024, the Bank was approved for discount window advances with the FRB of San Francisco secured by certain types of loans. At September 30, 2024, we had the ability to borrow up to $42.3 million from the FRB of San Francisco, with no FRB of San Francisco advances outstanding at that date.â€‹The Bank has Federal Funds lines with four correspondent banks. Cumulative available commitments totaled $65.0 million at both SeptemberÂ 30,Â 2024 and DecemberÂ 31,Â 2023. There were no amounts outstanding under these facilities at both SeptemberÂ 30,Â 2024 and DecemberÂ 31,Â 2023.Junior subordinated deferrable interest debentures â€“ In connection with its previous acquisitions, the Company assumed junior subordinated deferrable interest debentures, totaling $8.6 million, net of fair value adjustments, with a weighted average interest rate ofÂ 7.79% at September 30, 2024, compared to $8.6Â million, net of fair value adjustments, with a weighted average rate ofÂ 8.23% atÂ December 31, 2023.Â The junior subordinated deferrable interest debentures mature in 2034, subject to earlier redemption by the Company at its option. Subordinated debt â€“ On August 10, 2020, the Company issued and sold $65.0 million aggregate principal amount of 5.25% Fixed-to-Floating Rate Subordinated Notes due 2030 (the â€œNotesâ€) at a public offering price equal to 100% of the aggregate principal amount of the Notes. The Notes initially bear a fixed interest rate of 5.25% per year. Commencing on September 15, 2025, the interest rate on the Notes resets quarterly to the three-month Secured Overnight Financing rate plus a spread of 521 basis points (5.21%), payable quarterly in arrears. Interest on the Notes is payable semi-annually on March 15 and September 15 of each year through September 15, 2025 and quarterly thereafter on March 15, June 15, September 15 and December 15 of each year through the maturity date or earlier redemption date. The Company, at its option, may redeem the Notes, in whole or in part, on any interest payment date on or after September 15, 2025, without a premium. At SeptemberÂ 30,Â 2024 and December 31, 2023, the Company had outstanding Notes, net of cost to issue, totaling $63.7 million and $63.9 million, respectively. X - ReferencesNo definition available. + Details Name: us-gaap_DebtDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for long-term debt. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 470 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org//470/tableOfContent + Details Name: us-gaap_LongTermDebtTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 30 R20.htm IDEA: XBRL DOCUMENT v3.24.3 INTEREST PAYABLE AND OTHER LIABILITIES 9 Months Ended Sep. 30, 2024 Other Liabilities Disclosure [Abstract] Â INTEREST PAYABLE AND OTHER LIABILITIES â€‹NOTEÂ 12 â€“ INTEREST PAYABLE AND OTHER LIABILITIESThe Companyâ€™s interest payable and other liabilities at the dates indicated consisted of the following:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â SeptemberÂ 30,Â Â Â Â Â DecemberÂ 31,Â â€‹â€‹2024â€‹2023Accrued expensesâ€‹$ 5,668â€‹$ 7,419Accounts payableâ€‹Â 967â€‹Â 716Reserve for unfunded commitmentsâ€‹Â 590â€‹Â 225Accrued interest payableâ€‹Â 3,070â€‹Â 3,054Other liabilitiesâ€‹Â 3,247â€‹Â 3,177Totalâ€‹$ 13,542â€‹$ 14,591â€‹ X - ReferencesNo definition available. + Details Name: us-gaap_OtherLiabilitiesDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for other liabilities. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 210 -SubTopic 10 -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02.20,24) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_OtherLiabilitiesDisclosureTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 31 R21.htm IDEA: XBRL DOCUMENT v3.24.3 OTHER EXPENSES 9 Months Ended Sep. 30, 2024 Other Income and Expenses [Abstract] Â OTHER EXPENSES NOTEÂ 13 â€“ OTHER EXPENSESâ€‹The Companyâ€™s other expenses for the periods indicated consisted of the following:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Three months ended â€‹Nine months ended â€‹â€‹Â Â Â Â SeptemberÂ 30,Â Â Â Â Â SeptemberÂ 30,Â Â Â Â Â â€‹â€‹2024â€‹2023â€‹2024â€‹2023â€‹Professional feesâ€‹$ 594â€‹$ 628â€‹$ 1,854â€‹$ 1,520â€‹Core deposit premium amortizationâ€‹Â 305â€‹Â 305â€‹Â 917â€‹Â 979â€‹Marketing and promotionsâ€‹Â 238â€‹Â 258â€‹Â 607â€‹Â 658â€‹Stationery and suppliesâ€‹Â 57â€‹Â 82â€‹Â 215â€‹Â 254â€‹Insurance (including FDIC premiums)â€‹Â 361â€‹Â 367â€‹Â 1,070â€‹Â 1,002â€‹Communication and postageâ€‹Â 271â€‹Â 228â€‹Â 785â€‹Â 678â€‹Loan default related expenseâ€‹Â 128â€‹Â 34â€‹Â 287â€‹Â 187â€‹Director fees and expensesâ€‹Â 79â€‹Â 84â€‹Â 249â€‹Â 249â€‹Bank service chargesâ€‹Â 16â€‹Â 16â€‹Â 48â€‹Â 49â€‹Courier expenseâ€‹Â 177â€‹Â 207â€‹Â 557â€‹Â 578â€‹Otherâ€‹Â 97â€‹Â 119â€‹Â 449â€‹Â 397â€‹Totalâ€‹$ 2,323â€‹$ 2,328â€‹$ 7,038â€‹$ 6,551â€‹â€‹ Â Â Â Â Â Â Â The Company expenses marketing and promotion costs as they are incurred. Advertising expense included in marketing and promotions totaled $10,000 and $38,000Â for the three and nine months ended September 30, 2024 and $15,000 and $36,000 for the three and nine months ended September 30, 2023, respectively. X - DefinitionThe entire disclosure for other expenses. + ReferencesNo definition available. + Details Name: bcml_OtherExpensesTextBlock Namespace Prefix: bcml_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_OtherIncomeAndExpensesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 32 R22.htm IDEA: XBRL DOCUMENT v3.24.3 EQUITY INCENTIVE PLANS 9 Months Ended Sep. 30, 2024 Share-based Payment Arrangement [Abstract] Â EQUITY INCENTIVE PLANS NOTEÂ 14Â â€“ EQUITY INCENTIVE PLANS Equity Incentive Plans2024 Omnibus Equity Incentive PlanThe Companyâ€™s shareholders approved the Companyâ€™s 2024 Omnibus Equity Incentive Plan (â€œ2024 Planâ€) in June 2024. The 2024 Plan provides for the grant of equity incentive awards to employees and directors (including emeritus and advisory directors) of the Company and its subsidiaries. The 2024 Plan permits the granting of incentive stock options, within the meaning of SectionÂ 422 of the Internal Revenue Code, non-statutory stock options, stock appreciation rights, restricted stock awards, restricted stock unit awards, performance shares and performance units.Â Factors generally considered by the Board in awarding equity incentives to officers and employees include the performance of the Company, the employeeâ€™s or officerâ€™s job performance, the importance of his or her position, and his or her contribution to the organizationâ€™s goals for the award period. Generally, awards under the 2024 Plan are subject to a minimum vesting period of one year (at least three years for full vesting for the chief executive officer), provided that awards for up to 5% of the maximum shares available under the 2024 Plan (for any participant other than the chief executive officer) may provide for a shorter vesting period. Subject to adjustment as provided in the 2024 Plan, the maximum number of shares of common stock available for issuance under the 2024 Plan is 500,000, and awards granted under the 2024 Plan to any one participant in any one calendar year are subject to the following limitations: (i) aggregate grants of stock options or stock appreciation rights to any one participant are subject to an annual limit of the lesser of 100,000 shares or $2.0 million in fair market value as of the date of grant; (ii) aggregate grants of restricted stock or restricted stock units to any one participant are subject to an annual limit of the lesser of 50,000 shares or $2.0 million in fair market value as of the date of grant; and (iii) aggregate grants of performance shares or performance units to any one participant are subject to an annual limit of the lesser of 50,000 shares or $2.0 million in fair market value as of the date of grant. In addition, subject to adjustment as provided in the 2024 Plan, the maximum aggregate number of shares that may be covered by awards granted under the 2024 Plan to any non-employee director in any one calendar year is 25,000 shares. As of SeptemberÂ 30,Â 2024, a total of 490,711 shares were available for future issuance under the 2024 Plan.â€‹2017 Omnibus Equity Incentive PlanThe Companyâ€™s shareholders approved the Companyâ€™s 2017 Omnibus Equity Incentive Plan (â€œ2017 Planâ€) in November 2017. The 2017 Plan provides for the awarding by the Companyâ€™s Board of Directors of equity incentive awards to employees and non-employee directors. An equity incentive award under the 2017 Plan may be an option, stock appreciation right, restricted stock units, stock award, other stock-based award or performance award. Factors considered by the Board in awarding equity incentives to officers and employees include the performance of the Company, the employeeâ€™s or officerâ€™s job performance, the importance of his or her position, and his or her contribution to the organizationâ€™s goals for the award period. Generally, awards have a vesting period of no longer than ten years. Subject to adjustment as provided in the 2017 Plan, the maximum number of shares of common stock that may be delivered pursuant to awards granted under the 2017 Plan isÂ 450,000. The 2017 Plan provides for annual restricted stock grant limits to officers, employees and directors. The annual stock grant limit per person for officers and employees is the lesser ofÂ 50,000Â shares or a value ofÂ $2.0Â million, and per person for directors, the maximum isÂ 25,000Â shares. All unvested restricted shares outstanding vest in the event of a change in control of the Company. Awarded shares of restricted stock vest over (i) aÂ one-yearÂ period following the date of grant, in the case of the non-employee directors, and (ii) aÂ three-yearÂ orÂ five-yearÂ period following the date of grant, with the initial vesting occurring on theÂ one-yearÂ anniversary of the date of grant, in the case of the executive officers. As of SeptemberÂ 30,Â 2024, no shares were available for future issuance under the 2017 Plan because the 2024 Plan provides that no further awards may be made under the 2017 Plan upon the approval by the Companyâ€™s shareholders of the 2024 Plan. The following table provides the restricted stock grant activity for the periods indicated:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹At and for the three and nine months ended September 30,â€‹â€‹â€‹2024â€‹2023â€‹â€‹Â Â Â Â â€‹Â Â Â Â Weighted-averageÂ Â Â Â â€‹Â Â Â Â Weighted-averageÂ â€‹â€‹â€‹â€‹grantÂ dateâ€‹â€‹â€‹grantÂ dateÂ â€‹â€‹Sharesâ€‹fairÂ valueâ€‹Sharesâ€‹fairÂ valueÂ Non-vested at January 1,Â 81,365â€‹$ 18.27â€‹ 97,877â€‹$ 16.80â€‹GrantedÂ 24,471â€‹Â 23.30â€‹ 28,392â€‹Â 18.98â€‹VestedÂ (19,927)â€‹Â 18.99â€‹ (16,979)â€‹Â 19.06â€‹Forfeitedâ€‹ (505)â€‹â€‹ 16.67â€‹ â€”â€‹â€‹ â€”â€‹Non-vested, at MarchÂ 31,Â Â 85,404â€‹â€‹ 19.55â€‹ 109,290â€‹â€‹ 17.01â€‹Grantedâ€‹ â€”â€‹â€‹ â€”â€‹ â€”â€‹â€‹ â€”â€‹VestedÂ â€”â€‹â€‹ â€”â€‹ (30,764)â€‹â€‹ 12.18â€‹Forfeitedâ€‹ â€”â€‹â€‹ â€”â€‹ â€”â€‹â€‹ â€”â€‹Non-Vested, at JuneÂ 30,Â Â 85,404â€‹$ 19.55â€‹ 78,526â€‹$ 18.91â€‹GrantedÂ 9,289â€‹Â 20.35â€‹ 13,457â€‹Â 16.67â€‹VestedÂ (11,331)â€‹Â 16.67â€‹ (10,618)â€‹Â 20.98â€‹Forfeitedâ€‹ â€”â€‹â€‹ â€”â€‹ â€”â€‹â€‹ â€”â€‹Non-Vested, at SeptemberÂ 30,Â Â 83,362â€‹$ 20.10â€‹ 81,365â€‹$ 18.27â€‹â€‹ X - DefinitionThe entire disclosure for share-based payment arrangement. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org//718/tableOfContentReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (h)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (h)(2)(i) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (l) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2 + Details Name: us-gaap_DisclosureOfCompensationRelatedCostsShareBasedPaymentsTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_DisclosureOfCompensationRelatedCostsSharebasedPaymentsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 33 R23.htm IDEA: XBRL DOCUMENT v3.24.3 FAIR VALUE MEASUREMENT 9 Months Ended Sep. 30, 2024 Fair Value Measurement [Abstract] Â FAIR VALUE MEASUREMENT NOTEÂ 15Â â€“ FAIR VALUE MEASUREMENTASC Topic 820, â€œFair Value Measurement,â€ defines fair value, establishes a framework for measuring fair value including a three-level valuation hierarchy, and expands disclosures about fair value measurements. Fair value is defined as the exchange price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date reflecting assumptions that a market participant would use when pricing an asset or liability. The hierarchy uses three levels of inputs to measure the fair value of assets and liabilities, as follows:Level 1Â â€“ Quoted prices (unadjusted) for identical assets or liabilities in active markets that the reporting entity has the ability to access at the measurement date.Level 2Â â€“ Observable prices in active markets for similar assets and liabilities; prices for identical or similar assets or liabilities in markets that are not active; directly observable market inputs for substantially the full term of the asset and liability; market inputs that are not directly observable but are derived from or corroborated by observable market data.Level 3Â â€“ Unobservable inputs for the asset or liability, and include situations where there is little, if any, market activity for the asset or liability.We use fair value to measure certain assets and liabilities on a recurring basis, primarily securities AFS. For assets measured at the lower of cost or fair value, the fair value measurement criteria may or may not be met during a reporting period and such measurements are therefore considered â€œnonrecurringâ€ for purposes of disclosing our fair value measurements. Fair value is used on a nonrecurring basis to adjust carrying values for individually evaluated loans and other real estate owned and to record impairment on certain assets, such as goodwill, core deposit intangible, and other long-lived assets.In certain cases, the inputs used to measure fair value may fall into different levels of the hierarchy. In such cases, the lowest

level of inputs that is significant to the measurement is used to determine the hierarchy for the entire asset or liability. 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 quarterly valuation process. There were no transfers between levels during the three and
nine months ended September 30, 2024 and 2023. At both September 30, 2024 and December 31, 2024, there were no liabilities measured at fair value on a recurring or non-recurring
basis.The following assets are measured at fair value on a recurring basis as of the dates indicated:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â Total EstimatedÂ Â Â Â Fair Value
Measurementsâ€‹â€‹Fair Valueâ€‹LevelÂ 1â€‹LevelÂ 2â€‹LevelÂ 3SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹U.S. Government Agenciesâ€‹$ 2,045â€‹$ â€"â€‹$ 2,045â€‹$
â€"Municipal securitiesâ€‹â€‹ 22,863â€‹â€‹ â€"â€‹â€‹ 22,863â€‹â€‹ â€"Mortgage-backed securitiesâ€‹Â 49,075â€‹Â â€"â€‹Â 49,075â€‹Â â€"Collateralized mortgage obligationsâ€‹Â
45,516â€‹Â â€"â€‹Â 45,516â€‹Â â€"SBA securitiesâ€‹Â 4,195â€‹Â â€"â€‹Â 4,195â€‹Â â€"Corporate bondsâ€‹Â 70,068â€‹Â â€"â€‹Â 70,068â€‹Â â€"Equity securitiesâ€‹â€‹ 14,329â€‹â€‹
14,329â€‹â€‹ â€"â€‹â€‹ â€"Totalâ€‹$ 208,091â€‹$ 14,329â€‹$ 193,762â€‹$ â€"â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â Total EstimatedÂ Â Â Â Fair Value
Measurementsâ€‹â€‹Fair Valueâ€‹LevelÂ 1â€‹LevelÂ 2â€‹LevelÂ 3DecemberÂ 31,Â 2023Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Municipal securitiesâ€‹$ 20,827â€‹$ â€"â€‹$ 20,827â€‹$
â€"Mortgage-backed securitiesâ€‹Â 37,601â€‹Â â€"â€‹Â 37,601â€‹Â â€"Collateralized mortgage obligationsâ€‹Â 32,976â€‹Â â€"â€‹Â 32,976â€‹Â â€"SBA securitiesâ€‹Â 5,252â€‹Â
â€"â€‹Â 5,252â€‹Â â€"Corporate bondsâ€‹Â 66,496â€‹Â â€"â€‹Â 66,496â€‹Â â€"Equity securitiesâ€‹â€‹ 12,585â€‹â€‹ 12,585â€‹â€‹ â€"â€‹â€‹ â€"Totalâ€‹$ 175,737â€‹$ 12,585â€‹$
163,152â€‹$ â€"â€‹â€‹The following assets are measured at fair value on a nonrecurring basis as of the dates indicated:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â Total
EstimatedÂ Â Â Â Fair Value Measurementsâ€‹â€‹Fair Valueâ€‹LevelÂ 1â€‹LevelÂ 2â€‹LevelÂ 3SeptemberÂ 30,Â 2024Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Individually evaluated loansâ€‹$
18,052â€‹$ â€"â€‹$ â€"â€‹$ 18,052Totalâ€‹$ 18,052â€‹$ â€"â€‹$ â€"â€‹$ 18,052â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â Total EstimatedÂ Â Â Â Fair Value
Measurementsâ€‹â€‹Fair Valueâ€‹LevelÂ 1â€‹LevelÂ 2â€‹LevelÂ 3DecemberÂ 31,Â 2023â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Individually evaluated loans (1)â€‹$ 12,977â€‹$ â€"â€‹$ â€"â€‹$
12,977Totalâ€‹$ 12,977â€‹$ â€"â€‹$ â€"â€‹$ 12,977â€‹(1)For each quarter the loan was outstanding in 2023, with the adoption of CECL, one performing modified loan to a borrower
experiencing financial difficulty was individually evaluated in determining the estimated allowance for credit losses.The Company does not record loans at fair value on a recurring basis.
However, from time to time, certain loans have individual risk characteristics not consistent with a pool of loans and are individually evaluated for credit reserves. Loans for which it is probable
that payment of interest and principal will not be made in accordance with the original contractual terms of the loan agreement are typically individually evaluated. The fair value of individually
evaluated loans is estimated using one of several methods, including collateral value, market value of similar debt, enterprise and liquidation value and discounted cash flows. Those individually
evaluated loans not requiring an allowance represent loans for which the fair value of the expected repayments or collateral exceed the recorded investments in such loans. When the fair value
of the collateral is based on an observable market price or a current appraised value which uses substantially observable data, the Company records the individually evaluated loan as
nonrecurring LevelÂ 2. When an appraised value is not available or management determines the fair value of the collateral is less than the appraised value or the appraised value contains a
significant assumption and there is no observable market price, the Company records the individually evaluated loan as nonrecurring LevelÂ 3.The Company records foreclosed assets, or other
real estate owned (â€œOREOâ€), at fair value on a nonrecurring basis based on the collateral value of the property. When the fair value of the collateral is based on an observable market price
or a current appraised value which uses substantially observable data, the Company records the OREO as nonrecurring LevelÂ 2. When an appraised value is not available or management
determines the fair value of the collateral is less than the appraised value or the appraised value contains a significant assumption, and there is no observable market price, the Company
records the OREO as nonrecurring LevelÂ 3. Adjustments are routinely made in the appraisal process by the appraisers to adjust for differences between the comparable sales and income data
available. Management also incorporates assumptions regarding market trends or other relevant factors and selling and commission costs ranging from 5% to 10%. Such adjustments and
assumptions are typically significant and result in a LevelÂ 3 classification of the inputs for determining fair value. The Company had no OREO at both September 30, 2024 and December 31,
2023. X - ReferencesNo definition available. + Details Name: bcml_FairValueMeasurementAbstract Namespace Prefix: bcml_ Data Type: xbrli:stringItemType Balance Type: na Period Type:
duration X - DefinitionThe entire disclosure of the fair value measurement of assets and liabilities, which includes financial instruments measured at fair value that are classified in shareholders'
equity, which may be measured on a recurring or nonrecurring basis. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 820 -Name Accounting Standards Codification -
Publisher FASB -URI https://asc.fasb.org//820/tableOfContent + Details Name: us-gaap_FairValueMeasurementInputsDisclosureTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-
types:textBlockItemType Balance Type: na Period Type: duration XML 34 R24.htm IDEA: XBRL DOCUMENT v3.24.3 FAIR VALUE OF FINANCIAL INSTRUMENTS 9 Months Ended Sep. 30,
2024 Fair Value Disclosures [Abstract] Â FAIR VALUE OF FINANCIAL INSTRUMENTS NOTEÂ 16Â â€" FAIR VALUE OF FINANCIAL INSTRUMENTSThe carrying amounts and fair values of
the Companyâ€™s financial instruments at the dates indicated are presented
below:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Carryingâ€‹Fairâ€‹FairÂ valueÂ measurementsâ€‹Â Â Â Â amountÂ Â Â Â valueÂ Â Â Â LevelÂ 1Â Â Â Â LevelÂ 2Â Â Â Â LevelÂ
assets:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Cash and cash equivalentsâ€‹$ 301,284â€‹$ 301,284â€‹$ 301,284â€‹$ â€"â€‹$ â€"Time deposits in banksâ€‹Â 498â€‹Â 498â€‹Â 498â€‹Â
â€"â€‹Â â€"Investment securities AFSâ€‹Â 193,762â€‹Â 193,762â€‹Â â€"â€‹Â 193,762â€‹Â â€"Equity securitiesâ€‹â€‹ 14,329â€‹â€‹ 14,329â€‹â€‹ 14,329â€‹â€‹ â€"â€‹â€‹ â€"Investment in
FHLB and FRB Stockâ€‹Â 20,953â€‹Â 20,953â€‹Â â€"â€‹Â 20,953â€‹Â â€"Loans held for saleâ€‹Â 2,252â€‹Â 2,252â€‹Â â€"â€‹Â 2,252â€‹Â â€"Loans, netâ€‹Â 1,893,795â€‹Â
1,835,604â€‹Â â€"â€‹Â â€"â€‹Â 1,835,604Accrued interest receivableâ€‹Â 8,559â€‹Â 8,559â€‹Â â€"â€‹Â 8,559â€‹Â â€"Financial
liabilities:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Depositsâ€‹Â 2,136,441â€‹Â 2,138,423â€‹Â â€"â€‹Â 2,138,423â€‹Â â€"Junior subordinated deferrable interest debentures, netâ€‹â€‹
8,625â€‹â€‹ 8,394â€‹â€‹ â€"â€‹â€‹ â€"â€‹â€‹ 8,394Subordinated debt, netâ€‹â€‹ 63,694â€‹Â 63,694â€‹Â â€"â€‹â€‹ 63,694â€‹â€‹ â€"Accrued interest payableâ€‹Â 3,070â€‹Â 3,070â€‹Â
â€"â€‹Â 3,070â€‹Â â€"Off-balance sheet liabilities:â€‹Â â€‹â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Undisbursed loan commitments, lines of credit, standby letters of creditâ€‹Â 71,323â€‹Â
70,733â€‹Â â€"â€‹Â â€"â€‹Â
70,733â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Carryingâ€‹Fairâ€‹FairÂ valueÂ measurementsâ€‹Â Â Â Â amountÂ Â Â Â valueÂ Â Â Â LevelÂ 1Â Â Â Â LevelÂ 2Â Â Â Â Le
assets:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Cash and cash equivalentsâ€‹$ 307,539â€‹$ 307,539â€‹$ 307,539â€‹$ â€"â€‹$ â€"Time deposits in banksâ€‹Â 1,245â€‹Â 1,245â€‹Â
1,245â€‹Â â€"â€‹Â â€"Investment securities AFSâ€‹Â 163,152â€‹Â 163,152â€‹Â â€"â€‹Â 163,152â€‹Â â€"Equity securitiesâ€‹â€‹ 12,585â€‹â€‹ 12,585â€‹â€‹ 12,585â€‹â€‹ â€"â€‹â€‹
â€"Investment in FHLB and FRB Stockâ€‹Â 20,939â€‹Â 20,939â€‹Â â€"â€‹Â 20,939â€‹Â â€"Loans held for saleâ€‹Â â€"â€‹Â â€"â€‹Â â€"â€‹Â â€"â€‹Â â€"Loans, netâ€‹Â 1,905,829â€‹Â
1,810,426â€‹Â â€"â€‹Â â€"â€‹Â 1,810,426Accrued interest receivableâ€‹Â 8,423â€‹Â 8,423â€‹Â â€"â€‹Â 8,423â€‹Â â€"Financial
liabilities:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Depositsâ€‹Â 2,132,750â€‹Â 2,135,923â€‹Â â€"â€‹Â 2,135,923â€‹Â â€"Junior subordinated deferrable interest debentures, netâ€‹Â
8,565â€‹Â 8,631â€‹Â â€"â€‹Â â€"â€‹Â 8,631Subordinated debt, netâ€‹Â 63,881â€‹Â 63,881â€‹Â â€"â€‹Â 63,881â€‹Â â€"Accrued interest payableâ€‹Â 3,054â€‹Â 3,054â€‹Â â€"â€‹Â
3,054â€‹Â â€"Off-balance sheet liabilities:â€‹Â â€‹â€‹Â â€‹â€‹Â â€‹â€‹Â â€‹â€‹â€‹â€‹Undisbursed loan commitments, lines of credit, standby letters of creditâ€‹Â 77,377â€‹Â 77,152â€‹Â
â€"â€‹Â â€"â€‹Â 77,152â€‹ X - ReferencesNo definition available. + Details Name: us-gaap_FairValueDisclosuresAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance
Type: na Period Type: duration X - DefinitionThe entire disclosure for the fair value of financial instruments (as defined), including financial assets and financial liabilities (collectively, as
defined), and the measurements of those instruments as well as disclosures related to the fair value of non-financial assets and liabilities. Such disclosures about the financial instruments,
assets, and liabilities would include: (1) the fair value of the required items together with their carrying amounts (as appropriate); (2) for items for which it is not practicable to estimate fair
value, disclosure would include: (a) information pertinent to estimating fair value (including, carrying amount, effective interest rate, and maturity, and (b) the reasons why it is not practicable
to estimate fair value; (3) significant concentrations of credit risk including: (a) information about the activity, region, or economic characteristics identifying a concentration, (b) the maximum
amount of loss the entity is exposed to based on the gross fair value of the related item, (c) policy for requiring collateral or other security and information as to accessing such collateral or
security, and (d) the nature and brief description of such collateral or security; (4) quantitative information about market risks and how such risks are managed; (5) for items measured on both a
recurring and nonrecurring basis information regarding the inputs used to develop the fair value measurement; and (6) for items presented in the financial statement for which fair value
measurement is elected: (a) information necessary to understand the reasons for the election, (b) discussion of the effect of fair value changes on earnings, (c) a description of [similar groups]
items for which the election is made and the relation thereof to the balance sheet, the aggregate carrying value of items included in the balance sheet that are not eligible for the election; (7) all
other required (as defined) and desired information. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -
Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482106/820-10-50-2 + Details Name: us-gaap_FairValueDisclosuresTextBlock Namespace Prefix: us-gaap_ Data
Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 35 R25.htm IDEA: XBRL DOCUMENT v3.24.3 COMMITMENTS AND CONTINGENCIES 9 Months Ended Sep.
30, 2024 Commitments and Contingencies Disclosure [Abstract] Â COMMITMENTS AND CONTINGENCIES NOTEÂ 17Â â€" COMMITMENTS AND CONTINGENCIESLending and Letter of
Credit CommitmentsWe operate in a highly regulated environment. From time to time, we are a party to various claims and litigation matters incidental to the conduct of our business. We are
not presently party to any legal proceedings where we believe the resolution would have a material adverse effect on our business, financial condition, or results of operations. Nevertheless,
given the nature, scope and complexity of the extensive legal and regulatory landscape applicable to our business (including laws and regulations governing consumer protection, fair lending,
fair labor, privacy, information security and anti-money laundering and anti-terrorism laws), we, like all banking organizations, are subject to heightened legal and regulatory compliance and
litigation risk.In the normal course of business, the Company enters into various commitments to extend credit which are not reflected in the financial statements. These commitments consist of
the undisbursed balance on home equity and unsecured personal lines of credit, commercial lines of credit, including commercial real estate secured lines of credit, and of undisbursed funds on
construction and development loans. The Company also issues standby letter of credit commitments, primarily for the third-party performance obligations of clients.The following table presents
a summary of commitments described above as of the dates indicated:â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â SeptemberÂ 30,Â Â Â Â Â DecemberÂ 31,Â â€‹â€‹2024â€‹2023Commitments to
extend creditâ€‹$ 70,571â€‹$ 76,531Standby letters of creditâ€‹Â 752â€‹Â 846Total commitmentsâ€‹$ 71,323â€‹$ 77,377â€‹Commitments generally have fixed expiration dates or other
termination clauses. The actual liquidity needs or the credit risk that the Company will experience will likely be lower than the contractual amount of commitments to extend credit because a
significant portion of these commitments are expected to expire without being drawn upon. The commitments are generally variable rate and include unfunded home equity lines of credit,
commercial real estate construction loans where disbursement is made over the course of construction, commercial revolving lines of credit, and unsecured personal lines of credit. The
Companyâ€™s outstanding loan commitments are made using the same underwriting standards as comparable outstanding loans. The reserve associated with these commitments included in
interest payable and other liabilities on the consolidated balance sheets was $590,000 at SeptemberÂ 30,Â 2024 and $225,000 at December 31, 2023.Commercial Real Estate ConcentrationsAt
SeptemberÂ 30,Â 2024 and December 31, 2023, in managementâ€™s judgment, a concentration of loans existed in commercial real estate related loans. The Companyâ€™s commercial real
estate loans are secured by owner-occupied and non-owner occupied commercial real estate and multifamily properties. Although management believes that loans within these concentrations
have no more than the normal risk of collectability, a decline in the performance of the economy in general, or a decline in real estate values in the Companyâ€™s primary market areas in
particular, could have an adverse impact on collectability.Other AssetsThe Company has commitments to fund investments in LIHTC partnerships and an SBIC fund. At September 30, 2024, the
remaining commitments to the LIHTC partnerships and the SBIC fund were approximately $5.0 million and $122,000, respectively. At December 31, 2023, the remaining commitments to the
LIHTC partnerships and the SBIC fund were approximately $5.7 million and $122,000, respectively. DepositsAt SeptemberÂ 30,Â 2024, approximately $245.6 million, or 11.4%, of the
Company's deposits were derived from its top ten depositors. At December 31, 2023, approximately $246.0 million, or 11.5%, of the Company's deposits were derived from its top ten depositors.
As of September 30, 2024 and December 31, 2023, approximately $995.1 million, or 46.6% and $969.2 million, or 45.4%, of our total deposits were uninsured, respectively. The uninsured
amounts are estimates based on the methodologies and assumptions used for United Business Bankâ€™s regulatory reporting requirements.Local Agency Deposits and Other AdvancesIn the
normal course of business, the Company accepts deposits from local agencies. The Company is required to provide collateral for certain local agency deposits in the states of California,
Colorado, New Mexico and Washington. At both SeptemberÂ 30,Â 2024 and December 31, 2023, the FHLB had issued letters of credit on behalf of the Company totaling $40.6 million, as
collateral for local agency deposits. Â X - ReferencesNo definition available. + Details Name: us-gaap_CommitmentsAndContingenciesDisclosureAbstract Namespace Prefix: us-gaap_ Data
Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for commitments and contingencies. + ReferencesReference 1:
http://www.xbrl.org/2003/role/disclosureRef -Topic 440 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (a) -Publisher FASB -URI
https://asc.fasb.org//1943274/2147482648/440-10-50-4Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 450 -Name Accounting Standards Codification -Publisher FASB -
URI https://asc.fasb.org//450/tableOfContentReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 954 -SubTopic 440 -Name Accounting Standards Codification -Section 50 -
Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480327/954-440-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 440 -SubTopic 10
-Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482648/440-10-50-4Reference 5:
http://fasb.org/us-gaap/role/ref/legacyRef -Topic 440 -Name Accounting Standards Codification -Publisher FASB -URI https://asc.fasb.org//440/tableOfContent + Details Name: us-
gaap_CommitmentsAndContingenciesDisclosureTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 36 R26.htm IDEA:
XBRL DOCUMENT v3.24.3 SUBSEQUENT EVENTS 9 Months Ended Sep. 30, 2024 Subsequent Events [Abstract] Â SUBSEQUENT EVENTS NOTEÂ 18Â â€" SUBSEQUENT EVENTSThe
Company has evaluated subsequent events through the filing of this Quarterly Report on Form 10-Q and determined that no events have occurred that would require adjustments to our
disclosures in the condensed consolidated financial statements. â€‹ X - ReferencesNo definition available. + Details Name: us-gaap_SubsequentEventsAbstract Namespace Prefix: us-gaap_ Data
Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe entire disclosure for significant events or transactions that occurred after the balance sheet date through
the date the financial statements were issued or the date the financial statements were available to be issued. Examples include: the sale of a capital stock issue, purchase of a business,
settlement of litigation, catastrophic loss, significant foreign exchange rate changes, loans to insiders or affiliates, and transactions not in the ordinary course of business. +
ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 855 -Name Accounting Standards Codification -Publisher FASB -URI
https://asc.fasb.org//855/tableOfContentReference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 855 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -
Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483399/855-10-50-2 + Details Name: us-gaap_SubsequentEventsTextBlock Namespace Prefix: us-gaap_ Data Type:
dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 37 R27.htm IDEA: XBRL DOCUMENT v3.24.3 Pay vs Performance Disclosure - USD ($) $ in Thousands 3 Months
Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Pay vs Performance Disclosure Â Â Â Â Net Income (Loss) $ 6,017 $ 6,630 $ 17,494 $ 21,029 X -
ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-K -Number 229 -Section 402 -Subsection v -Paragraph 1 + Details Name:
ecd_PvpTable Namespace Prefix: ecd_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe portion of profit or loss for the period, net of income taxes,
which is attributable to the parent. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -
Paragraph 1 -Subparagraph (SX 210.4-08(g)(1)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -
Topic 323 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481687/323-10-50-
3Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 28 -Subparagraph (f) -Publisher FASB -URI

https://asc.fasb.org//1943274/2147482907/825-10-50-28Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 50
-Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482765/220-10-50-6Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting
Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-3Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic
250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-
1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 815 -SubTopic 40 -Name Accounting Standards Codification -Section 65 -Paragraph 1 -Subparagraph (f) -Publisher FASB -URI
https://asc.fasb.org//1943274/2147480175/815-40-65-1Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -
Paragraph 8 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-8Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting
Standards Codification -Section 50 -Paragraph 9 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-9Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic
250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-
11Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Subparagraph (b) -Publisher FASB -
URI https://asc.fasb.org//1943274/2147483443/250-10-50-11Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 250 -SubTopic 10 -Name Accounting Standards Codification -
Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483443/250-10-50-4Reference 13: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name
Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480167/946-830-55-10Reference 14:
http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section 45 -Paragraph 7 -Publisher FASB -URI
https://asc.fasb.org//1943274/2147483581/946-220-45-7Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section
S99 -Paragraph 1 -Subparagraph (SX 210.7-04(18)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 16: http://www.xbrl.org/2003/role/disclosureRef -
Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 22 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-22Reference 17:
http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(9)) -Publisher FASB -
URI https://asc.fasb.org//1943274/2147483575/946-220-S99-1Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -
Section S99 -Paragraph 3 -Subparagraph (SX 210.6-09(1)(d)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 19:
http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(i)) -Publisher
FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 20: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 470 -SubTopic 10 -Name Accounting Standards
Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(ii)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 21:
http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iii)(A)) -Publisher
FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards
Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(4)(iv)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 23:
http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1A -Subparagraph (SX 210.13-01(a)(5)) -Publisher FASB
-URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -
Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(i)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 25:
http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(A)) -Publisher
FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards
Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iii)(B)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 27:
http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(4)(iv)) -Publisher
FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 10 -Name Accounting Standards
Codification -Section S99 -Paragraph 1B -Subparagraph (SX 210.13-02(a)(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 29:
http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 30 -Subparagraph (b) -Publisher FASB -URI
https://asc.fasb.org//1943274/2147482810/280-10-50-30Reference 30: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section
50 -Paragraph 32 -Subparagraph (f) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 31: http://www.xbrl.org/2003/role/disclosureRef -Topic 260 -
SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 60B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482689/260-10-45-60BReference
32: http://www.xbrl.org/2003/role/exampleRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 31 -Publisher FASB -URI
https://asc.fasb.org//1943274/2147482810/280-10-50-31Reference 33: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section
50 -Paragraph 32 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 34: http://www.xbrl.org/2003/role/disclosureRef -Topic 205 -
SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483499/205-20-50-7Reference 35: http://fasb.org/us-
gaap/role/ref/legacyRef -Topic 230 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-
45-28Reference 36: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Subparagraph (a) -Publisher
FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-1AReference 37: http://www.xbrl.org/2003/role/disclosureRef -Topic 220 -SubTopic 10 -Name Accounting Standards
Codification -Section 45 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482790/220-10-45-1BReference 38: http://fasb.org/us-gaap/role/ref/legacyRef
-Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03(20)) -Publisher FASB -URI
https://asc.fasb.org//1943274/2147483621/220-10-S99-2Reference 39: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section
S99 -Paragraph 1 -Subparagraph (SX 210.9-04(22)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_NetIncomeLoss Namespace Prefix:
us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration XML 38 R28.htm IDEA: XBRL DOCUMENT v3.24.3 Insider Trading Arrangements 3 Months Ended Sep.
30, 2024 Trading Arrangements, by Individual Â Rule 10b5-1 Arrangement Adopted false Non-Rule 10b5-1 Arrangement Adopted false Rule 10b5-1 Arrangement Terminated false Non-Rule
10b5-1 Arrangement Terminated false X - ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-K -Number 229 -Section 408 -Subsection a
-Paragraph 1 + Details Name: ecd_NonRule10b51ArrAdoptedFlag Namespace Prefix: ecd_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - ReferencesReference 1:
http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-K -Number 229 -Section 408 -Subsection a -Paragraph 1 + Details Name: ecd_NonRule10b51ArrTrmntdFlag
Namespace Prefix: ecd_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -
Name Regulation S-K -Number 229 -Section 408 -Subsection a -Paragraph 1 + Details Name: ecd_Rule10b51ArrAdoptedFlag Namespace Prefix: ecd_ Data Type: xbrli:booleanItemType Balance
Type: na Period Type: duration X - ReferencesReference 1: http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-K -Number 229 -Section 408 -Subsection a -
Paragraph 1 + Details Name: ecd_Rule10b51ArrTrmntdFlag Namespace Prefix: ecd_ Data Type: xbrli:booleanItemType Balance Type: na Period Type: duration X - ReferencesReference 1:
http://www.xbrl.org/2003/role/presentationRef -Publisher SEC -Name Regulation S-K -Number 229 -Section 408 -Subsection a -Paragraph 2 -Subparagraph A + Details Name:
ecd_TradingArrByIndTable Namespace Prefix: ecd_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 39 R29.htm IDEA: XBRL DOCUMENT v3.24.3 INVESTMENT
SECURITIES (Tables) 9 Months Ended Sep. 30, 2024 Investments, Debt and Equity Securities [Abstract] Â Schedule of amortized cost and estimated fair values of securities available-for-sale
â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â GrossÂ Â Â Â Grossâ€‹â€‹â€‹â€‹â€‹Amortizedâ€‹unrealizedâ€‹unrealizedâ€‹Estimatedâ€‹â€‹costâ€‹gainsâ€‹lossesâ€‹fairÂ v
Government Agenciesâ€‹$ 2,059â€‹$ â€”â€‹$ (14)â€‹$ 2,045Municipal securitiesâ€‹â€‹ 23,671â€‹â€‹ 188â€‹â€‹ (996)â€‹â€‹ 22,863Mortgage-backed securitiesâ€‹Â 51,459â€‹Â 322â€‹Â
(2,706)â€‹Â 49,075Collateralized mortgage obligationsâ€‹Â 46,803â€‹Â 439â€‹Â (1,726)â€‹Â 45,516SBA securitiesâ€‹Â 4,210â€‹Â 37â€‹Â (52)â€‹Â 4,195Corporate bondsâ€‹Â
81,228â€‹Â 4â€‹Â (11,164)â€‹Â 70,068Totalâ€‹$ 209,430â€‹$ 990â€‹$ (16,658)â€‹$
193,762â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â GrossÂ Â Â Â Grossâ€‹â€‹â€‹â€‹â€‹Amortizedâ€‹unrealizedâ€‹unrealizedâ€‹Estimatedâ€‹â€‹costâ€‹gainsâ€‹lossesâ
valueDecemberÂ 31,Â 2023â€‹â€‹Â Â Â â€‹Â Â Â â€‹Â Â â€‹â€‹Â Â Municipal securitiesâ€‹$ 21,910â€‹$ 75â€‹$ (1,158)â€‹$ 20,827Mortgage-backed securitiesâ€‹Â 41,048â€‹Â 194â€‹Â
(3,641)â€‹Â 37,601Collateralized mortgage obligationsâ€‹Â 35,019â€‹Â 256â€‹Â (2,299)â€‹Â 32,976SBA securitiesâ€‹Â 5,280â€‹Â 49â€‹Â (77)â€‹Â 5,252Corporate bondsâ€‹Â
80,383â€‹Â 7â€‹Â (13,894)â€‹Â 66,496Totalâ€‹$ 183,640â€‹$ 581â€‹$ (21,069)â€‹$ 163,152 Schedule of investments classified by contractual maturity date
â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹SeptemberÂ 30,Â 2024â€‹DecemberÂ 31,Â 2023â€‹Â Â Â Â AmortizedÂ Â Â Â EstimatedÂ Â Â Â AmortizedÂ Â Â Â Estimatedâ€‹â€‹costâ€‹fair
valueâ€‹costâ€‹fair valueâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Securities AFSÂ â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Due in one year or lessâ€‹$ 37,997â€‹$ 37,503â€‹$ 6,397â€‹$ 6,338Due after
one through five yearsâ€‹Â 85,096â€‹Â 73,729â€‹Â 15,909â€‹Â 14,206Due after five years through ten yearsâ€‹Â 25,493â€‹Â 23,600â€‹Â 102,430â€‹Â 87,867Due after ten yearsâ€‹Â
60,844â€‹Â 58,930â€‹Â 58,904â€‹Â 54,741Totalâ€‹$ 209,430â€‹$ 193,762â€‹$ 183,640â€‹$ 163,152 Schedule of available-for-sale securities, continuous unrealized loss position, fair value
â€‹LessÂ thanÂ 12Â monthsâ€‹12Â monthsÂ orÂ moreâ€‹Totalâ€‹Â Â Â Â EstimatedÂ Â Â Â UnrealizedÂ Â Â Â EstimatedÂ Â Â
Government Agenciesâ€‹$ 2,045â€‹$ (14)â€‹$ â€”â€‹$ â€”â€‹$ 2,045â€‹$ (14)Municipal securitiesâ€‹â€‹ 1,555â€‹â€‹ (2)â€‹â€‹ 13,458â€‹â€‹ (994)â€‹â€‹ 15,013â€‹â€‹ (996)Mortgage-backed
securitiesâ€‹â€‹ 5,402â€‹â€‹ (44)â€‹â€‹ 21,547â€‹â€‹ (2,662)â€‹â€‹ 26,949â€‹â€‹ (2,706)Collateralized mortgage obligationsâ€‹Â 11,955â€‹â€‹ (97)â€‹â€‹ 13,228â€‹â€‹ (1,629)â€‹Â
25,183â€‹Â (1,726)SBA securitiesâ€‹Â 829â€‹â€‹ (5)â€‹â€‹ 621â€‹â€‹ (47)â€‹Â 1,450â€‹Â (52)Corporate bondsâ€‹Â 7,996â€‹â€‹ (404)â€‹â€‹ 60,568â€‹â€‹ (10,760)â€‹Â 68,564â€‹Â
(11,164)Totalâ€‹$ 29,782â€‹$ (566)â€‹$ 109,422â€‹$ (16,092)â€‹$ 139,204â€‹$
(16,658)â€‹LessÂ thanÂ 12Â monthsâ€‹12Â monthsÂ orÂ moreâ€‹Totalâ€‹Â Â Â Â EstimatedÂ Â Â Â UnrealizedÂ Â Â Â Esti
securitiesâ€‹$ 2,483â€‹$ (28)â€‹$ 13,975â€‹$ (1,130)â€‹$ 16,458â€‹$ (1,158)Mortgage-backed securitiesâ€‹Â 1,369â€‹Â (30)â€‹Â 26,435â€‹Â (3,611)â€‹Â 27,804â€‹Â (3,641)Collateralized
mortgage obligationsâ€‹Â 1,496â€‹Â (8)â€‹Â 20,713â€‹Â (2,291)â€‹Â 22,209â€‹Â (2,299)SBA securitiesâ€‹Â â€”â€‹Â â€”â€‹Â 1,610â€‹Â (77)â€‹Â 1,610â€‹Â (77)Corporate bondsâ€‹Â
â€”â€‹Â â€”â€‹Â 65,505â€‹Â (13,894)â€‹Â 65,505â€‹Â (13,894)Totalâ€‹$ 5,348â€‹$ (66)â€‹$ 128,238â€‹$ (21,003)â€‹$ 133,586â€‹$ (21,069) X - DefinitionTabular disclosure of investment
in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1:
http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 9 -Subparagraph (a) -Publisher FASB -URI
https://asc.fasb.org//1943274/2147481800/320-10-50-9Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -
Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-3Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -
Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-2Reference 4:
http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c) -Publisher FASB -URI
https://asc.fasb.org//1943274/2147481800/320-10-50-2Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -
Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-2Reference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Topic
320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aa) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-2Reference
7: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aaa) -Publisher FASB -URI
https://asc.fasb.org//1943274/2147481800/320-10-50-2Reference 8: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -
Section 50 -Paragraph 2 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-2Reference 9: http://www.xbrl.org/2009/role/commonPracticeRef -Topic
320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-3Reference
10: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (b) -Publisher FASB -URI
https://asc.fasb.org//1943274/2147481800/320-10-50-3Reference 11: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -
Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-3Reference 12: http://www.xbrl.org/2009/role/commonPracticeRef -Topic
320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-3 + Details
Name: us-gaap_DebtSecuritiesAvailableForSaleTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X -
DefinitionTabular disclosure of fair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in
unrealized loss position, without allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic
326 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479081/326-30-55-8Reference 2:
http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a) -Publisher FASB -URI
https://asc.fasb.org//1943274/2147481800/320-10-50-6Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -
Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479106/326-30-50-4 + Details Name: us-
gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPositionFairValueTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type:
duration X - DefinitionTabular disclosure of maturities of an entity's investments as well as any other information pertinent to the investments. + ReferencesNo definition available. + Details
Name: us-gaap_InvestmentsClassifiedByContractualMaturityDateTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X -
ReferencesNo definition available. + Details Name: us-gaap_InvestmentsDebtAndEquitySecuritiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period
Type: duration XML 40 R30.htm IDEA: XBRL DOCUMENT v3.24.3 LOANS (Tables) 9 Months Ended Sep. 30, 2024 Receivables [Abstract] Â Schedule of accounts, notes, loans and financing
receivable â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â SeptemberÂ 30,Â Â Â Â Â DecemberÂ 31,Â â€‹â€‹2024â€‹2023Commercial and industrial (1)â€‹$ 174,430â€‹$ 162,889Construction and
landâ€‹Â 2,631â€‹Â 9,559Commercial real estateâ€‹Â 1,631,373â€‹Â 1,668,585Residentialâ€‹Â 103,090â€‹Â 86,002Consumerâ€‹Â 397â€‹Â 738Total loansâ€‹Â 1,911,921â€‹Â
1,927,773Net deferred loan costs â€‹Â 184â€‹Â 56Allowance for credit lossesâ€‹Â (18,310)â€‹Â (22,000)Net loansâ€‹$ 1,893,795â€‹$ 1,905,829â€‹(1)Includes $1.7 million and $3.8 million of
U.S. Small Business Administration (â€œSBAâ€) Paycheck Protection Program (â€œPPPâ€) loans as of September 30, 2024 and December 31, 2023, respectively. Schedule of impaired
financing receivables â€‹The Companyâ€™s total individually evaluated loans, including collateral dependent loans, nonaccrual loans, modified loans to borrowers experiencing financial
difficulty, and accreting purchase credit deteriorated (â€œPCDâ€) loans that have experienced post-acquisition declines in cash flows expected to be collected are summarized as
follows:â€‹Â Â Â Â CommercialÂ Â Â Â ConstructionÂ Â Â Â CommercialÂ Â Â Â â€‹Â Â Â Â â€‹Â Â Â Â â€‹â€‹â€‹andÂ industrialâ€
investment in loans individually evaluated:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â With no specific allowance recordedâ€‹$ 1,037â€‹$ â€”â€‹$ 13,832â€‹$ 747â€‹$ â€”â€‹$

15,616With a specific allowance recordedâ€‹Â 154â€‹Â â€”â€‹Â 1,750â€‹Â 532â€‹Â â€”â€‹Â 2,436Total recorded investment in loans individually evaluatedâ€‹$ 1,191â€‹$ â€”â€‹$ 15,582â€‹$ 1,279â€‹$ â€”â€‹$ 18,052Specific allowance on loans individually evaluatedâ€‹$ 44â€‹$ â€”â€‹$ 194â€‹$ 205â€‹$ â€”â€‹$ 443â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹DecemberÂ 31,Â 2023â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Recorded investment in loans individually evaluated:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â With no specific allowance recordedâ€‹$ 273â€‹$ 366â€‹$ 1,298â€‹$ 1,349â€‹$ â€”â€‹$ 3,286With a specific allowance recordedâ€‹Â 1,799â€‹Â â€”â€‹Â 7,745â€‹Â 147â€‹Â â€”â€‹Â 9,691Total recorded investment in loans individually evaluatedâ€‹$ 2,072â€‹$ 366â€‹$ 9,043â€‹$ 1,496â€‹$ â€”â€‹$ 12,977Specific allowance on loans individually evaluatedâ€‹$ 1,423â€‹$ â€”â€‹$ 3,008â€‹$ 2â€‹$ â€”â€‹$ 4,433 Schedule of debtor troubled debt restructuring, current period A summary of previously modified loans to borrowers experiencing financial difficulty by type of concession and type of loan, as of the dates indicated, is set forth below:â€‹Â Â Â Â NumberÂ ofÂ Â Â Â RateÂ Â Â Â TermÂ Â Â Â RateÂ &Â termÂ Â Â Â â€‹â€‹â€‹% of Total â€‹â€‹loansâ€‹modificationâ€‹modificationâ€‹modificationâ€‹Totalâ€‹loans outstandingSeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercial and industrialÂ 2â€‹$ â€”â€‹$ 103â€‹$ â€”â€‹$ 103â€‹â€‹ 0.06%Construction and landÂ â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”%Commercial real estateÂ 4â€‹Â â€”â€‹Â 1,884â€‹Â â€”â€‹Â 1,884â€‹Â 0.12%ResidentialÂ 1â€‹Â â€”â€‹â€‹ 747â€‹Â â€”â€‹Â 747â€‹Â 0.72%ConsumerÂ â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”%TotalÂ 7â€‹$ â€”â€‹$ 2,734â€‹$ â€”â€‹$ 2,734â€‹â€‹ 0.14%â€‹Â Â Â Â NumberÂ ofÂ Â Â Â RateÂ Â Â Â TermÂ Â Â Â RateÂ &Â termÂ Â Â Â â€‹â€‹â€‹% of Total â€‹â€‹loansâ€‹modificationâ€‹modificationâ€‹modificationâ€‹Totalâ€‹loans outstandingDecember 31, 2023â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Commercial and industrialÂ 2â€‹$ â€”â€‹$ 125â€‹$ â€”â€‹$ 125â€‹â€‹ 0.08%Construction and landÂ â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”%Commercial real estateÂ 4â€‹Â â€”â€‹Â 3,400â€‹Â â€”â€‹Â 3,400â€‹Â 0.20%ResidentialÂ 1â€‹Â â€”â€‹Â 778â€‹Â â€”â€‹Â 778â€‹Â 0.90%ConsumerÂ â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”%TotalÂ 7â€‹$ â€”â€‹$ 4,303â€‹$ â€”â€‹$ 4,303â€‹â€‹ 0.22% Schedule of financing receivable credit quality indicators The following tables present the internally assigned risk grade by class of loans at the dates indicated:â€‹Revolvingâ€‹â€‹â€‹Â Â Â Â â€‹Ter loans - amortized cost by origination yearÂ Â Â Â â€‹loansâ€‹â€‹â€‹â€‹2024â€‹2023â€‹2022â€‹2021â€‹2020â€‹Priorâ€‹amortized costâ€‹TotalSeptemberÂ 30,Â 2024Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â â€‹â€‹â€‹â€‹â€‹â€‹Commercial and industrial:â€‹Passâ€‹$ 5,484â€‹$ 52,925â€‹$ 29,764â€‹$ 25,656â€‹$ 14,425â€‹$ 39,473â€‹$ â€”â€‹$ 167,727Special mentionâ€‹â€‹ 1,216â€‹â€‹ 355â€‹â€‹ 1,791â€‹â€‹ 455â€‹â€‹ 57â€‹â€‹ 345â€‹â€‹ â€”â€‹â€‹ 4,219Substandardâ€‹â€‹ 148â€‹â€‹ 206â€‹â€‹ 354â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 1,776â€‹â€‹ â€”â€‹â€‹ 2,484Total commercial and industrialâ€‹$ 6,848â€‹$ 53,486â€‹$ 31,909â€‹$ 26,111â€‹$ 14,482â€‹$ 41,594â€‹$ â€”â€‹$ 174,430YTD gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ 1,021â€‹$ 45â€‹$ 321â€‹$ â€”â€‹$ 1,387Construction and land:â€‹Passâ€‹$ 50â€‹$ 65â€‹$ 1,183â€‹$ 139â€‹$ 56â€‹$ 1,138â€‹$ â€”â€‹$ 2,631Special mentionâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Substandardâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Total construction and landâ€‹$ 50â€‹$ 65â€‹$ 1,183â€‹$ 139â€‹$ 56â€‹$ 1,138â€‹$ â€”â€‹$ 2,631YTD gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”Commercial real estate:â€‹Passâ€‹$ 189,826â€‹$ 115,983â€‹$ 114,061â€‹$ 426,290â€‹$ 492,857â€‹$ 192,739â€‹$ â€”â€‹$ 1,531,756Special mentionâ€‹â€‹ 14,108â€‹â€‹ â€”â€‹â€‹ 635â€‹â€‹ 8,805â€‹â€‹ 12,285â€‹â€‹ 36,681â€‹â€‹ â€”â€‹â€‹ 72,514Substandardâ€‹â€‹ 13,180â€‹â€‹ â€”â€‹â€‹ 150â€‹â€‹ 1,462â€‹â€‹ 6,446â€‹â€‹ 5,865â€‹â€‹ â€”â€‹â€‹ 27,103Total commercial real estateâ€‹$ 217,114â€‹$ 115,983â€‹$ 114,846â€‹$ 436,557â€‹$ 511,588â€‹$ 235,285â€‹$ â€”â€‹$ 1,631,373YTD gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ 2,413â€‹$ â€”â€‹$ 1,359â€‹$ â€”â€‹$ 3,772Residential:â€‹Passâ€‹$ 4,058â€‹$ 23,506â€‹$ 306â€‹$ 27,873â€‹$ 39,175â€‹$ 5,490â€‹$ â€”â€‹$ 100,408Special mentionâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 839â€‹â€‹ 419â€‹â€‹ â€”â€‹â€‹ 1,258Substandardâ€‹â€‹ 1,111â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 313â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 1,424Total residentialâ€‹$ 5,169â€‹$ 23,506â€‹$ 306â€‹$ 27,873â€‹$ 40,327â€‹$ 5,909â€‹$ â€”â€‹$ 103,090YTD gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”Consumer:â€‹Passâ€‹$ 97â€‹$ 212â€‹$ â€”â€‹$ 49â€‹$ 10â€‹$ 29â€‹$ â€”â€‹$ 397Special mentionâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Substandardâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Total consumerâ€‹$ 97â€‹$ 212â€‹$ â€”â€‹$ 49â€‹$ 10â€‹$ 29â€‹$ â€”â€‹$ 397YTD gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ 2â€‹$ 2Total loans outstandingâ€‹Risk ratingsâ€‹Passâ€‹$ 199,515â€‹$ 192,691â€‹$ 145,314â€‹$ 480,007â€‹$ 546,523â€‹$ 238,869â€‹$ â€”â€‹$ 1,802,919Special mentionâ€‹â€‹ 15,324â€‹â€‹ 355â€‹â€‹ 2,426â€‹â€‹ 9,260â€‹â€‹ 13,181â€‹â€‹ 37,445â€‹â€‹ â€”â€‹â€‹ 77,991Substandardâ€‹â€‹ 14,439â€‹â€‹ 206â€‹â€‹ 504â€‹â€‹ 1,462â€‹â€‹ 6,759â€‹â€‹ 7,641â€‹â€‹ â€”â€‹â€‹ 31,011Doubtfulâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Total loans outstandingâ€‹$ 229,278â€‹$ 193,252â€‹$ 148,244â€‹$ 490,729â€‹$ 566,463â€‹$ 283,955â€‹$ â€”â€‹$ 1,911,921YTD gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ 3,434â€‹$ 45â€‹$ 1,680â€‹$ 2â€‹$ 5,161â€‹Revolvingâ€‹â€‹â€‹â€‹Â Â Â Â â€‹Term loans - amortized cost by origination yearÂ Â Â Â â€‹loansâ€‹â€‹â€‹â€‹2023â€‹2022â€‹2021â€‹2020â€‹2019â€‹Priorâ€‹amortized costâ€‹TotalDecemberÂ 31,Â 2023Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â â€‹â€‹â€‹â€‹â€‹â€‹Commercial and industrial:â€‹Passâ€‹$ 26,055â€‹$ 25,039â€‹$ 19,294â€‹$ 22,831â€‹$ 26,008â€‹$ 17,357â€‹$ 17,754â€‹$ 154,338Special mentionâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 1,323â€‹â€‹ 932â€‹â€‹ 1,926â€‹â€‹ 1,831â€‹â€‹ 6,012Substandardâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 156â€‹â€‹ 320â€‹â€‹ 1,039â€‹â€‹ 1,024â€‹â€‹ 2,539Total commercial and industrialâ€‹$ 26,055â€‹$ 25,039â€‹$ 19,294â€‹$ 24,310â€‹$ 27,260â€‹$ 20,322â€‹$ 20,609â€‹$ 162,889YTD gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ 27â€‹$ 436â€‹$ â€”â€‹$ 463Construction and land:â€‹Passâ€‹$ 1,217â€‹$ 6,040â€‹$ â€”â€‹$ 1,177â€‹$ 109â€‹$ 650â€‹$ â€”â€‹$ 9,193Special mentionâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Substandardâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 366â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 366Total construction and landâ€‹$ 1,217â€‹$ 6,040â€‹$ â€”â€‹$ 1,543â€‹$ 109â€‹$ 650â€‹$ â€”â€‹$ 9,559YTD gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”Commercial real estate:â€‹Passâ€‹$ 80,576â€‹$ 397,319â€‹$ 377,165â€‹$ 140,265â€‹$ 180,859â€‹$ 370,887â€‹$ 9,405â€‹$ 1,556,476Special mentionâ€‹â€‹ â€”â€‹â€‹ 10,348â€‹â€‹ 1,894â€‹â€‹ 17,001â€‹â€‹ 15,101â€‹â€‹ 41,482â€‹â€‹ â€”â€‹â€‹ 85,826Substandardâ€‹â€‹ â€”â€‹â€‹ 158â€‹â€‹ 946â€‹â€‹ â€”â€‹â€‹ 11,579â€‹â€‹ 13,600â€‹â€‹ â€”â€‹â€‹ 26,283Total commercial real estateâ€‹$ 80,576â€‹$ 407,825â€‹$ 380,005â€‹$ 157,266â€‹$ 207,539â€‹$ 425,969â€‹$ 9,405â€‹$ 1,668,585YTD gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”Residential:â€‹Passâ€‹$ â€”â€‹$ â€”â€‹$ 2,432â€‹$ 4,319â€‹$ 7,986â€‹$ 36,814â€‹$ 32,420â€‹$ 83,971Special mentionâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 437â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 437Substandardâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 1,594â€‹â€‹ â€”â€‹â€‹ 1,594Total residentialâ€‹$ â€”â€‹$ â€”â€‹$ 2,432â€‹$ 4,319â€‹$ 8,423â€‹$ 38,408â€‹$ 32,420â€‹$ 86,002YTD gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ 172â€‹$ 3â€‹$ 175Consumer:â€‹Passâ€‹$ 65â€‹$ 67â€‹$ â€”â€‹$ 6â€‹$ 18â€‹$ 69â€‹$ 494â€‹$ 719Special mentionâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Substandardâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 19â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 19Total consumerâ€‹$ 65â€‹$ 67â€‹$ â€”â€‹$ 6â€‹$ 37â€‹$ 69â€‹$ 494â€‹$ 738YTD gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ 5â€‹$ 5Total loans outstandingâ€‹Risk ratingsâ€‹Passâ€‹$ 107,913â€‹$ 428,465â€‹$ 398,891â€‹$ 168,598â€‹$ 214,980â€‹$ 425,777â€‹$ 60,073â€‹$ 1,804,697Special mentionâ€‹â€‹ â€”â€‹â€‹ 10,348â€‹â€‹ 1,894â€‹â€‹ 18,324â€‹â€‹ 16,470â€‹â€‹ 43,408â€‹â€‹ 1,831â€‹â€‹ 92,275Substandardâ€‹â€‹ â€”â€‹â€‹ 158â€‹â€‹ 946â€‹â€‹ 522â€‹â€‹ 11,918â€‹â€‹ 16,233â€‹â€‹ 1,024â€‹â€‹ 30,801Doubtfulâ€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ â€”Total loans outstandingâ€‹$ 107,913â€‹$ 438,971â€‹$ 401,731â€‹$ 187,444â€‹$ 243,368â€‹$ 485,418â€‹$ 62,928â€‹$ 1,927,773YTD gross charge-offsâ€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ â€”â€‹$ 27â€‹$ 608â€‹$ 8â€‹$ 643 Schedule of past due financing receivables The following tables provide an aging of the Companyâ€™s loans receivable as of the dates indicated:â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹ >â€‹â€‹30â€“59 Daysâ€‹60â€“89Â Daysâ€‹orÂ moreâ€‹Totalâ€‹â€‹â€‹â€‹â€‹â€‹â€‹TotalÂ loansâ€‹90 days andâ€‹â€‹pastÂ dueâ€‹pastÂ dueâ€‹pastÂ dueâ€‹pastÂ dueâ€‹Currentâ€‹PCDÂ loansâ€‹receivableâ€‹accruingSeptemberÂ 30,Â 2024Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹ and industrialâ€‹$ 675â€‹$ 588â€‹$ 231â€‹$ 1,494â€‹$ 172,813â€‹$ 123â€‹$ 174,430â€‹$ â€”Construction and landâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â 2,620â€‹Â 11â€‹Â 2,631â€‹Â â€”Commercial real estateâ€‹Â 2,032â€‹Â 3,527â€‹Â 1,455â€‹Â 7,014â€‹Â 1,600,916â€‹Â 23,443â€‹Â 1,631,373â€‹Â â€”Residentialâ€‹Â 27â€‹Â 2â€‹â€‹ 1,030â€‹Â 1,059â€‹Â 101,727â€‹Â 304â€‹Â 103,090â€‹Â â€”Consumerâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â 397â€‹Â â€”â€‹Â 397â€‹Â â€”Totalâ€‹$ 2,734â€‹$ 4,117â€‹$ 2,716â€‹$ 9,567â€‹$ 1,878,473â€‹$ 23,881â€‹$ 1,911,921â€‹$ â€”â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â Â â€‹â€‹Â Â Â >â€‹â€‹30â€“59Â Daysâ€‹60â€“89Â Daysâ€‹orÂ moreâ€‹Totalâ€‹â€‹â€‹â€‹â€‹â€‹â€‹TotalÂ loansâ€‹90 days andâ€‹â€‹pastÂ dueâ€‹pastÂ dueâ€‹pastÂ dueâ€‹pastÂ dueâ€‹Currentâ€‹PCDÂ loansâ€‹receivableâ€‹accruingDecemberÂ 31,Â 2023Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹ and industrialâ€‹$ 803â€‹$ 146â€‹$ 1,782â€‹$ 2,731â€‹$ 159,960â€‹$ 198â€‹$ 162,889â€‹$ â€”Construction and landâ€‹Â 97â€‹Â â€”â€‹Â 366â€‹Â 463â€‹Â 9,071â€‹Â 25â€‹Â 9,559â€‹Â â€”Commercial real estateâ€‹Â 2,908â€‹Â 1,702â€‹Â 7,793â€‹Â 12,403â€‹Â 1,631,129â€‹Â 25,053â€‹Â 1,668,585â€‹Â â€”Residentialâ€‹Â 55â€‹Â â€”â€‹Â â€”â€‹Â 55â€‹Â 85,500â€‹Â 447â€‹Â 86,002â€‹Â â€”Consumerâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â 738â€‹Â â€”â€‹Â 738â€‹Â â€”Totalâ€‹$ 3,863â€‹$ 1,848â€‹$ 9,941â€‹$ 15,652â€‹$ 1,886,398â€‹$ 25,723â€‹$ 1,927,773â€‹$ â€” X - DefinitionTabular disclosure of impaired financing receivables. + ReferencesNo definition available. + Details Name: bcml_ImpairedFinancingReceivablesExcludingAccruedInterestTableTextBlock Namespace Prefix: bcml_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of financing receivables by credit quality indicator. The credit quality indicator is a statistic about the credit quality of financing receivables. Examples include, but not limited to, consumer credit risk scores, credit-rating-agency ratings, an entity's internal credit risk grades, loan-to-value ratios, collateral, collection experience and other internal metrics. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-5Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 310 -SubTopic 10 -Section 50 -Paragraph 29 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-29 + Details Name: us-gaap_FinancingReceivableCreditQualityIndicatorsTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of aging analysis for financing receivable. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 14 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-14Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 80 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479294/326-20-55-80Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 310 -SubTopic 10 -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-7Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 310 -SubTopic 10 -Section 50 -Paragraph 7A -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-7A + Details Name: us-gaap_PastDueFinancingReceivablesTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_ReceivablesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of the various types of trade accounts and notes receivable and for each the gross carrying value, allowance, and net carrying value as of the balance sheet date. Presentation is categorized by current, noncurrent and unclassified receivables. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 210 -SubTopic 10 -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02.3,4) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_ScheduleOfAccountsNotesLoansAndFinancingReceivableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of troubled debt restructurings in the current period: (1) for each restructuring, the principal changes in terms, the major features of settlement, or both; (2) the aggregate gain (loss) on restructuring of payables; (3) the income tax effect on the gain or loss recognized on the restructuring of payables; (4) the gain (loss) recognized on the restructuring of payables, after the impact of income tax expense or benefit; and (5) the aggregate gain (loss) on transfer of assets recognized during the period, after the impact of income tax expense or benefit. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 470 -SubTopic 60 -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481408/470-60-50-1 + Details Name: us-gaap_ScheduleOfDebtorTroubledDebtRestructuringCurrentPeriodTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 41 R31.htm IDEA: XBRL DOCUMENT v3.24.3 ALLOWANCE FOR CREDIT LOSSES FOR LOANS (Tables) 9 Months Ended Sep. 30, 2024 Allowance for Loan Losses [Abstract] Â Schedule of Allowance for credit losses for loan losses â€‹Commercialâ€‹Constructionâ€‹Commercialâ€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Reserve forâ€‹Â Â Â Â andÂ industrialÂ Â Â Â andÂ landÂ Â Â Â realÂ estateÂ Â Â Â ResidentialÂ Â Â Â ConsumerÂ Â Â Â TotalÂ Â Â Â unfunded commitmentsThree months ended SeptemberÂ 30,Â 2024â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹â€‹Â Â â€‹Allowance for credit lossesÂ â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Beginning balanceâ€‹$ 3,987â€‹$ 105â€‹$ 13,695â€‹$ 1,205â€‹$ 8â€‹$ 19,000â€‹$ 200Charge-offsâ€‹Â (1,031)â€‹Â â€”â€‹â€‹ (566)â€‹Â â€”â€‹â€‹ (1)â€‹Â (1,598)â€‹Â â€”Recoveriesâ€‹Â 53â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â 53â€‹Â â€”Provision for (reversal of) credit lossesâ€‹Â Â 1,991â€‹Â 13â€‹Â (1,670)â€‹Â 523â€‹Â (2)â€‹Â 855â€‹Â 390Ending balanceâ€‹$ 5,000â€‹$ 118â€‹$ 11,459â€‹$ 1,728â€‹$ 5â€‹$ 18,310â€‹$ 590â€‹Nine months ended September 30, 2024â€‹Â Â â€‹Allowance for credit losses:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Beginning balanceâ€‹$ 4,216â€‹$ 298â€‹$ 16,498â€‹$ 979â€‹$ 9â€‹$ 22,000â€‹$ 225Charge-offsâ€‹Â (1,387)â€‹Â â€”â€‹Â (3,772)â€‹Â â€”â€‹Â (2)â€‹Â (5,161)â€‹Â â€”Recoveriesâ€‹Â 68â€‹Â â€”â€‹Â â€”â€‹â€‹ 99â€‹Â 1â€‹Â 168â€‹Â â€”Provision for (reversal of) credit lossesâ€‹Â 2,103â€‹â€‹ (180)â€‹â€‹ (1,267)â€‹â€‹ 650â€‹â€‹ (3)â€‹Â 1,303â€‹â€‹ 365Ending balanceâ€‹$ 5,000â€‹$ 118â€‹$ 11,459â€‹$ 1,728â€‹$ 5â€‹$ 18,310â€‹$ 590â€‹SeptemberÂ 30,Â 2024â€‹Allowance for credit losses:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹â€‹â€‹Loans individually evaluatedâ€‹$ 44â€‹$ â€”â€‹$ 194â€‹$ 205â€‹$ â€”â€‹$ 443â€‹â€‹â€‹Loans collectively evaluatedâ€‹Â 4,929â€‹Â 118â€‹Â 10,942â€‹Â 1,519â€‹Â 5â€‹Â 17,513â€‹â€‹â€‹PCD loansâ€‹Â 27â€‹Â â€”â€‹Â 323â€‹Â 4â€‹Â â€”â€‹Â 354â€‹â€‹â€‹â€‹â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â â€‹â€‹â€‹â€‹Loans receivable:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â â€‹â€‹â€‹â€‹Individually evaluated â€‹$ 1,191â€‹$ â€”â€‹$ 15,582â€‹$ 1,279â€‹$ â€”â€‹$ 18,052â€‹â€‹â€‹Collectively evaluated â€‹Â 173,116â€‹Â 2,620â€‹Â 1,592,348â€‹Â 101,507â€‹Â 397â€‹Â 1,869,988â€‹â€‹â€‹PCD loansâ€‹Â 123â€‹Â 11â€‹Â 23,443â€‹Â 304â€‹Â â€”â€‹Â 23,881â€‹â€‹â€‹Total loansâ€‹$ 174,430â€‹$ 2,631â€‹$ 1,631,373â€‹$ 103,090â€‹$ 397â€‹$

1,911,921â€‹â€‹â€‹

http://www.xbrl.org/2009/role/commonPracticeRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Paragraph (e) -Publisher SECReference 10:
http://www.xbrl.org/2009/role/commonPracticeRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Paragraph (f) -Subparagraph (1) -Publisher SECReference 11:
http://www.xbrl.org/2009/role/commonPracticeRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Paragraph (f) -Subparagraph (2) -Publisher SECReference 12:
http://www.xbrl.org/2009/role/commonPracticeRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Paragraph (f) -Subparagraph (2)(i) -Publisher SECReference 13:
http://www.xbrl.org/2009/role/commonPracticeRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Paragraph (f) -Subparagraph (2)(i)(ii) -Publisher SECReference 14:
http://www.xbrl.org/2009/role/commonPracticeRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Paragraph (f) -Subparagraph (2)(i)(iii) -Publisher SECReference 15:
http://www.xbrl.org/2009/role/commonPracticeRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Paragraph (f) -Subparagraph (2)(i)(iv) -Publisher SEC + Details Name: us-gaap_DepositLiabilitiesTypeTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_DepositsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 47 R37.htm IDEA: XBRL DOCUMENT v3.24.3 INTEREST PAYABLE AND OTHER LIABILITIES (Tables) 9 Months Ended Sep. 30, 2024 Other Liabilities Disclosure [Abstract] Â Schedule of interest payable and other liabilities â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â SeptemberÂ 30,Â Â Â Â Â DecemberÂ 31,Â â€‹â€‹2024â€‹2023Accrued expensesâ€‹$ 5,668â€‹$ 7,419Accounts payableâ€‹Â 967â€‹Â 716Reserve for unfunded commitmentsâ€‹Â 590â€‹Â 225Accrued interest payableâ€‹Â 3,070â€‹Â 3,054Other liabilitiesâ€‹Â 3,247â€‹Â 3,177Totalâ€‹$ 13,542â€‹$ 14,591â€‹ X - ReferencesNo definition available. + Details Name: us-gaap_OtherLiabilitiesDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of other liabilities. + ReferencesNo definition available. + Details Name: us-gaap_OtherLiabilitiesTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 48 R38.htm IDEA: XBRL DOCUMENT v3.24.3 OTHER EXPENSES (Tables) 9 Months Ended Sep. 30, 2024 Other Income and Expenses [Abstract] Â Schedule of other expenses â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Three months ended â€‹Nine months ended â€‹â€‹Â Â Â Â SeptemberÂ 30,Â Â Â Â Â SeptemberÂ 30,Â Â Â Â Â â€‹â€‹2024â€‹2023â€‹2024â€‹2023â€‹Professional feesâ€‹$ 594â€‹$ 628â€‹$ 1,854â€‹$ 1,520â€‹Core deposit premium amortizationâ€‹Â 305â€‹Â 305â€‹Â 917â€‹Â 979â€‹Marketing and promotionsâ€‹Â 238â€‹Â 258â€‹Â 607â€‹Â 658â€‹Stationery and suppliesâ€‹Â 57â€‹Â 82â€‹Â 215â€‹Â 254â€‹Insurance (including FDIC premiums)â€‹Â 361â€‹Â 367â€‹Â 1,070â€‹Â 1,002â€‹Communication and postageâ€‹Â 271â€‹Â 228â€‹Â 785â€‹Â 678â€‹Loan default related expenseâ€‹Â 128â€‹Â 34â€‹Â 287â€‹Â 187â€‹Director fees and expensesâ€‹Â 79â€‹Â 84â€‹Â 249â€‹Â 249â€‹Bank service chargesâ€‹Â 16â€‹Â 16â€‹Â 48â€‹Â 49â€‹Courier expenseâ€‹Â 177â€‹Â 207â€‹Â 557â€‹Â 578â€‹Otherâ€‹Â 97â€‹Â 119â€‹Â 449â€‹Â 397â€‹Totalâ€‹$ 2,323â€‹$ 2,328â€‹$ 7,038â€‹$ 6,551â€‹ X - ReferencesNo definition available. + Details Name: us-gaap_OtherIncomeAndExpensesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of each detailed component of other operating costs and expenses that are applicable to sales and revenues, but not included in the cost of sales in the income statement. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03.3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2 + Details Name: us-gaap_ScheduleOfOtherOperatingCostAndExpenseByComponentTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 49 R39.htm IDEA: XBRL DOCUMENT v3.24.3 EQUITY INCENTIVE PLANS (Tables) 9 Months Ended Sep. 30, 2024 Share-based Payment Arrangement [Abstract] Â Schedule of nonvested restricted stock units activity â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹At and for the three and nine months ended September 30,â€‹â€‹â€‹2024â€‹2023â€‹â€‹Â Â Â Â â€‹Â Â Â Â Weighted-averageÂ Â Â Â â€‹Â Â Â Â Weighted-averageÂ â€‹â€‹â€‹â€‹grantÂ dateâ€‹â€‹â€‹grantÂ dateÂ â€‹â€‹Sharesâ€‹fairÂ valueâ€‹Sharesâ€‹fairÂ valueÂ Non-vested at January 1,Â 81,365â€‹$ 18.27â€‹ 97,877â€‹$ 16.80â€‹GrantedÂ 24,471â€‹Â 23.30â€‹ 28,392â€‹Â 18.98â€‹VestedÂ (19,927)â€‹Â 18.99â€‹ (16,979)â€‹Â 19.06â€‹Forfeitedâ€‹ (505)â€‹â€‹ 16.67â€‹ â€”â€‹â€‹ â€”â€‹Non-vested, at MarchÂ 31,Â Â 85,404â€‹â€‹ 19.55â€‹ 109,290â€‹â€‹ 17.01â€‹Grantedâ€‹ â€”â€‹â€‹ â€”â€‹ â€”â€‹â€‹ â€”â€‹VestedÂ â€”â€‹â€‹ â€”â€‹ (30,764)â€‹â€‹ 12.18â€‹Forfeitedâ€‹ â€”â€‹â€‹ â€”â€‹ â€”â€‹â€‹ â€”â€‹Non-Vested, at JuneÂ 30,Â Â 85,404â€‹$ 19.55â€‹ 78,526â€‹$ 18.91â€‹GrantedÂ 9,289â€‹Â 20.35â€‹ 13,457â€‹Â 16.67â€‹VestedÂ (11,331)â€‹Â 16.67â€‹ (10,618)â€‹Â 20.98â€‹Forfeitedâ€‹ â€”â€‹â€‹ â€”â€‹ â€”â€‹â€‹ â€”â€‹Non-Vested, at SeptemberÂ 30,Â Â 83,362â€‹$ 20.10â€‹ 81,365â€‹$ 18.27â€‹â€‹ X - ReferencesNo definition available. + Details Name: us-gaap_DisclosureOfCompensationRelatedCostsSharebasedPaymentsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of the changes in outstanding nonvested restricted stock units. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 718 -SubTopic 10 -Section 50 -Paragraph 2 -Subparagraph (c)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ScheduleOfNonvestedRestrictedStockUnitsActivityTableTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 50 R40.htm IDEA: XBRL DOCUMENT v3.24.3 FAIR VALUE MEASUREMENT (Tables) 9 Months Ended Sep. 30, 2024 Fair Value Measurement [Abstract] Â Schedule of fair value, assets measured on recurring basis â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â Total EstimatedÂ Â Â Â Fair Value Measurementsâ€‹â€‹Fair Valueâ€‹LevelÂ 1â€‹LevelÂ 2â€‹LevelÂ 3SeptemberÂ 30,Â 2024â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹U.S. Government Agenciesâ€‹$ 2,045â€‹$ â€”â€‹$ 2,045â€‹$ â€”Municipal securitiesâ€‹â€‹ 22,863â€‹â€‹ â€”â€‹â€‹ 22,863â€‹â€‹ â€”Mortgage-backed securitiesâ€‹Â 49,075â€‹Â â€”â€‹Â 49,075â€‹Â â€”Collateralized mortgage obligationsâ€‹Â 45,516â€‹Â â€”â€‹Â 45,516â€‹Â â€”SBA securitiesâ€‹Â 4,195â€‹Â â€”â€‹Â 4,195â€‹Â â€”Corporate bondsâ€‹Â 70,068â€‹Â â€”â€‹Â 70,068â€‹Â â€”Equity securitiesâ€‹â€‹ 14,329â€‹â€‹ 14,329â€‹â€‹ â€”â€‹â€‹ â€”Totalâ€‹$ 208,091â€‹$ 14,329â€‹$ 193,762â€‹$ â€”â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â Total EstimatedÂ Â Â Â Fair Value Measurementsâ€‹â€‹Fair Valueâ€‹LevelÂ 1â€‹LevelÂ 2â€‹LevelÂ 3DecemberÂ 31,Â 2023Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Municipal securitiesâ€‹$ 20,827â€‹$ â€”â€‹$ 20,827â€‹$ â€”Mortgage-backed securitiesâ€‹Â 37,601â€‹Â â€”â€‹Â 37,601â€‹Â â€”Collateralized mortgage obligationsâ€‹Â 32,976â€‹Â â€”â€‹Â 32,976â€‹Â â€”SBA securitiesâ€‹Â 5,252â€‹Â â€”â€‹Â 5,252â€‹Â â€”Corporate bondsâ€‹Â 66,496â€‹Â â€”â€‹Â 66,496â€‹Â â€”Equity securitiesâ€‹â€‹ 12,585â€‹â€‹ 12,585â€‹â€‹ â€”â€‹â€‹ â€”Totalâ€‹$ 175,737â€‹$ 12,585â€‹$ 163,152â€‹$ â€” Schedule of fair value measurements, nonrecurring â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â Total EstimatedÂ Â Â Â Fair Value Measurementsâ€‹â€‹Fair Valueâ€‹LevelÂ 1â€‹LevelÂ 2â€‹LevelÂ 3SeptemberÂ 30,Â 2024Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Individually evaluated loansâ€‹$ 18,052â€‹$ â€”â€‹$ â€”â€‹$ 18,052Totalâ€‹$ 18,052â€‹$ â€”â€‹$ â€”â€‹$ 18,052â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â Total EstimatedÂ Â Â Â Fair Value Measurementsâ€‹â€‹Fair Valueâ€‹LevelÂ 1â€‹LevelÂ 2â€‹LevelÂ 3DecemberÂ 31,Â 2023â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Individually evaluated loans (1)â€‹$ 12,977â€‹$ â€”â€‹$ â€”â€‹$ 12,977Totalâ€‹$ 12,977â€‹$ â€”â€‹$ â€”â€‹$ 12,977â€‹(1)For each quarter the loan was outstanding in 2023, with the adoption of CECL, one performing modified loan to a borrower experiencing financial difficulty was individually evaluated in determining the estimated allowance for credit losses. X - ReferencesNo definition available. + Details Name: bcml_FairValueMeasurementAbstract Namespace Prefix: bcml_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of assets and liabilities by class, including financial instruments measured at fair value that are classified in shareholders' equity, if any, that are measured at fair value on a nonrecurring basis in periods after initial recognition (for example, impaired assets). Disclosures may include, but are not limited to: (a) the fair value measurements recorded and the reasons for the measurements and (b) the level within the fair value hierarchy in which the fair value measurements are categorized in their entirety (levels 1, 2, 3). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (bbb) -SubTopic 10 -Topic 820 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482106/820-10-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 820 -SubTopic 10 -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482106/820-10-50-2Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482106/820-10-50-2 + Details Name: us-gaap_FairValueAssetsMeasuredOnNonrecurringBasisTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of assets, including [financial] instruments measured at fair value that are classified in stockholders' equity, if any, by class that are measured at fair value on a recurring basis. The disclosures contemplated herein include the fair value measurements at the reporting date by the level within the fair value hierarchy in which the fair value measurements in their entirety fall, segregating fair value measurements using quoted prices in active markets for identical assets (Level 1), significant other observable inputs (Level 2), and significant unobservable inputs (Level 3). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 820 -SubTopic 10 -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482106/820-10-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 820 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482106/820-10-50-2 + Details Name: us-gaap_FairValueAssetsMeasuredOnRecurringBasisTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 51 R41.htm IDEA: XBRL DOCUMENT v3.24.3 FAIR VALUE OF FINANCIAL INSTRUMENTS (Tables) 9 Months Ended Sep. 30, 2024 Fair Value Disclosures [Abstract] Â Schedule of estimated fair value of financial instruments â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Carryingâ€‹Fairâ€‹FairÂ valueÂ measurementsâ€‹Â Â Â Â amountÂ Â Â Â valueÂ Â Â Â LevelÂ 1Â Â Â Â LevelÂ 2Â Â Â Â LevelÂ 3Sep assets:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Cash and cash equivalentsâ€‹$ 301,284â€‹$ 301,284â€‹$ 301,284â€‹$ â€”â€‹$ â€”Time deposits in banksâ€‹Â 498â€‹Â 498â€‹Â 498â€‹Â â€”â€‹Â â€”Investment securities AFSâ€‹Â 193,762â€‹Â 193,762â€‹Â â€”â€‹Â 193,762â€‹Â â€”Equity securitiesâ€‹â€‹ 14,329â€‹â€‹ 14,329â€‹â€‹ 14,329â€‹â€‹ â€”â€‹â€‹ â€”Investment in FHLB and FRB Stockâ€‹Â 20,953â€‹Â 20,953â€‹Â â€”â€‹Â 20,953â€‹Â â€”Loans held for saleâ€‹Â 2,252â€‹Â 2,252â€‹Â â€”â€‹Â 2,252â€‹Â â€”Loans, netâ€‹Â 1,893,795â€‹Â 1,835,604â€‹Â â€”â€‹Â â€”â€‹Â 1,835,604Accrued interest receivableâ€‹Â 8,559â€‹Â 8,559â€‹Â â€”â€‹Â 8,559â€‹Â â€”Financial liabilities:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Depositsâ€‹Â 2,136,441â€‹Â 2,138,423â€‹Â â€”â€‹Â 2,138,423â€‹Â â€”Junior subordinated deferrable interest debentures, netâ€‹â€‹ 8,625â€‹â€‹ 8,394â€‹â€‹ â€”â€‹â€‹ â€”â€‹â€‹ 8,394Subordinated debt, netâ€‹â€‹ 63,694â€‹Â 63,694â€‹Â â€”â€‹â€‹ 63,694â€‹â€‹ â€”Accrued interest payableâ€‹Â 3,070â€‹Â 3,070â€‹Â â€”â€‹Â 3,070â€‹Â â€”Off-balance sheet liabilities:â€‹Â â€‹â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Undisbursed loan commitments, lines of credit, standby letters of creditâ€‹Â 71,323â€‹Â 70,733â€‹Â â€”â€‹Â â€”â€‹Â 70,733â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Carryingâ€‹Fairâ€‹FairÂ valueÂ measurementsâ€‹Â Â Â Â amountÂ Â Â Â valueÂ Â Â Â LevelÂ 1Â Â Â Â LevelÂ 2Â Â Â Â Le assets:Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Cash and cash equivalentsâ€‹$ 307,539â€‹$ 307,539â€‹$ 307,539â€‹$ â€”â€‹$ â€”Time deposits in banksâ€‹Â 1,245â€‹Â 1,245â€‹Â 1,245â€‹Â â€”â€‹Â â€”Investment securities AFSâ€‹Â 163,152â€‹Â 163,152â€‹Â â€”â€‹Â 163,152â€‹Â â€”Equity securitiesâ€‹â€‹ 12,585â€‹â€‹ 12,585â€‹â€‹ 12,585â€‹â€‹ â€”â€‹â€‹ â€”Investment in FHLB and FRB Stockâ€‹Â 20,939â€‹Â 20,939â€‹Â â€”â€‹Â 20,939â€‹Â â€”Loans held for saleâ€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”â€‹Â â€”Loans, netâ€‹Â 1,905,829â€‹Â 1,810,426â€‹Â â€”â€‹Â â€”â€‹Â 1,810,426Accrued interest receivableâ€‹Â 8,423â€‹Â 8,423â€‹Â â€”â€‹Â 8,423â€‹Â â€”Financial liabilities:â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â â€‹Â Â Â Depositsâ€‹Â 2,132,750â€‹Â 2,135,923â€‹Â â€”â€‹Â 2,135,923â€‹Â â€”Junior subordinated deferrable interest debentures, netâ€‹Â 8,565â€‹Â 8,631â€‹Â â€”â€‹Â â€”â€‹Â 8,631Subordinated debt, netâ€‹Â 63,881â€‹Â 63,881â€‹Â â€”â€‹Â 63,881â€‹Â â€”Accrued interest payableâ€‹Â 3,054â€‹Â 3,054â€‹Â â€”â€‹Â 3,054â€‹Â â€”Off-balance sheet liabilities:â€‹Â â€‹â€‹Â â€‹â€‹Â â€‹â€‹Â â€‹â€‹â€‹â€‹Undisbursed loan commitments, lines of credit, standby letters of creditâ€‹Â 77,377â€‹Â 77,152â€‹Â â€”â€‹Â â€”â€‹Â 77,152â€‹ X - DefinitionTabular disclosure of the fair value of financial instruments, including financial assets and financial liabilities, and the measurements of those instruments, assets, and liabilities. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 820 -SubTopic 10 -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482106/820-10-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 825 -SubTopic 10 -Section 50 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-11 + Details Name: us-gaap_FairValueByBalanceSheetGroupingTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_FairValueDisclosuresAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 52 R42.htm IDEA: XBRL DOCUMENT v3.24.3 COMMITMENTS AND CONTINGENCIES (Tables) 9 Months Ended Sep. 30, 2024 Commitments and Contingencies Disclosure [Abstract] Â Schedule of lending and letter of credit commitments â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹â€‹Â Â Â Â SeptemberÂ 30,Â Â Â Â Â DecemberÂ 31,Â â€‹â€‹2024â€‹2023Commitments to extend creditâ€‹$ 70,571â€‹$ 76,531Standby letters of creditâ€‹Â 752â€‹Â 846Total commitmentsâ€‹$ 71,323â€‹$ 77,377 X - ReferencesNo definition available. + Details Name: us-gaap_CommitmentsAndContingenciesDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionTabular disclosure of the fair value of financial instruments (as defined), including financial assets and financial liabilities (collectively, as defined) which are not recognized in the financial statements (off-balance sheet) because they fail to meet some other criterion for recognition. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-10Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 825 -SubTopic 10 -Section 50 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-11 + Details Name: us-gaap_ScheduleOfFairValueOffBalanceSheetRisksTextBlock Namespace Prefix: us-gaap_ Data Type: dtr-types:textBlockItemType Balance Type: na Period Type: duration XML 53 R43.htm IDEA: XBRL DOCUMENT v3.24.3 BASIS OF PRESENTATION - General Information (Details) 9 Months Ended Sep. 30, 2024 location Years of operation 20 years Number of offices and branches 35 CALIFORNIA Â Number of offices and branches 16 NEVADA Â Number of offices and branches 1 WASHINGTON Â Number of offices and branches 2 NEW MEXICO Â Number of offices and branches 5 COLORADO Â Number of offices and branches 11 X - DefinitionYears of Operation + ReferencesNo definition available. + Details Name: bcml_YearsOfOperation Namespace Prefix: bcml_ Data Type: xbrli:durationItemType Balance Type: na Period Type: duration X - DefinitionRepresents the number of stores. + ReferencesNo definition available. + Details Name: us-gaap_NumberOfStores Namespace Prefix: us-gaap_ Data Type: xbrli:integerItemType Balance Type: na Period Type: instant X - Details Name: srt_StatementGeographicalAxis=stpr_CA Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_StatementGeographicalAxis=stpr_NV Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_StatementGeographicalAxis=stpr_WA Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_StatementGeographicalAxis=stpr_NM Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_StatementGeographicalAxis=stpr_CO Namespace Prefix: Data Type: na Balance Type: Period Type: XML 54 R44.htm IDEA: XBRL DOCUMENT v3.24.3 INVESTMENT SECURITIES - Amortized Cost (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Debt Securities, Available-for-sale, Fair Value to Amortized Cost [Abstract] Â Â Amortized Cost $ 209,430 $ 183,640 Gross unrealized gains 990 581 Gross unrealized losses (16,658) (21,069) Estimated fair value 193,762 163,152 Accrued interest receivable 1,600 1,200 U.S. Government Agencies Â Â Debt Securities, Available-for-sale, Fair Value to Amortized Cost [Abstract] Â Â Amortized Cost 2,059 Â Gross unrealized gains 0 Â Gross unrealized losses (14) Â Estimated fair value 2,045 Â Municipal securities Â Â Debt Securities, Available-for-sale, Fair Value to Amortized Cost [Abstract] Â Â Amortized Cost 23,671 21,910 Gross unrealized gains 188 75 Gross unrealized losses (996) (1,158) Estimated fair value 22,863 20,827 Mortgage-backed securities Â Â Debt Securities, Available-for-sale, Fair Value to Amortized Cost [Abstract] Â Â Amortized Cost 51,459 41,048 Gross unrealized gains 322 194 Gross unrealized losses (2,706) (3,641) Estimated fair value 49,075 37,601 Collateralized mortgage obligations Â Â Debt Securities, Available-for-sale, Fair Value to Amortized Cost [Abstract] Â Â Amortized Cost 46,803 35,019 Gross unrealized gains 439 256 Gross unrealized losses (1,726) (2,299) Estimated fair value 45,516 32,976 SBA securities Â Â Debt Securities, Available-for-sale, Fair Value to Amortized Cost [Abstract] Â Â Amortized Cost 4,210 5,280 Gross unrealized gains 37 49 Gross unrealized losses (52) (77) Estimated fair value 4,195 5,252 Corporate Bonds Â Â Debt Securities, Available-for-sale, Fair Value to Amortized Cost [Abstract] Â Â Amortized Cost 81,228 80,383 Gross unrealized gains 4 7 Gross unrealized losses (11,164) (13,894) Estimated fair value $ 70,068 $ 66,496 X - DefinitionAmount, before tax, of unrealized gain in accumulated other comprehensive income (AOCI) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1:

http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-2 + Details Name: us-gaap_AvailableForSaleDebtSecuritiesAccumulatedGrossUnrealizedGainBeforeTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount, before tax, of unrealized loss in accumulated other comprehensive income (AOCI) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-2 + Details Name: us-gaap_AvailableForSaleDebtSecuritiesAccumulatedGrossUnrealizedLossBeforeTax Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_AvailableForSaleSecuritiesFairValueToAmortizedCostBasisAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount, after allowance for credit loss, of accrued interest on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2A -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-2AReference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479130/326-30-45-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 3A -Publisher FASB -URI https://asc.fasb.org//1943274/2147479106/326-30-50-3AReference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 3B -Publisher FASB -URI https://asc.fasb.org//1943274/2147479106/326-30-50-3B + Details Name: us-gaap_DebtSecuritiesAvailableForSaleAccruedInterestAfterAllowanceForCreditLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmortized cost excluding accrued interest, after allowance for credit loss, of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479130/326-30-45-1 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleAmortizedCostExcludingAccruedInterestAfterAllowanceForCreditLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount excluding accrued interest, of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479130/326-30-45-1 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleExcludingAccruedInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_USGovernmentAgenciesDebtSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_MunicipalBondsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_MortgageBackedSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_CollateralizedMortgageObligationsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=bcml_SbaSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_CorporateBondSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 55 R45.htm IDEA: XBRL DOCUMENT v3.24.3 INVESTMENT SECURITIES - Realized Gains (Details) - security 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Investments, Debt and Equity Securities [Abstract] Â Â Â Â Number of available for sale debt securities sold 0 0 0 0 X - DefinitionThe number of available for sale debt securities sold during the period. + ReferencesNo definition available. + Details Name: bcml_NumberOfAvailableForSaleDebtSecuritiesSold Namespace Prefix: bcml_ Data Type: xbrli:integerItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_InvestmentsDebtAndEquitySecuritiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 56 R46.htm IDEA: XBRL DOCUMENT v3.24.3 INVESTMENT SECURITIES - Amortized Cost and Estimated Fair Value of Available-for-Sale Securities by Contractual Maturity (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Available-for-sale: Amortized Cost Â Â Due in one year or less $ 37,997 $ 6,397 Due after one through five years 85,096 15,909 Due after five years through ten years 25,493 102,430 Due after ten years 60,844 58,904 Total 209,430 183,640 Available-for-sale: Fair Value Â Â Due in one year or less 37,503 6,338 Due after one through five years 73,729 14,206 Due after five years through ten years 23,600 87,867 Due after ten years 58,930 54,741 Total $ 193,762 $ 163,152 X - DefinitionAmortized cost of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing in sixth through tenth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-3 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesAfterFiveThroughTenYearsAmortizedCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing in sixth through tenth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3A -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480832/942-320-50-3A + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesAfterFiveThroughTenYearsFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmortized cost of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing in second through fifth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-3 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesAfterOneThroughFiveYearsAmortizedCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing in second through fifth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3A -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480832/942-320-50-3A + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesAfterOneThroughFiveYearsFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmortized cost of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing after tenth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-3 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesAfterTenYearsAmortizedCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing after tenth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3A -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480832/942-320-50-3A + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesAfterTenYearsFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-3Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3A -Publisher FASB -URI https://asc.fasb.org//1943274/2147480832/942-320-50-3A + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesSingleMaturityDate Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesSingleMaturityDateAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmortized cost of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-3Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-2Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480832/942-320-50-3 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesSingleMaturityDateAmortizedCostBasis Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesSingleMaturityDateAmortizedCostBasisAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmortized cost of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing in next fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-3 + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesWithinOneYearAmortizedCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), with single maturity date and allocated without single maturity date, maturing in next fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 320 -Name Accounting Standards Codification -Section 50 -Paragraph 3A -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480832/942-320-50-3A + Details Name: us-gaap_AvailableForSaleSecuritiesDebtMaturitiesWithinOneYearFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant XML 57 R47.htm IDEA: XBRL DOCUMENT v3.24.3 INVESTMENT SECURITIES - Pledged Securities (Details) - USD ($) $ in Millions Sep. 30, 2024 Dec. 31, 2023 Debt Securities, Available-for-sale, Restricted [Abstract] Â Â Debt Securities, Available-for-sale, Restricted $ 0 $ 0 X - DefinitionAmount of restricted investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 860 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1A -Subparagraph (b)(1)(i) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481420/860-30-50-1AReference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 954 -SubTopic 210 -Name Accounting Standards Codification -Section 45 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480632/954-210-45-4Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 954 -SubTopic 210 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480602/954-210-50-2 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleRestricted Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_DebtSecuritiesAvailableForSaleRestrictedAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 58 R48.htm IDEA: XBRL DOCUMENT v3.24.3 INVESTMENT SECURITIES - Estimated Fair Value and Gross Unrealized Losses (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Debt Securities, Available-for-sale [Line Items] Â Â Less than 12 months, Estimated fair value $ 29,782 $ 5,348 12 months or more, Estimated fair value 109,422 128,238 Total, Estimated fair value 139,204 133,586 Debt Securities, Available-for-sale, Unrealized Loss Position, Accumulated Loss [Abstract] Â Â Less than 12 months, Unrealized loss (566) (66) 12 months or more, Unrealized loss (16,092) (21,003) Total, Unrealized loss (16,658) (21,069) U.S. Government Agencies Â Â Debt Securities, Available-for-sale [Line Items] Â Â Less than 12 months, Estimated fair value 2,045 Â 12 months or more, Estimated fair value 0 Â Total, Estimated fair value 2,045 Â Debt Securities, Available-for-sale, Unrealized Loss Position, Accumulated Loss [Abstract] Â Â Less than 12 months, Unrealized loss (14) Â 12 months or more, Unrealized loss 0 Â Total, Unrealized loss (14) Â Municipal securities Â Â Debt Securities, Available-for-sale [Line Items] Â Â Less than 12 months, Estimated fair value 1,555 2,483 12 months or more, Estimated fair value 13,458 13,975 Total, Estimated fair value 15,013 16,458 Debt Securities, Available-for-sale, Unrealized Loss Position, Accumulated Loss [Abstract] Â Â Less than 12 months, Unrealized loss (2) (28) 12 months or more, Unrealized loss (994) (1,130) Total, Unrealized loss (996) (1,158) Mortgage-backed securities Â Â Debt Securities, Available-for-sale [Line Items] Â Â Less than 12 months, Estimated fair value 5,402 1,369 12 months or more, Estimated fair value 21,547 26,435 Total, Estimated fair value 26,949 27,804 Debt Securities, Available-for-sale, Unrealized Loss Position, Accumulated Loss [Abstract] Â Â Less than 12 months, Unrealized loss (44) (30) 12 months or more, Unrealized loss (2,662) (3,611) Total, Unrealized loss (2,706) (3,641) Collateralized mortgage obligations Â Â Debt Securities, Available-for-sale [Line Items] Â Â Less than 12 months, Estimated fair value 11,955 1,496 12 months or more, Estimated fair value 13,228 20,713 Total, Estimated fair value 25,183 22,209 Debt Securities, Available-for-sale, Unrealized Loss Position, Accumulated Loss [Abstract] Â Â Less than 12 months, Unrealized loss (97) (8) 12 months or more, Unrealized loss (1,629) (2,291) Total, Unrealized loss (1,726) (2,299) SBA securities Â Â Debt Securities, Available-for-sale

[Line Items] Â Â Less than 12 months, Estimated fair value 829 0 12 months or more, Estimated fair value 621 1,610 Total, Estimated fair value 1,450 1,610 Debt Securities, Available-for-sale, Unrealized Loss Position, Accumulated Loss [Abstract] Â Â Less than 12 months, Unrealized loss (5) 0 12 months or more, Unrealized loss (47) (77) Total, Unrealized loss (52) (77) Corporate Bonds Â Â Debt Securities, Available-for-sale [Line Items] Â Â Less than 12 months, Estimated fair value 7,996 0 12 months or more, Estimated fair value 60,568 65,505 Total, Estimated fair value 68,564 65,505 Debt Securities, Available-for-sale, Unrealized Loss Position, Accumulated Loss [Abstract] Â Â Less than 12 months, Unrealized loss (404) 0 12 months or more, Unrealized loss (10,760) (13,894) Total, Unrealized loss $ (11,164) $ (13,894) X - ReferencesNo definition available. + Details Name: us-gaap_AvailableForSaleSecuritiesContinuousUnrealizedLossPositionAccumulatedLossAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for more than 12 months, without allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479081/326-30-55-8Reference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-7Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479106/326-30-50-5 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPosition12MonthsOrLonger Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of accumulated unrealized loss on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for 12 months or longer, without allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-7Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479106/326-30-50-5 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPosition12MonthsOrLongerAccumulatedLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for less than 12 months, without allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479081/326-30-55-8Reference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-7Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479106/326-30-50-5 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12Months Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of accumulated unrealized loss on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for less than 12 months, without allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 7 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-7Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479106/326-30-50-5 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12MonthsAccumulatedLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in unrealized loss position without allowance for credit loss. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479081/326-30-55-8Reference 2: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-6Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479106/326-30-50-4 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPosition Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of accumulated unrealized loss on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in unrealized loss position, without allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/otherTransitionRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479106/326-30-50-4 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPositionAccumulatedLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-2Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aa) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (aaa) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-2Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-2Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-3Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-3Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-3Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-3Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 320 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481800/320-10-50-3 + Details Name: us-gaap_ScheduleOfAvailableForSaleSecuritiesLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_USGovernmentAgenciesDebtSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_MunicipalBondsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_MortgageBackedSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_CollateralizedMortgageObligationsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=bcml_SbaSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_CorporateBondSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 59 R49.htm IDEA: XBRL DOCUMENT v3.24.3 INVESTMENT SECURITIES - Unrealized Loss Positions (Details) Sep. 30, 2024 USD ($) security Dec. 31, 2023 security Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Number of Positions [Abstract] Â Â Debt Securities, Available-for-sale, Number of Positions 349 334 Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, 12 Months or Longer, Number of Positions 212 297 Debt Securities, Available-for-sale, Continuous Unrealized Loss Position, Less than 12 Months, Number of Positions 16 22 Additional allowances for credit losses | $ $ 0 Â X - DefinitionDebt Securities, Available-for-sale, Number of Positions + ReferencesNo definition available. + Details Name: bcml_DebtSecuritiesAvailableForSaleNumberOfPositions Namespace Prefix: bcml_ Data Type: xbrli:integerItemType Balance Type: na Period Type: instant X - DefinitionAmount excluding accrued interest, of allowance for credit loss on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in unrealized loss position. + ReferencesNo definition available. + Details Name: bcml_DebtSecuritiesAvailableForSaleUnrealizedLossPositionAllowancesForCreditLossExcludingAccruedInterest Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_AvailableForsaleSecuritiesInUnrealizedLossPositionsQualitativeDisclosureNumberOfPositionsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionNumber of investments in debt securities measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for 12 months or longer, without an allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (b)(3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479106/326-30-50-4 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPosition12MonthsOrLongerNumberOfPositions Namespace Prefix: us-gaap_ Data Type: xbrli:integerItemType Balance Type: na Period Type: instant X - DefinitionNumber of investments in debt securities measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for less than 12 months, without an allowance for credit loss. Includes beneficial interest in securitized financial asset. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (b)(3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479106/326-30-50-4 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12MonthsNumberOfPositions Namespace Prefix: us-gaap_ Data Type: xbrli:integerItemType Balance Type: na Period Type: instant XML 60 R50.htm IDEA: XBRL DOCUMENT v3.24.3 INVESTMENT SECURITIES - Equity Securities (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Dec. 31, 2023 Investments, Debt and Equity Securities [Abstract] Â Â Â Â Â Gain (loss) on equity securities $ 1,420 $ (274) $ 1,672 $ (2,087) Â Equity securities $ 14,329 Â $ 14,329 Â $ 12,585 X - DefinitionAmount of investment in equity security measured at fair value with change in fair value recognized in net income (FV-NI). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(1)(b)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(2)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Publisher FASB -URI https://asc.fasb.org//1943274/2147482736/825-10-45-1A + Details Name: us-gaap_EquitySecuritiesFvNiCurrentAndNoncurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of unrealized and realized gain (loss) on investment in equity security measured at fair value with change in fair value recognized in net income (FV-NI). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(3)(d)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 321 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479536/321-10-50-4 + Details Name: us-gaap_EquitySecuritiesFvNiGainLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_InvestmentsDebtAndEquitySecuritiesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 61 R51.htm IDEA: XBRL DOCUMENT v3.24.3 LOANS - Loan Portfolio (Details) - USD ($) $ in Thousands Sep. 30, 2024 Jun. 30, 2024 Dec. 31, 2023 Sep. 30, 2023 Jun. 30, 2023 Dec. 31, 2022 Loans and Leases Receivable Disclosure [Line Items] Â Â Â Â Â Total loans $ 1,911,921 Â $ 1,927,773 $ 1,968,730 Â Â Net deferred loan (fees) costs 184 Â 56 Â Â Â Allowance for loan losses Â Â Â (19,800) $ (19,100) $ (18,900) Allowance for loan losses (18,310) $ (19,000) (22,000) Â Â Â Net Loans 1,893,795 Â 1,905,829 Â Â Â Net loans exclude accrued interest receivable 6,100 Â 6,700 Â Â Â Loans receivable 1,911,921 Â 1,927,773 Â Â Â Commercial Portfolio Segment Â Â Â Â Â Â Loans and Leases Receivable Disclosure [Line Items] Â Â Â Â Â Â Total loans 174,430 Â 162,889 170,943 Â Â Allowance for loan losses Â Â Â (4,503) (3,647) (2,885) Allowance for loan losses (5,000) (3,987) (4,216) Â Â Â Loans receivable 174,430 Â 162,889 Â Â Â Commercial Portfolio Segment | Small Business Administration (SBA), CARES Act, Paycheck Protection Program [Member] Â Â Â Â Â Â Loans and Leases Receivable Disclosure [Line Items] Â Â Â Â Â Â Total loans 1,700 Â 3,800 Â Â Â Construction and Land Portfolio Segment Â Â Â Â Â Â Loans and Leases Receivable Disclosure [Line Items] Â Â Â Â Â Â Total loans 2,631 Â 9,559 8,404 Â Â Allowance for loan losses Â Â Â (257) (317) (68) Allowance for loan losses (118) (105) (298) Â Â Â Loans receivable 2,631 Â 9,559 Â Â Â Commercial Real Estate Portfolio Segment Â Â Â Â Â Â Loans and Leases Receivable Disclosure [Line Items] Â Â Â Â Â Â Total loans 1,631,373 Â 1,668,585 1,701,145 Â Â Allowance for loan losses Â Â Â (14,036) (14,167) (14,185) Allowance for loan losses (11,459) (13,695) (16,498) Â Â Â Loans receivable 1,631,373 Â 1,668,585 Â Â Â Residential Portfolio Segment Â Â Â Â Â Â Loans and Leases Receivable Disclosure [Line Items] Â Â Â Â Â Â Total loans 103,090 Â 86,002 87,599 Â Â Allowance for loan losses Â Â Â (996) (959) (1,742) Allowance for loan losses (1,728) (1,205) (979) Â Â Â Loans receivable 103,090 Â 86,002 Â Â Â Consumer Portfolio Segment Â Â Â Â Â Â Loans and Leases Receivable Disclosure [Line Items] Â Â Â Â Â Â Total loans 397 Â 738 639 Â Â Allowance for loan losses Â Â Â $ (8) $ (10) $ (20) Allowance for loan losses (5) $ (8) (9) Â Â Â Loans receivable $ 397 Â $ 738 Â Â Â X - DefinitionAmortized cost excluding accrued interest, before deferred loans fees and allowance for credit loss, of financing receivable. Excludes net investment in lease. + ReferencesNo definition available. + Details Name: bcml_FinancingReceivableExcludingAccruedInterestBeforeDeferredLoansFeesAndAllowanceForCreditLoss Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of deferred interest and fee income, unamortized costs incurred to originate loans and leases, unamortized loan commitments and loan syndication fees, and premiums over or discounts from face amounts of acquired loans. + ReferencesNo definition available. + Details Name: bcml_FinancingReceivableExcludingAccruedInterestDeferredIncome Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount, after allowance for credit loss, of accrued interest on financing receivable. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479344/326-20-45-5Reference 2:

http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3A -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-3A + Details Name: us-gaap_FinancingReceivableAccruedInterestAfterAllowanceForCreditLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount excluding accrued interest, of allowance for credit loss on financing receivable. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479344/326-20-45-1 + Details Name: us-gaap_FinancingReceivableAllowanceForCreditLossExcludingAccruedInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmortized cost excluding accrued interest, after allowance for credit loss, of financing receivable. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479344/326-20-45-1 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestAfterAllowanceForCreditLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmortized cost excluding accrued interest, before allowance for credit loss, of financing receivable. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479344/326-20-45-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3B -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-3BReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-5 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestBeforeAllowanceForCreditLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of allowance to cover probable credit losses on loans and leases. Includes carryover of or adjustments to the allowance for loan losses in connection with business combinations. Excludes allowance for loans and leases covered under loss sharing agreements. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 310 -SubTopic 30 -Section 50 -Paragraph 2 -Subparagraph (b)(1)(ii) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481696/310-30-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (c)(1) -SubTopic 10 -Topic 310 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-11BReference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (g) -SubTopic 10 -Topic 310 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-11BReference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Name Accounting Standards Codification -Section S99 -Paragraph 4 -Subparagraph (SAB Topic 6.L.1) -SubTopic 10 -Topic 310 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480418/310-10-S99-4 + Details Name: us-gaap_LoansAndLeasesReceivableAllowance Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesNo definition available. + Details Name: us-gaap_LoansAndLeasesReceivableDisclosureLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_LoansInsuredOrGuaranteedByGovernmentAuthoritiesAxis=bcml_SmallBusinessAdministrationSbaCaresActPaycheckProtectionProgramMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=bcml_ConstructionAndLandPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialRealEstatePortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_ResidentialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_ConsumerPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 62 R52.htm IDEA: XBRL DOCUMENT v3.24.3 LOANS - Impaired Loans (Details) - USD ($) $ in Thousands 9 Months Ended 12 Months Ended Sep. 30, 2024 Dec. 31, 2023 Financing Receivable, Impaired [Line Items] Â Â With no specific allowance recorded $ 15,616 $ 3,286 With a specific allowance recorded 2,436 9,691 Total recorded investment in impaired loans 18,052 12,977 Specific allowance on impaired loans 443 4,433 Commercial Portfolio Segment Â Â Financing Receivable, Impaired [Line Items] Â Â With no specific allowance recorded 1,037 273 With a specific allowance recorded 154 1,799 Total recorded investment in impaired loans 1,191 2,072 Specific allowance on impaired loans 44 1,423 Construction and Land Portfolio Segment Â Â Financing Receivable, Impaired [Line Items] Â Â With no specific allowance recorded Â 366 Total recorded investment in impaired loans Â 366 Commercial Real Estate Portfolio Segment Â Â Financing Receivable, Impaired [Line Items] Â Â With no specific allowance recorded 13,832 1,298 With a specific allowance recorded 1,750 7,745 Total recorded investment in impaired loans 15,582 9,043 Specific allowance on impaired loans 194 3,008 Residential Portfolio Segment Â Â Financing Receivable, Impaired [Line Items] Â Â With no specific allowance recorded 747 1,349 With a specific allowance recorded 532 147 Total recorded investment in impaired loans 1,279 1,496 Specific allowance on impaired loans $ 205 $ 2 X - DefinitionAmount of investment of impaired financing receivables excluding accrued interest with related allowance for credit losses and without a related allowance for credit losses. + ReferencesNo definition available. + Details Name: bcml_FinancingReceivableImpairedExcludingAccruedInterestRecordedInvestment Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of allowance for credit losses related to recorded investment. + ReferencesNo definition available. + Details Name: bcml_FinancingReceivableImpairedExcludingAccruedInterestRelatedAllowance Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of investment in impaired financing receivables excluding accrued interest for which there is no related allowance for credit losses. + ReferencesNo definition available. + Details Name: bcml_FinancingReceivableImpairedExcludingAccruedInterestWithNoRelatedAllowanceRecordedInvestment Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of investment in impaired financing receivables excluding accrued interest for which there is a related allowance for credit losses. + ReferencesNo definition available. + Details Name: bcml_FinancingReceivableImpairedExcludingAccruedInterestWithRelatedAllowanceRecordedInvestment Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesNo definition available. + Details Name: us-gaap_FinancingReceivableImpairedLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=bcml_ConstructionAndLandPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialRealEstatePortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_ResidentialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 63 R53.htm IDEA: XBRL DOCUMENT v3.24.3 LOANS - Troubled Debt Restructurings - General Information (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Dec. 31, 2023 Receivables [Abstract] Â Â Â Â Â Accumulated amortized cost of financing receivable $ 0 Â $ 0 Â $ 0 Amount of the write-down related to a troubled debt restructuring 0 $ 0 1,300 $ 0 Â Financing receivable, modified, excluding accrued interest, allowance for credit losses, individually evaluated for impairment 26 Â 26 Â 1,300 Revolving loans converted to term loans $ 867 Â $ 867 Â $ 7,100 X - DefinitionAccumulated amortized cost of financing receivable modified for debtor experiencing financial difficulty. + ReferencesNo definition available. + Details Name: bcml_FinancingReceivableModifiedAccumulated Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - Definitionvaluation allowance excluding accrued interest for financing receivable modified for debtor experiencing financial difficulty that are expected to be uncollectible that were individually evaluated for impairment. + ReferencesNo definition available. + Details Name: bcml_FinancingReceivableModifiedExcludingAccruedInterestAllowanceForCreditLossesIndividuallyEvaluatedForImpairment Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionReflects the amount of the write-down related to a troubled debt restructuring. + ReferencesNo definition available. + Details Name: bcml_FinancingReceivablesImpairedExcludingAccruedInterestTroubledDebtRestructuringWriteDown Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe amount of revolving loans converted to term loans. + ReferencesNo definition available. + Details Name: bcml_RevolvingLoansConvertedToTermLoans Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_ReceivablesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 64 R54.htm IDEA: XBRL DOCUMENT v3.24.3 LOANS - Troubled Debt Restructurings - Modified as TDR Loans (Details) $ in Thousands 3 Months Ended 9 Months Ended 12 Months Ended Sep. 30, 2024 loan contract Sep. 30, 2023 contract Sep. 30, 2024 USD ($) loan contract Sep. 30, 2023 contract Dec. 31, 2023 USD ($) loan Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Period of time to return to accrual status Â Â 6 months Â Â Financing Receivable, Troubled Debt Restructuring, Loans, Number | loan 7 Â 7 Â 7 Financing Receivable, Troubled Debt Restructuring, Modified Loans Â Â $ 2,734 Â $ 4,303 Financing Receivable, Excluding Accrued Interest, Modified in Period, to Total Financing Receivables, Percentage Â Â 0.14% Â 0.22% Financing Receivable, Excluding Accrued Interest, Modified in Period, Number of Contracts | contract 0 0 0 0 Â Extended Maturity [Member] Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring, Modified Loans Â Â $ 2,734 Â $ 4,303 Commercial Portfolio Segment Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring, Loans, Number | loan 2 Â 2 Â 2 Financing Receivable, Troubled Debt Restructuring, Modified Loans Â Â $ 103 Â $ 125 Financing Receivable, Excluding Accrued Interest, Modified in Period, to Total Financing Receivables, Percentage Â Â 0.06% Â 0.08% Commercial Portfolio Segment | Extended Maturity [Member] Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring, Modified Loans Â Â $ 103 Â $ 125 Commercial Real Estate Portfolio Segment Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring, Loans, Number | loan 4 Â 4 Â 4 Financing Receivable, Troubled Debt Restructuring, Modified Loans Â Â $ 1,884 Â $ 3,400 Financing Receivable, Excluding Accrued Interest, Modified in Period, to Total Financing Receivables, Percentage Â Â 0.12% Â 0.20% Commercial Real Estate Portfolio Segment | Extended Maturity [Member] Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring, Modified Loans Â Â $ 1,884 Â $ 3,400 Residential Portfolio Segment Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring, Loans, Number | loan 1 Â 1 Â 1 Financing Receivable, Troubled Debt Restructuring, Modified Loans Â Â $ 747 Â $ 778 Financing Receivable, Excluding Accrued Interest, Modified in Period, to Total Financing Receivables, Percentage Â Â 0.72% Â 0.90% Residential Portfolio Segment | Extended Maturity [Member] Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring [Line Items] Â Â Â Â Â Financing Receivable, Troubled Debt Restructuring, Modified Loans Â Â $ 747 Â $ 778 X - DefinitionNumber of financing receivable modified during period for debtor experiencing financial difficulty. + ReferencesNo definition available. + Details Name: bcml_FinancingReceivableExcludingAccruedInterestModifiedInPeriodNumberOfContracts Namespace Prefix: bcml_ Data Type: xbrli:integerItemType Balance Type: na Period Type: duration X - DefinitionPercentage, excluding accrued interest, of financing receivable modified during period for debtor experiencing financial difficulty to total financing receivables. + ReferencesNo definition available. + Details Name: bcml_FinancingReceivableExcludingAccruedInterestModifiedInPeriodToTotalFinancingReceivablesPercentage Namespace Prefix: bcml_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: duration X - DefinitionFinancing Receivable, Troubled Debt Restructuring, Loans, Number + ReferencesNo definition available. + Details Name: bcml_FinancingReceivableTroubledDebtRestructuringLoansNumber Namespace Prefix: bcml_ Data Type: xbrli:integerItemType Balance Type: na Period Type: instant X - DefinitionFinancing Receivable, Troubled Debt Restructuring, Modified Loans + ReferencesNo definition available. + Details Name: bcml_FinancingReceivableTroubledDebtRestructuringModifiedLoans Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe period of time in which performance with the modified terms of a nonaccrual status loan must be followed to return to the accrual status. + ReferencesNo definition available. + Details Name: bcml_PeriodOfTimeToReturnToAccrualStatus Namespace Prefix: bcml_ Data Type: xbrli:durationItemType Balance Type: na Period Type: duration X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-42Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-42Reference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 12A -Publisher FASB -URI https://asc.fasb.org//1943274/2147481933/310-10-55-12AReference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 33 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-33Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 34 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-34 + Details Name: us-gaap_FinancingReceivableModificationsLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_LoanRestructuringModificationAxis=us-gaap_ExtendedMaturityMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialRealEstatePortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_ResidentialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 65 R55.htm IDEA: XBRL DOCUMENT v3.24.3 LOANS - Risk Grade (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended 12 Months Ended Sep. 30, 2024 Sep. 30, 2024 Dec. 31, 2023 LOANS Â Â Â 2024/2023 $ 229,278 $ 229,278 $ 107,913 2023/2022 193,252 193,252 438,971 2022/2021 148,244 148,244 401,731 2021/2020 490,729 490,729 187,444 2020/2019 566,463 566,463 243,368 2019/Prior 283,955 283,955 485,418 Revolving loans amortized cost Â Â 62,928 Loans Receivable, Gross, Commercial, Real Estate, Total 1,911,921 1,911,921 1,927,773 Total Â 5,161 Â Financial Asset, Past Due [Member] Â Â Â LOANS Â Â Â Loans Receivable, Gross, Commercial, Real Estate, Total 9,567 9,567 15,652 Financial Asset, 30 to 59 Days Past Due [Member] Â Â Â LOANS Â Â Â Loans Receivable, Gross, Commercial, Real Estate, Total 2,734 2,734 3,863 Financial Asset, 60 to 89 Days Past Due [Member] Â Â Â LOANS Â Â Â Loans Receivable, Gross, Commercial, Real Estate, Total 4,117 4,117 1,848 Financial Asset, Equal to or Greater than 90 Days Past Due [Member] Â Â Â LOANS Â Â Â Loans Receivable, Gross, Commercial, Real Estate, Total 2,716 2,716 9,941 Financial Asset, Not Past Due [Member] Â Â Â LOANS Â Â Â Loans Receivable, Gross, Commercial, Real Estate, Total 1,878,473 1,878,473 1,886,398 2021/2020 Â 3,434 Â 2020/2019 Â 45 27 2019/Prior Â 1,680 608 Revolving loans amortized cost Â 2 8 Total Â 5,161 643 Commercial Portfolio Segment Â Â Â LOANS Â Â Â 2024/2023 6,848 6,848 26,055 2023/2022 53,486 53,486 25,039 2022/2021 31,909 31,909 19,294 2021/2020 26,111 26,111 24,310 2020/2019 14,482 14,482 27,260 2019/Prior 41,594 41,594 20,322 Revolving loans amortized cost Â Â 20,609 Loans Receivable, Gross, Commercial, Real Estate, Total 174,430 174,430 162,889 Total 1,031 1,387 Â Commercial Portfolio Segment | Financial Asset, Past Due [Member] Â Â Â LOANS Â Â Â Loans Receivable, Gross, Commercial, Real Estate, Total 1,494 1,494 2,731 Commercial Portfolio Segment | Financial Asset, 30 to 59 Days Past Due [Member] Â Â Â LOANS Â Â Â Loans Receivable, Gross, Commercial, Real Estate, Total 675 675 803 Commercial Portfolio Segment | Financial Asset, 60 to 89 Days Past Due [Member] Â Â Â LOANS Â Â Â Loans Receivable, Gross, Commercial, Real Estate, Total 588 588 146 Commercial Portfolio Segment | Financial Asset, Equal to or Greater than 90 Days Past Due [Member] Â Â Â LOANS Â Â Â Loans Receivable, Gross, Commercial, Real Estate, Total 231 231 1,782 Commercial Portfolio Segment | Financial Asset, Not Past Due [Member] Â Â Â LOANS Â Â Â Loans Receivable, Gross, Commercial, Real Estate, Total 172,813 172,813 159,960 2021/2020

Â 1,021 Â 2020/2019 Â 45 27 2019/Prior Â 321 436 Total Â 1,387 463 Construction and Land Portfolio Segment Â Â Â LOANS Â Â Â 2024/2023 50 50 1,217 2023/2022 65 65 6,040 2022/2021 1,183 1,183 Â 2021/2020 139 139 1,543 2020/2019 56 56 109 2019/Prior 1,138 1,138 650 Loans Receivable, Gross, Commercial, Real Estate, Total 2,631 2,631 9,559 Construction and Land Portfolio Segment | Financial Asset, Past Due [Member] Â Â Â LOANS Â Â Â Loans Receivable, Gross, Commercial, Real Estate, Total 0 0 463 Construction and Land Portfolio Segment | Financial Asset, 30 to 59 Days Past Due [Member] Â Â Â LOANS Â Â Â Loans Receivable, Gross, Commercial, Real Estate, Total Â Â 97 Construction and Land Portfolio Segment | Financial Asset, Equal to or Greater than 90 Days Past Due [Member] Â Â Â LOANS Â Â Â Loans Receivable, Gross, Commercial, Real Estate, Total Â Â 366 Construction and Land Portfolio Segment | Financial Asset, Not Past Due [Member] Â Â Â LOANS Â Â Â Loans Receivable, Gross, Commercial, Real Estate, Total 2,620 2,620 9,071 Commercial Real Estate Portfolio Segment Â Â Â LOANS Â Â Â 2024/2023 217,114 217,114 80,576 2023/2022 115,983 115,983 407,825 2022/2021 114,846 114,846 380,005 2021/2020 436,557 436,557 157,266 2020/2019 511,588 511,588 207,539 2019/Prior 235,285 235,285 425,969 Revolving loans amortized cost Â Â 9,405 Loans Receivable, Gross, Commercial, Real Estate, Total 1,631,373 1,631,373 1,668,585 Total 566 3,772 Â Commercial Real Estate Portfolio Segment | Financial Asset, Past Due [Member] Â Â Â LOANS Â Â Â Loans Receivable, Gross, Commercial, Real Estate, Total 7,014 7,014 12,403 Commercial Real Estate Portfolio Segment | Financial Asset, 30 to 59 Days Past Due [Member] Â Â Â LOANS Â Â Â Loans Receivable, Gross, Commercial, Real Estate, Total 2,032 2,032 2,908 Commercial Real Estate Portfolio Segment | Financial Asset, 60 to 89 Days Past Due [Member] Â Â Â LOANS Â Â Â Loans Receivable, Gross, Commercial, Real Estate, Total 3,527 3,527 1,702 Commercial Real Estate Portfolio Segment | Financial Asset, Equal to or Greater than 90 Days Past Due [Member] Â Â Â LOANS Â Â Â Loans Receivable, Gross, Commercial, Real Estate, Total 1,455 1,455 7,793 Commercial Real Estate Portfolio Segment | Financial Asset, Not Past Due [Member] Â Â Â LOANS Â Â Â Loans Receivable, Gross, Commercial, Real Estate, Total 1,600,916 1,600,916 1,631,129 2021/2020 Â 2,413 Â 2019/Prior Â 1,359 Â Total Â 3,772 Â Residential Portfolio Segment Â Â Â LOANS Â Â Â 2024/2023 5,169 5,169 Â 2023/2022 23,506 23,506 Â 2022/2021 306 306 2,432 2021/2020 27,873 27,873 4,319 2020/2019 40,327 40,327 8,423 2019/Prior 5,909 5,909 38,408 Revolving loans amortized cost Â Â 32,420 Loans Receivable, Gross, Commercial, Real Estate, Total 103,090 103,090 86,002 Residential Portfolio Segment | Financial Asset, Past Due [Member] Â Â Â LOANS Â Â Â Loans Receivable, Gross, Commercial, Real Estate, Total 1,059 1,059 55 Residential Portfolio Segment | Financial Asset, 30 to 59 Days Past Due [Member] Â Â Â LOANS Â Â Â Loans Receivable, Gross, Commercial, Real Estate, Total 27 27 55 Residential Portfolio Segment | Financial Asset, 60 to 89 Days Past Due [Member] Â Â Â LOANS Â Â Â Loans Receivable, Gross, Commercial, Real Estate, Total 2 2 Â Residential Portfolio Segment | Financial Asset, Equal to or Greater than 90 Days Past Due [Member] Â Â Â LOANS Â Â Â Loans Receivable, Gross, Commercial, Real Estate, Total 1,030 1,030 Â Residential Portfolio Segment | Financial Asset, Not Past Due [Member] Â Â Â LOANS Â Â Â Loans Receivable, Gross, Commercial, Real Estate, Total 101,727 101,727 85,500 2019/Prior Â Â 172 Revolving loans amortized cost Â Â 3 Total Â Â 175 Consumer Portfolio Segment Â Â Â LOANS Â Â Â 2024/2023 97 97 65 2023/2022 212 212 67 2021/2020 49 49 6 2020/2019 10 10 37 2019/Prior 29 29 69 Revolving loans amortized cost Â Â 494 Loans Receivable, Gross, Commercial, Real Estate, Total 397 397 738 Total Â 2 Â Consumer Portfolio Segment | Financial Asset, Past Due [Member] Â Â Â LOANS Â Â Â Loans Receivable, Gross, Commercial, Real Estate, Total 0 0 Â Consumer Portfolio Segment | Financial Asset, Not Past Due [Member] Â Â Â LOANS Â Â Â Loans Receivable, Gross, Commercial, Real Estate, Total 397 397 738 Revolving loans amortized cost Â 2 5 Total Â 2 5 Pass Â Â Â LOANS Â Â Â 2024/2023 199,515 199,515 107,913 2023/2022 192,691 192,691 428,465 2022/2021 145,314 145,314 398,891 2021/2020 480,007 480,007 168,598 2020/2019 546,523 546,523 214,980 2019/Prior 238,869 238,869 425,777 Revolving loans amortized cost Â Â 60,073 Loans Receivable, Gross, Commercial, Real Estate, Total 1,802,919 1,802,919 1,804,697 Pass | Commercial Portfolio Segment Â Â Â LOANS Â Â Â 2024/2023 5,484 5,484 26,055 2023/2022 52,925 52,925 25,039 2022/2021 29,764 29,764 19,294 2021/2020 25,656 25,656 22,831 2020/2019 14,425 14,425 26,008 2019/Prior 39,473 39,473 17,357 Revolving loans amortized cost Â Â 17,754 Loans Receivable, Gross, Commercial, Real Estate, Total 167,727 167,727 154,338 Pass | Construction and Land Portfolio Segment Â Â Â LOANS Â Â Â 2024/2023 50 50 1,217 2023/2022 65 65 6,040 2022/2021 1,183 1,183 Â 2021/2020 139 139 1,177 2020/2019 56 56 109 2019/Prior 1,138 1,138 650 Loans Receivable, Gross, Commercial, Real Estate, Total 2,631 2,631 9,193 Pass | Commercial Real Estate Portfolio Segment Â Â Â LOANS Â Â Â 2024/2023 189,826 189,826 80,576 2023/2022 115,983 115,983 397,319 2022/2021 114,061 114,061 377,165 2021/2020 426,290 426,290 140,265 2020/2019 492,857 492,857 180,859 2019/Prior 192,739 192,739 370,887 Revolving loans amortized cost Â Â 9,405 Loans Receivable, Gross, Commercial, Real Estate, Total 1,531,756 1,531,756 1,556,476 Pass | Residential Portfolio Segment Â Â Â LOANS Â Â Â 2024/2023 4,058 4,058 Â 2023/2022 23,506 23,506 Â 2022/2021 306 306 2,432 2021/2020 27,873 27,873 4,319 2020/2019 39,175 39,175 7,986 2019/Prior 5,490 5,490 36,814 Revolving loans amortized cost Â Â 32,420 Loans Receivable, Gross, Commercial, Real Estate, Total 100,408 100,408 83,971 Pass | Consumer Portfolio Segment Â Â Â LOANS Â Â Â 2024/2023 97 97 65 2023/2022 212 212 67 2021/2020 49 49 6 2020/2019 10 10 18 2019/Prior 29 29 69 Revolving loans amortized cost Â Â 494 Loans Receivable, Gross, Commercial, Real Estate, Total 397 397 719 Special Mention Â Â Â LOANS Â Â Â 2024/2023 15,324 15,324 Â 2023/2022 355 355 10,348 2022/2021 2,426 2,426 1,894 2021/2020 9,260 9,260 18,324 2020/2019 13,181 13,181 16,470 2019/Prior 37,445 37,445 43,408 Revolving loans amortized cost Â Â 1,831 Loans Receivable, Gross, Commercial, Real Estate, Total 77,991 77,991 92,275 Special Mention | Commercial Portfolio Segment Â Â Â LOANS Â Â Â 2024/2023 1,216 1,216 Â 2023/2022 355 355 Â 2022/2021 1,791 1,791 Â 2021/2020 455 455 1,323 2020/2019 57 57 932 2019/Prior 345 345 1,926 Revolving loans amortized cost Â Â 1,831 Loans Receivable, Gross, Commercial, Real Estate, Total 4,219 4,219 6,012 Special Mention | Commercial Real Estate Portfolio Segment Â Â Â LOANS Â Â Â 2024/2023 14,108 14,108 Â 2023/2022 Â Â 10,348 2022/2021 635 635 1,894 2021/2020 8,805 8,805 17,001 2020/2019 12,285 12,285 15,101 2019/Prior 36,681 36,681 41,482 Loans Receivable, Gross, Commercial, Real Estate, Total 72,514 72,514 85,826 Special Mention | Residential Portfolio Segment Â Â Â LOANS Â Â Â 2020/2019 839 839 437 2019/Prior 419 419 Â Loans Receivable, Gross, Commercial, Real Estate, Total 1,258 1,258 437 Substandard Â Â Â LOANS Â Â Â 2024/2023 14,439 14,439 Â 2023/2022 206 206 158 2022/2021 504 504 946 2021/2020 1,462 1,462 522 2020/2019 6,759 6,759 11,918 2019/Prior 7,641 7,641 16,233 Revolving loans amortized cost Â Â 1,024 Loans Receivable, Gross, Commercial, Real Estate, Total 31,011 31,011 30,801 Substandard | Commercial Portfolio Segment Â Â Â LOANS Â Â Â 2024/2023 148 148 Â 2023/2022 206 206 Â 2022/2021 354 354 Â 2021/2020 Â Â 156 2020/2019 Â Â 320 2019/Prior 1,776 1,776 1,039 Revolving loans amortized cost Â Â 1,024 Loans Receivable, Gross, Commercial, Real Estate, Total 2,484 2,484 2,539 Substandard | Construction and Land Portfolio Segment Â Â Â LOANS Â Â Â 2021/2020 Â Â 366 Loans Receivable, Gross, Commercial, Real Estate, Total Â Â 366 Substandard | Commercial Real Estate Portfolio Segment Â Â Â LOANS Â Â Â 2024/2023 13,180 13,180 Â 2023/2022 Â Â 158 2022/2021 150 150 946 2021/2020 1,462 1,462 Â 2020/2019 6,446 6,446 11,579 2019/Prior 5,865 5,865 13,600 Loans Receivable, Gross, Commercial, Real Estate, Total 27,103 27,103 26,283 Substandard | Residential Portfolio Segment Â Â Â LOANS Â Â Â 2024/2023 1,111 1,111 Â 2020/2019 313 313 Â 2019/Prior Â Â 1,594 Loans Receivable, Gross, Commercial, Real Estate, Total $ 1,424 $ 1,424 1,594 Substandard | Consumer Portfolio Segment Â Â Â LOANS Â Â Â 2020/2019 Â Â 19 Loans Receivable, Gross, Commercial, Real Estate, Total Â Â $ 19 X - DefinitionAmount, excluding accrued interest, of decrease in allowance for credit loss on financing receivable from writeoff. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-13 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestAllowanceForCreditLossWriteoff Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmortized cost excluding accrued interest, before allowance for credit loss, of financing receivable. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479344/326-20-45-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3B -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-3BReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-5 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestBeforeAllowanceForCreditLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmortized cost excluding accrued interest, of financing receivable originated more than five years prior to current fiscal year. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 79 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479294/326-20-55-79Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-6Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3B -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-3B + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestOriginatedMoreThanFiveYearsBeforeCurrentFiscalYear Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount, excluding accrued interest, of writeoff of financing receivable originated more than five years before current fiscal year. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-6 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestOriginatedMoreThanFiveYearsBeforeCurrentFiscalYearWriteoff Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmortized cost excluding accrued interest, of financing receivable that can be withdrawn, repaid, and redrawn. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 79 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479294/326-20-55-79Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-6Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3B -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-3B + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestRevolving Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount, excluding accrued interest, of writeoff of financing receivable that can be withdrawn, repaid, and redrawn. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-6 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestRevolvingWriteoff Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmortized cost excluding accrued interest, of financing receivable originated four years prior to current fiscal year. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 79 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479294/326-20-55-79Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-6Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3B -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-3B + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestYearFiveOriginatedFourYearsBeforeCurrentFiscalYear Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount, excluding accrued interest, of writeoff of financing receivable originated four years before current fiscal year. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-6 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestYearFiveOriginatedFourYearsBeforeCurrentFiscalYearWriteoff Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmortized cost excluding accrued interest, of financing receivable originated three years prior to current fiscal year. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 79 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479294/326-20-55-79Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-6Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3B -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-3B + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestYearFourOriginatedThreeYearsBeforeCurrentFiscalYear Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount, excluding accrued interest, of writeoff of financing receivable originated three years before current fiscal year. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-6 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestYearFourOriginatedThreeYearsBeforeCurrentFiscalYearWriteoff Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmortized cost excluding accrued interest, of financing receivable originated in current fiscal year. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 79 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479294/326-20-55-79Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-6Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3B -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-3B + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestYearOneOriginatedCurrentFiscalYear Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmortized cost excluding accrued interest, of financing receivable originated two years prior to current fiscal year. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 79 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479294/326-20-55-79Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-6Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3B -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-3B + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestYearThreeOriginatedTwoYearsBeforeCurrentFiscalYear Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmortized cost excluding accrued interest of financing receivable originated in fiscal year prior to current fiscal year. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 79 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479294/326-20-55-79Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-6Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3B -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-3B + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestYearTwoOriginatedFiscalYearBeforeCurrentFiscalYear Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-5Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 20 -Name

Accounting Standards Codification -Section 55 -Paragraph 79 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479294/326-20-55-79 + Details Name: us-gaap_FinancingReceivableRecordedInvestmentLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FinancingReceivablesPeriodPastDueAxis=us-gaap_FinancialAssetPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablesPeriodPastDueAxis=us-gaap_FinancingReceivables30To59DaysPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablesPeriodPastDueAxis=us-gaap_FinancingReceivables60To89DaysPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablesPeriodPastDueAxis=us-gaap_FinancingReceivablesEqualToGreaterThan90DaysPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablesPeriodPastDueAxis=us-gaap_FinancialAssetNotPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=bcml_ConstructionAndLandPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialRealEstatePortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_ResidentialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_ConsumerPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_InternalCreditAssessmentAxis=us-gaap_PassMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_InternalCreditAssessmentAxis=us-gaap_SpecialMentionMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_InternalCreditAssessmentAxis=us-gaap_SubstandardMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 66 R56.htm IDEA: XBRL DOCUMENT v3.24.3 LOANS - Aging (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Sep. 30, 2023 Financing Receivable, Past Due [Line Items] Â Â Â Loans receivable $ 1,911,921 $ 1,927,773 Â Loans impaired and placed on nonaccrual 9,707 12,977 Â PCI Loans 23,881 25,723 Â Total loans 1,911,921 1,927,773 $ 1,968,730 Financial Asset, Past Due [Member] Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Loans receivable 9,567 15,652 Â Financial Asset, 30 to 59 Days Past Due [Member] Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Loans receivable 2,734 3,863 Â Financial Asset, 60 to 89 Days Past Due [Member] Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Loans receivable 4,117 1,848 Â Financial Asset, Equal to or Greater than 90 Days Past Due [Member] Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Loans receivable 2,716 9,941 Â Financial Asset, Not Past Due [Member] Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Loans receivable 1,878,473 1,886,398 Â Commercial Portfolio Segment Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Loans receivable 174,430 162,889 Â Loans impaired and placed on nonaccrual 356 2,072 Â PCI Loans 123 198 Â Total loans 174,430 162,889 170,943 Commercial Portfolio Segment | Financial Asset, Past Due [Member] Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Loans receivable 1,494 2,731 Â Commercial Portfolio Segment | Financial Asset, 30 to 59 Days Past Due [Member] Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Loans receivable 675 803 Â Commercial Portfolio Segment | Financial Asset, 60 to 89 Days Past Due [Member] Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Loans receivable 588 146 Â Commercial Portfolio Segment | Financial Asset, Equal to or Greater than 90 Days Past Due [Member] Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Loans receivable 231 1,782 Â Commercial Portfolio Segment | Financial Asset, Not Past Due [Member] Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Loans receivable 172,813 159,960 Â Construction and Land Portfolio Segment Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Loans receivable 2,631 9,559 Â Loans impaired and placed on nonaccrual Â 366 Â PCI Loans 11 25 Â Total loans 2,631 9,559 8,404 Construction and Land Portfolio Segment | Financial Asset, Past Due [Member] Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Loans receivable 0 463 Â Construction and Land Portfolio Segment | Financial Asset, 30 to 59 Days Past Due [Member] Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Loans receivable Â 97 Â Construction and Land Portfolio Segment | Financial Asset, Equal to or Greater than 90 Days Past Due [Member] Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Loans receivable Â 366 Â Construction and Land Portfolio Segment | Financial Asset, Not Past Due [Member] Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Loans receivable 2,620 9,071 Â Commercial Real Estate Portfolio Segment Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Loans receivable 1,631,373 1,668,585 Â Loans impaired and placed on nonaccrual 7,947 9,043 Â PCI Loans 23,443 25,053 Â Total loans 1,631,373 1,668,585 1,701,145 Commercial Real Estate Portfolio Segment | Financial Asset, Past Due [Member] Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Loans receivable 7,014 12,403 Â Commercial Real Estate Portfolio Segment | Financial Asset, 30 to 59 Days Past Due [Member] Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Loans receivable 2,032 2,908 Â Commercial Real Estate Portfolio Segment | Financial Asset, 60 to 89 Days Past Due [Member] Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Loans receivable 3,527 1,702 Â Commercial Real Estate Portfolio Segment | Financial Asset, Equal to or Greater than 90 Days Past Due [Member] Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Loans receivable 1,455 7,793 Â Commercial Real Estate Portfolio Segment | Financial Asset, Not Past Due [Member] Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Loans receivable 1,600,916 1,631,129 Â Residential Portfolio Segment Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Loans receivable 103,090 86,002 Â Loans impaired and placed on nonaccrual 1,404 1,496 Â PCI Loans 304 447 Â Total loans 103,090 86,002 87,599 Residential Portfolio Segment | Financial Asset, Past Due [Member] Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Loans receivable 1,059 55 Â Residential Portfolio Segment | Financial Asset, 30 to 59 Days Past Due [Member] Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Loans receivable 27 55 Â Residential Portfolio Segment | Financial Asset, 60 to 89 Days Past Due [Member] Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Loans receivable 2 Â Â Residential Portfolio Segment | Financial Asset, Equal to or Greater than 90 Days Past Due [Member] Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Loans receivable 1,030 Â Â Residential Portfolio Segment | Financial Asset, Not Past Due [Member] Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Loans receivable 101,727 85,500 Â Consumer Portfolio Segment Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Loans receivable 397 738 Â Total loans 397 738 $ 639 Consumer Portfolio Segment | Financial Asset, Past Due [Member] Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Loans receivable 0 Â Â Consumer Portfolio Segment | Financial Asset, Not Past Due [Member] Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Loans receivable $ 397 $ 738 Â X - DefinitionAmortized cost excluding accrued interest, before deferred loans fees and allowance for credit loss, of financing receivable. Excludes net investment in lease. + ReferencesNo definition available. + Details Name: bcml_FinancingReceivableExcludingAccruedInterestBeforeDeferredLoansFeesAndAllowanceForCreditLoss Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmortized cost excluding accrued interest, before allowance for credit loss, of financing receivable. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479344/326-20-45-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3B -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-3BReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-5 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestBeforeAllowanceForCreditLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmortized cost excluding accrued interest, of financing receivable on nonaccrual status. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 16 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-16 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestNonaccrual Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmortized cost of financing receivable on nonaccrual status. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 16 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-16Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph (a) -Subparagraph (3) -Publisher SECReference 3: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph (a) -Subparagraph (2) -Publisher SECReference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 310 -SubTopic 10 -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-7 + Details Name: us-gaap_FinancingReceivableRecordedInvestmentNonaccrualStatus Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 14 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-14Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 80 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479294/326-20-55-80 + Details Name: us-gaap_FinancingReceivableRecordedInvestmentPastDueLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FinancingReceivablesPeriodPastDueAxis=us-gaap_FinancialAssetPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablesPeriodPastDueAxis=us-gaap_FinancingReceivables30To59DaysPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablesPeriodPastDueAxis=us-gaap_FinancingReceivables60To89DaysPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablesPeriodPastDueAxis=us-gaap_FinancingReceivablesEqualToGreaterThan90DaysPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablesPeriodPastDueAxis=us-gaap_FinancialAssetNotPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=bcml_ConstructionAndLandPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialRealEstatePortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_ResidentialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_ConsumerPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 67 R57.htm IDEA: XBRL DOCUMENT v3.24.3 LOANS - Nonaccrual Loans - Aging (Details) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 USD ($) loan Sep. 30, 2024 USD ($) loan Dec. 31, 2023 USD ($) loan Financing Receivable, Past Due [Line Items] Â Â Â Financing Receivable, Nonaccrual $ 23,881 $ 23,881 $ 25,723 Amount of interest foregone 397 1,100 Â Commercial Portfolio Segment Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Financing Receivable, Nonaccrual 123 123 198 Construction and Land Portfolio Segment Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Financing Receivable, Nonaccrual 11 11 25 Commercial Real Estate Portfolio Segment Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Financing Receivable, Nonaccrual 23,443 23,443 25,053 Residential Portfolio Segment Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Financing Receivable, Nonaccrual 304 304 447 Financial Asset, 30 to 89 Days Past Due [Member] Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Financing Receivable, Nonaccrual $ 2,400 $ 2,400 927 Financing Receivable, Nonaccrual, Loans, Number | loan 2 2 Â Financial Asset, 1 to 29 Days Past Due [Member] Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Financing Receivable, Nonaccrual $ 4,600 $ 4,600 $ 2,100 Financing Receivable, Nonaccrual, Loans, Number | loan 18 18 Â Financial Asset, Equal to or Greater than 90 Days Past Due [Member] Â Â Â Financing Receivable, Past Due [Line Items] Â Â Â Financing Receivable, Nonaccrual, Loans, Number | loan 0 0 0 X - DefinitionAmount of interest foregone on financing receivable on nonaccrual status. + ReferencesNo definition available. + Details Name: bcml_FinancingReceivableNonaccrualInterestForegone Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionFinancing Receivable, Nonaccrual, Loans, Number + ReferencesNo definition available. + Details Name: bcml_FinancingReceivableNonaccrualLoansNumber Namespace Prefix: bcml_ Data Type: xbrli:integerItemType Balance Type: na Period Type: instant X - DefinitionAmortized cost of financing receivable on nonaccrual status. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 16 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-16Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph (a) -Subparagraph (3) -Publisher SECReference 3: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph (a) -Subparagraph (2) -Publisher SECReference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 310 -SubTopic 10 -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-7 + Details Name: us-gaap_FinancingReceivableRecordedInvestmentNonaccrualStatus Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 14 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-14Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 80 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479294/326-20-55-80 + Details Name: us-gaap_FinancingReceivableRecordedInvestmentPastDueLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=bcml_ConstructionAndLandPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialRealEstatePortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_ResidentialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablesPeriodPastDueAxis=bcml_FinancialAsset30To89DaysPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablesPeriodPastDueAxis=us-gaap_FinancingReceivables1To29DaysPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablesPeriodPastDueAxis=us-gaap_FinancingReceivablesEqualToGreaterThan90DaysPastDueMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 68 R58.htm IDEA: XBRL DOCUMENT v3.24.3 LOANS - Nonaccrual Loans - General Information (Details) - USD ($) 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Dec. 31, 2023 Loans and Leases Receivable, Other Information [Abstract] Â Â Â Â Â Loans and leases receivable, impaired, interest lost on nonaccrual loans Â $ 173,000 Â $ 593,000 Â Interest income recognized on non-accrual loans $ 7,400 $ 39,000 $ 93,600 $ 120,000 Â Financing Receivable, Nonaccrual $ 23,881,000 Â $ 23,881,000 Â $ 25,723,000 X - DefinitionReflects the amount of additional interest income that would have been recorded if impaired or nonperforming loans were instead current, in compliance with their original terms, and outstanding throughout the reporting period or since origination (if held for part of the period). + ReferencesNo definition available. + Details Name: bcml_LoansAndLeasesImpairedInterestExpensesOnNonAccrualLoans Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmount of interest income on financing receivable on nonaccrual status. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 16 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-16 + Details Name: us-gaap_FinancingReceivableNonaccrualInterestIncome Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionAmortized cost of financing receivable on nonaccrual status. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 16 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-16Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph (a) -Subparagraph (3) -Publisher SECReference 3: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph (a) -Subparagraph (2) -Publisher SECReference 4: http://fasb.org/us-

gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 310 -SubTopic 10 -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-7 + Details Name: us-gaap_FinancingReceivableRecordedInvestmentNonaccrualStatus Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_LoansAndLeasesReceivableOtherInformationAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 69 R59.htm IDEA: XBRL DOCUMENT v3.24.3 LOANS - Nonaccrual Loans - Guaranteed (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Financing Receivable, Past Due [Line Items] Â Â Financing Receivable, Nonaccrual $ 23,881 $ 25,723 Non-accrual with no allowance for credit losses 7,443 3,282 Loans Insured or Guaranteed by US Government Authorities [Member] Â Â Financing Receivable, Past Due [Line Items] Â Â Non-accrual with no allowance for credit losses 9,700 13,000 US Government Agency Insured Loans [Member] Â Â Financing Receivable, Past Due [Line Items] Â Â Financing Receivable, Nonaccrual $ 2,000 $ 740 X - DefinitionAmortized cost excluding accrued interest, of financing receivable on nonaccrual status with no allowance for credit loss. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 16 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-16 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestNonaccrualNoAllowance Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmortized cost of financing receivable on nonaccrual status. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 16 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-16Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph (a) -Subparagraph (3) -Publisher SECReference 3: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph (a) -Subparagraph (2) -Publisher SECReference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 310 -SubTopic 10 -Section 50 -Paragraph 7 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-7 + Details Name: us-gaap_FinancingReceivableRecordedInvestmentNonaccrualStatus Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 14 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-14Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 80 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479294/326-20-55-80 + Details Name: us-gaap_FinancingReceivableRecordedInvestmentPastDueLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_LoansInsuredOrGuaranteedByGovernmentAuthoritiesAxis=us-gaap_LoansInsuredOrGuaranteedByUsGovernmentAuthoritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_LoansInsuredOrGuaranteedByGovernmentAuthoritiesAxis=us-gaap_UsGovernmentAgencyInsuredLoansMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 70 R60.htm IDEA: XBRL DOCUMENT v3.24.3 LOANS - Pledged Loans (Details) - USD ($) Sep. 30, 2024 Dec. 31, 2023 Certain Loans Acquired in Transfer Not Accounted for as Debt Securities, Accretable Yield Movement Schedule [Roll Forward] Â Â Unpaid principal balances $ 1,010,000,000.00 $ 1,140,000,000 Asset Pledged as Collateral | Federal Reserve Bank Advances Â Â Certain Loans Acquired in Transfer Not Accounted for as Debt Securities, Accretable Yield Movement Schedule [Roll Forward] Â Â Financing Receivable, Unpaid Principal Balance $ 78,400,000 $ 0 X - DefinitionAmount of unpaid principal balance of financing receivables with related allowance for credit losses and without related allowance for credit losses. + ReferencesNo definition available. + Details Name: bcml_FinancingReceivableUnpaidPrincipalBalance Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionA roll forward is a reconciliation of a concept from the beginning of a period to the end of a period. + ReferencesNo definition available. + Details Name: us-gaap_CertainLoansAcquiredInTransferNotAccountedForAsDebtSecuritiesAccretableYieldMovementScheduleRollForward Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of the collateral pledged in support of federal home loan bank advances outstanding. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 470 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480876/942-470-45-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 470 -Section 50 -Paragraph 3 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480848/942-470-50-3 + Details Name: us-gaap_FederalHomeLoanBankAdvancesGeneralDebtObligationsDisclosuresCollateralPledged1 Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - Details Name: us-gaap_PledgedStatusAxis=us-gaap_AssetPledgedAsCollateralMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_PledgingPurposeAxis=us-gaap_FederalReserveBankAdvancesMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 71 R61.htm IDEA: XBRL DOCUMENT v3.24.3 ALLOWANCE FOR CREDIT LOSSES FOR LOANS - Roll Forward (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended 12 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Dec. 31, 2023 Allowance for Loan and Lease Losses [Roll Forward] Â Â Â Â Â Beginning balance Â $ 19,100 Â $ 18,900 $ 18,900 Charge-offs Â (27) Â (487) Â Recoveries Â 3 Â 88 Â Provision for (reversal of) loan losses Â 724 Â (201) Â Ending balance Â 19,800 Â 19,800 Â Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss [Roll Forward] Â Â Â Â Â Beginning balance $ 19,000 Â $ 22,000 Â Â Charge-offs Â Â (5,161) Â Â Recoveries 53 Â 168 Â Â Provision for (reversal of) credit losses 855 Â 1,303 Â Â Ending balance 18,310 Â 18,310 Â 22,000 Reserve for unfunded commitments Â Â Â Â Â Beginning balance 200 300 225 315 315 Provision for (reversal of) credit losses 390 (50) 365 (110) Â Ending balance 590 250 590 250 225 Rounding Â Â Â Â Â Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss [Roll Forward] Â Â Â Â Â Charge-offs (1,598) Â Â Â Â Cumulative Effect Period of Adoption Adjustment | Accounting Standards Update 2016-13 Â Â Â Â Â Allowance for Loan and Lease Losses [Roll Forward] Â Â Â Â Â Ending balance Â 1,500 Â 1,500 Â Reserve for unfunded commitments Â Â Â Â Â Ending balance Â 45 Â 45 Â Commercial Portfolio Segment Â Â Â Â Â Allowance for Loan and Lease Losses [Roll Forward] Â Â Â Â Â Beginning balance Â 3,647 Â 2,885 2,885 Charge-offs Â (27) Â (309) Â Recoveries Â Â Â 80 Â Provision for (reversal of) loan losses Â 883 Â 481 Â Ending balance Â 4,503 Â 4,503 Â Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss [Roll Forward] Â Â Â Â Â Beginning balance 3,987 Â 4,216 Â Â Charge-offs (1,031) Â (1,387) Â Â Recoveries 53 Â 68 Â Â Provision for (reversal of) credit losses 1,991 Â 2,103 Â Â Ending balance 5,000 Â 5,000 Â 4,216 Commercial Portfolio Segment | Cumulative Effect Period of Adoption Adjustment | Accounting Standards Update 2016-13 Â Â Â Â Â Allowance for Loan and Lease Losses [Roll Forward] Â Â Â Â Â Ending balance Â 1,366 Â 1,366 Â Construction and Land Portfolio Segment Â Â Â Â Â Allowance for Loan and Lease Losses [Roll Forward] Â Â Â Â Â Beginning balance Â 317 Â 68 68 Provision for (reversal of) loan losses Â (60) Â (213) Â Ending balance Â 257 Â 257 Â Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss [Roll Forward] Â Â Â Â Â Beginning balance 105 Â 298 Â Â Provision for (reversal of) credit losses 13 Â (180) Â Â Ending balance 118 Â 118 Â 298 Construction and Land Portfolio Segment | Cumulative Effect Period of Adoption Adjustment | Accounting Standards Update 2016-13 Â Â Â Â Â Allowance for Loan and Lease Losses [Roll Forward] Â Â Â Â Â Ending balance Â 402 Â 402 Â Commercial Real Estate Portfolio Segment Â Â Â Â Â Allowance for Loan and Lease Losses [Roll Forward] Â Â Â Â Â Beginning balance Â 14,167 Â 14,185 14,185 Recoveries Â Â Â 2 Â Provision for (reversal of) loan losses Â (131) Â (153) Â Ending balance Â 14,036 Â 14,036 Â Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss [Roll Forward] Â Â Â Â Â Beginning balance 13,695 Â 16,498 Â Â Charge-offs (566) Â (3,772) Â Â Provision for (reversal of) credit losses (1,670) Â (1,267) Â Â Ending balance 11,459 Â 11,459 Â 16,498 Commercial Real Estate Portfolio Segment | Cumulative Effect Period of Adoption Adjustment | Accounting Standards Update 2016-13 Â Â Â Â Â Allowance for Loan and Lease Losses [Roll Forward] Â Â Â Â Â Ending balance Â 2 Â 2 Â Residential Portfolio Segment Â Â Â Â Â Allowance for Loan and Lease Losses [Roll Forward] Â Â Â Â Â Beginning balance Â 959 Â 1,742 1,742 Charge-offs Â Â Â (175) Â Recoveries Â 1 Â 1 Â Provision for (reversal of) loan losses Â 36 Â (270) Â Ending balance Â 996 Â 996 Â Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss [Roll Forward] Â Â Â Â Â Beginning balance 1,205 Â 979 Â Â Recoveries Â Â 99 Â Â Provision for (reversal of) credit losses 523 Â 650 Â Â Ending balance 1,728 Â 1,728 Â 979 Residential Portfolio Segment | Cumulative Effect Period of Adoption Adjustment | Accounting Standards Update 2016-13 Â Â Â Â Â Allowance for Loan and Lease Losses [Roll Forward] Â Â Â Â Â Ending balance Â (302) Â (302) Â Consumer Portfolio Segment Â Â Â Â Â Allowance for Loan and Lease Losses [Roll Forward] Â Â Â Â Â Beginning balance Â 10 Â 20 20 Charge-offs Â Â Â (3) Â Recoveries Â 2 Â 5 Â Provision for (reversal of) loan losses Â (4) Â (46) Â Ending balance Â 8 Â 8 Â Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss [Roll Forward] Â Â Â Â Â Beginning balance 8 Â 9 Â Â Charge-offs Â Â (2) Â Â Recoveries Â Â 1 Â Â Provision for (reversal of) credit losses (2) Â (3) Â Â Ending balance 5 Â $ 5 Â $ 9 Consumer Portfolio Segment | Rounding Â Â Â Â Â Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss [Roll Forward] Â Â Â Â Â Charge-offs $ (1) Â Â Â Â Consumer Portfolio Segment | Cumulative Effect Period of Adoption Adjustment | Accounting Standards Update 2016-13 Â Â Â Â Â Allowance for Loan and Lease Losses [Roll Forward] Â Â Â Â Â Ending balance Â $ 32 Â $ 32 Â X - DefinitionAmount of recovery of loans and lease receivables which had previously been fully or partially written-off as bad debts. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (c)(4) -SubTopic 10 -Topic 310 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-11B + Details Name: us-gaap_AllowanceForLoanAndLeaseLossRecoveryOfBadDebts Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionA roll forward is a reconciliation of a concept from the beginning of a period to the end of a period. + ReferencesNo definition available. + Details Name: us-gaap_AllowanceForLoanAndLeaseLossesRollForward Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of loans and leases that have been written off from both loan receivables and allowance reserve for credit loss. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (c)(3) -SubTopic 10 -Topic 310 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-11B + Details Name: us-gaap_AllowanceForLoanAndLeaseLossesWriteOffs Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount excluding accrued interest, of allowance for credit loss on financing receivable. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479344/326-20-45-1 + Details Name: us-gaap_FinancingReceivableAllowanceForCreditLossExcludingAccruedInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount, excluding accrued interest, of increase in allowance for credit loss on financing receivable from recovery. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-13 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestAllowanceForCreditLossRecovery Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionA roll forward is a reconciliation of a concept from the beginning of a period to the end of a period. + ReferencesNo definition available. + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestAllowanceForCreditLossRollForward Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount, excluding accrued interest, of decrease in allowance for credit loss on financing receivable from writeoff. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-13 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestAllowanceForCreditLossWriteoff Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount, excluding accrued interest, of credit loss expense (reversal of expense) on financing receivable. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-13 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestCreditLossExpenseReversal Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of allowance to cover probable credit losses on loans and leases. Includes carryover of or adjustments to the allowance for loan losses in connection with business combinations. Excludes allowance for loans and leases covered under loss sharing agreements. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 310 -SubTopic 30 -Section 50 -Paragraph 2 -Subparagraph (b)(1)(ii) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481696/310-30-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (c)(1) -SubTopic 10 -Topic 310 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-11BReference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (g) -SubTopic 10 -Topic 310 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-11BReference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Name Accounting Standards Codification -Section S99 -Paragraph 4 -Subparagraph (SAB Topic 6.L.1) -SubTopic 10 -Topic 310 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480418/310-10-S99-4 + Details Name: us-gaap_LoansAndLeasesReceivableAllowance Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of expected credit loss for credit exposure on off-balance-sheet commitment, including but not limited to, loan commitment, standby letter of credit, financial guarantee not accounted for as insurance. Excludes off-balance sheet credit exposure accounted for as insurance and instrument accounted for under derivatives and hedging. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479344/326-20-45-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 460 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482454/460-10-45-1 + Details Name: us-gaap_OffBalanceSheetCreditLossLiability Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of expense (reversal of expense) for expected credit loss for off-balance sheet credit exposure. Excludes off-balance sheet credit exposure accounted for as insurance and instrument accounted for under derivatives and hedging. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-13 + Details Name: us-gaap_OffBalanceSheetCreditLossLiabilityCreditLossExpenseReversal Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionA roll forward is a reconciliation of a concept from the beginning of a period to the end of a period. + ReferencesNo definition available. + Details Name: us-gaap_OffBalanceSheetCreditLossLiabilityRollforward Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of expense related to estimated loss from loan and lease transactions. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (c)(2) -SubTopic 10 -Topic 310 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-11BReference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.11) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_ProvisionForLoanAndLeaseLosses Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - Details Name: srt_StatementScenarioAxis=bcml_RoundingMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_CumulativeEffectPeriodOfAdoptionAxis=srt_CumulativeEffectPeriodOfAdoptionAdjustmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_AdjustmentsForNewAccountingPronouncementsAxis=us-gaap_AccountingStandardsUpdate201613Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-

gaap_FinancingReceivablePortfolioSegmentAxis=bcml_ConstructionAndLandPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialRealEstatePortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_ResidentialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_ConsumerPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 72 R62.htm IDEA: XBRL DOCUMENT v3.24.3 ALLOWANCE FOR CREDIT LOSSES FOR LOANS - Additional Information (Details) - USD ($) 3 Months Ended 9 Months Ended 12 Months Ended Sep. 30, 2024 Jun. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Dec. 31, 2023 Jun. 30, 2023 Dec. 31, 2022 Financing Receivable, Allowance for Credit Loss, Additional Information [Abstract] Â Â Â Â Â Â Â Â Loans individually evaluated for impairment $ 443,000 Â $ 1,883,000 $ 443,000 $ 1,883,000 Â Â Â Loans collectively evaluated for impairment Â Â 17,380,000 Â 17,380,000 Â Â Â Loans collectively evaluated for impairment 17,513,000 Â 1,927,642,000 17,513,000 1,927,642,000 Â Â Â Allowance for credit losses Â Â 19,800,000 Â 19,800,000 Â $ 19,100,000 $ 18,900,000 Allowance for credit losses 18,310,000 $ 19,000,000 Â 18,310,000 Â $ 22,000,000 Â Â Individually evaluated 18,052,000 Â 14,321,000 18,052,000 14,321,000 Â Â Â Collectively evaluated 1,869,988,000 Â Â 1,869,988,000 Â Â Â Â Total loans 1,911,921,000 Â 1,968,730,000 1,911,921,000 1,968,730,000 1,927,773,000 Â Â Provision for (reversal of) credit losses 1,245,000 Â 674,000 1,668,000 (311,000) Â Â Â Net charge-offs 1,500,000 Â Â 5,000,000.0 Â 3,200,000 Â Â Amount, after recovery, of writeoff of financing receivables that were individually evaluated for impairment, Charged against allowance for credit loss Â 1,000,000.0 Â Â Â Â Â Allowance for credit loss write off Â Â Â 5,161,000 Â Â Â Â Loans impaired and placed on nonaccrual 9,707,000 Â Â 9,707,000 Â 12,977,000 Â Â Loans, net of allowance for credit losses of $18,310 at September 30, 2024 and $22,000 at December 31, 2023 1,893,795,000 Â Â 1,893,795,000 Â 1,905,829,000 Â Â Rounding Â Â Â Â Â Â Â Financing Receivable, Allowance for Credit Loss, Additional Information [Abstract] Â Â Â Â Â Â Â Allowance for credit loss write off 1,598,000 Â Â Â Â Â Â Â Certificate of deposit-secured line of credit loan Â Â Â Â Â Â Â Financing Receivable, Allowance for Credit Loss, Additional Information [Abstract] Â Â Â Â Â Â Â Amount, after recovery, of writeoff of financing receivables that were individually evaluated for impairment, Charged against allowance for credit loss Â Â Â 3,200,000 Â Â Â Â Nonperforming Financial Instruments [Member] Â Â Â Â Â Â Â Financing Receivable, Allowance for Credit Loss, Additional Information [Abstract] Â Â Â Â Â Â Â Allowance for credit losses Â Â 537,000 Â Â Allowance for credit losses 354,000 Â 354,000 Â Â Â Total loans 23,881,000 Â 26,767,000 23,881,000 26,767,000 Â Â Â Commercial Portfolio Segment Â Â Â Â Â Â Â Financing Receivable, Allowance for Credit Loss, Additional Information [Abstract] Â Â Â Â Â Â Â Loans individually evaluated for impairment 44,000 Â 1,572,000 44,000 1,572,000 Â Â Â Loans collectively evaluated for impairment Â Â 2,931,000 Â 2,931,000 Â Â Â Loans collectively evaluated for impairment 4,929,000 Â 168,795,000 4,929,000 168,795,000 Â Â Â Allowance for credit losses Â Â 4,503,000 Â 4,503,000 Â 3,647,000 2,885,000 Allowance for credit losses 5,000,000 3,987,000 Â 5,000,000 Â 4,216,000 Â Â Individually evaluated 1,191,000 Â 1,943,000 1,191,000 1,943,000 Â Â Â Collectively evaluated 173,116,000 Â Â 173,116,000 Â Â Â Â Total loans 174,430,000 Â 170,943,000 174,430,000 170,943,000 162,889,000 Â Â Charge-off of non-accrual loan sold 480,000 Â Â Â Â Â Â Â Allowance for credit loss write off 1,031,000 Â Â 1,387,000 Â Â Â Â Recoveries amount 50,000 Â Â Â Â Â Â Â Loans impaired and placed on nonaccrual 356,000 Â Â 356,000 Â 2,072,000 Â Â Commercial Portfolio Segment | Farmland Loan Â Â Â Â Â Â Â Financing Receivable, Allowance for Credit Loss, Additional Information [Abstract] Â Â Â Â Â Â Â Allowance for credit loss write off 88,000 Â Â Â Â Â Â Â Commercial Portfolio Segment | Nonperforming Financial Instruments [Member] Â Â Â Â Â Â Â Financing Receivable, Allowance for Credit Loss, Additional Information [Abstract] Â Â Â Â Â Â Â Allowance for credit losses 27,000 Â Â 27,000 Â Â Â Â Total loans 123,000 Â 205,000 123,000 205,000 Â Â Â Construction and Land Portfolio Segment Â Â Â Â Â Â Â Financing Receivable, Allowance for Credit Loss, Additional Information [Abstract] Â Â Â Â Â Â Â Loans collectively evaluated for impairment Â Â 257,000 Â 257,000 Â Â Â Loans collectively evaluated for impairment 118,000 Â 8,038,000 118,000 8,038,000 Â Â Â Allowance for credit losses Â Â 257,000 Â 257,000 Â 317,000 68,000 Allowance for credit losses 118,000 105,000 Â 118,000 Â 298,000 Â Â Individually evaluated Â Â 366,000 Â 366,000 Â Â Â Collectively evaluated 2,620,000 Â Â 2,620,000 Â Â Â Â Total loans 2,631,000 Â 8,404,000 2,631,000 8,404,000 9,559,000 Â Â Loans impaired and placed on nonaccrual Â Â Â Â Â 366,000 Â Â Construction and Land Portfolio Segment | Nonperforming Financial Instruments [Member] Â Â Â Â Â Â Â Financing Receivable, Allowance for Credit Loss, Additional Information [Abstract] Â Â Â Â Â Â Â Total loans 11,000 Â Â 11,000 Â Â Â Â Commercial Real Estate Portfolio Segment Â Â Â Â Â Â Â Financing Receivable, Allowance for Credit Loss, Additional Information [Abstract] Â Â Â Â Â Â Â Loans individually evaluated for impairment 194,000 Â 309,000 194,000 309,000 Â Â Â Loans collectively evaluated for impairment Â Â 13,198,000 Â 13,198,000 Â Â Â Loans collectively evaluated for impairment 10,942,000 Â 1,664,631,000 10,942,000 1,664,631,000 Â Â Â Allowance for credit losses Â Â 14,036,000 Â 14,036,000 Â 14,167,000 14,185,000 Allowance for credit losses 11,459,000 13,695,000 Â 11,459,000 Â 16,498,000 Â Â Individually evaluated 15,582,000 Â 10,448,000 15,582,000 10,448,000 Â Â Â Collectively evaluated 1,592,348,000 Â Â 1,592,348,000 Â Â Â Â Total loans 1,631,373,000 Â 1,701,145,000 1,631,373,000 1,701,145,000 1,668,585,000 Â Â Allowance for credit loss write off 566,000 Â Â 3,772,000 Â Â Â Â Loans impaired and placed on nonaccrual 7,947,000 Â Â 7,947,000 Â 9,043,000 Â Â Commercial Real Estate Portfolio Segment | Nonperforming Financial Instruments [Member] Â Â Â Â Â Â Â Financing Receivable, Allowance for Credit Loss, Additional Information [Abstract] Â Â Â Â Â Â Â Allowance for credit losses Â Â 529,000 Â 529,000 Â Â Â Allowance for credit losses 323,000 Â Â 323,000 Â Â Â Â Total loans 23,443,000 Â 26,066,000 23,443,000 26,066,000 Â Â Â Residential Portfolio Segment Â Â Â Â Â Â Â Financing Receivable, Allowance for Credit Loss, Additional Information [Abstract] Â Â Â Â Â Â Â Loans individually evaluated for impairment 205,000 Â 2,000 205,000 2,000 Â Â Â Loans collectively evaluated for impairment Â Â 986,000 Â 986,000 Â Â Â Loans collectively evaluated for impairment 1,519,000 Â 85,539,000 1,519,000 85,539,000 Â Â Â Allowance for credit losses Â Â 996,000 Â 996,000 Â 959,000 1,742,000 Allowance for credit losses 1,728,000 1,205,000 Â 1,728,000 Â 979,000 Â Â Individually evaluated 1,279,000 Â 1,564,000 1,279,000 1,564,000 Â Â Â Collectively evaluated 101,507,000 Â Â 101,507,000 Â Â Â Â Total loans 103,090,000 Â 87,599,000 103,090,000 87,599,000 86,002,000 Â Â Loans impaired and placed on nonaccrual 1,404,000 Â Â 1,404,000 Â 1,496,000 Â Â Residential Portfolio Segment | Nonperforming Financial Instruments [Member] Â Â Â Â Â Â Â Financing Receivable, Allowance for Credit Loss, Additional Information [Abstract] Â Â Â Â Â Â Â Allowance for credit losses Â Â 8,000 Â 8,000 Â Â Â Allowance for credit losses 4,000 Â Â 4,000 Â Â Â Â Total loans 304,000 Â 496,000 304,000 496,000 Â Â Â Consumer Portfolio Segment Â Â Â Â Â Â Â Financing Receivable, Allowance for Credit Loss, Additional Information [Abstract] Â Â Â Â Â Â Â Loans collectively evaluated for impairment Â Â 8,000 Â 8,000 Â Â Â Loans collectively evaluated for impairment 5,000 Â 639,000 5,000 639,000 Â Â Â Allowance for credit losses Â Â 8,000 Â 8,000 Â $ 10,000 $ 20,000 Allowance for credit losses 5,000 $ 8,000 Â 5,000 Â 9,000 Â Â Collectively evaluated 397,000 Â Â 397,000 Â Â Â Â Total loans 397,000 Â $ 639,000 397,000 $ 639,000 $ 738,000 Â Â Allowance for credit loss write off Â Â Â Â $ 2,000 Â Â Â Â Consumer Portfolio Segment | Rounding Â Â Â Â Â Â Â Financing Receivable, Allowance for Credit Loss, Additional Information [Abstract] Â Â Â Â Â Â Â Allowance for credit loss write off $ 1,000 Â Â Â Â Â Â Â X - DefinitionAmount, excluding accrued interest, of increase in allowance for credit loss on financing receivable from partial recovery. Excludes net investment in lease. + ReferencesNo definition available. + Details Name: bcml_FinancingReceivableExcludingAccruedInterestAllowanceForCreditLossPartialRecovery Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - DefinitionThe valuation allowance for financing receivables that are expected to be uncollectible that were collectively evaluated for impairment. + ReferencesNo definition available. + Details Name: bcml_FinancingReceivableExcludingAccruedInterestAllowanceForCreditLossesCollectivelyEvaluatedForImpairment Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of valuation allowance for financing receivables that are expected to be uncollectible that were individually evaluated for impairment. + ReferencesNo definition available. + Details Name: bcml_FinancingReceivableExcludingAccruedInterestAllowanceForCreditLossesIndividuallyEvaluatedForImpairment Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmortized cost excluding accrued interest, before deferred loans fees and allowance for credit loss, of financing receivable. Excludes net investment in lease. + ReferencesNo definition available. + Details Name: bcml_FinancingReceivableExcludingAccruedInterestBeforeDeferredLoansFeesAndAllowanceForCreditLoss Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionThe balance of financing receivables that were collectively evaluated for impairment. + ReferencesNo definition available. + Details Name: bcml_FinancingReceivableExcludingAccruedInterestCollectivelyEvaluatedForImpairment Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionThe balance of financing receivables that were individually evaluated for impairment. + ReferencesNo definition available. + Details Name: bcml_FinancingReceivableExcludingAccruedInterestIndividuallyEvaluatedForImpairment Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount, after recovery, of writeoff of financing receivables that were individually evaluated for impairment, charged against allowance for credit loss. + ReferencesNo definition available. + Details Name: bcml_FinancingReceivableIndividuallyEvaluatedForImpairmentAllowanceForCreditLossWriteoffAfterRecovery Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_FinancingReceivableAllowanceForCreditLossAdditionalInformationAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount excluding accrued interest, of allowance for credit loss on financing receivable. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479344/326-20-45-1 + Details Name: us-gaap_FinancingReceivableAllowanceForCreditLossExcludingAccruedInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionThe valuation allowance for financing receivables that are expected to be uncollectible that were collectively evaluated for impairment. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (g) -SubTopic 10 -Topic 310 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-11B + Details Name: us-gaap_FinancingReceivableAllowanceForCreditLossesCollectivelyEvaluatedForImpairment Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmortized cost excluding accrued interest, after allowance for credit loss, of financing receivable. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479344/326-20-45-1 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestAfterAllowanceForCreditLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount, excluding accrued interest, of decrease in allowance for credit loss on financing receivable from sale of loan. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-13 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestAllowanceForCreditLossLoanSold Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount, excluding accrued interest, of decrease in allowance for credit loss on financing receivable from writeoff. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-6Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-13 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestAllowanceForCreditLossWriteoff Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount, excluding accrued interest, of decrease (increase) in allowance for credit loss on financing receivable from writeoff (recovery). Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-13 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestAllowanceForCreditLossWriteoffAfterRecovery Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmortized cost excluding accrued interest, of financing receivable on nonaccrual status. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 16 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-16 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestNonaccrual Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of allowance to cover probable credit losses on loans and leases. Includes carryover of or adjustments to the allowance for loan losses in connection with business combinations. Excludes allowance for loans and leases covered under loss sharing agreements. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 310 -SubTopic 30 -Section 50 -Paragraph 2 -Subparagraph (b)(1)(ii) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481696/310-30-50-2Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (c)(1) -SubTopic 10 -Topic 310 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-11BReference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (g) -SubTopic 10 -Topic 310 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-11BReference 4: http://www.xbrl.org/2009/role/commonPracticeRef -Name Accounting Standards Codification -Section S99 -Paragraph 4 -Subparagraph (SAB Topic 6.L.1) -SubTopic 10 -Topic 310 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480418/310-10-S99-4 + Details Name: us-gaap_LoansAndLeasesReceivableAllowance Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of expense related loan transactions, lease transactions, credit loss from transactions other than loan and lease transactions, and other loss based on assessment of uncollectability from the counterparty to reduce the account to their net realizable value. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (a) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 11B -Subparagraph (c)(2) -SubTopic 10 -Topic 310 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-11BReference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.11) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_ProvisionForLoanLeaseAndOtherLosses Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - Details Name: srt_StatementScenarioAxis=bcml_RoundingMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis=bcml_SecuredLineOfCreditLoanMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentPerformanceStatusAxis=us-gaap_NonperformingFinancingReceivableMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivableRecordedInvestmentByClassOfFinancingReceivableAxis=bcml_FarmlandLoanMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=bcml_ConstructionAndLandPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialRealEstatePortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_ResidentialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_ConsumerPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 73 R63.htm IDEA: XBRL DOCUMENT v3.24.3 ALLOWANCE FOR CREDIT LOSSES FOR LOANS - Amortized Cost Basis of Individually Evaluated Collateral-dependent Non-accrual Loans (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Individually evaluated for impairment of collateral-dependent $ 18,052 $ 12,977

Allowance for Credit/loan losses 443 4,433 Commercial Portfolio Segment Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Individually evaluated for impairment of collateral-dependent 1,191 2,073 Allowance for Credit/loan losses 44 1,423 Construction and Land Portfolio Segment Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Individually evaluated for impairment of collateral-dependent Â 366 Commercial Real Estate Portfolio Segment Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Individually evaluated for impairment of collateral-dependent 15,582 9,042 Allowance for Credit/loan losses 194 3,008 Residential Portfolio Segment Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Individually evaluated for impairment of collateral-dependent 1,279 1,496 Allowance for Credit/loan losses 205 2 Office Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Individually evaluated for impairment of collateral-dependent 469 224 Office | Commercial Real Estate Portfolio Segment Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Individually evaluated for impairment of collateral-dependent 469 224 Multifamily Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Individually evaluated for impairment of collateral-dependent 84 5,305 Multifamily | Commercial Real Estate Portfolio Segment Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Individually evaluated for impairment of collateral-dependent 84 5,305 Convalescent facility Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Individually evaluated for impairment of collateral-dependent 1,200 2,213 Convalescent facility | Commercial Real Estate Portfolio Segment Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Individually evaluated for impairment of collateral-dependent 1,200 2,213 Hotel Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Individually evaluated for impairment of collateral-dependent 8,058 135 Hotel | Commercial Real Estate Portfolio Segment Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Individually evaluated for impairment of collateral-dependent 8,058 135 Other Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Individually evaluated for impairment of collateral-dependent 5,771 2,186 Other | Commercial Portfolio Segment Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Individually evaluated for impairment of collateral-dependent Â 1,021 Other | Commercial Real Estate Portfolio Segment Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Individually evaluated for impairment of collateral-dependent 5,771 1,165 SFR 1-4 Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Individually evaluated for impairment of collateral-dependent 1,279 1,862 SFR 1-4 | Construction and Land Portfolio Segment Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Individually evaluated for impairment of collateral-dependent Â 366 SFR 1-4 | Residential Portfolio Segment Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Individually evaluated for impairment of collateral-dependent 1,279 1,496 A/R and Equipment Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Individually evaluated for impairment of collateral-dependent 1,191 1,052 A/R and Equipment | Commercial Portfolio Segment Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Individually evaluated for impairment of collateral-dependent $ 1,191 $ 1,052 X - DefinitionAmount of valuation allowance for financing receivables collateral -dependent that are expected to be uncollectible that were individually evaluated for impairment. + ReferencesNo definition available. + Details Name: bcml_FinancingReceivableExcludingAccruedInterestCollateralDependentAllowanceForCreditLossesIndividuallyEvaluatedForImpairment Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionThe balance of collateral-dependent financing receivables that were individually evaluated for impairment. + ReferencesNo definition available. + Details Name: bcml_FinancingReceivableExcludingAccruedInterestCollateralDependentIndividuallyEvaluatedForImpairment Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-13Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph c -Publisher SEC + Details Name: us-gaap_FinancingReceivableAllowanceForCreditLossesLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=bcml_ConstructionAndLandPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialRealEstatePortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_ResidentialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_CollateralAxis=srt_OfficeBuildingMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_CollateralAxis=srt_MultifamilyMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_CollateralAxis=bcml_ConvalescentFacilityMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_CollateralAxis=bcml_HotelsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_CollateralAxis=srt_OtherPropertyMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_CollateralAxis=srt_SingleFamilyMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_CollateralAxis=bcml_AccountsReceivableAndEquipmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 74 R64.htm IDEA: XBRL DOCUMENT v3.24.3 ALLOWANCE FOR CREDIT LOSSES FOR LOANS - Amortized Cost And Allowance For Credit Losses For Loans On Non-accrual Status (Details) - USD ($) 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Dec. 31, 2023 Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Â Â Â Non-accrual with no allowance for credit losses $ 7,443,000 Â $ 7,443,000 Â $ 3,282,000 Non-accrual with allowance for credit losses 2,264,000 Â 2,264,000 Â 9,695,000 Loans impaired and placed on nonaccrual 9,707,000 Â 9,707,000 Â 12,977,000 Interest income recognized on non-accrual loans 7,400 $ 39,000 93,600 $ 120,000 Â Commercial Portfolio Segment Â Â Â Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Â Â Â Non-accrual with no allowance for credit losses Â Â Â Â 272,000 Non-accrual with allowance for credit losses 356,000 Â 356,000 Â 1,800,000 Loans impaired and placed on nonaccrual 356,000 Â 356,000 Â 2,072,000 Construction and Land Portfolio Segment Â Â Â Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Â Â Â Non-accrual with no allowance for credit losses Â Â Â Â 366,000 Loans impaired and placed on nonaccrual Â Â Â Â 366,000 Commercial Real Estate Portfolio Segment Â Â Â Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Â Â Â Non-accrual with no allowance for credit losses 6,164,000 Â 6,164,000 Â 1,295,000 Non-accrual with allowance for credit losses 1,783,000 Â 1,783,000 Â 7,748,000 Loans impaired and placed on nonaccrual 7,947,000 Â 7,947,000 Â 9,043,000 Residential Portfolio Segment Â Â Â Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Â Â Â Non-accrual with no allowance for credit losses 1,279,000 Â 1,279,000 Â 1,349,000 Non-accrual with allowance for credit losses 125,000 Â 125,000 Â 147,000 Loans impaired and placed on nonaccrual $ 1,404,000 Â $ 1,404,000 Â $ 1,496,000 X - DefinitionAmortized cost excluding accrued interest, of financing receivable on nonaccrual status with allowance for credit loss. Excludes net investment in lease. + ReferencesNo definition available. + Details Name: bcml_FinancingReceivableExcludingAccruedInterestNonaccrualWithAllowance Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-13Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph c -Publisher SEC + Details Name: us-gaap_FinancingReceivableAllowanceForCreditLossesLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmortized cost excluding accrued interest, of financing receivable on nonaccrual status. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 16 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-16 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestNonaccrual Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmortized cost excluding accrued interest, of financing receivable on nonaccrual status with no allowance for credit loss. Excludes net investment in lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 16 -Subparagraph (d) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-16 + Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestNonaccrualNoAllowance Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of interest income on financing receivable on nonaccrual status. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 16 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-16 + Details Name: us-gaap_FinancingReceivableNonaccrualInterestIncome Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=bcml_ConstructionAndLandPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_CommercialRealEstatePortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=us-gaap_ResidentialPortfolioSegmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 75 R65.htm IDEA: XBRL DOCUMENT v3.24.3 ALLOWANCE FOR CREDIT LOSSES FOR LOANS - PEB Acquisition CalCAP loan program (Details) - CalCAP Loan program - USD ($) $ in Millions 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Dec. 31, 2023 Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Â Â Â Immediate loss coverage percentage (%) 100.00% Â 100.00% Â Â Pacific Enterprise Bancorp [Member] Â Â Â Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Â Â Â Total loan enrolled under the program $ 17.8 Â $ 17.8 Â $ 17.7 Amount of loss reserve account 4.0 Â 4.0 Â 6.2 Amount of loan originated under the program 3.9 $ 1.7 8.4 $ 4.2 Â Pacific Enterprise Bancorp [Member] Â Â Â Â Â Financing Receivable, Allowance for Credit Loss [Line Items] Â Â Â Â Â Total loan enrolled under the program 18.6 Â 18.6 Â 19.4 Amount of loss reserve account $ 10.4 Â $ 10.4 Â $ 13.7 X - DefinitionIt represents the amount of borrowed or originated under CalCAP loan program. + ReferencesNo definition available. + Details Name: bcml_AmountOfLoanBorrowedUnderCalcabProgram Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionIt represents the amount of loss reserve account under CalCAP loan program. + ReferencesNo definition available. + Details Name: bcml_AmountOfLossReserveAccount Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionIt represents the amount of total loan enrolled in CalCAP loan program. + ReferencesNo definition available. + Details Name: bcml_AmountOfTotalLoanEnrolled Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionPercentage of immediate coverage of loss under CalCAP loan program. + ReferencesNo definition available. + Details Name: bcml_ImmediateCoverageOfLossUnderCalcapLoanProgramPercentage Namespace Prefix: bcml_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 13 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479319/326-20-50-13Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1405 -Paragraph c -Publisher SEC + Details Name: us-gaap_FinancingReceivableAllowanceForCreditLossesLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FinancingReceivablePortfolioSegmentAxis=bcml_CaliforniaPollutionControlFinancingAuthorityLoanProgramMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_BusinessAcquisitionAxis=bcml_PacificEnterpriseBancorpMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_CounterpartyNameAxis=bcml_PacificEnterpriseBancorpMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 76 R66.htm IDEA: XBRL DOCUMENT v3.24.3 PREMISES AND EQUIPMENT - Tabular Disclosure (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Property, Plant and Equipment [Line Items] Â Â Less accumulated depreciation and amortization $ (9,996) $ (8,529) Total premises and equipment, net 13,777 13,734 Premises owned Â Â Property, Plant and Equipment [Line Items] Â Â Property, Plant and Equipment, Gross 11,411 11,233 Leasehold improvements Â Â Property, Plant and Equipment [Line Items] Â Â Property, Plant and Equipment, Gross 3,115 3,082 Furniture, fixtures and equipment Â Â Property, Plant and Equipment [Line Items] Â Â Property, Plant and Equipment, Gross $ 9,247 $ 7,948 X - DefinitionAmount of accumulated depreciation, depletion and amortization for physical assets used in the normal conduct of business to produce goods and services. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(8)(b)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(14)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 360 -SubTopic 10 -Section 50 -Paragraph 1 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482099/360-10-50-1 + Details Name: us-gaap_AccumulatedDepreciationDepletionAndAmortizationPropertyPlantAndEquipment Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount before accumulated depreciation, depletion and amortization of physical assets used in the normal conduct of business and not intended for resale. Examples include, but are not limited to, land, buildings, machinery and equipment, office equipment, and furniture and fixtures. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(8)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(13)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 360 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482099/360-10-50-1 + Details Name: us-gaap_PropertyPlantAndEquipmentGross Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesNo definition available. + Details Name: us-gaap_PropertyPlantAndEquipmentLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount after accumulated depreciation, depletion and amortization of physical assets used in the normal conduct of business to produce goods and services and not intended for resale. Examples include, but are not limited to, land, buildings, machinery and equipment, office equipment, and furniture and fixtures. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 1 -SubTopic 10 -Topic 360 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482099/360-10-50-1Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481372/852-10-55-10Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(8)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 360 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480842/942-360-50-1 + Details Name: us-gaap_PropertyPlantAndEquipmentNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - Details Name: us-gaap_PropertyPlantAndEquipmentByTypeAxis=us-gaap_LandBuildingsAndImprovementsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_PropertyPlantAndEquipmentByTypeAxis=us-gaap_LeaseholdImprovementsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_PropertyPlantAndEquipmentByTypeAxis=bcml_FurnitureFixturesAndEquipmentMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 77 R67.htm IDEA: XBRL DOCUMENT v3.24.3 PREMISES AND EQUIPMENT - Depreciation and Amortization (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Depreciation, Depletion and Amortization [Abstract] Â Â Â Â Depreciation and amortization included in occupancy and equipment expense $ 528 $ 390 $ 1,500 $ 1,300 X -

DefinitionOccupancy, Net, Depreciation and Amortization + ReferencesNo definition available. + Details Name: bcml_OccupancyNetDepreciationAndAmortization Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_DepreciationAndAmortizationAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 78 R68.htm IDEA: XBRL DOCUMENT v3.24.3 LEASES - General Information (Details) Sep. 30, 2024 location Lessee, Lease, Description [Line Items] Â Number of offices and branches 35 Noncancelable Operating Leases [Member] Â Lessee, Lease, Description [Line Items] Â Number of offices and branches 20 X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147478964/842-20-50-3 + Details Name: us-gaap_LesseeLeaseDescriptionLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionRepresents the number of stores. + ReferencesNo definition available. + Details Name: us-gaap_NumberOfStores Namespace Prefix: us-gaap_ Data Type: xbrli:integerItemType Balance Type: na Period Type: instant X - Details Name: srt_CounterpartyNameAxis=bcml_NoncancelableOperatingLeasesMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 79 R69.htm IDEA: XBRL DOCUMENT v3.24.3 LEASES - Maturity (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Lessee, Operating Lease, Liability, Payment, Due [Abstract] Â Â For the remainder of 2024 $ 978 Â 2025 3,597 Â 2026 2,987 Â 2027 2,561 Â 2028 2,411 Â Thereafter 2,354 Â Total undiscounted cash flows 14,888 Â Less: interest (1,228) Â Present value of lease payments $ 13,660 $ 14,752 X - DefinitionLessee, Operating Lease, Liability, to be Paid, after Year Four + ReferencesNo definition available. + Details Name: bcml_LesseeOperatingLeaseLiabilityToBePaidAfterYearFour Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of lessee's undiscounted obligation for lease payment for operating lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147478964/842-20-50-6 + Details Name: us-gaap_LesseeOperatingLeaseLiabilityPaymentsDue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of lessee's undiscounted obligation for lease payment for operating lease to be paid in next fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147478964/842-20-50-6 + Details Name: us-gaap_LesseeOperatingLeaseLiabilityPaymentsDueNextTwelveMonths Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of lessee's undiscounted obligation for lease payment for operating lease to be paid in fourth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147478964/842-20-50-6 + Details Name: us-gaap_LesseeOperatingLeaseLiabilityPaymentsDueYearFour Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of lessee's undiscounted obligation for lease payment for operating lease to be paid in third fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147478964/842-20-50-6 + Details Name: us-gaap_LesseeOperatingLeaseLiabilityPaymentsDueYearThree Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of lessee's undiscounted obligation for lease payment for operating lease to be paid in second fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147478964/842-20-50-6 + Details Name: us-gaap_LesseeOperatingLeaseLiabilityPaymentsDueYearTwo Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of lessee's undiscounted obligation for lease payment for operating lease having initial or remaining lease term in excess of one year to be paid in remainder of current fiscal year. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147478964/842-20-50-6 + Details Name: us-gaap_LesseeOperatingLeaseLiabilityPaymentsRemainderOfFiscalYear Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of lessee's undiscounted obligation for lease payments in excess of discounted obligation for lease payments for operating lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147478964/842-20-50-6 + Details Name: us-gaap_LesseeOperatingLeaseLiabilityUndiscountedExcessAmount Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_OperatingLeaseLiabilitiesPaymentsDueAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionPresent value of lessee's discounted obligation for lease payments from operating lease. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479041/842-20-45-1 + Details Name: us-gaap_OperatingLeaseLiability Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant XML 80 R70.htm IDEA: XBRL DOCUMENT v3.24.3 LEASES - Weighted Average Operating Lease Term and Discount Rate (Details) Sep. 30, 2024 Dec. 31, 2023 Leases [Abstract] Â Â Weighted-average remaining lease term 4 years 7 months 6 days 4 years 9 months 18 days Weighted-average discount rate 3.70% 3.40% X - ReferencesNo definition available. + Details Name: us-gaap_LeasesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionWeighted average discount rate for operating lease calculated at point in time. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 53 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479589/842-20-55-53Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (g)(4) -Publisher FASB -URI https://asc.fasb.org//1943274/2147478964/842-20-50-4 + Details Name: us-gaap_OperatingLeaseWeightedAverageDiscountRatePercent Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: instant X - DefinitionWeighted average remaining lease term for operating lease, in 'PnYnMnDTnHnMnS' format, for example, 'P1Y5M13D' represents reported fact of one year, five months, and thirteen days. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 53 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479589/842-20-55-53Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (g)(3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147478964/842-20-50-4 + Details Name: us-gaap_OperatingLeaseWeightedAverageRemainingLeaseTerm1 Namespace Prefix: us-gaap_ Data Type: xbrli:durationItemType Balance Type: na Period Type: instant XML 81 R71.htm IDEA: XBRL DOCUMENT v3.24.3 LEASES - Rental Expense (Details) - USD ($) $ in Millions 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Income and Expenses, Lessee [Abstract] Â Â Â Â Operating lease expense $ 1.0 $ 1.0 $ 3.0 $ 3.0 X - ReferencesNo definition available. + Details Name: us-gaap_IncomeAndExpensesLesseeAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of operating lease expense. Excludes sublease income. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 4 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479041/842-20-45-4 + Details Name: us-gaap_OperatingLeaseExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration XML 82 R72.htm IDEA: XBRL DOCUMENT v3.24.3 LEASES - Cost (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Leases [Abstract] Â Â Â Â Operating lease cost $ 8,093 $ 7,979 $ 15,082 $ 14,927 Short-term lease cost Â 21 15 85 Less: Sublease income (32) (21) (66) (60) Total operating lease cost, net $ 8,061 $ 7,979 $ 15,031 $ 14,952 X - DefinitionAmount of lease cost recognized by lessee for lease contract. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 53 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479589/842-20-55-53Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147478964/842-20-50-4 + Details Name: us-gaap_LeaseCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_LeasesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of single lease cost, calculated by allocation of remaining cost of lease over remaining lease term. Includes, but is not limited to, single lease cost, after impairment of right-of-use asset, calculated by amortization of remaining right-of-use asset and accretion of lease liability. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 53 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479589/842-20-55-53Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147478964/842-20-50-4 + Details Name: us-gaap_OperatingLeaseCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of short-term lease cost, excluding expense for lease with term of one month or less. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 53 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479589/842-20-55-53Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147478964/842-20-50-4 + Details Name: us-gaap_ShortTermLeaseCost Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of sublease income excluding finance and operating lease expense. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 53 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479589/842-20-55-53Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 842 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org//1943274/2147478964/842-20-50-4 + Details Name: us-gaap_SubleaseIncome Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration XML 83 R73.htm IDEA: XBRL DOCUMENT v3.24.3 GOODWILL AND INTANGIBLE ASSETS - Core Deposit Intangible (Details) - Core Deposits [Member] Sep. 30, 2024 Minimum Â Finite-Lived Intangible Assets [Line Items] Â Finite-Lived Intangible Asset, Useful Life 7 years Maximum Â Finite-Lived Intangible Assets [Line Items] Â Finite-Lived Intangible Asset, Useful Life 10 years X - DefinitionUseful life of finite-lived intangible assets, in 'PnYnMnDTnHnMnS' format, for example, 'P1Y5M13D' represents the reported fact of one year, five months, and thirteen days. + ReferencesNo definition available. + Details Name: us-gaap_FiniteLivedIntangibleAssetUsefulLife Namespace Prefix: us-gaap_ Data Type: xbrli:durationItemType Balance Type: na Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 926 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483154/926-20-50-5 + Details Name: us-gaap_FiniteLivedIntangibleAssetsLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FiniteLivedIntangibleAssetsByMajorClassAxis=us-gaap_CoreDepositsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_RangeAxis=srt_MinimumMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_RangeAxis=srt_MaximumMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 84 R74.htm IDEA: XBRL DOCUMENT v3.24.3 GOODWILL AND INTANGIBLE ASSETS - Changes in Goodwill (Details) - USD ($) $ in Thousands 9 Months Ended 12 Months Ended Sep. 30, 2024 Dec. 31, 2023 Goodwill [Roll Forward] Â Â Balance at beginning of period $ 38,838 $ 38,838 Acquired goodwill 0 0 Impairment 0 0 Balance at end of period $ 38,838 $ 38,838 X - DefinitionAmount after accumulated impairment loss of an asset representing future economic benefits arising from other assets acquired in a business combination that are not individually identified and separately recognized. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481372/852-10-55-10Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 350 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482548/350-20-55-24Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(15)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 350 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482598/350-20-45-1Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 350 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482573/350-20-50-1Reference 6: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 350 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (h) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482573/350-20-50-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(10)(1)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_Goodwill Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of increase in asset representing future economic benefits arising from other assets acquired in a business combination that are not individually identified and separately recognized resulting from a business combination. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 350 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482548/350-20-55-24Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 350 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482573/350-20-50-1 + Details Name: us-gaap_GoodwillAcquiredDuringPeriod Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of loss from the write-down of an asset representing the future economic benefits arising from other assets acquired in a business combination that are not individually identified and separately recognized. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 350 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 24 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482548/350-20-55-24Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 350 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (e) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482573/350-20-50-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 350 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482573/350-20-50-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 350 -SubTopic 20 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482598/350-20-45-2 + Details Name: us-gaap_GoodwillImpairmentLoss Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionA roll forward is a reconciliation of a concept from the beginning of a period to the end of a period. + ReferencesNo definition available. + Details Name: us-gaap_GoodwillRollForward Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 85 R75.htm IDEA: XBRL DOCUMENT v3.24.3 GOODWILL AND INTANGIBLE ASSETS - Changes in Core Deposits (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended 12 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep.

30, 2023 Dec. 31, 2023 Finite-lived Intangible Assets [Roll Forward] Â Â Â Â Â Balance at beginning of period Â Â $ 3,915 Â Â Less amortization $ (305) $ (305) (916) $ (980) Â Balance at end of period 2,999 Â 2,999 Â $ 3,915 Core Deposits [Member] Â Â Â Â Â Finite-lived Intangible Assets [Roll Forward] Â Â Â Â Â Balance at beginning of period Â Â 3,915 $ 5,201 5,201 Less amortization Â Â (916) Â (1,286) Balance at end of period $ 2,999 Â $ 2,999 Â $ 3,915 X - DefinitionThe aggregate expense charged against earnings to allocate the cost of intangible assets (nonphysical assets not used in production) in a systematic and rational manner to the periods expected to benefit from such assets. As a noncash expense, this element is added back to net income when calculating cash provided by or used in operations using the indirect method. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 350 -SubTopic 30 -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482686/350-30-45-2Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 350 -SubTopic 30 -Section 50 -Paragraph 2 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482665/350-30-50-2 + Details Name: us-gaap_AmortizationOfIntangibleAssets Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount after amortization of assets, excluding financial assets and goodwill, lacking physical substance with a finite life. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 926 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483154/926-20-50-5Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482665/350-30-50-2 + Details Name: us-gaap_FiniteLivedIntangibleAssetsNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionA roll forward is a reconciliation of a concept from the beginning of a period to the end of a period. + ReferencesNo definition available. + Details Name: us-gaap_FiniteLivedIntangibleAssetsRollForward Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FiniteLivedIntangibleAssetsByMajorClassAxis=us-gaap_CoreDepositsMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 86 R76.htm IDEA: XBRL DOCUMENT v3.24.3 GOODWILL AND INTANGIBLE ASSETS - Estimated Annual Amortization (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Finite-Lived Intangible Assets, Net, Amortization Expense, Fiscal Year Maturity [Abstract] Â Â For the remainder of 2024 $ 306 Â 2025 948 Â 2026 455 Â 2027 455 Â 2028 455 Â Thereafter 380 Â Total $ 2,999 $ 3,915 X - DefinitionFinite-Lived Intangible Asset, Expected Amortization, after Year Four + ReferencesNo definition available. + Details Name: bcml_FiniteLivedIntangibleAssetExpectedAmortizationAfterYearFour Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of amortization for assets, excluding financial assets and goodwill, lacking physical substance with finite life expected to be recognized in next fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482665/350-30-50-2 + Details Name: us-gaap_FiniteLivedIntangibleAssetsAmortizationExpenseNextTwelveMonths Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of amortization for assets, excluding financial assets and goodwill, lacking physical substance with finite life expected to be recognized in remainder of current fiscal year. + ReferencesNo definition available. + Details Name: us-gaap_FiniteLivedIntangibleAssetsAmortizationExpenseRemainderOfFiscalYear Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of amortization for assets, excluding financial assets and goodwill, lacking physical substance with finite life expected to be recognized in fourth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482665/350-30-50-2 + Details Name: us-gaap_FiniteLivedIntangibleAssetsAmortizationExpenseYearFour Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of amortization for assets, excluding financial assets and goodwill, lacking physical substance with finite life expected to be recognized in third fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482665/350-30-50-2 + Details Name: us-gaap_FiniteLivedIntangibleAssetsAmortizationExpenseYearThree Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of amortization for assets, excluding financial assets and goodwill, lacking physical substance with finite life expected to be recognized in second fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482665/350-30-50-2 + Details Name: us-gaap_FiniteLivedIntangibleAssetsAmortizationExpenseYearTwo Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_FiniteLivedIntangibleAssetsFutureAmortizationExpenseAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount after amortization of assets, excluding financial assets and goodwill, lacking physical substance with a finite life. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 926 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 5 -Publisher FASB -URI https://asc.fasb.org//1943274/2147483154/926-20-50-5Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 350 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482665/350-30-50-2 + Details Name: us-gaap_FiniteLivedIntangibleAssetsNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant XML 87 R77.htm IDEA: XBRL DOCUMENT v3.24.3 INTEREST RECEIVABLE AND OTHER ASSETS (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Deferred Costs, Capitalized, Prepaid, and Other Assets Disclosure [Abstract] Â Â Tax assets, net $ 17,159 $ 19,480 Accrued interest receivable 8,559 8,423 Investment in SBIC fund 3,529 3,969 Investment in Community Reinvestment Act fund 2,000 2,000 Prepaid assets 1,775 2,023 Servicing assets 789 1,269 Investment in Low Income Housing Tax Credit ("LIHTC") partnerships, net 3,971 3,480 Investment in statutory trusts 527 511 CalCAP reserve receivable 4,023 4,023 Other assets 1,403 2,200 Total $ 43,735 $ 47,378 X - DefinitionAmount of receivable from California capital access program. + ReferencesNo definition available. + Details Name: bcml_CaliforniaCapitalAccessProgramReserveReceivable Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of investments in community reinvestment act fund. + ReferencesNo definition available. + Details Name: bcml_InvestmentInCommunityReinvestmentActFund Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionThe amount of investments in small business investment company fund. + ReferencesNo definition available. + Details Name: bcml_InvestmentInSmallBusinessInvestmentCompanyFund Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionLow income housing partnership, net + ReferencesNo definition available. + Details Name: bcml_LowIncomeHousingPartnership Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionThe total amount of cash and securities held by third party trustees pursuant to terms of debt instruments or other agreements as of the date of each statement of financial position presented, which can be used by the trustee only to pay the noncurrent portion of specified obligations. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.4-08(b)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-1 + Details Name: us-gaap_AssetsHeldInTrust Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_DeferredCostsCapitalizedPrepaidAndOtherAssetsDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount, after allocation of valuation allowances and deferred tax liability, of deferred tax asset attributable to deductible differences and carryforwards, with jurisdictional netting. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 4 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482525/740-10-45-4Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 740 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 6 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482525/740-10-45-6 + Details Name: us-gaap_DeferredIncomeTaxAssetsNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionCarrying amount as of the balance sheet date of interest earned but not received. Also called accrued interest or accrued interest receivable. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 310 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480833/946-310-45-1Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(3)(a)(4)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_InterestReceivable Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of assets classified as other. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480167/946-830-55-12Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(10)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(17)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(10)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_OtherAssets Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAmount of other miscellaneous assets. + ReferencesNo definition available. + Details Name: us-gaap_OtherAssetsMiscellaneous Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionCarrying amount as of the balance sheet date of expenditures made in advance of when the economic benefit of the cost will be realized, and which will be expensed in future periods with the passage of time or when a triggering event occurs. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(10)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(7)(a)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(7)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 210 -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03.10) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_PrepaidExpenseCurrentAndNoncurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionAggregate amount of servicing assets that are subsequently measured at fair value and servicing assets that are subsequently measured using the amortization method. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 860 -SubTopic 50 -Name Accounting Standards Codification -Section 45 -Paragraph 2 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481260/860-50-45-2 + Details Name: us-gaap_ServicingAsset Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant XML 88 R78.htm IDEA: XBRL DOCUMENT v3.24.3 DEPOSITS (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Deposits, by Type [Abstract] Â Â Demand deposits $ 618,295 $ 646,278 NOW accounts 262,015 283,089 Savings 90,113 102,073 Money market 676,183 624,066 Time deposits 489,835 477,244 Total deposits $ 2,136,441 $ 2,132,750 X - DefinitionThe amount of money in accounts that may bear interest and that the depositor is entitled to withdraw at any time without prior notice. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 210 -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03.12) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_DemandDepositAccounts Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionThe aggregate of all deposit liabilities held by the entity, including foreign and domestic, interest and noninterest bearing; may include demand deposits, saving deposits, Negotiable Order of Withdrawal (NOW) and time deposits among others. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 210 -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03.12) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_Deposits Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_DepositsByTypeAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of deposits in accounts that offer many of the same services as checking accounts although transactions may be somewhat more limited, share some of the characteristics of a money market fund and are insured by the Federal government, also known as money market accounts. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 210 -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03.12) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_DepositsMoneyMarketDeposits Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of deposits in interest-bearing transaction accounts at banks or savings and loans, that are restricted in regard to ownership and can usually only be held by individuals, nonprofit entities and governments. Negotiable order of withdrawal accounts differ from money market demand accounts as they typically have higher reserve requirements and no limit on the number of checks that can be written. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 210 -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03.12) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_DepositsNegotiableOrderOfWithdrawalNOW Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of interest bearing deposits with no stated maturity, which may include passbook and statement savings accounts and money-market deposit accounts (MMDAs). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 210 -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03.12) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_DepositsSavingsDeposits Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of time deposit liabilities, including certificates of deposit. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 50 -Paragraph 1 -SubTopic 405 -Topic 942 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481047/942-405-50-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 210 -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03.12) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_TimeDeposits Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant XML 89 R79.htm IDEA: XBRL DOCUMENT v3.24.3 DEPOSITS - Narrative (Details) - USD ($) $ in Millions Sep. 30, 2024 Dec. 31, 2023 Deposits [Abstract] Â Â Brokered deposits $ 35.5 $ 43.6 Uninsured deposits $ 995.1 $ 969.2 Percentage of uninsured insured deposit liability 46.60% 45.50% X - DefinitionPercentage of uninsured deposit liability. + ReferencesNo definition available. + Details Name: bcml_PercentageOfUninsuredInsuredDepositLiability Namespace Prefix: bcml_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: instant X - DefinitionAmount of uninsured deposit liability. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Name Regulation S-K (SK) -Number 229 -Section 1406 -Paragraph (e) -Publisher SEC + Details Name: us-gaap_DepositLiabilityUninsured Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - ReferencesNo definition available. + Details

Name: us-gaap_DepositsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of interest-bearing domestic third-party deposits placed by or through the assistance of a deposit broker, also known as brokered deposit liabilities. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 210 -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03.12) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_InterestBearingDomesticDepositBrokered Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant XML 90 R80.htm IDEA: XBRL DOCUMENT v3.24.3 BORROWINGS (Details) - USD ($) $ in Thousands 9 Months Ended Sep. 15, 2025 Sep. 30, 2024 Dec. 31, 2023 Aug. 10, 2020 Federal Funds Line, Cumulative Available Commitments [Member] Â Â Â Â Federal Home Loan Bank, Advances, Branch of FHLB Bank Â Â Â Â Other Commitment Â $ 65,000 $ 65,000 Â Federal Funds Purchased [Member] Â Â Â Â Federal Home Loan Bank, Advances, Branch of FHLB Bank Â Â Â Â Short-term Debt Â 0 0 Â Floating Rate Junior Subordinated Deferrable Interest Debentures [Member] | Junior Subordinated Debt [Member] Â Â Â Â Federal Home Loan Bank, Advances, Branch of FHLB Bank Â Â Â Â Long-term Debt Â $ 8,600 $ 8,600 Â Debt, Weighted Average Interest Rate Â 7.79% 8.23% Â Fixed-to-Floating Rate Subordinated Notes, 5.25 Percent, Due 2030 [Member] | Subordinated Debt [Member] Â Â Â Â Federal Home Loan Bank, Advances, Branch of FHLB Bank Â Â Â Â Long-term Debt Â $ 63,700 $ 63,900 Â Debt Instrument, Face Amount Â Â Â $ 65,000 Debt Instrument, Face Amount, Debt Issued, Percentage of Par Â Â Â 100.00% Interest rate Â Â Â 5.25% Fixed-to-Floating Rate Subordinated Notes, 5.25 Percent, Due 2030 [Member] | Subordinated Debt [Member] | SOFR | Forecast [Member] Â Â Â Â Federal Home Loan Bank, Advances, Branch of FHLB Bank Â Â Â Â Debt Instrument, Basis Spread on Variable Rate 5.21% Â Â Â Federal Home Loan Bank of San Francisco [Member] Â Â Â Â Federal Home Loan Bank, Advances, Branch of FHLB Bank Â Â Â Â Federal Home Loan Bank, Advances, Branch of FHLB Bank, Amount of Advances Â 0 0 Â Federal Home Loan Bank of San Francisco [Member] | Federal Reserve Bank Advances [Member] Â Â Â Â Federal Home Loan Bank, Advances, Branch of FHLB Bank Â Â Â Â The ability to borrow Â 42,300 Â Â Short-term Debt Â $ 0 Â Â Federal Home Loan Bank of San Francisco [Member] | Federal Home Loan Bank of San Francisco, Secured Borrowing Facility [Member] Â Â Â Â Federal Home Loan Bank, Advances, Branch of FHLB Bank Â Â Â Â Federal Home Loan Bank, Advances, General Debt Obligations, Disclosures, General Description of Terms Â Bank has an approved secured borrowing facility with the Federal Home Loan Bank of San Francisco (the â€œFHLBâ€) for up to 25% of total assets for a term not to exceed five years under a blanket lien of certain types of loans. Â Â The ability to borrow Â $ 512,700 $ 576,900 Â Debt Instrument, Term Â 5 years Â Â Federal Home Loan Bank, Advances, General Debt Obligations, Disclosures, Percentage of Total Assets Â 25.00% Â Â X - DefinitionDebt Instrument, Face Amount, Debt Issued, Percentage of Par + ReferencesNo definition available. + Details Name: bcml_DebtInstrumentFaceAmountDebtIssuedPercentageOfPar Namespace Prefix: bcml_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: instant X - DefinitionFederal Home Loan Bank, Advances, General Debt Obligations, Disclosures, Percentage of Total Assets + ReferencesNo definition available. + Details Name: bcml_FederalHomeLoanBankAdvancesGeneralDebtObligationsDisclosuresPercentageOfTotalAssets Namespace Prefix: bcml_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: instant X - DefinitionPercentage points added to the reference rate to compute the variable rate on the debt instrument. + ReferencesNo definition available. + Details Name: us-gaap_DebtInstrumentBasisSpreadOnVariableRate1 Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: duration X - DefinitionFace (par) amount of debt instrument at time of issuance. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 835 -SubTopic 30 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482900/835-30-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481139/470-20-50-1BReference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69B -Publisher FASB -URI https://asc.fasb.org//1943274/2147481568/470-20-55-69BReference 4: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69C -Publisher FASB -URI https://asc.fasb.org//1943274/2147481568/470-20-55-69CReference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 835 -SubTopic 30 -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482925/835-30-45-2Reference 6: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 835 -SubTopic 30 -Section 55 -Paragraph 8 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482949/835-30-55-8 + Details Name: us-gaap_DebtInstrumentFaceAmount Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionContractual interest rate for funds borrowed, under the debt agreement. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1B -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481139/470-20-50-1BReference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 210 -SubTopic 10 -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02.22(a)(1)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_DebtInstrumentInterestRateStatedPercentage Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: instant X - DefinitionPeriod of time between issuance and maturity of debt instrument, in PnYnMnDTnHnMnS' format, for example, 'P1Y5M13D' represents the reported fact of one year, five months, and thirteen days. + ReferencesNo definition available. + Details Name: us-gaap_DebtInstrumentTerm Namespace Prefix: us-gaap_ Data Type: xbrli:durationItemType Balance Type: na Period Type: duration X - DefinitionWeighted average interest rate of debt outstanding. + ReferencesNo definition available. + Details Name: us-gaap_DebtWeightedAverageInterestRate Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: instant X - DefinitionAmount of advances from the Federal Home Loan Bank (FHLB). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 470 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480876/942-470-45-1 + Details Name: us-gaap_FederalHomeLoanBankAdvancesBranchOfFHLBBankAmountOfAdvancesByBranch Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesNo definition available. + Details Name: us-gaap_FederalHomeLoanBankAdvancesBranchOfFHLBBankLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionDescribes the general term and nature of the advances from the Federal Home Loan Bank outstanding as of the Balance Sheet date. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 470 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480876/942-470-45-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 470 -Section 50 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480848/942-470-50-3 + Details Name: us-gaap_FederalHomeLoanBankAdvancesGeneralDebtObligationsDisclosuresGeneralDescriptionOfTerms Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of maximum advances or credit lines available from the Federal Home Loan Bank (FHLB). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03.13(3)(a)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 470 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480876/942-470-45-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 210 -SubTopic 10 -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02.22 (b)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_FederalHomeLoanBankAdvancesGeneralDebtObligationsDisclosuresMaximumAmountAvailable Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount, after deduction of unamortized premium (discount) and debt issuance cost, of long-term debt. Excludes lease obligation. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(22)) -SubTopic 10 -Topic 210 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69B -Publisher FASB -URI https://asc.fasb.org//1943274/2147481568/470-20-55-69BReference 3: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69C -Publisher FASB -URI https://asc.fasb.org//1943274/2147481568/470-20-55-69CReference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481139/470-20-50-1DReference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(16)(a)(2)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 6: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(16)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 4 -Subparagraph (b)(3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481139/470-20-50-4 + Details Name: us-gaap_LongTermDebt Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionMinimum amount of other commitment not otherwise specified in the taxonomy. Excludes commitments explicitly modeled in the taxonomy, including but not limited to, long-term and short-term purchase commitments, recorded and unrecorded purchase obligations, supply commitments, registration payment arrangements, leases, debt, product warranties, guarantees, environmental remediation obligations, and pensions. + ReferencesNo definition available. + Details Name: us-gaap_OtherCommitment Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionReflects the total carrying amount as of the balance sheet date of debt having initial terms less than one year or the normal operating cycle, if longer. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 852 -SubTopic 10 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481372/852-10-55-10Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(16)(a)(1)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03(13)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(19)(a)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_ShortTermBorrowings Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - Details Name: us-gaap_OtherCommitmentsAxis=bcml_FederalFundsLineCumulativeAvailableCommitmentsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ShortTermDebtTypeAxis=us-gaap_FederalFundsPurchasedMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=bcml_FloatingRateJuniorSubordinatedDeferrableInterestDebenturesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_LongtermDebtTypeAxis=us-gaap_JuniorSubordinatedDebtMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=bcml_FixedToFloatingRateSubordinatedNotes5.25PercentDue2030Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_LongtermDebtTypeAxis=us-gaap_SubordinatedDebtMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_VariableRateAxis=us-gaap_SecuredOvernightFinancingRateSofrOvernightIndexSwapRateMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_StatementScenarioAxis=srt_ScenarioForecastMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_FederalHomeLoanBankAdvancesBranchOfFHLBBankAxis=srt_FederalHomeLoanBankOfSanFranciscoMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ShortTermDebtTypeAxis=us-gaap_FederalReserveBankAdvancesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=bcml_FederalHomeLoanBankOfSanFranciscoSecuredBorrowingFacilityMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 91 R81.htm IDEA: XBRL DOCUMENT v3.24.3 INTEREST PAYABLE AND OTHER LIABILITIES (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Other Liabilities Disclosure [Abstract] Â Â Accrued expenses $ 5,668 $ 7,419 Accounts payable 967 716 Reserve for unfunded commitments 590 225 Accrued interest payable 3,070 3,054 Other liabilities 3,247 3,177 Total $ 13,542 $ 14,591 X - DefinitionAmount of other miscellaneous liabilities. + ReferencesNo definition available. + Details Name: bcml_OtherLiabilitiesMiscellaneous Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionCarrying value as of the balance sheet date of liabilities incurred (and for which invoices have typically been received) and payable to vendors for goods and services received that are used in an entity's business. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(15)(a)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 210 -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03.15(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_AccountsPayableCurrentAndNoncurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionCarrying value as of the balance sheet date of obligations incurred and payable, pertaining to costs that are statutory in nature, are incurred on contractual obligations, or accumulate over time and for which invoices have not yet been received or will not be rendered. Examples include taxes, interest, rent and utilities. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 210 -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03.15(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_AccruedLiabilitiesCurrentAndNoncurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of accrued but unpaid interest on deposit liabilities. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 210 -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03.15(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_DepositLiabilitiesAccruedInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of liabilities classified as other. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 12 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480167/946-830-55-12Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(12)(b)(2)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(12)(b)(3)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(15)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 5: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-04(12)(b)(1)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 6: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 210 -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03.15) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_OtherLiabilities Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_OtherLiabilitiesDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionCarrying amount (including both current and noncurrent portions of the accrual) as of the balance sheet date pertaining to a specified type of cost associated with exit from or disposal of business activities or restructuring pursuant to a duly authorized plan. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 420 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482017/420-10-50-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 420 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SAB TOPIC 5.P.4(b)(2)) -Publisher

FASB -URI https://asc.fasb.org//1943274/2147479823/420-10-S99-2 + Details Name: us-gaap_RestructuringReserve Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant XML 92 R82.htm IDEA: XBRL DOCUMENT v3.24.3 OTHER EXPENSES - Tabular Disclosure (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Other Income and Expenses [Abstract] Â Â Â Â Professional fees $ 594 $ 628 $ 1,854 $ 1,520 Core deposit premium amortization 305 305 916 980 Marketing and promotions 238 258 607 658 Stationery and supplies 57 82 215 254 Insurance (including FDIC premiums) 361 367 1,070 1,002 Communication and postage 271 228 785 678 Loan default related expense 128 34 287 187 Director fees and expenses 79 84 249 249 Bank service charges 16 16 48 49 Courier expense 177 207 557 578 Other 97 119 449 397 Total $ 2,323 $ 2,328 $ 7,038 $ 6,551 X - DefinitionBank service charges. + ReferencesNo definition available. + Details Name: bcml_BankServiceCharges Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionCommunication and Postage + ReferencesNo definition available. + Details Name: bcml_CommunicationAndPostage Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionCourier Expense + ReferencesNo definition available. + Details Name: bcml_CourierExpense Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionLoan default related expenses. + ReferencesNo definition available. + Details Name: bcml_LoanDefaultRelatedExpenses Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionStationery and Supplies + ReferencesNo definition available. + Details Name: bcml_StationeryAndSupplies Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe aggregate expense charged against earnings to allocate the cost of intangible assets (nonphysical assets not used in production) in a systematic and rational manner to the periods expected to benefit from such assets. As a noncash expense, this element is added back to net income when calculating cash provided by or used in operations using the indirect method. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Section 45 -Paragraph 28 -Subparagraph (b) -SubTopic 10 -Topic 230 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482740/230-10-45-28Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 350 -SubTopic 30 -Section 45 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482686/350-30-45-2Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 350 -SubTopic 30 -Section 50 -Paragraph 2 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482665/350-30-50-2 + Details Name: us-gaap_AmortizationOfIntangibleAssets Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe expense in the period incurred with respect to protection provided by insurance entities against risks other than risks associated with production (which are allocated to cost of sales). + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03.4) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2 + Details Name: us-gaap_GeneralInsuranceExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe total expense recognized in the period for promotion, public relations, and brand or product advertising. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03.4) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2 + Details Name: us-gaap_MarketingAndAdvertisingExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionNoninterest expense related to directors' fees which are fees paid by an Entity to its directors. Directors' fees may be paid in addition to salary and other benefits. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.14) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_NoninterestExpenseDirectorsFees Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe total amount of other operating cost and expense items that are associated with the entity's normal revenue producing operation. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-04(7)(b)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 220 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 2 -Subparagraph (SX 210.5-03.3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2 + Details Name: us-gaap_OtherCostAndExpenseOperating Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_OtherIncomeAndExpensesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of noninterest expense classified as other. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Topic 942 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-04.14) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1 + Details Name: us-gaap_OtherNoninterestExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionA fee charged for services from professionals such as doctors, lawyers and accountants. The term is often expanded to include other professions, for example, pharmacists charging to maintain a medicinal profile of a client or customer. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 946 -SubTopic 830 -Name Accounting Standards Codification -Section 55 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480167/946-830-55-10Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section 45 -Paragraph 3 -Subparagraph (k) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483581/946-220-45-3Reference 3: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 946 -SubTopic 220 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.6-07(2)(b)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483575/946-220-S99-1 + Details Name: us-gaap_ProfessionalFees Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration XML 93 R83.htm IDEA: XBRL DOCUMENT v3.24.3 OTHER EXPENSES - Additional Information (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Other Income and Expenses [Abstract] Â Â Â Â Advertising Expense $ 10 $ 15 $ 38 $ 36 X - DefinitionAmount charged to advertising expense for the period, which are expenses incurred with the objective of increasing revenue for a specified brand, product or product line. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 720 -SubTopic 35 -Name Accounting Standards Codification -Section 50 -Paragraph 1 -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147483406/720-35-50-1 + Details Name: us-gaap_AdvertisingExpense Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_OtherIncomeAndExpensesAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration XML 94 R84.htm IDEA: XBRL DOCUMENT v3.24.3 EQUITY INCENTIVE PLANS - General Information (Details) - USD ($) $ in Millions 1 Months Ended Jun. 30, 2024 Nov. 30, 2017 Sep. 30, 2024 2017 Omnibus Equity Incentive Plan [Member] Â Â Â Share-based Compensation Arrangement by Share-based Payment Award [Line Items] Â Â Â Share-based Compensation Arrangement by Share-based Payment Award, Number of Shares Authorized Â 450,000 Â Share-based Compensation Arrangement by Share-based Payment Award, Number of Shares Authorized, Annual Stock Grant Limit Per Person, Officers and Employees Â 50,000 Â Share-based Compensation Arrangement by Share-based Payment Award, Amount Authorized, Annual Stock Grant Limit Per Person, Officers and Employees Â $ 2.0 Â Share-based Compensation Arrangement by Share-based Payment Award, Number of Shares Authorized, Annual Stock Grant Limit Per Person, Directors Â 25,000 Â Common Stock, Capital Shares Reserved for Future Issuance Â Â 0 2017 Omnibus Equity Incentive Plan [Member] | Directors [Member] Â Â Â Share-based Compensation Arrangement by Share-based Payment Award [Line Items] Â Â Â Share-based Compensation Arrangement by Share-based Payment Award, Award Vesting Period Â 1 year Â 2017 Omnibus Equity Incentive Plan [Member] | Executive Officer [Member] Â Â Â Share-based Compensation Arrangement by Share-based Payment Award [Line Items] Â Â Â Share-based Compensation Arrangement by Share-based Payment Award, Award Requisite Service Period Â 1 year Â 2017 Omnibus Equity Incentive Plan [Member] | Minimum | Executive Officer [Member] Â Â Â Share-based Compensation Arrangement by Share-based Payment Award [Line Items] Â Â Â Share-based Compensation Arrangement by Share-based Payment Award, Award Vesting Period Â 3 years Â 2017 Omnibus Equity Incentive Plan [Member] | Maximum | Executive Officer [Member] Â Â Â Share-based Compensation Arrangement by Share-based Payment Award [Line Items] Â Â Â Share-based Compensation Arrangement by Share-based Payment Award, Award Vesting Period Â 5 years Â Omnibus Equity Incentive Plan 2024 [Member] Â Â Â Share-based Compensation Arrangement by Share-based Payment Award [Line Items] Â Â Â Share-based Compensation Arrangement by Share-based Payment Award, Number of Shares Authorized 500,000 Â Â Common Stock, Capital Shares Reserved for Future Issuance Â Â 490,711 Share-based Compensation Arrangement by Share-based Payment Award, Number of Shares Authorized, Annual Stock Grant Limit Per Non Employee Director 25,000 Â Â Omnibus Equity Incentive Plan 2024 [Member] | Other Than Chief Executive Officer [Member] Â Â Â Share-based Compensation Arrangement by Share-based Payment Award [Line Items] Â Â Â Share-Based Compensation Arrangement by Share-Based Payment Award, Shares Available For Short Vesting Period, Percentage 5.00% Â Â Omnibus Equity Incentive Plan 2024 [Member] | Minimum | Other Than Chief Executive Officer [Member] Â Â Â Share-based Compensation Arrangement by Share-based Payment Award [Line Items] Â Â Â Share-based Compensation Arrangement by Share-based Payment Award, Award Vesting Period 1 year Â Â Omnibus Equity Incentive Plan 2024 [Member] | Maximum | Chief Executive Officer [Member] Â Â Â Share-based Compensation Arrangement by Share-based Payment Award [Line Items] Â Â Â Share-based Compensation Arrangement by Share-based Payment Award, Award Vesting Period 3 years Â Â Omnibus Equity Incentive Plan 2024 [Member] | Restricted Stock [Member] Â Â Â Share-based Compensation Arrangement by Share-based Payment Award [Line Items] Â Â Â Share-Based Compensation Arrangement by Share-Based Payment Award, Maximum Number of Shares Per Employee 50,000 Â Â Share-based Compensation Arrangement by Share-based Payment Award, Amount Authorized, Annual Stock Grant Limit Per Participant $ 2.0 Â Â Omnibus Equity Incentive Plan 2024 [Member] | Employee Stock Option [Member] Â Â Â Share-based Compensation Arrangement by Share-based Payment Award [Line Items] Â Â Â Share-Based Compensation Arrangement by Share-Based Payment Award, Maximum Number of Shares Per Employee 100,000 Â Â Share-based Compensation Arrangement by Share-based Payment Award, Amount Authorized, Annual Stock Grant Limit Per Participant $ 2.0 Â Â Omnibus Equity Incentive Plan 2024 [Member] | Performance Shares [Member] Â Â Â Share-based Compensation Arrangement by Share-based Payment Award [Line Items] Â Â Â Share-Based Compensation Arrangement by Share-Based Payment Award, Maximum Number of Shares Per Employee 50,000 Â Â Share-based Compensation Arrangement by Share-based Payment Award, Amount Authorized, Annual Stock Grant Limit Per Participant $ 2.0 Â Â X - DefinitionMaximum value of shares authorized to issue per participant under the plan. + ReferencesNo definition available. + Details Name: bcml_ShareBasedCompensationArrangementByShareBasedPaymentAwardAmountAuthorizedAnnualStockGrantLimitPerParticipant Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionShare-based Compensation Arrangement by Share-based Payment Award, Amount Authorized, Annual Stock Grant Limit Per Person, Officers and Employees + ReferencesNo definition available. + Details Name: bcml_ShareBasedCompensationArrangementByShareBasedPaymentAwardAmountAuthorizedAnnualStockGrantLimitPerPersonOfficersAndEmployees Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionMaximum number of shares authorized to issue per non employee director under the plan. + ReferencesNo definition available. + Details Name: bcml_ShareBasedCompensationArrangementByShareBasedPaymentAwardNumberOfSharesAuthorizedAnnualStockGrantLimitPerNonEmployeeDirector Namespace Prefix: bcml_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionShare-based Compensation Arrangement by Share-based Payment Award, Number of Shares Authorized, Annual Stock Grant Limit Per Person, Directors + ReferencesNo definition available. + Details Name: bcml_ShareBasedCompensationArrangementByShareBasedPaymentAwardNumberOfSharesAuthorizedAnnualStockGrantLimitPerPersonDirectors Namespace Prefix: bcml_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionShare-based Compensation Arrangement by Share-based Payment Award, Number of Shares Authorized, Annual Stock Grant Limit Per Person, Officers and Employees + ReferencesNo definition available. + Details Name: bcml_ShareBasedCompensationArrangementByShareBasedPaymentAwardNumberOfSharesAuthorizedAnnualStockGrantLimitPerPersonOfficersAndEmployees Namespace Prefix: bcml_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionPercentage of shares available for shorter vesting period. + ReferencesNo definition available. + Details Name: bcml_ShareBasedCompensationArrangementByShareBasedPaymentAwardSharesAvailableForShortVestingPeriodPercentage Namespace Prefix: bcml_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: duration X - DefinitionAggregate number of common shares reserved for future issuance. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 210 -SubTopic 10 -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02.29) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_CommonStockCapitalSharesReservedForFutureIssuance Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionEstimated period over which an employee is required to provide service in exchange for the equity-based payment award, in 'PnYnMnDTnHnMnS' format, for example, 'P1Y5M13D' represents the reported fact of one year, five months, and thirteen days. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardAwardRequisiteServicePeriod1 Namespace Prefix: us-gaap_ Data Type: xbrli:durationItemType Balance Type: na Period Type: duration X - DefinitionPeriod over which grantee's right to exercise award under share-based payment arrangement is no longer contingent on satisfaction of service or performance condition, in 'PnYnMnDTnHnMnS' format, for example, 'P1Y5M13D' represents reported fact of one year, five months, and thirteen days. Includes, but is not limited to, combination of market, performance or service condition. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardAwardVestingPeriod1 Namespace Prefix: us-gaap_ Data Type: xbrli:durationItemType Balance Type: na Period Type: duration X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 35 -Paragraph 1D -Publisher FASB -URI https://asc.fasb.org//1943274/2147480483/718-10-35-1DReference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 35 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480483/718-10-35-3Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2Reference 6: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(i) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2Reference 7: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(ii) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2Reference 8: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(iii) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2Reference 9: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(iv) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2Reference 10: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(iv)(01) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2Reference 11: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(iv)(02) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2Reference 12: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(1)(iv)(03) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2Reference 13: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -

Section 50 -Paragraph 2 -Subparagraph (c)(1)(iv)(04) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2Reference 14: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(i) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2Reference 15: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(ii) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2Reference 16: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(iii) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2Reference 17: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(iii)(01) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2Reference 18: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(iii)(02) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2Reference 19: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(iii)(03) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2Reference 20: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2Reference 21: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (d)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2Reference 22: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (e)(1) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2Reference 23: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (e)(2) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2Reference 24: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (f)(2)(i) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2Reference 25: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (f)(2)(ii) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2Reference 26: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (f)(2)(iii) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2Reference 27: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (f)(2)(iv) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2Reference 28: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (f)(2)(v) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe highest quantity of shares an employee can purchase under the plan per period. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 718 -SubTopic 10 -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardMaximumNumberOfSharesPerEmployee Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionNumber of shares authorized for issuance under share-based payment arrangement. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (a)(3) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardNumberOfSharesAuthorized Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - Details Name: us-gaap_PlanNameAxis=bcml_TwoThousandSeventeenOmnibusEquityIncentivePlanMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_TitleOfIndividualAxis=srt_DirectorMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_TitleOfIndividualAxis=srt_ExecutiveOfficerMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_RangeAxis=srt_MinimumMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_RangeAxis=srt_MaximumMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_PlanNameAxis=bcml_OmnibusEquityIncentivePlan2024Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_TitleOfIndividualAxis=bcml_OtherThanChiefExecutiveOfficerMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_TitleOfIndividualAxis=srt_ChiefExecutiveOfficerMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_AwardTypeAxis=us-gaap_RestrictedStockMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_AwardTypeAxis=us-gaap_EmployeeStockOptionMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_AwardTypeAxis=us-gaap_PerformanceSharesMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 95 R85.htm IDEA: XBRL DOCUMENT v3.24.3 EQUITY INCENTIVE PLANS - Restricted Stock Grant Activity (Details) - Restricted Stock [Member] - $ / shares 3 Months Ended Sep. 30, 2024 Jun. 30, 2024 Mar. 31, 2024 Sep. 30, 2023 Jun. 30, 2023 Mar. 31, 2023 Share-based Compensation Arrangement by Share-based Payment Award, Equity Instruments Other than Options, Nonvested, Number of Shares [Roll Forward] Â Â Â Â Â Â Non-vested at beginning balance (in shares) 85,404 85,404 81,365 78,526 109,290 97,877 Granted (in shares) 9,289 0 24,471 13,457 0 28,392 Vested (in shares) (11,331) 0 (19,927) (10,618) (30,764) (16,979) Forfeited (in shares) 0 0 (505) 0 0 0 Non-vested, at ending balance (in shares) 83,362 85,404 85,404 81,365 78,526 109,290 Share-based Compensation Arrangement by Share-based Payment Award, Equity Instruments Other than Options, Nonvested, Weighted Average Grant Date Fair Value [Abstract] Â Â Â Â Â Â Non-vested at beginning balance (in dollars per share) $ 19.55 $ 19.55 $ 18.27 $ 18.91 $ 17.01 $ 16.80 Granted (in dollars per share) 20.35 0 23.30 16.67 0 18.98 Vested (in dollars per share) 16.67 0 18.99 20.98 12.18 19.06 Forfeited (in dollars per share) 0 0 16.67 0 0 0 Non-vested, at ending balance (in dollars per share) $ 20.10 $ 19.55 $ 19.55 $ 18.27 $ 18.91 $ 17.01 X - DefinitionThe number of equity-based payment instruments, excluding stock (or unit) options, that were forfeited during the reporting period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(iii)(03) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsForfeitedInPeriod Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionWeighted average fair value as of the grant date of equity-based award plans other than stock (unit) option plans that were not exercised or put into effect as a result of the occurrence of a terminating event. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(iii)(03) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsForfeituresWeightedAverageGrantDateFairValue Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - DefinitionThe number of grants made during the period on other than stock (or unit) option plans (for example, phantom stock or unit plan, stock or unit appreciation rights plan, performance target plan). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(iii)(01) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsGrantsInPeriod Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionThe weighted average fair value at grant date for nonvested equity-based awards issued during the period on other than stock (or unit) option plans (for example, phantom stock or unit plan, stock or unit appreciation rights plan, performance target plan). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(iii)(01) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsGrantsInPeriodWeightedAverageGrantDateFairValue Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - DefinitionThe number of non-vested equity-based payment instruments, excluding stock (or unit) options, that validly exist and are outstanding as of the balance sheet date. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(i) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(ii) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsNonvestedNumber Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X - DefinitionA roll forward is a reconciliation of a concept from the beginning of a period to the end of a period. + ReferencesNo definition available. + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsNonvestedRollForward Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionPer share or unit weighted-average fair value of nonvested award under share-based payment arrangement. Excludes share and unit options. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(i) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(ii) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsNonvestedWeightedAverageGrantDateFairValue Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsNonvestedWeightedAverageGrantDateFairValueRollForward Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionThe number of equity-based payment instruments, excluding stock (or unit) options, that vested during the reporting period. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(iii)(02) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsVestedInPeriod Namespace Prefix: us-gaap_ Data Type: xbrli:sharesItemType Balance Type: na Period Type: duration X - DefinitionThe weighted average fair value as of grant date pertaining to an equity-based award plan other than a stock (or unit) option plan for which the grantee gained the right during the reporting period, by satisfying service and performance requirements, to receive or retain shares or units, other instruments, or cash in accordance with the terms of the arrangement. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 718 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Subparagraph (c)(2)(iii)(02) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480429/718-10-50-2 + Details Name: us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsVestedInPeriodWeightedAverageGrantDateFairValue Namespace Prefix: us-gaap_ Data Type: dtr-types:perShareItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_AwardTypeAxis=us-gaap_RestrictedStockMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 96 R86.htm IDEA: XBRL DOCUMENT v3.24.3 FAIR VALUE MEASUREMENT - Recurring (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS $ 193,762 $ 163,152 U.S. Government Agencies Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 2,045 Â Municipal securities Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 22,863 20,827 Mortgage-backed securities Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 49,075 37,601 Collateralized mortgage obligations Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 45,516 32,976 SBA securities Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 4,195 5,252 Corporate Bonds Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 70,068 66,496 Fair Value, Inputs, Level 2 [Member] Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 193,762 163,152 Fair Value, Measurements, Recurring [Member] Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 208,091 175,737 Fair Value, Measurements, Recurring [Member] | U.S. Government Agencies Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 2,045 Â Fair Value, Measurements, Recurring [Member] | Municipal securities Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 22,863 20,827 Fair Value, Measurements, Recurring [Member] | Mortgage-backed securities Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 49,075 37,601 Fair Value, Measurements, Recurring [Member] | Collateralized mortgage obligations Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 45,516 32,976 Fair Value, Measurements, Recurring [Member] | SBA securities Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 4,195 5,252 Fair Value, Measurements, Recurring [Member] | Corporate Bonds Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 70,068 66,496 Fair Value, Measurements, Recurring [Member] | Equity Securities Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 14,329 12,585 Fair Value, Measurements, Recurring [Member] | Fair Value, Inputs, Level 1 [Member] Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 14,329 12,585 Fair Value, Measurements, Recurring [Member] | Fair Value, Inputs, Level 1 [Member] | U.S. Government Agencies Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 0 Â Fair Value, Measurements, Recurring [Member] | Fair Value, Inputs, Level 1 [Member] | Municipal securities Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 0 0 Fair Value, Measurements, Recurring [Member] | Fair Value, Inputs, Level 1 [Member] | Mortgage-backed securities Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 0 0 Fair Value, Measurements, Recurring [Member] | Fair Value, Inputs, Level 1 [Member] | Collateralized mortgage obligations Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 0 0 Fair Value, Measurements, Recurring [Member] | Fair Value, Inputs, Level 1 [Member] | SBA securities Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 0 0 Fair Value, Measurements, Recurring [Member] | Fair Value, Inputs, Level 1 [Member] | Corporate Bonds Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 0 0 Fair Value, Measurements, Recurring [Member] | Fair Value, Inputs, Level 1 [Member] | Equity Securities Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 14,329 12,585 Fair Value, Measurements, Recurring [Member] | Fair Value, Inputs, Level 2 [Member] Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 193,762 163,152 Fair Value, Measurements, Recurring [Member] | Fair Value, Inputs, Level 2 [Member] | U.S. Government Agencies Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 2,045 Â Fair Value, Measurements, Recurring [Member] | Fair Value, Inputs, Level 2 [Member] | Municipal securities Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 22,863 20,827 Fair Value, Measurements, Recurring [Member] | Fair Value, Inputs, Level 2 [Member] | Mortgage-backed securities Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 49,075 37,601 Fair Value, Measurements, Recurring [Member] | Fair Value, Inputs, Level 2 [Member] | Collateralized mortgage obligations Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 45,516 32,976 Fair Value, Measurements, Recurring [Member] | Fair Value, Inputs, Level 2 [Member] | SBA securities Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 4,195 5,252 Fair Value, Measurements, Recurring [Member] | Fair Value, Inputs, Level 2 [Member] | Corporate Bonds Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 70,068 66,496 Fair Value, Measurements, Recurring [Member] | Fair Value, Inputs, Level 2 [Member] | Equity Securities Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 0 0 Fair Value, Measurements, Recurring [Member] | Fair Value, Inputs, Level 3 [Member] Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 0 0 Fair Value, Measurements, Recurring [Member] | Fair Value, Inputs, Level 3 [Member] | U.S. Government Agencies Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 0 Â Fair Value, Measurements, Recurring [Member] | Fair Value, Inputs, Level 3 [Member] | Municipal securities Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 0 0 Fair Value, Measurements, Recurring [Member] | Fair Value, Inputs, Level 3 [Member] | Mortgage-backed

securities Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 0 0 Fair Value, Measurements, Recurring [Member] | Fair Value, Inputs, Level 3 [Member] | Collateralized mortgage obligations Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 0 0 Fair Value, Measurements, Recurring [Member] | Fair Value, Inputs, Level 3 [Member] | SBA securities Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 0 0 Fair Value, Measurements, Recurring [Member] | Fair Value, Inputs, Level 3 [Member] | Corporate Bonds Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS 0 0 Fair Value, Measurements, Recurring [Member] | Fair Value, Inputs, Level 3 [Member] | Equity Securities Â Â Investments, Fair Value Disclosure [Abstract] Â Â Investment securities AFS $ 0 $ 0 X - DefinitionAmount excluding accrued interest, of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479130/326-30-45-1 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleExcludingAccruedInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_InvestmentsFairValueDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_USGovernmentAgenciesDebtSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_MunicipalBondsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_MortgageBackedSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_CollateralizedMortgageObligationsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=bcml_SbaSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_CorporateBondSecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByFairValueHierarchyLevelAxis=us-gaap_FairValueInputsLevel2Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByMeasurementFrequencyAxis=us-gaap_FairValueMeasurementsRecurringMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_EquitySecuritiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByFairValueHierarchyLevelAxis=us-gaap_FairValueInputsLevel1Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByFairValueHierarchyLevelAxis=us-gaap_FairValueInputsLevel3Member Namespace Prefix: Data Type: na Balance Type: Period Type: XML 97 R87.htm IDEA: XBRL DOCUMENT v3.24.3 FAIR VALUE MEASUREMENT - Nonrecurring (Details) - USD ($) $ in Thousands 3 Months Ended 9 Months Ended Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2024 Sep. 30, 2023 Dec. 31, 2023 Assets, Fair Value Disclosure [Abstract] Â Â Â Â Â Impaired Financing Receivable, Recorded Investment $ 18,052 Â $ 18,052 Â $ 12,977 Other real estate owned ("OREO") 0 Â 0 Â 0 Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Transfers, Net 0 $ 0 0 $ 0 Â Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Transfers Level 1 To Level 2 0 0 0 0 Â Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Transfers Level 2 To Level 1 0 $ 0 0 $ 0 Â Liabilities measured at fair value on a recurring or non-recurring basis 0 Â 0 Â 0 Fair Value, Measurements, Nonrecurring [Member] Â Â Â Â Â Assets, Fair Value Disclosure [Abstract] Â Â Â Â Â Individually evaluated loans 18,052 Â 18,052 Â 12,977 Total 18,052 Â 18,052 Â 12,977 Fair Value, Measurements, Nonrecurring [Member] | Fair Value, Inputs, Level 1 [Member] Â Â Â Â Â Assets, Fair Value Disclosure [Abstract] Â Â Â Â Â Individually evaluated loans 0 Â 0 Â 0 Total 0 Â 0 Â 0 Fair Value, Measurements, Nonrecurring [Member] | Fair Value, Inputs, Level 2 [Member] Â Â Â Â Â Assets, Fair Value Disclosure [Abstract] Â Â Â Â Â Individually evaluated loans 0 Â 0 Â 0 Total 0 Â 0 Â 0 Fair Value, Measurements, Nonrecurring [Member] | Fair Value, Inputs, Level 3 [Member] Â Â Â Â Â Assets, Fair Value Disclosure [Abstract] Â Â Â Â Â Individually evaluated loans 18,052 Â 18,052 Â 12,977 Total $ 18,052 Â $ 18,052 Â $ 12,977 Fair Value, Measurements, Nonrecurring [Member] | Fair Value, Inputs, Level 3 [Member] | Minimum Â Â Â Â Â Assets, Fair Value Disclosure [Abstract] Â Â Â Â Â Selling and commission costs (%) Â Â 5.00% Â Â Fair Value, Measurements, Nonrecurring [Member] | Fair Value, Inputs, Level 3 [Member] | Maximum Â Â Â Â Â Assets, Fair Value Disclosure [Abstract] Â Â Â Â Â Selling and commission costs (%) Â Â 10.00% Â Â X - DefinitionAmount of transfer of financial instrument classified as an asset from level 1 to level 2 of the fair value hierarchy. + ReferencesNo definition available. + Details Name: bcml_FairValueMeasurementWithUnobservableInputsReconciliationRecurringBasisAssetTransfersLevel1ToLevel2 Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of transfer of financial instrument classified as an asset from level 2 to level 1 of the fair value hierarchy. + ReferencesNo definition available. + Details Name: bcml_FairValueMeasurementWithUnobservableInputsReconciliationRecurringBasisAssetTransfersLevel2ToLevel1 Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionAmount of investment of impaired financing receivables excluding accrued interest with related allowance for credit losses and without a related allowance for credit losses. + ReferencesNo definition available. + Details Name: bcml_FinancingReceivableImpairedExcludingAccruedInterestRecordedInvestment Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionRepresents information pertaining to percentage of selling and commission costs. + ReferencesNo definition available. + Details Name: bcml_SellingAndCommissionCostsPercentage Namespace Prefix: bcml_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: duration X - DefinitionFair value portion of probable future economic benefits obtained or controlled by an entity as a result of past transactions or events. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 820 -SubTopic 10 -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482106/820-10-50-2 + Details Name: us-gaap_AssetsFairValueDisclosure Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_AssetsFairValueDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of transfer of financial instrument classified as an asset into (out of) level 3 of the fair value hierarchy. + ReferencesNo definition available. + Details Name: us-gaap_FairValueMeasurementWithUnobservableInputsReconciliationRecurringBasisAssetTransfersNet Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X - DefinitionThe balance of financing receivables that were individually evaluated for impairment. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11C -Subparagraph (b) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-11CReference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 4 -Subparagraph (SAB Topic 6.L(5)(a)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480418/310-10-S99-4 + Details Name: us-gaap_FinancingReceivableIndividuallyEvaluatedForImpairment Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value of financial and nonfinancial obligations. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 820 -SubTopic 10 -Section 50 -Paragraph 2 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482106/820-10-50-2 + Details Name: us-gaap_LiabilitiesFairValueDisclosure Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionCarrying amount as of the balance sheet date of land and buildings obtained through foreclosure proceedings or defeasance in full or partial satisfaction of a debt arrangement. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 3 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481990/310-10-45-3Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 310 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 11 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481962/310-10-50-11 + Details Name: us-gaap_RealEstateAcquiredThroughForeclosure Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - Details Name: us-gaap_FairValueByMeasurementFrequencyAxis=us-gaap_FairValueMeasurementsNonrecurringMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByFairValueHierarchyLevelAxis=us-gaap_FairValueInputsLevel1Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByFairValueHierarchyLevelAxis=us-gaap_FairValueInputsLevel2Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByFairValueHierarchyLevelAxis=us-gaap_FairValueInputsLevel3Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_RangeAxis=srt_MinimumMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_RangeAxis=srt_MaximumMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 98 R88.htm IDEA: XBRL DOCUMENT v3.24.3 FAIR VALUE OF FINANCIAL INSTRUMENTS (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Financial Instruments, Financial Assets, Balance Sheet Groupings [Abstract] Â Â Time deposits in banks $ 498 $ 1,245 Investment securities AFS 193,762 163,152 Equity securities 14,329 12,585 Accrued interest receivable 8,559 8,423 Fair Value, Inputs, Level 1 [Member] Â Â Financial Instruments, Financial Assets, Balance Sheet Groupings [Abstract] Â Â Cash and cash equivalents 301,284 307,539 Time deposits in banks 498 1,245 Equity securities 14,329 12,585 Fair Value, Inputs, Level 2 [Member] Â Â Financial Instruments, Financial Assets, Balance Sheet Groupings [Abstract] Â Â Investment securities AFS 193,762 163,152 Investment in FHLB and FRB Stock 20,953 20,939 Loans held for sale 2,252 Â Accrued interest receivable 8,559 8,423 Financial Instruments, Financial Liabilities, Balance Sheet Groupings [Abstract] Â Â Deposits 2,138,423 2,135,923 Accrued interest payable 3,070 3,054 Fair Value, Inputs, Level 2 [Member] | Fixed-to-Floating Rate Subordinated Notes, 5.25 Percent, Due 2030 [Member] Â Â Financial Instruments, Financial Liabilities, Balance Sheet Groupings [Abstract] Â Â Debt 63,694 63,881 Fair Value, Inputs, Level 3 [Member] Â Â Financial Instruments, Financial Assets, Balance Sheet Groupings [Abstract] Â Â Loans, net 1,835,604 1,810,426 Financial Instruments, Financial Liabilities, Balance Sheet Groupings [Abstract] Â Â Undisbursed loan commitments, lines of credit, standby letters of credit 70,733 77,152 Fair Value, Inputs, Level 3 [Member] | Floating Rate Junior Subordinated Deferrable Interest Debentures [Member] Â Â Financial Instruments, Financial Liabilities, Balance Sheet Groupings [Abstract] Â Â Debt 8,394 8,631 Reported Value Measurement [Member] Â Â Financial Instruments, Financial Assets, Balance Sheet Groupings [Abstract] Â Â Cash and cash equivalents 301,284 307,539 Time deposits in banks 498 1,245 Investment securities AFS 193,762 163,152 Equity securities 14,329 12,585 Investment in FHLB and FRB Stock 20,953 20,939 Loans held for sale 2,252 Â Loans, net 1,893,795 1,905,829 Accrued interest receivable 8,559 8,423 Financial Instruments, Financial Liabilities, Balance Sheet Groupings [Abstract] Â Â Deposits 2,136,441 2,132,750 Accrued interest payable 3,070 3,054 Undisbursed loan commitments, lines of credit, standby letters of credit 71,323 77,377 Reported Value Measurement [Member] | Floating Rate Junior Subordinated Deferrable Interest Debentures [Member] Â Â Financial Instruments, Financial Liabilities, Balance Sheet Groupings [Abstract] Â Â Debt 8,625 8,565 Reported Value Measurement [Member] | Fixed-to-Floating Rate Subordinated Notes, 5.25 Percent, Due 2030 [Member] Â Â Financial Instruments, Financial Liabilities, Balance Sheet Groupings [Abstract] Â Â Debt 63,694 63,881 Estimate of Fair Value Measurement [Member] Â Â Financial Instruments, Financial Assets, Balance Sheet Groupings [Abstract] Â Â Cash and cash equivalents 301,284 307,539 Time deposits in banks 498 1,245 Investment securities AFS 193,762 163,152 Equity securities 14,329 12,585 Investment in FHLB and FRB Stock 20,953 20,939 Loans held for sale 2,252 Â Loans, net 1,835,604 1,810,426 Accrued interest receivable 8,559 8,423 Financial Instruments, Financial Liabilities, Balance Sheet Groupings [Abstract] Â Â Deposits 2,138,423 2,135,923 Accrued interest payable 3,070 3,054 Undisbursed loan commitments, lines of credit, standby letters of credit 70,733 77,152 Estimate of Fair Value Measurement [Member] | Floating Rate Junior Subordinated Deferrable Interest Debentures [Member] Â Â Financial Instruments, Financial Liabilities, Balance Sheet Groupings [Abstract] Â Â Debt 8,394 8,631 Estimate of Fair Value Measurement [Member] | Fixed-to-Floating Rate Subordinated Notes, 5.25 Percent, Due 2030 [Member] Â Â Financial Instruments, Financial Liabilities, Balance Sheet Groupings [Abstract] Â Â Debt $ 63,694 $ 63,881 X - DefinitionInterest Bearing Deposits in Banks, Separate from Cash and Cash Equivalents + ReferencesNo definition available. + Details Name: bcml_InterestBearingDepositsInBanksSeparateFromCashAndCashEquivalents Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionInvestment in Federal Home Loan Bank Stock and Federal Reserve Bank Stock, Fair Value Disclosure + ReferencesNo definition available. + Details Name: bcml_InvestmentInFederalHomeLoanBankStockAndFederalReserveBankStockFairValueDisclosure Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value portion of currency on hand as well as demand deposits with banks or financial institutions. Includes other kinds of accounts that have the general characteristics of demand deposits. Also includes short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates. + ReferencesNo definition available. + Details Name: us-gaap_CashAndCashEquivalentsFairValueDisclosure Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value portion of debt instrument payable, including, but not limited to, notes payable and loans payable. + ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69B -Publisher FASB -URI https://asc.fasb.org//1943274/2147481568/470-20-55-69BReference 2: http://www.xbrl.org/2003/role/exampleRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 55 -Paragraph 69C -Publisher FASB -URI https://asc.fasb.org//1943274/2147481568/470-20-55-69CReference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 470 -SubTopic 20 -Name Accounting Standards Codification -Section 50 -Paragraph 1D -Subparagraph (c) -Publisher FASB -URI https://asc.fasb.org//1943274/2147481139/470-20-50-1DReference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-10 + Details Name: us-gaap_DebtInstrumentFairValue Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount excluding accrued interest, of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 326 -SubTopic 30 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Publisher FASB -URI https://asc.fasb.org//1943274/2147479130/326-30-45-1 + Details Name: us-gaap_DebtSecuritiesAvailableForSaleExcludingAccruedInterest Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value portion of deposit liabilities held by the entity, including, but not limited to, foreign and domestic, interest and noninterest bearing, demand deposits, saving deposits, negotiable orders of withdrawal (NOW) and time deposits. + ReferencesNo definition available. + Details Name: us-gaap_DepositsFairValueDisclosure Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionAmount of investment in equity security measured at fair value with change in fair value recognized in net income (FV-NI). + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(1)(b)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(2)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 45 -Paragraph 1A -Publisher FASB -URI https://asc.fasb.org//1943274/2147482736/825-10-45-1A + Details Name: us-gaap_EquitySecuritiesFvNiCurrentAndNoncurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionThe fair value of financial liabilities, which are not recognized in the financial statements (off-balance sheet) because they fail to meet some other criterion for recognition. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 825 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 10 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-10 + Details Name: us-gaap_FairValueDisclosureOffbalanceSheetRisksAmountLiability Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_FinancialInstrumentsFinancialAssetsBalanceSheetGroupingsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - ReferencesNo definition available. + Details Name: us-gaap_FinancialInstrumentsFinancialLiabilitiesBalanceSheetGroupingsAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of interest payable on debt, including, but not limited to, trade payables. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 944 -SubTopic 210 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.7-03(a)(15)(a)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 210 -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03.15(5)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-

gaap_InterestPayableCurrentAndNoncurrent Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionCarrying amount as of the balance sheet date of interest earned but not received. Also called accrued interest or accrued interest receivable. + ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef - Topic 946 -SubTopic 310 -Name Accounting Standards Codification -Section 45 -Paragraph 1 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480833/946-310-45-1Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef -Topic 210 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 1 -Subparagraph (SX 210.5-02(3)(a)(4)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1 + Details Name: us-gaap_InterestReceivable Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value portion of loans held-for-sale including, but not limited to, mortgage loans and finance receivables. + ReferencesNo definition available. + Details Name: us-gaap_LoansHeldForSaleFairValueDisclosure Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - DefinitionFair value portion of loan receivable, including, but not limited to, mortgage loans held for investment, finance receivables held for investment, policy loans on insurance contracts. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 310 -SubTopic 10 -Publisher FASB -URI https://asc.fasb.org//310-10/tableOfContent + Details Name: us-gaap_LoansReceivableFairValueDisclosure Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instant X - Details Name: us-gaap_FairValueByFairValueHierarchyLevelAxis=us-gaap_FairValueInputsLevel1Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByFairValueHierarchyLevelAxis=us-gaap_FairValueInputsLevel2Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=bcml_FixedToFloatingRateSubordinatedNotes5.25PercentDue2030Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByFairValueHierarchyLevelAxis=us-gaap_FairValueInputsLevel3Member Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_DebtInstrumentAxis=bcml_FloatingRateJuniorSubordinatedDeferrableInterestDebenturesMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByMeasurementBasisAxis=us-gaap_CarryingReportedAmountFairValueDisclosureMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FairValueByMeasurementBasisAxis=us-gaap_EstimateOfFairValueFairValueDisclosureMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 99 R89.htm IDEA: XBRL DOCUMENT v3.24.3 COMMITMENTS AND CONTINGENCIES - Off-balance Sheet Liabilities - Tabular Disclosure (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Fair Value, Off-balance Sheet Risks, Disclosure Information [Line Items] Â Â Fair Value Disclosure, Off-balance Sheet Risks, Face Amount, Liability $ 71,323 $ 77,377 Commitments to Extend Credit [Member] Â Â Fair Value, Off-balance Sheet Risks, Disclosure Information [Line Items] Â Â Fair Value Disclosure, Off-balance Sheet Risks, Face Amount, Liability 70,571 76,531 Standby Letters of Credit [Member] Â Â Fair Value, Off-balance Sheet Risks, Disclosure Information [Line Items] Â Â Fair Value Disclosure, Off-balance Sheet Risks, Face Amount, Liability $ 752 $ 846 X - DefinitionThe face amount of financial liabilities, which are not recognized in the financial statements (off-balance sheet) because they fail to meet some other criterion for recognition. + ReferencesNo definition available. + Details Name: us-gaap_FairValueDisclosureOffbalanceSheetRisksFaceAmountLiability Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesNo definition available. + Details Name: us-gaap_FairValueOffBalanceSheetRisksDisclosureInformationLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_CommitmentsToExtendCreditMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_FinancialInstrumentAxis=us-gaap_StandbyLettersOfCreditMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 100 R90.htm IDEA: XBRL DOCUMENT v3.24.3 COMMITMENTS AND CONTINGENCIES - Off-balance Sheet Liabilities - Reserve (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 SEC Schedule, 12-09, Reserve, Off-balance Sheet Activity [Member] Â Â SEC Schedule, 12-09, Valuation and Qualifying Accounts Disclosure [Line Items] Â Â SEC Schedule, 12-09, Valuation Allowances and Reserves, Amount $ 590 $ 225 X - ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 4 -Subparagraph (SX 210.12-09(Column B)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-4Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 4 -Subparagraph (SX 210.12-09(Column E)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-4Reference 3: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 4 -Subparagraph (SX 210.12-09(Column D)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-4Reference 4: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 4 -Subparagraph (SX 210.12-09(Column C(1))) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-4Reference 5: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 4 -Subparagraph (SX 210.12-09(Column C(2))) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-4 + Details Name: srt_ValuationAndQualifyingAccountsDisclosureLineItems Namespace Prefix: srt_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionAmount of valuation and qualifying accounts and reserves. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 4 -Subparagraph (SX 210.12-09(Column B)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-4Reference 2: http://www.xbrl.org/2003/role/disclosureRef -Topic 235 -SubTopic 10 -Name Accounting Standards Codification -Section S99 -Paragraph 4 -Subparagraph (SX 210.12-09(Column C)) -Publisher FASB -URI https://asc.fasb.org//1943274/2147480678/235-10-S99-4 + Details Name: us-gaap_ValuationAllowancesAndReservesBalance Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - Details Name: us-gaap_ValuationAllowancesAndReservesTypeAxis=us-gaap_ReserveForOffBalanceSheetActivitiesMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 101 R91.htm IDEA: XBRL DOCUMENT v3.24.3 COMMITMENTS AND CONTINGENCIES - Other Assets (Details) - USD ($) $ in Thousands Sep. 30, 2024 Dec. 31, 2023 Low Income Housing Tax Credit Partnerships [Member] Â Â Other Commitments [Line Items] Â Â Other Commitment $ 5,000 $ 5,700 Small Business Investment Company [Member] Â Â Other Commitments [Line Items] Â Â Other Commitment $ 122 $ 122 X - DefinitionMinimum amount of other commitment not otherwise specified in the taxonomy. Excludes commitments explicitly modeled in the taxonomy, including but not limited to, long-term and short-term purchase commitments, recorded and unrecorded purchase obligations, supply commitments, registration payment arrangements, leases, debt, product warranties, guarantees, environmental remediation obligations, and pensions. + ReferencesNo definition available. + Details Name: us-gaap_OtherCommitment Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesNo definition available. + Details Name: us-gaap_OtherCommitmentsLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - Details Name: us-gaap_OtherCommitmentsAxis=bcml_LowIncomeHousingTaxCreditPartnershipsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_OtherCommitmentsAxis=bcml_SmallBusinessInvestmentCompanyMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 102 R92.htm IDEA: XBRL DOCUMENT v3.24.3 COMMITMENTS AND CONTINGENCIES - Deposits (Details) - USD ($) $ in Thousands 9 Months Ended 12 Months Ended Sep. 30, 2024 Dec. 31, 2023 Concentration Risk [Line Items] Â Â Deposits $ 2,136,441 $ 2,132,750 Product Concentration Risk [Member] | Deposit Account [Member] Â Â Concentration Risk [Line Items] Â Â Deposits 995,100 969,200 Deposits [Member] | Top Ten Depositors [Member] Â Â Concentration Risk [Line Items] Â Â Deposits $ 245,600 $ 246,000 Deposits [Member] | Deposits [Member] | Top Ten Depositors [Member] Â Â Concentration Risk [Line Items] Â Â Concentration Risk, Percentage 11.40% 11.50% Deposits [Member] | Product Concentration Risk [Member] | Deposit Account [Member] Â Â Concentration Risk [Line Items] Â Â Concentration Risk, Percentage 46.60% 45.40% X - DefinitionLine items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 954 -SubTopic 310 -Name Accounting Standards Codification -Section 50 -Paragraph 2 -Publisher FASB -URI https://asc.fasb.org//1943274/2147481027/954-310-50-2 + Details Name: us-gaap_ConcentrationRiskLineItems Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration X - DefinitionFor an entity that discloses a concentration risk in relation to quantitative amount, which serves as the "benchmark" (or denominator) in the equation, this concept represents the concentration percentage derived from the division. + ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef -Topic 280 -SubTopic 10 -Name Accounting Standards Codification -Section 50 -Paragraph 42 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482810/280-10-50-42Reference 2: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 825 -SubTopic 10 -Section 50 -Paragraph 21 -Subparagraph (a) -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-21Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 825 -SubTopic 10 -Section 50 -Paragraph 20 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482907/825-10-50-20Reference 4: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 275 -SubTopic 10 -Section 50 -Paragraph 18 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482861/275-10-50-18Reference 5: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 275 -SubTopic 10 -Section 50 -Paragraph 20 -Publisher FASB -URI https://asc.fasb.org//1943274/2147482861/275-10-50-20 + Details Name: us-gaap_ConcentrationRiskPercentage1 Namespace Prefix: us-gaap_ Data Type: dtr-types:percentItemType Balance Type: na Period Type: duration X - DefinitionThe aggregate of all deposit liabilities held by the entity, including foreign and domestic, interest and noninterest bearing; may include demand deposits, saving deposits, Negotiable Order of Withdrawal (NOW) and time deposits among others. + ReferencesReference 1: http://fasb.org/us-gaap/role/ref/legacyRef -Name Accounting Standards Codification -Topic 942 -SubTopic 210 -Section S99 -Paragraph 1 -Subparagraph (SX 210.9-03.12) -Publisher FASB -URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1 + Details Name: us-gaap_Deposits Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - Details Name: us-gaap_ConcentrationRiskByTypeAxis=us-gaap_ProductConcentrationRiskMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_ProductOrServiceAxis=us-gaap_DepositAccountMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ConcentrationRiskByBenchmarkAxis=us-gaap_DepositsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: srt_MajorCustomersAxis=bcml_TopTenDepositorsMember Namespace Prefix: Data Type: na Balance Type: Period Type: X - Details Name: us-gaap_ConcentrationRiskByTypeAxis=us-gaap_DepositsMember Namespace Prefix: Data Type: na Balance Type: Period Type: XML 103 R93.htm IDEA: XBRL DOCUMENT v3.24.3 COMMITMENTS AND CONTINGENCIES - Local Agency Deposits (Details) - USD ($) $ in Millions Sep. 30, 2024 Dec. 31, 2023 Commitments and Contingencies Disclosure [Abstract] Â Â Federal Home Loan Bank, Letters of Credit $ 40.6 $ 40.6 X - DefinitionFederal Home Loan Bank, Letters of Credit + ReferencesNo definition available. + Details Name: bcml_FederalHomeLoanBankLettersOfCredit Namespace Prefix: bcml_ Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instant X - ReferencesNo definition available. + Details Name: us-gaap_CommitmentsAndContingenciesDisclosureAbstract Namespace Prefix: us-gaap_ Data Type: xbrli:stringItemType Balance Type: na Period Type: duration EXCEL 104 Financial_Report.xlsx IDEA: XBRL DOCUMENT begin 644 Financial_Report.xlsx M4$L#!!0 (.B";%D'04UB@0 +$ 0 9&)C4')O<',O87!P+GAM M;$V./0L",1!$_\IQO;=!P4)B0-!2L+ (/>QLOD&1#LD)^OCG!CVX>;QA&WPIG M*N*I#BV&5(_C(I(/ !47BK9.7:=N!)=HI6-Y #OGDK7A.YNJQ<&4GPZ4A!0W_J=0U[R;UEA_6\#MI7E!+ P04 M " #H@FQ9GTK#TNT K @ $0 &1O8U!R;W!S+V-O&ULS9+! M2L0P$(9?17)OITG%0^CVLN))07!!\1:2V=U@TX1DI-VW-XV[740?P&-F_GSS M#4RG@]0^XG/T 2-93#>S&\8D==BP(U&0 $D?T:E4Y\28FWL?G:+\C <(2G^H M X)HFCMP2,HH4K J[26=\9+75$13Z>\4:O^/ 9AP(S&G! AR,EX#4'UB\3 MPVD>.K@"%AAA=.F[@&8EENJ?V-(!=D[.R:ZI:9KJJ2VYO .'MZ?'E[)N9<=$ M:M28?R4KZ11PPRZ37]OM_>Z!]: (1MQ7G%1<[P:5H92/>%]&PO=&AE M;64O=&AE64Q+GAM;.U:6W/:.!1^[Z_0>&?V;0O&-H&VM!-S:7;;M)F$[4X? MA1%8C6QY9)&$?[]'- A#+E@WMDDVZFSP$+.G[SD5'Y^@X>?/N+F+HAHB4\GA@ MV2_;UKNW+]@$S(D$4$P&:>O\, *I4Q>M5II ,,X?+&A T%116F]?(+3E'S/X%/F7/Z3H=,H%N,!M8('_:Z?D3EJ(X53"Q,!J9S]6:\?1 MTDB @LE]E 6Z2?:CTQ4(,@T[.IU8SG9\]L3MGXS*VG0T;1K@X_%X.+;+THMP M' 3@4;N>PIWT;+^D00FTHVG09-CVVJZ1[JJ-4T_3]WW?ZYMHG J-6T_3:W?= MTXZ)QJW0> V^\4^'PZZ)QJO0=.MI)B?]KFNDZ19H0D;CZWH2%;7E0-,@ %AP M=M:,T@.67BGZ=90:V1V[W4%<\%CN.8D1_L;%!-9ITAF6-$9RG9 %#@ WQ-%, M4'RO0;=*X,*2TER0UL\IM5 :")K(@? 5'@B'%W*_]]9>[R:0S>IU].LYKE']I MJP&G[;N;SY/\<^CDGZ>3UTU"SG"\+ GQ^R-;88C'(CN]WV6'WV3T=N(]>IP+,BUY1I&)$6?R"VZ MY!$XM4D-,A,_")V&F&I0' *D"3&6H8;XM,:L$> 3?;>^",C? C8CWJV^:/5>A M6$G:A/@01AKBG'/F<]%L^P>E1M'V5;SC MFED)O816:I^JAS0^J!XR"@7QN1X^Y7IX"C>6QKQ0KH)[?_1VC?"J_B"P#E_ M+GW/I>^Y]#VATK\>WZV22$KYI9+2,6D$N!LT$DN/R+RO JQ GH9%LE" M0AMNZ5/U2I77Y:^Y*+@\6^3IKZ%T/BS/^3Q?Y[3-"S-#MW)+ZK:4OK4F.$KT ML@'37[]EUVY".E,%.70[@:0KX#;;J=W#HXGIB1N0K3 M4!!OP_GIQ7@:XCG9!+E]F%=MY]C1T?OGP5&PH^\\EAW'B/*B(>ZAAIC/PT.' M>7M?F&>5QE T%&ULK"0L1K=@N-?Q+!3@9& MH >#KU$"\E)58#%;Q@,KD*)\ M3(Q%Z'#GEUQ?X]&2X]NF9;5NKREW&6TB4CG":9@39ZO*WF6QP54=SU5;\K"^ M:CVT%4[/_EFMR)\,$4X6"Q)(8Y07IDJB\QE3ON>;G*YZ(G;ZEW?! M8/+] <,E'#^4[YU_T74.N?O;=X_INDSM(3)QYQ1$!=$4"(Y4U#VT%SU&\Z.9X!ZSAW.;>KC"1:S_6-8>^3+?.7#;.MX#7N83 M+$.D?L%]BHJ $:MBOKJO3_DEG#NT>_&! ()O\UMND]MW@#'S4JUE9"L1/TL' M?!^2!F.,6_0T7X\48JVFL:W&VC$,>8!8\PRA9CC?AT6:&C/5BZPYC0IO0=5 MY3_;U UH]@'TT')$%7C&9MC:CY$X*/-S^[PVPPL2.X>V+OP%02P,$% @ MZ()L6>LA=6[K!0 Q1\ !@ !X;"]W;W)K2KCK%"I^$/$X"41,)%]]_7K#!Y@YBSAK@B_![Y:7;:&+>+S!4M#]2"VO_,=4$_K>2),LD^R MS=_M=EO$2Q,EHETPE" *XOR;O>PJXB# &50$V+L ^UT K? H'9Q>0U5PG+UF& M]9$I-KZ08DND?AO4]56-UDTT 2Q;L:9DO!K '%J_%%X*;2*(BSVR:=8!>J5 MW,1Y]#5W";)BDF>7'04_)N.Z7@[Y:M MS!,EH3/^8ZJA7*%K5M C]$.R9AZ_;,$03+C<\- ;XYY]HW_K-A/>#Q-[=@O8 M+J9>=I/'US4WD>+AU&I_-2&A40V1>@52KQ[2UY1)Q67X2A[X6DAEPL.EE$Q- ME>*B40WQ^@5>OQ[>E,M Z+'M$Y@AC(V'*Q7CKG+@H?$-.0<%YZ!FSY0,%I=L MTJIN1UQKP<+$V)!H6$/ 80$X1 NUFY2O@Y"3NS2:I"1$-;HA(K7*)M>I MWL2>D- QLX7UC,P4C$8B)'%%&BOY"M^^D?R(NCLQ$>-!39$/7 6M@_S(7LB- M#Z,S6 1>;BBJN_ 126? 0IL/NB%)JY$6#F_+:):]=AW?B^Z">G.TOR!=XC]S' MYG;%)7N619Z6,?,"0;ZQ,.0P3 3SC?"H4E/XT@A1U'K@\(];883')6=I (,# M]B)&W%,X(5I:(8];F?>XKKZ#&!3PM(> MV;7LD9M*J;=J^? XL:TI835)C7B44TY2R=DUW)"-['B,D]0ZCTW MVX,;.7'%*LY36""[M$!V+0ND]Z2P?P%#L!32.!$=T9EX'@<)$/!S,2/K*0R0 M71H@NY8!FD7@PR/9\B+I=Z1'X&!;4"9Q"M M66QN4URP,HF"QS4%+5V/C9N6?3NN.+0CAM7M(>@T/C1/L$;&J[#0>UI2Q]#X.[E3> M,^[R\=64N-Q78PX7#VK*>' 4AKN4"0#Z.63(C'/,$8'*616/^[]@G8.#4KW@ M9>?""?%T!C8 _,RV>%F? 4D^QDME.^GA]PWS*]7B8DY L(M%$&I_H_^@.+D?_P=02P,$% @ Z()L60F% MIEZ^!P !\ !@ !X;"]W;W)KF&/? Y5]\V7W.X&S=6$K'F62%DAG*^/!M-\,=+ MZFN%2N(_@C\5.]= (N[*0\KN^F25G(T43RK4T6-,756PJ;?!&9/HSSE4.OPK04^>77VZOIK?SZ16"J_F7FJG5Y!YN M+B8WD]O+*9I?3Z?W-^Z3QGU2V:,#]B;S.?AG MG%]+#8LYFZ['6V&-]P?\JQ2- +>::,2+T>!.I@$KH=I":QP*.1 M&:G?(/6M2.^A%D.YV\A"'M _=[[W:@;S;X,]JYG1A@T" ,KPEGV"!\?&$.A M@L=E+I2 3\\>F4C9(N4G0&$G!407'8TFG^>C]\>(*;1D(D<0\Y(?HPQ(4"X1 M2X&J=- X@T$!QSA.A4"J+ JS!S^\0:H6@-BF^7O"*5#5MX2:LWUJK#MU ME()^!"(:^*03*(.83[%'S*$*FU"%UE!-(='4\TZ8.K$P 0[[2%Q*H@Y>@Q3Q MPH$O&S5PHX/6^[6$'+R1+$,7D'SP'3]? WUR,WB,@O?A[Y<*&Y2L41\5IIAV ML+\FM8<=.RUA.@>AOZLK=8/][B#H6^.[]"+?=3K0C5+$'X"^P_78"EW'ND K M#@56KP6]>HP8<,\X$]^;RO9W_9^DAEOBQE;2K'TY>)'C\)CB:J4/+/)WA!P[M3B5QT'K?HMO+KA!6?.1UPV00C!PO) ,%'+>\CNW$_C7G:Z$=U/@UUVQTL:Q" M8D1,^T!H% 1=O$8QZ@Z@;3D>VTG^4N8-X6AJ9]F#@#(^#-? T%'4K4\&*1KA M@? J$6QK'! !X4>8YSV"QUT54YY$F222?,IZ@5"PY^ %"5=H=C2Z@>88*L)&I MB*L2/.18G])=9V>9P8Q$OK!@&LM[V,[\5>#VHECNRS?- MH$.03?P>]"$;Q&@TU*G@MA']D[@=RF3)Y&F1FA]1J5A2+L-RJMB^]!:XL5V MYIUM>U28:&,.S1YD=+4!C$ AH,P6X)&-L9^%XJ M8# +O#YWPC2@T[0+T"3HXQF=C^;SM'D]@HFT1 MZ*6#-T;"0..8^JZ+.Q_1+ ACT]!'W)FN[23]KS(3NM$H%S)/1,84%,Z$+WF> M5RNE<2?A"Z"N,K>43=+GT= GW05CDO+\ 3X@+=42.]7.]QU8#+,LZ=.G3_VH M.]09Q<)P8) F+4,# M"VD9EM@9]H8SX)]4L(5(JY'%B+#/@9# ?K<(F<3<8!!C2Y7$3I5-<=^PYTYE M?PVXB0D]M]M"F\1<+QK*@I8PB9TPZ_+^&L8^)1+B.K[7I76C((V<09PM>Q([M>U[*]5I4(W[=Q-9I^\ SW4"AHUNI.,+!>R-ZJV5S84;&"O_/#>U[WY(PB:P, M-U^QG*]D"AUF\5O5P*MGHZM6+O]I1GLC:_M[D2VM4_OT#$.++O]01K>CI6W30NU-RQU73.B9&II:Z'VR2'8>Z*DDAH^I& MK"'"*TLA,ZJQ*U>N6DN@BR(IXV[@>3TWHRQWHF%Q;BZCH=AHSG*82Z(V64;E MCWO@8C=R?.?EQ!>V2K4YX4;#-5U!#/K;>BZQY]8]"Y9!KIC(B83ER!G[=Q_ M8Q**B+\9[-1!FQ@K3T(\F\ [#8N1XA@@X)-I(4/S;P@0X-TK(\6\EZM3W-(F' M[1?U#X5Y-/-$%4P$_XHG@JCB2717K.239 M*"VR*AD),I:7_ 1[-1 '"6BT/2&H$H)3$\(J(2R,EF2%K2G5-!I*L2/21*.: M:11C4V2C&Y:;QQAKB5<9YNEH\OEQ.GN,9U."K?CSIX?I^"MV[L>?QH^3&8D_ MSF9?8W(QIQ)RG8)F">67Y)I\BZ?DXO?+H:L1PDBY277#^_*&P1LWC&%]0T+O MB@1>T&E)GJC3IY!@NE^DA\UT%ZW7_H/:?U#HA6_HC3E.9)HG0+ D"!JV>;SS.)-5R'M>O0IAX]Y%M0 M&JM1$P7)1C+-0!&ZI8S3)P[7.!;7BG(@%^,/\>45H9HL*9-D2_D&KDB.KQ>Q M)+0Q=HF$!=.6T2N1>@62>;ML(V_H;@^'Q!;1\-FI?7:L/L<_1]AY=7]_$/H> M_HY 7P<&@>^].W]L$0W&?LW8_SE&E>*+$"MEHU,AV7^P: ,M-;N'

MT\@[FATE[PF!#>Q!C3WX)6RFU*8=>?"*Y)C5%M& O*TA;W\)$O<:2M-\P?)5 M&^GMNZ2VB :I[^T72<]:EQ.19;CG>+,HJ_0S5>6YU)IF#W8$OO7!5&9/K,I* MS%:6UI
FY'[9]JWKXQ'D2659*;:5VROB4T*;Y/NEU[>OO6WD5Y;2K.0:++X? M>F$_.*9NB^QV_:#OOP&]7T=]^T+:#OU.J5::IY"W1;:2NP=;7?.=\1>5*Y8K MPF&)J=Y-
'S5DN74O.UJLB]WOD]"XERZ:*7[N@#0!>'TIA'[IF UU_0$5_0]0 M2P,$% @ Z()L67.O91T8"0)S !@ !X;"]W;W)K %G$S^_8F7&%MJ:9Q;YD-L*,63W=+>M1HKE_SXGNY%J)"/S9I5MZ,UE6U
MO1J/R\5:;.+R,M^*3/ZRRHM-7,G+XGE<;@L1+YM&FW1,'(>/-W&2C2;7S;W' M8G*=[ZHTR<1C@88*L;H9?<)7$6L:-(@_$_%:'GQ'-95YGG^O+^Z6-R.G?B*1
MBD55FXCEQXN8BC2M+43;)*L_8Q_=(XX M:"#MP U(UX"H#9BA >T:T%-[8%T#=FH/;M>@H3YNN3>."^,JGEP7^2LJ:K2T M5G]IO-^TEOY*LCI19E4A?
TUDNVHR?;@/H_M9%"+Y;?;PY2[\]"0O9D_RXVMT M_S1##Y_1W?WTX6N$+M ?LQ"=_7*.?D%)AI[6^:Z,LV5Y/:[DD]3VQHNNU]NV M5V+HE:*O>5:M2Q1E2[$$VH?
V]H&E_5AZ8.\&\NZ&6V(U.!/;2T2=7Q%Q" .> M9WIZ]1_]W[T?.H/N47(]?#IT,H#Q"@F-4J*,\[CKT&!7I M*-_!+MZCCOBZ>[ZNE>]=]B*33BY"%2K%8EHH9'60=(@'<^5[KMS*];-8HM5.SIVHS-
,EDK.HC',[ZB[F(B[J<,_C M-,X6HJSGVGF@!W8&=[>&9[= M&;]_N47+Y"59"L-JXND19VK 8PZ!D(=XW$%$^D8CCE,T-\3].TO_VGZ_[MGJE!/
$3ZAA&U$+80C,+]CS"ZS\GO(J3O<)W&3S.]UN#8%(!WI64D:X0AM M$5\=HZ&."CS74VQ% $H.%D-PL=-+*.>T]5+\D/J]A!?,SL9 *^:@UL)!K45# M63N.QH&@Q=9D#,4V+Y,*5J48R
!UCIL"*!XX"BH$4(1SSU-R#H!ASOS D'2D MITFL-&>[>5Y(61!7CV*K MSIK\=Y;V[/:*\$D41SU/13SS2#5(][I8-G2='#V%RE3;S3@@7:8GGN-RC; .\QU-' HZCA.H'(&^@R\P)3L
MO3+$=FEX+ZJ>LWE%P8 R)#YW5&V"X-@<"C>"6OT?8?N0<0BY@31_4/I#LQ=54/ 9+1]0-M M< #JDTF@P4>]N,2^57[E%*[**T MKN6@.H3)HM[:USNDO%K+::Q.#F-AA^C:D1)U7PB
&%77;P"$L:M&'D+)IJQ"Y5S[XT4>^F;QG\I*_TR*28;>(T1;>[4C8K2W10!IKFFVVSV M;CHZ;THFH*-TW7E!7+5" * (42=ST!36\D1'!=0@]DB7NR8NUK5Q K(+XHVO#H-;"0:U%0UD[#D@O
MLXE=9L_B-"[D^M.,-['9IOF;$$CN(\7*4$0@NM0-7!ZHN0C(9H?X6C+J,!(0 MILW,0 F7. <[FV/VO;XF=GW]L%CLY!2[>&OIRT5Y6\^\(&U #!-UTS2%4%BM M088
BC.UYA!!*&Q@V!IXVGH"H#Q=>.@H MEVJ5$P#%?-<4WUZ+$KL6;5<42Y6 (J0$HTIB%+5)8#R'*KN% $4=TWOCFBO M+ZE=7^JKB84UA<2@HX9N"L)VU)[=KRKM4+/$8>TH)X 4#V3:
<1U%'>UO =0/B6&G04]>%=OUXQMA<2DF[K&AV]JN:/6 M,Z<0BFOO6 4]EC 5)XZC,B5SR 7:2\7*;,JIR@NY-A^+M%6SFB2[Z;>8J_C MPG ^P:H]/WQ 84AKX:#6HJ&L'8>E%[347IJ]C2I%5OMC
M<_<<#%G;D7>0.,ZEJMZG,(H[A__430[0!E^ZZBX'1'F&5Z.T%YC4+C#_:LZJ MB26*7T01/XLC]Y0HWU5E)<5771:H?=7>AAT2J,F<]\]94.B/0Q<7U5B8%(MZOB!ZL0(0A+"J.N8INY>A5*
["@V3=%=[:) L\D[*(A#UDRS2VT!9!*&,6=2+ M5FH7K0-F$:!:#5D$(>$L@I!P%@%(>Q;U6I?:M>ZL*:])STCNS]V&KBVRFG#/["8D37U&P0<](#&HM'-1:-)2UXWCT6P9F MWS)\?*AT!H^._ 7JP0D
I.V:0P!$F%J7C""4Q]2#9N.#@\\;(:G4)\Y+.3?N MLJH][[J_NS_5_JDYRZW> MG-**]E1Z>U'EV^;8]3ROJGS3?%V+>"F*&B!_7^5Y]7Y1=[#_OP&3_P%02P,$ M% @ Z()L6:"IOGVM P 4 T !@
!X;"]W;W)KLW.K42MOF-R0<(+4DU5:ZTJJPNY]3&$BTB2UR*D9&*N5F8)IBD4*1B&NV M 8I/5HP7B<0A7YMBPR%9EJ0B-QW+ZIE%DE%C/"SGGOAXR+8RSR@\<2*V19'P
MOV\A9_N181MO$_9.I5JPAP/-\D:9B"_;IXXCLQ&99D50$7&*.&P&ADW]B . M%;X$?,M@+P[NB7+RPM@/-;A?C@Q+!00Y+*122/"R@PGDN1+",/ZJ-8UF244\
MO']3ORN]HY>71,"$Y=^SI4Q'1F"0):R2;2Z?V?X+U'Y\I;=@N2A_R;[&6@99 M;(5D14W&"(J,5M?DM<[# 0%U] 2G)CAM@O<.P:T)[D=7\&J"]]$5_)I06C\
(5&M7439G]DHWYRJBJDYGD^#1#GAQ/'J=1/)W%$<&[V>.? M]]'-' >S.5X>XNE\1A[O\-'#TW/\!7'WWV)R/\5Q3*[(UUE$+CY=DD\DHV2> MLJU(Z%
(,38EQ*75S4<=P6\7@O!.#2QX8E:D@,5W"4L./3O/#$WP3\]$DQ7E+ MRJUS4G &FVOB6I^)8SF>)I[)Q^FNSLZOK1[_[]6/DN$V%>*6>NX[>E,\K#*Z M8 7H=K;B>GJN.N0&8I,L8&3@*2: [\
8__Z;W;/^T*7UG&+1.<7B,XD=;8#7 M;(!W2OTG&U!Q>R57O11VXYYE]X?F[C"Q&E#/M8Y!41=D][W0.T;%791C6T[8 MH(XL^HU%_V2-/F=K+U)FM"UV@NRI=B&Y-D_L"1K;#_J?
2'XKK^YFQ$!BRW/9 ;:X[]: MPS^H&=>S6X4UZ8*N;+L?M(JTB_("IU7)L48JL"Q;7Z/])A7]DZF(8 6,5.3< E>0$*JTSJ;/>[881!*]9)%^2Z;=,:(=L->RW7793C6H[>=-"8 M#DZ:_ND?
\S.A>#RQE.WCJ0MR/:=].FF4_%[XSND4 M-DD(3R9ASF22:Y.@'K MC J2PPJ7LJ[[N#V\ZM^K@62;LD%]81+;W?(VQ4\>X J SU>,R;>!6J#YB!K_ M"U!+ P04 " #H@FQ9K:1^6CP+ "=<0 &
'AL+W=O(1U+]GED<_V2Y=^*19*4SN^K MY;JXZ2W*[?7V[]]RF^OLZ=RF:Z33[E3/*U6LBS=9.GCS>]-Z2-\)SJPK;$O](DY?BZ+53 M?90O6?:M>O-^?M-
SJQ8ERV165HA8_GI.QLER69%D.W[;0WN'F%7%X]??Z>'V MP\L/\R4NDG&V_&/\=.RO,]>1++_0%[%FV7+8OO3>=F7=7O. M[*DHL]6^LFS!*EWO?L>_[SOBJ)A)RK0?06J5:"#$Q78O@+3*G#_1
6^K\"U M"OZI"MZ^@J=_AN&)"OZ^@J\WZ52%P;["X-Q>&NXK#+>CNQN.[5A.XC*^OO2DM:]6(KB&UM.83INM+NM,SE?U-9K[P=?[R;!'?38.+(5]./']Y/WC[(M-
],'^>O7X.YAZGP,G;%X>Q<%4^?]G3,5;^\#\?'#)+B?_L4)_O[Y_<._G"OG M\W3B_/S3*^Y0G_]7:D+.':4A9-@QI $1M0S/_]U&80_PD#4& MJR\5?9 U/2S%X[C/SB4)=2DR)W)']+JJ;ZYUOJ
M:*$,_74(&U[=5J]:;8Q+/DIB?U5B3Y<]*[_?.? MB._^U33HS9B$50O$=JE99,MYDA=R0?OM*2W_HGS^7],FN/ M;ADC81,D+$#"0B0L0L($"*;HTCOHTK/.>G?R B7=GDR8=&:MVU5G2-@$"0N0
ML-!KK >4N'2D+8C(D*(MI*(,_Z ,WZJ,W6GG3#GMW"GE%V>=F,ZNWEF!7>6" MA$W\1@]=>?Y(&Y0 &3)$PB(D3+1UAB*7P4$N ZM<[I.BS--9=<%25(N:\S6/
MU]6[H_,IDV8&C<9P,N3:R(RML;N* 0D+D+ 0"8N0, &"*=(:'J0UM$IK'!<+ M9YX^I_-$7M97%WT[09GD9"5UG8*0L D2%B!AX; Y'S"?Z2L6,J1H"ZGH9'30 MRBV+%2;IWRVJ*
[%LL?]RF2T"MVFG4*)/^":2NSANLH$2@N@ MM!!*BZ TL:=YIT=+E)IL7CO,W;J-S"@M@^$Z9)3H9N.^G')-V#",#86NR(#Z MKG9=9 AZQ4>:ED,#C7!Y':J5B\ZB"0.-N4K;U-
ZN;5YRD<_;WO,&HU=.,&S(M7+WOH4XOE!9 :2&4%D%I D5395;[O<1JVQT?U'][6K=(BQL.ZH$WT*^"]^5: M#NIFH2OB<]HXJ*'NJB$J89[G#_6#'^J<&J+*2<(EIU;]VA4E=EOTQ"31/I)-
M*XZ0D>NZ>D9L;&] YTD"ZH=":2&4%D%I D53959;K,3_@5DA O5?H;0)E!9 M:2&4%D%I D53!5J;NL3NZMK30_;*G04'-7FAM !*"TG3]/9]_30R@L84;3%5 M@=36++%
[LQ=DB>S$SJJ!FK3$8$P.>>/4"6J_0FD1E";:^D-536W4$KM3>VFR MB#0=0<*X-]#/K:#.+9060&DAE!9!:0)%4[?@U3XOM?N\7;)&=E37*0E*FT!I M 9064H/K2LA
.QXC:%#1&E053.WT4KO3VR5]M$T_=L0LU=*"V TD(H M+8+2!&V:\<=#I8KE:(>OW;,]-XM$36:GIYLQ8WNTSE)!T@(H+832(BA-4(,? MK@R6*I;:^S.TH&ZS5!:"*5%4)I T52%U6XS
M/=MM;DUD4)/;;$@AT7/<9D,A8PK)$-200C+0C"FDLVC"0+.ED&CM#M.+W.'V MGC>YP\84DKT!G0]JJ#L,I8506@2E"11-E5GM#E/[#MP3MQ&9I>4;#FIW1!KG MI,W-
GX:#VK!#E'!O1/6#&FK#&J(2[E/]_J4(&E48.HX1.O1/[$6CM75*[=;I M&?<3F4>R:=01XGF$#AKWA$$-4R@M@-)"*"V"TL0YXZ5*J#97Z? 'IH%
MTB906@"EA5!:!*4)%$T5:.WC4KN/:T\/V2MW%AS4U(72 B@MI :7>\!'7%\' MH6XM;>Z(5H.J-]76-BRSV[7)(CLQ*ZZ@=(FK&D^,DZUH0F@,4,H+8+21%M_ MJ*JIO5C6MNOVL@01:YI]C
WTJ]&Q/7IG34"=62@MA-(B*$V@:*K&:@N7M5FX MFL8>L_PQ2<]1F<$G]%S]]A%[^,XB@WJZ4%H(I450FD#15)$=/53";OUVR4+: M49W7/>SS)K /G, ^<<)@E5>SOG:^!
TJ6H.J@JF=7&9WM''0Z6*I3:BF=V(/C<+N<[3.4H&Z MSE!:"*5%4)I@S2R!.EBJ6&H[F=GMY$NRD,S@!'./$T^_"](>N[-TH+N%H;00 M2HN@-(&BJ0JK+6]VGN6MY<*X45D#@]]
27/Y:MJKS82%H= 5(42_^R2PM[^S M$@S.K^\R_;:="!I5&#J.4?E13[C-K':;F7TK[QE93?-(-O>(RKYGLB,:3T"# M>L906@"EA5!:!*6)<\9+E5#M!S.['WSBIC>S;$R&(R/N4!=-TPTU3 #-0E>$
M^:Z>L;2WO_,H&XQ:S^.Z[B-H5&'H.$8\ZI]X,@*OK5INMVK/N.G-.)*\Z0%* M00THH_ID;F] UPD 2@N@M!!*BZ T@:*I,JN]74Y^8%:3(RW),90V@=("*"V$ MTB(H3:!HJD!K8YC;C6%[5M-
>N;/@H"8QE!9 :2%OFN:^2_1;!: Q15M,52"U MJ MM Y'=*AO [<'[RP)J,T+I8506@2E"11-E5CM!W.[']PEVV1'=9Z1H-8QE!9 M:2$WV+/R_>QL:5+0&5053>\+<[@EWR39QPQ9CKS$-07U@*"V
TD(H+8+2 M!#=LI?9.[&CFMW+VQ[Q>UZVB3<=RBOB#O64@3U:9ZE MR]#:2&4%D%I@INL M\^/!4L52N\G<[B9?DFWBAJ<->(3JSU\8VT-W5@[41X;20B@M@M($BJ8*K/::
M^=E>,UTY"_:.OD:N^N/#7./^:K@MG MF3S*JN[K@63DN^\"W+TIL\WVF^6^9&69K;8O%TD\3_*J@/S_8Y:5W]]47U9W M^$;&V_\!4$L#!!0 (.B";%DEB:7WO (8(8 >&PO=V]R:W-H
M965T&ULK55M]HP$/XKIVS:5JDC(4G;C4$D(.E :H$1NFD? MW<00JTF4/?$$8P'/69KSGI$(471, MDT<)SA!OT0+G\F1)68:$%-G*Y 7#*-
:@+#5MR[HV,T1RP^MJW8QY7;H6*T39VBCE9)4(I3*];H!4.L7@H9DQ*9LT2DPSGG- <&%[V MC'Z[$[C*7AM\)WC+]_:@,GFD]$D)X[AG6"H@G.)(* 8DEPT>XC151#*,7Q6G
M4;M4P/W]COU6YRYS>40<#VGZ@\0BZ1F?#(CQ$JU3,:?;$:[RN5)\$4VY_L*V MLK4,B-9J[JL >0/,T NP+8+P'N$8!3 9QS/;@5P#W7PU4% MT*F;9>ZZ<#X2R.LRN@6FK"6;VNCJ:
[2L%\G5.PD%DZ=$XH0WG$[\8!(&/LA= M.+T;^_V%%,*%7.Z#R2*$Z2T,1_W)UR"$\03"47\>C*9W?C /WT/P[6&\^ D? M9HCA7"18D BE%_ 1WH()/)%:WC6%#%,Y,Z,JI$$9DGTD) ?NJ23C$.0QCAOP
M_FG\YQ-X4Y:GKI&]J]' /DD8XJ(%CG4)MF6[#?$,SX<[3>G\G_?@G[T?%,.I M'XRC^9QC?()&3[!@*.=(_^O\$@ZN'WS"HY3R]9'++^G=9GK5%CN\0!'N&;+O M (QV9 8YS&'#R2' MF*8I8AP*S,H?
\Z+I;DK:&TVK)LS&LUKMKKG9+_D9-GZ3C7-H$YRV*?,V]QI; MAME*3Q0.$5WGHGRRM;8>6GW=JU_H!^W.L-V@]^60*V?27_IR0MXCMB(YAQ0O MI2NK=2/[+BNG3BD(6NBV^DB%;-
)ZF\A!C9DRD.=+2L5.4 [JT>_] 5!+ P04 M " #H@FQ9IS9ZQF , !X7 & 'AL+W=OKDK.D*;3,^G@P"/M+EN:]R_/FL^_EY7FQ MKK,TY]]+5*V72U:^7/.L>+KH>;W7#^[2AT4M/^A?GJ_8 Y_Q^N?
J>RG>];946.2KY_*)WY9U%@2\+-!;_2_E3M?,:R9]R7Q2_Y)LOR45O(%O$,Q[7 M$H*)?X]\PK-,(HEV_-F"]K9URH*[KU_1H^;'BQ]SSRH^*;+?TZ1>7/1&/93P
M.5MG]5WQ])FW/RB0>'&15$*EM!9H\D5#5U-:=''":RR=K5I?BVU24JR\GMS=T>C.;4B1>S6Z_?J%7/\2; MV0_Q[]OTYL<,W49H4YNC'HEA7+$^J\WXM M6B,Q^W%;_6F9KRG9H*^%7F]J-
T3WAB*4_=Y<=OE8_W3?U9[Y"Y.>2R*>[;B2E^2[7-) M&CRR[[EDU0+-Q;A7H7E9+)$82DM6I_G#9BQ*ZY179[:';@/KVV'E.'U6K5C, M+WIB(*YX^:Q\62 MV]ATECV634@PN@$+&S Y?3]>>D-
_+!SO<9\WE:?[!UH!/O6&^!!*-#H[.)/]!&LZEI M=.H-#4J VJ50,MI2,G)2<)VTHK?0S*LKT(LSRE0-:JD=0*"YTQ;U4G^CW6>2D]:WQ=ETKI6PD405J]+>Q3K1C^: M2U EH47;[?
UPH'O6VS815*M4AKK,WW.G_J\3?\E7[$5FH-*W=(KJCS+WM#($ M*@Z HM$631W^='$ M,H("DTELY,1/&=">ODE%^[&1&HC.&V$@FHMLIX\X25Z M9-EZ$W&D<_F]^(;E,4>K(DOC=
(_[@4H&H&BT15-#/M^8VFQ6 R/>>(\TW^OR M?,^=Z%\MB[)._V)RG.RS;L2<(U'=,ETOJWZ25G&QEO*0^"+-'_E&+4(5C]=E M(_GL]U"@O+LE$1*->A9U0=
<6+#98SZ\BJ&:I#';J@N>6%T[D*/JAD6,D05PD ML_7+#CE67FPINH^UZ6%B,<.&2&/%"H>&-UBP!GHN%;E_Z]_MRTX6\-RZ .4" M-D[99LTS3Q#;<0]K1X)* Z!HU#,3?R\@>O9JL\)AJ//R'OJ
UPD$GELAF!0E M%[' JJA2J4G7+']([T4H_B8]9FY.]!%X^Y2#HE%LR?U'1"/&8F1F_E#M M4HGI,G_LSOPI[^*GY%4REA+-5@UHY'CNF&[=-1S-$Z@>@"V)OJ<+;E.K5:"/ M1E M4YGJU
#L5@/DBF6\$&-0PY48CKBHI98K9SQ]9,VX)*:.HEZ(T)=5%:^M M<["[DJ/) M4*L)G=G^H3A\4&$WV9)X)JETI5IP%@MP:PFY14+&/EBQCT\CK- MUQMW6F4LW^].H H
*!K%9G;OZ9T_M1CYAB^]AP2 .PD O[WZ;_&E%7O1'"E+ MV7V:[8UHW=4H^T'G=I/0Z=FSKTW5.;M/V C1H8-&,'1:.@ M:%-0M @*3>6[$P&P6P10%_B6K&Z3?RGD; ?
5>\Y*^0BTB50E1]Q[EO^RNRKH M)@10-(I-+6'H&_&):>2/]659J':IM'5Z W;K#=_7I9C*KZAR:*LH:MH9F4' M5'< 1:/8LN& C >ZNC2UV86^GE1'4(U3*>JD!^R6'O9YUL=NU:)JPI2895EU
M/)&@>QI T2@VY0R/>+[!HVD6$D^7/:":IFXF[F0/\L8.B!U/BSY_O4:5U$&L M^X=!Q0Y0- J*-B6F*G(:ZHM4$52=*G&=+$+1>OC>Y 94\0-&HSO_ MX1M;H&UFV#@'5-M4OCJAPW<+'2>O8>
'>8)=W9:^T>K%"YEP/[),YM56LD E$% T MZIOJQFF(WW:LIB)Z,,S1$6HQJEL[5P X59!)OMH04S&Z@]IGDO?DGO2>9D6 MMJM>KMU5',T6J #BF\H&&0P#HF\ML-AYPW"D1R-1:Q?NMU.)Z-0-
WZUN.(G@ M'BD#?D3N]U8GQJH;PH,-KRIW<[BZSU*C2HW=9I#/X!&D,S M9R?K)J^L%QR]B!Q3'MZTB@L^J+@ BD9!T::@:!$4FDIT)R[X;G'ARZN X-@K M[88XFEI0I<"W7-\P&
(SU;>P6,V\TPOI9#:BVJ61T0H$_@O8Z4*$ %(V"HDU! MT2(H-)7H3G7PW:K#E_8.(O;,-ZG17J'!#70TP:!"@V*#0'Q].5&BQ4>&2<5 MH%JFWA?5"0C!P.EY-T5^VD0(.\L=
(C@X6%H/0"4%4#0*BC8%18N@T%3:.WTB M<.L3D^TV[74N4JHL_4MDOP_R"/>)/'SX02H65]%,/Q%P]Y^GH\^^[V9WNX M2'HD?VX/48NVNVGVVNRKYK+H;7/K[VSB6?Y
MG'IGT\TEV!W\YD[N;ZQ\2,50F_&YJ&KP:2@>U')SS?7F35VLFFN9[XNZ+I;- MRP5G"2^E@?A^7A3UZQM9P?:R\-APR G)D>S]]7LN.2_9LI,4Z!=;,R3O M\]QS+^=X:^QGEPOAV7VAM#L9Y-
Z7[\9CE^2BX&YD2J&QDAE<(]'>S=VI14\ M#8<*-9Y-)F_&!9=Z<'H26UN+',547![<.94&9[,I@.FA>?Y%WN MZ<7X]+CD=V(E_&_EC<73N)62RD)H)XUF5F0G@\7TW=DA[0\;_BO%UO5^,_)D
M;KA,3P83,D@HD7B2P/%O(Y9"*1($,[[4,@>M2CK8_]U(OPB^PYFQ-5MF:3>DT8_@:C@-XZ2FI*R\Q:K$ M.7]ZMEA=KMCU!;OY=+XZO[I=W%Y>7QV//433AG%2BSF+8F;/B/DW^V"TSQT[
MUZE(=\^/85)KUZRQZVSVHL"5*$=L/AFRV61V^(*\>>OG/,B;/R-OD22FTE[J M.W9CE$RD<.R/Q=IY"US\N<_A*.]POSRJE7>NY(DX&: 8G+ ;,3C]\8?IF\G1 M"]8>MM8>OB3]V[/RLIBKZ]MS-
F4__O!V-IT>L;U2V1E_6)J"+8TMV2N?B[!] M-CG"RY+KA_ T/?J)2%LP35Z'XD:,BU@OP.&&3($J1F7E@5VT3Y8W<2H,[T M3L;N%E0[]*)=^+@@BP[AC32I:P2*=,3>HY(X-!4Q ^U*8^?7HT)J,V.\-A[I
MY&M%M60%LY"(1A#6.[& +8G5 +EP'K]-Y; C6)P&6QP3]XDH/5G+7$ZB:NM0 M)='YQMJPMC9(]K^FHPD*4*FF7!YV;""8IR*118B7I$B'"LRZK3TYZV?E4'WL MR'$1183@
$I*>J5YE0:.^QYP=9A%L$I>TR@)MBFA.M8R>2\U6E95XQ[QI-&$ M32<'\FG8#2F&D-82PU@Z7=P*W6).:&"2=& =*>Y@5C>%%4D/6%@4P&J"=K$($8 @]1!\ M<]]7LPX 4Z &Y! MJC;UKTK'@;"-
Z8Z@)GW/PCT&+ 3:FYUX[>M6BQC#3Z(T MU@.*;<)^;0N3.)^) +'W8(!B#>C/IV'RF8]P\KFB#GPHB[:P":N4\89&9$AG M*HG]-Z&I-031:*8&$M2/V%)8CQ&>$H;%8%(?+=1Z
CY!;XJCDV4RUG.=^Z:T MB?L0J2B@3UTC=D5U6!-8)Z5M30A;XA]G58L 8%, SY"H@037HP93_Z"!1%A7 M!YV)+Q6P&$+7I(X4WUBQD6 1D?L2N-?NEPL'I MVYB7V)4#5F@,
O:]$(]:6(N!M>$V#1PGX;@W8#EX6>/&Y]SO/55VYLIH;LJ_7@*[[%_#[.WZ$@-QMI6^^W27H#L#.R*(4U0F^P./#6]0>UN 2$6F70T M6@45KW"]"?>WC2 &J&?$.J\INXDRNGFQ+GA-
\QD&.1M+7Q%6JQ(P7HN$5RXD M2EA+B< J[[6F'G61Z94&<:@PUBE#(QU5,!*3X33>1:!AR@/LT88#+<"#6&;1 M)=0/C(0_!9+8!1(&:*-#+*@31HR'1,""JJBB4898)HS9P#A=A,,T1EM'+3(7
M$3T>-V622G-D62&]W+5X?,G@2"0;$<<9.HJ1@J;'_BP&*)088<$-,"L2.$6) M4!+S6U"N%QU[XNGSFE9[_*%VM(IRL%!>-K6/WM5IW:Q6K87CEN,20F;
M8RIN+C"7K:'NX#UI6G6:^FOGTZN,ZGKWNUW'C9R85=0 (26.:B.#Q[V.\ MW.!+-3-I:N:7"NS8/1(2=H[5[\B:[^H@ M.->_7EU;>8=L-@VI+9VN&?:"1@K/[P$ENA,MB>7"%:9-UNI\V;NJ&?I&0\5:
M,_P.]^XCN&^GF\<%O^/2HHB>M_EHG&IY[9F-OPZ;C;LLL^?(HVCUJL^!U%T" MG<>_K(;KN_ -E,2"DN.'PO9M^YEU$;\N=MOC-UI0$J#MF!(9CDY& M/[\>,!N_>\8';\KPK7%MO#=%^$E?
AX2E#5BG&T?S0 K:C\^G_P=02P,$% M @ Z()L6?OEYYGT"@ 3B(!D !X;"]W;W)K&ULW5IK3R,Y%OTK5D8D8["Q*!$&#H 1HIO'I :D#-8-#-8S5:[0>GRDEYNJI<;L(
MF5^_Y]JNBA,2&M0[6FF^0#WL^SCW[#-2NN 6MWJ\92HM>.HV%?E6O]?[9:O@LNP<'[EGM_KX2-4VEZ6X MUZN4P_=GHDD,A%8HD"Q[\G<2KRG A!
MC&^!9J=E21OCZX;ZA=,=N@RY$:#TY/;QZN[R^O/[%/#Y=G@^O3CNK M<$D259=6EF-V9WF9SIC \,!5/Q,<.XLP(_20ZQS__M/U+[_ 5Q79;Q79?H_[7&?QU MMF!QSOJLNXS:^_G'H'^J9_T-
=ED^"6.1H:R!8N?? M:FFG[+.PF4J=CUPI65KVB/M6%JY#:=%T*/ MB<*E,37(W7/SE2&U)6*30;]&+\9S9&H##1C$(95H,Z B\E8Q7E6Y?U;%4O!8 MBL*# ,9\IB?V*FS33'BD9*2SS;AE7
NDME0X1#P#296"5;6NE!%$3XM$R"=' M#A@E#B-HJ -IQ)\JA'LW%*48T4LY8HG0%@6*,,%Z2&@\,V$W*6B)G0)':0@(M[R6DIDR\.@' =^H[X8;ELI#D8R OYTT,C+M!VDS59EXC9EJK;[+[]
[/&/E0E MQ\?I$F^@E5ZW82YBJ> TADU0'^D_;=,BYSZ@6E#?!+BWD8 7#@5)X[)8292H M##/2%9PI0S0"&@M&'AJ(YVENQ+3%,[H0 T=]0+W0D:EF7IH%J?\WGKH<(J\ M!.IZ(+H@/-:\Z
ZGW=E3%IY2NR!AP$ML2KW?!=\"L;3UA$89X(; @%OZ8(= MG.8O@R5("CPI4.HV*WQ7R]H(MS"%8:?8'F@C*JR6P]HM'3?I%))57',H4F64 MM+K[N[UN?Z^[LQ$$);8<9N1#F;LTH6!O,KX:E_+/(-
TKK**HK\LV,DETY,Y< MC(' E TEGH,12!&YU\G08RP&2*RNG*E&-041$T_T;)*)TB^.%OI70T&N9@C" M(1G]I:.]'J^Q>4C.22:3[&U& 8-26>]P "J!1Y<*[""">)D!76?LM1MQD%[6F M.-
V8>9FI1")'4@3<)(JAU"0Y!<';M70RKQ MB!04+-#%1K$8,8Q][:X>VJ8^ M=K=[!^^MKEUV\R0T?(829E"5YT:Q).3VO752OR76WO>0N3*G.+DUY&TZP M-1F6B]$(0]WJY6[U*]6+7J\N7\JC-Y(E?
%,2$LI(/T(ZLKZT@CDF8^V4-/,- M%'3U$J((MKU,TW72_0C@@^Y4<&W %TV9@Y>/8 1VANI9#'&QO>>ZUIT8L,9. MC7FG%-\E)[%),-
/I&&:@AI8PE3F3K7SC@DY&BZB"JV4FP2L&4L\C^=#QB5 MR]0!.@,F*MLQXI%O;3)JFWL[A^P"0<\>>5X+!#&GERX%A*88:];AVZB45S7: M LC9]Z7RHF6VM$T_4?
C7=ND7@[N3MDV7U.6F3NUKM>E(=GL AM)V2OD5X%!HW'&T!5_@;5HFP?Z$=IS.FOA;R#[@B6R67)RJ(4(?!6HN%R'EOI) ;_GB,D*/\ M/V+D"Q2"Z98-M]>0Y'=AV7D+SPD5+F$,B8 NR2>B-
IYZ>R&>!O68ZJ^'QT44 M@B0.#I\3@.!2@B3:=O]PKMBRM:O'=>8/Q6C- 0E.35^;)"_I&LI' ;80(JW_ ME&*23[MTN@AYKA[-K''G],[WT$OZG!&JWWUL!E->/)&YUG*@Z3UT+%WH[5$GJOLA\^=3[
MZF*I(+WF(/G#(?\4D'>= V43A3W+/W+>Q9#N]S04T+57"YQB:X1+K>QQ8<#&N MFJ(^%U?._?8/WQ!=LRBZ$V.7T;\(UY) 8D=E^Y!=%K# 4Q 5(O@5;LAK-IU% M.2S$4O\#:E-+HD0H/OFT\
[V8VB<>HLR<,[Q,CD8B9$88,L'6!/9ASO7M554/ M,8/.;*Y;A9KELIPY0-PV0F2,G7869:'XQ!2GC4BH BYLF\8OSJ$N^C;F1 TB M8E"Q8JRT#,(*[H*M!32(N,GN7M]+.1^"TWD!&VE5S"!HQ[KM=1
>U[ES7<_" M'ZFTK?3,33(IVL8,0*68=>C[0;?@7X'.6N?TYNQS9]T7BOYZZ*Q\U>.-S"VU MEI=/%*XPPX-&5&EIBC AZF/;FLQ%?2#L8"W:_K[CN\[6?/!=L]&ACQON*T4S MV4F$@A;D-4-A)P)3*R!H-
FF:6-&\Y)2!7O.A5DE?A1)+[B&_[Y=":$.;N1:8FLP>UM[%X \K.ULC&I'!0$A9VKD\@$6E?$A0Y%J5\ M5>N$5 CC+Y!>[,06,VDXE7J)DY]?,29037*+A["BR_3$6#Q+,Q>3LRB-,^.+
MUN16IWDYTW8/A9G:J#,TU;RMQABA9V5L":PZV_3=FX]*/@/7\&XU45 M8[9H6:78WYVO%"W2WZL4OQ)MXB33N2D=DT)IT.4C%]" NS3E12-LG(?\V;ET M&=.WG.Z(&\#[$*&Q7N:2MSW;C
[MYC*-JXNWLPESUT):"$EAV+1%;6BM*#!- M4?$'44E<#4*7MDK&")JX]%'TM*M=-X>\BG0BO..UQ__?:DZB<>>_-H,"F=X92-1$HG M6-C"O9*H4\Y3?:S3P(9T'XA'N?V'F-
+Y*MR.U/@#O;!)PTB+NN<(<.>_]P M :JL@_W-O-Z0\E9ZCFN%Y\^AWI#&_BZY:-EGWJWH&S]]R'._9""B4,E_[F^? MMC^6&/C?",R6^U]:?.;T'="@@QAA:V]S?
P\MB/_U@K^QJG*_&$"ALZIPEYG@ M<$Y:@/&UL[1K;CMNX]5>(V6 Q 1B/1%UL MY3+))G=#="D06:R?2CZ0$NT3406'9&RXWY]SZ%NE"U//-T4;=&^6!9%GOM=
M>KE3Y1>]$L*0;^N\T*\N5L9LGE]=Z70EUEQ/U$84\&2ARC4W<%LNK_2F%#RS MA];Y%?.\^&K-97%Q_=*N?2RO7ZK*Y+(0'TNBJ_6:E_O7(E>[5Q?^1;OP22Y7 M!A>NKE]N^%+<"?-Y\
[&$NZL.2B;7HM!2%:04BU<7-_[SUR'NMQM^EV*GG?\$ M.9DK]05OWF6O+CPD2.0B-0B!PV4KWH@\1T! QM<&YD6'$@^Z_UOHOUC>@9J,"M-;HM,9,/S5T!21Q=KZ7K-'@1X)S83$GB4,(^%#\
+.CX#"R\XQ6>Q M%=J -1E-R5LQ-X07&;G]6DFS)W_$!V''0?@0]/,U]3"8#W^^OR4!^?FG&?/] M%V04*KE?"<+7JC3R[R(CJ=*&DF6IM"95 :Z?V^4EN+RV8LSAB0"YXG^0L@1G M@>
<++DNRY7D%8E4+HGLAW_QR1[@A!K!DL%43660RM8=X*9H 87%P318JA\BA MGUN2O>#%O_WZJQ5$_7ONF9M.F.V*(\@'EFX[:1Y"1*5T-[4JVKM:'=UMKP

?)W<3\JO:BK) ;R(W2U&DTD'WA##J18ES;VV-O7!6+OWP MZ?! &)'W52%3N>&Y:RJ'Z%E XZE_M.S/9D=KETD2/ST&P.@L#B!?9 MG*=?0+PC*".?A@X? 6,]:$:GG@,\3*@WC0BDAAR4539*7#O;\;
(#"GSO9[*:0\F8@X,ZB=(8+E1)9!(MYJK(>A@SGS+62S!T2/&I'SO*FGK4BV?D7AG0DZ-!+Z%AX#DK2>(-%![3.)JY M2O>3@$YC=J2@_[OUH]WZK4@;K_:M5P>/9OY!WP/U^C3Q77V"L;O*I?
Y0M\RC M,S8]Q\E"'WR_MSP_<6P/7#WT>[#!E,:>_R@G"R+J^;UCL2AV79@EB0.=T61Z MTLDBRF8]_Z'CJ]/I4W=7Q$X[F4>#6:\:QU']@,X2Q\GBF(9)?.1D_@PEXJHA
MFOFN'D!-7IP,G"P.0#>]D]T,DKI-V&Z:%M_2O,H@]Z=I6<$F68"@(:-#^9T* MN>7S7& J?^)/8BA&\]S6U0 #%EB_8,;R#&X[LE,*@/5&V,H\WU.R6\ET1206 M!)80I&"4"(2FH'XHH4+0PN
!6TZD(''H&"Q_A5:YS*R7S7G.BQ0J"ZR3]:03 MQUO0<[$$/9F5/6Y6I:B!%U V@6W9FE9@37N*IYH-//Q&K3>\V!- "^?50<'3 M(STNKDX63N?73?,]:71K$NH7459'USQK; DE=@ $:-(RO.
(;W)V]/I771\HETZ'W-[%^B@_MO9@Y'=, MX-SG/Y[Y@=U];_M;(6<4(';[4O4:FYT&X2@?B=)-/A0N240$](3(/!!K@/ M9A8R7T ,L,#!156U7)$%A R+R0FP$.V3/L)/H;Y@?:3V(YIXSBW435[L '<
MMCB,* Y0L @B'Y!]CPVJH-D4:LVI@^,88 R9,NS-*IK1Q & MY[S M-*33T#^C^#JLK<9RQU%J,'4AVDS$A)M-1*;H]<[?7IS%S:G#(&+Y3];>] M_8D^8\9&&(F.D 9R&3I4XNS"(QI#_*-
MYW0P,]@W,D8X2ET)G<[LN% *J#)T5PC\(;M]"!R]J./,P*A3X/8F1NX M@"&"A4'D/*.Q[PP^&)21WO%PQ!'T%8XXC\8K)YX?!J>(!N% V0>ABXVP*2\,]DGXPW+$SCV;.A>,1$(06 MKB:AS>CF-
=CS*.ASRW:B);8H'(1:,[C@6_)G(&M>?E%&&<\AIXBBJTLE:U0 M01'8H-C!%S*6EB*3INVN5.$*/\,WHBY)6RYSQ/(,3C[3/.]CMC,7L-W6.7+E M]@W@2#%N#PM,"C;[@'0R

>RLVL8.=7RL)3\E>@F5J;"YKX:BR'2V"RLQ^<_@J MDR+F8MG,(A<\Q1-H*H >)Y-:6_$N9*E-.]2$)QV7-DS7YMXSVQH9:A;CGL'F M&FP,GS6H]Q0Y &8
CS6+7'X1^;ZVVT*96C4NL)T$"'/1LSH&%38L$)IKS=+H MU,A-V^")(M@>Y@IY\#ZM"3$6$I\11-IEY/K1 A0,/2(D%9Q+ MRSHE(Q.;4MEP< "
<=ASR##C3PCV'!^1"XL2TET##7F\5H^9X<\+]AD%9?*M) M IB-_D^[5F,7KB.LP,D+1>R7#T4=E@K365EMSR/!O@Z/Q],?E$1MWVC.IVU\ M)TZ;]O>QC-@[\ P!9F1 ?
SH.H3/PBW&9K(.@#\HPMN20C\C M0XDL"RN AS,%CN4>COX4P[_CZID2M5(A?$M(;]8VAIYI4Q"F%;!,J]&L9A80 M:/0%V-T0_K4"E!@:QHJHR<@\'/EVKY%B^PRPG!2@#7[PBWZ(^[E!5O_T*#]]^
M3;L%%.KC7R75GG]$1YVJ3M'!IB&4FUY- YOX?XR&@Y=QG>Q<)\)L_<0/)\$! M_\Q]'W@JUY_Q!G RJIW4E?-UVUJ F^$W?.@$56'J#]VZU>XSP9OZZ[A^>_V- MX7OP4GREGHL%'/4FT^BB?
FW5WABUL=_*S94Q:FW_K@2' (\;X/E"*=/>((+N MX\GK?P!02P,$% @ Z()L6>F%QS-V& S8 !D !X;"]W;W)K&UL[5WI;]S&DO]7"#V_(';,N\C=@SX2/ "Y#!LOWU8 M+/8#9Z9GQ#6"),%?
%59]7:]3JOKYS(OKWXX<\ZZ@M?9ZJ*A M@D=/GVS2E7PCWFJO7E6X>]3WLLC6LJBSLK JN?SA()GS< 7.?ZG.% .\KD5:W] MMF@FL[)\1S< +WXXLPD@F?^*Y M8RZSM)80ROR_V:*Y^.$L/K,6?
4OVZ =/ ME5L#N*R@17G35'B:H5WS))??G_WVYLFC!EU1P:-YV^RY:N;N:998OY9%S>JFPOK_[)1$53_^=#^T)[ZO-^E<_G &H]]E=2G/GG[S#R>T'Q^ MTN^A]_UOA_[!YM-_7;
[V]_M'SKFW_$KN,\MKAKZ^V%M%Z4ZTU:7/.#Z'%M MY65:6)NR:I9EGI56VE@-:BW2!JC*BD4VQZ^%E=7M1LW^P-V,=N_WW+GM/;[S M%:O=R/5,5KSD+[%6ZL81HZI$# _J-
1_-9RVJ>L;F5%@L"&=NDHMMOG>_ZJ@\L M)_*%[]EZ2>B*.$[00X$6VY8OH(^<_O6#B·I$^KM87>]&BCPG6EUNR;H"EOI# M3807>7)&@L@#J5TLLX6LFBH;?
_4]H2=#*#%H;!ME^':8IR^W$NB_G?DQ=;; MLD$OM("U-E+BX,JU]!(W$A&@^0U<'2Q*5A76D-=]7M:-UC8>>"=QWU!N;3^??[FW'JS3O/<>KZML3TJ MVGJV &_,:)?
SFGY+/;OVXS?/G_$OY_%WUJOT&A)M_LYZ595-*Q/PO^OIP*E-YKTRB1)D!F$2[0I0!WU1K*DR:_/^PD,J)$?>)J01O-J2]NL M:"3:-&C8,2P:\$%X[IA(""6L-+>$2%A7%]G\@C9WIO!-$$P"0;V58
P54%#+ MAAHPGYB7X/A%C8;X58.#+)A=S-*<"8AO=35*LJ"$=EM"F&MRT6VS+1^,)0U*RMP M95D1[C>RRF0QIVZ760& :5.BP3*;0XH#/3IKZE$V5&>SK>87$/G=5EA(P)&5
M%0/:T\R+ESLTTUQ@@2[22SF,B/H;[+R'Z?S]-JLS)KZ%G!-C9\S.T_K"6F+W M*2CG- #!+GGZZCZMI,Z209E@X-3DX_'E^[Y];-3@P5KYJ5WML'Z]V.#F4^QZ MBB6/>*_BM1/[[+:3ATI25FK'70*@-
=$QEE[1S/1NN/G*_B=K+K M+-KSV AS M*^UY>M6-K[-BVXNT>]ZB[.]AB=BS]4*(O)(@T"$3JC@2$\"PPE,G.K].2(* M!C$9:)#LUG0AZ\-VT:J;8]I BI,XQ^88Q*[1Q(V2PTUB80>N]6:,C_)DP'S_
M\!")_MRU@X.U?=\S)C?O//TQ/GG#CF^TR M:&&),06]0ZB+_D OCK;'=VLF(L3N^!C[#&ICY.Y%22)LWS-0XB?A090XKDBB MZ&Y;#*.XWA'$V[:^5.
[!VF2!#/W]5)5KJ\G6DF0[706K5*U^!+,>0'UHH.*P MUL;2<5NA$I1Q5L6N,N@BK.%<U;$R">7PF3(Y&1. ?I@K&C%* "'K?D/G6/A.,80BMF9EA"U@@,^N+J*;
M*]I>5+77*A7&R3K"KL/\@2I2[4@K7-!4>$K?#A#7V0T\?-3%II*76;FM,8,[]>;6#"1_O6%Z M@>$QA]'7F49=,74K6H-MPJ,AV*4!0PRKAV7]RI'Z-^[[MN4UQ-1>DR;[%G2H M?
GV3KC>/F2[WMOTG-5,<>_>1:;_K!"+0G,(U76Y;;!+"K;D/J(N?5_7_;ZE MPWS>L0]+#?QU=[7/[1!KL]\9I7?QL>[_N<^5=4@'C^-3G]KGCHLQ= /+.0@3 M*Q\U W]F7T>2N\W">DOM?
G"D*/FPH>.*R#NLD)LU-!3Y&.)34_I?B?']C*TY]K?"?^$OB.)WS;/O&I?>[:)_.=*(I/>F:?)_;GPV]\X1T1,F8- M#36NQF]^*JM;Z(RFH=+;?5 :YQ=IM9(/R^6R5HYJY]S3O?7Z<]*;[^B@-?WK MM]6!O=/F
M!5@BF[1JNMG/TQP=*<'5/4'XFU4TEIZ'0V]SNIW)'M9E[ZNL0)Z>*4?6>U# M,M579$%;%35;5>F"W0XRG5^H4" =9F!CNK?YJXSB&RE;S01$KO!7<+W'_++F
MNH.=NF#;NQV)G3]XUHY7*3!AG#4T5"4W:;; B@,;Z>(2ZRK)=S*#.8Y5I/5L M*G"$&M22T^]LM:+XED4VJKS29Z9/XMSZL<=95K?3E0L3LSTRLZ9F'I+."9=U MD\WK;I),HUAQQB^@2U<]\
[."7WU+E(BN[)NR?TB6[$?1N^B5D&J M-?LE9LI-M(/S,7A30;I7@*2G;Q6SS(=98.=A?3A0..MBL,"T-I(.U16[&72? M2S],B6VG' YB"(}15\,>I(BCBIAMJA*]@\
E75K.M8/07(}1,9.BH3O4:R/M>^1L!YJ^D=_2>1@[_;*FNVU)A43"Y4Q_*^7P+?+*/2,J!C5=E;@%5E1;;%]8RS7(B*8Q5SE@>808;RU1;R52=H.\@K#$W\8\/O.=.'+F]FO/BNW[JZ-'Z%
MD];3"0WSXH8$XMO"I7_2]$PU%GK&KUU)/[J8:H'L6&\6^?H M#,]PF*3XSZ(^^8$'[O\Z[0\C%>Y_TSR^)SX@&O\UI.'Z*?C/_5.ONOU]7 < MY[AG^G_[II*20(EWS'.8>*$B>DR"X1G:,9^; O;-
N28#SW8>+/5]6";A,=, MI=AV14+^RV.F$D"8<+Q/>5ZAZKICTR$1;CAA?)#],E9*O CFQ^F&1A2)!!@[M[(,5_H2&-:>6&#>SQ//<925$P[C,2H7^ZG@6KPX9:UH>C[YN#WG?Y,28$PG1! M"Y'Q-
GSB07LU\BWXL7"-= C0XT7DFGXB&*FA0?*Q)Y+@F*'795.Z'T;N@6H<2+QS+8,;;<73%O:/9_ACWC!!/A67?*>6I/:!4441SK$*X(4/?T8.MM M2,6GU'UZ062H790U"""OCF@6AX0'IL=
MD&)AA%K0*C"T$Q_Z2F(XH,94T^50_C+XR-<<>CT%#Y2"TSBZM\-=(I&8IP%# M$1M^2X]\@[I<(8=-]_D/>_G>^ SH;?KX'$,MYO'*TVH?"L%^#$*)=[(P>C'' MX \1BDJ@_NGXA&.FLC2>!%]OV-
70#,+#"6R, U_Z:AI"P#!7IH81^]\ M%][(F-%]0B6%F&"%7TDN-C,VNXT.[,4ZG0K^-#()+"#79.&Y$\55?A'#-(Z9)F-S0??,X2NUO6$ZS5QA0LY=Y]&4>!.>(C!>[;]4A'6"YJ%AD:*ME=B.B(RP@A-3U-
UT)WO"" 5=X,,X]DW93B^(F:G- MNX_3?!(/Q+2?SEJX.?R_7U M;KK[8]?$MEZFUW<79UKF^V]6S?BY9S-=.(^#Q!PP[!$.P\XYV UN&"F\Z>> M>IWZ8A3FQ
1=0]Q=]VD=6,MMO(N!2_:A#C=_:L7+W<@T#9'5Y1V6?KNX7W> M_=E5M>UO'@S?>4/ 8(3"5$IA^HG88*>.:QJ N]\AZWC4X>^033'ZF]R[(M1L M9.ULM_F!LP&8@YY
5]B:S>Z)0&.KP(@6B8R$K7EU'/)-0MP, MV%8J'QVO&W MTSJ(IC[3HXTZ%2RV-3SC3G-3.R30M-:>=HQK]W-L^OH8%LY=ET3_GMLIS\R] M/\XY[0O'B.K@N6-^1",PK# H;U&\\[8UEB..3?K>_:#
<6*K^?;W=]6\YM>?Z MY[1AO^\."ZA!3 MTX) ^F',!):P)I "[4&P^>-"ZM+8KER!" MPAW'AI$(G3GFY0H0O- +P@O%)[I4@D@L,U>.]-Q3*%=R6\[7X14'YL$PWV0 M['Y6U/'.[;M_4O-
\.1JFW(.O#:3I[6BQ%@J07*ZHL1[W6U>M6UK-5=FET6KS@MT48>,^G;A+&OY,Y>WK MOXRETJ=/?$"+.P*M\%>5*G(:7;8?R)I*P=PZ,OK$Z9Q53\%E@):C8LZ&=YI
M"\:BJ*29O42=IF>TG"#=;K__W'VZEI+1K3C9?#%>#\)3NME4Y8=LK5(Y/J## M+UK"^X$XEK?\0(*^[WJ-
0B5T;?.Y_KZMK)_^]V3["KNHI+&F3#1C@KVFURIBNEVAJGT?!F55EJXO^IBDW_,'Z6=DTY9I_ M7L@4B*$*>+XLRZ:[H0$H[Y13 MA.+LOH@D M"#0:?
0%]B*]NRNISO62,DR]Y5M2O]Y:79H&89WF$=IL??FE6@[K]Z*AN>I04[KTC=Y'E4W1ZSK+QY MO6?N=0T7Z=628\/AFU>KZ(I=,O[;ZKR"I\,>2I+FK*C3LB 56[S>.S)?'#O8
M7W3X5\IN:N6>X$KF9?D9']XGK_<,1(AE+.8((8++-3MA68: (T_6IA[_90X M4+WOH+\3:X>US*.:G939[VG"EZ_W@CV2L$749/PRO/F%M>MQ@5$Y<9K7X)3>R
MKPV=XZ;F9=X.!@SRM)#7Z$M+!V5 8$P,L-H!EL!;3B2P'!OQZ,VKJKPA%?8& M:'@CEBI& W)I@4RYY!6\36$*&O2B7D4Q>[T'*E*SZIKMO?GY)],S2F[!V>EQ=K9!OS^O
MMH/]V'3*7')SS\%EFF^)#O-0CXMD7)(Q+2X(CR:9T ZJ=GIGXQP>'U2YJNH MN!5P_9Z M7BALJMJ0^D!ML'H53BGXC#^PVV2$U1R8@./2!.0 .R#.#2!(/I4<'L>D!02U M8HSDTAHQ\1IL"6?
Y',9U!N71&7"T11?N" .87:5%@>K8ZD7_9I_8- Q\Y=DT M7/7)IEZH-5!+ZQ"H[T]J&(;2 /L_.5E&U15[7BX6_A^PVV2$U1R8@.:QJ N]\AZWC4X>^033'ZF]R[(M1L M9.ULM_F!LP&8@YY
75>E=>.I)\@&P\J!K/7((GE MXMD$4TT:AN;P9*MK\GQC6)-K*>^LH3UP!\;8H8$;[#C+W34VF:;&;19,Z;JBQ MW+?4#IHX!-0V55AN:&PPZ'N_?H!M[[NS P]H-^Z_.VTS' ZU3$]5]E"3(H\Z
M6D/HJS*EWEO6NMFPW"FS80?^M$$XL*GO6UO>*^\.7&IZ(R9HQ%![XP23$*9,4 M#NM35'H$T-W-A$5-P]Z8\, ,C&VG+;O^CP*;.2X?5>XBBD;K-A&[[L?M(- <;,]0XTQ MJ+$+>[#H!\
[0["L'O@,71D^>G!VP\JKIL]PUOAJVZR:(%H?]T%GX)=#]]Y)C_ MO5]W\,4??^7_FHD0 >E',! 6[,[J =C3A /L0Z '\GQ'/?Y8FH4(:*A;"-,E M[_-5%'.,BI^V86WZJ_9F1SP;;4JW M,Q$XL(UP=T-
V8/JNHNV*7WS@C(4?1FQ88Q^5YR_F[@2[9(K@83-6$I7)& M#F4'EFF/!03.$KL]< RS#%PQYO\MVZ[7)V '=.&;WY*<\669E%EY M='7M_%V_'0 #HNZ^;JW6UPD..%E3C'K:)OAY2N@S# :Q
M5KP[G]K!M!!ONF]?LUJN$IF8#EBZMC\YYU.[KH<9'DPDUZ\[1!M"1S5TZOZ' M9V_PL#5S1EWO*W$MAJI;?-NO11J\@/I*UBX 0ZM('O4\1W/! Y>Z]B]GG*/ M/K8/CL=TU&,D9J6$X=:79GG44(CCA-
ZVKKXW+:U3T09CC1<=VW! -\EU4QE;8'FJ.@V5SK6F6!VO(R**P:& M4XS:5D%1%BV9;J*:8#46"$U2@? 4J#$10%QEK$CK)7K=7=%##W!&/C".L_6G M*HZ4!PSVS9E+\C3+$-
FDJ42YAUAL6B7DCR:J.*P.X,G%W2S3> GXQEF#ZX]P MO-&/![\?L.!,F0D1CT1 H(UG%&7Q/(KCJFD9W\'$=2T:5,ZV0D16:D2<_+,! M;V*@+\SI!(;(5(S.MX
>ZB3*W&H\8WWNNLP2E0!Q4U5(RI8$LBPE&J:\J5+. MGB?E38%3EH"B.NDBJO*L+V3!A>P' >),R0K@I<(*(2. +5BUQ.H((Y MB,B^*Q$]K.6J A$D29D#Y: ;R';2@ LA@T8@I5&-N"D0^Y'
M.*!6>8LR2LT0N(HB+^Y$W9ZG^_;,ZF$(I5JQ.%T ?\?T^BUL^A*2*8_2@%W9DA]H MRD! \BAAN"0N93SKUY/6GT"8HX*=$:U4)N%:+N@OK_FO+@:M7ZNXD#NQ3J
M3O*2NU(5%IEBG2!J0R/8%VE;#ZQ"%10ZG 8VBPZ'FL-:ZD]>@H[*6+,-<>" MW50 G%@)'O_AIHJRYPE;(<(%[PH1Y2:&X,X'A5G)>7"8AM3PI8PKRL*M0K M6/87U%=6Q()Q:0$*B'L+# !!;S)^VVX5
)%Q[+-J*EA^W7,C@>T#%+X2&![@ MXBWC)9S Q)WY\EDWZ1)T9!D!J_H9H?*E@V[S!\-F#(1N%$%$T1H219 /XFE MD%W$G75^$,K \(L;$=71RGI(PLGU^LE^]K(V9U/33_:]8+Q*)6YD>D3?0&2
MQ^H8I>R^\QP=7FR=9/WZ$<6.D5]!M)%E*/6@6$$6\!OR2\E9QGY"/P<4C67 M[RZ(^=PAIR!'*[$UR4/XT&%%ZN"988I^\'5=ZOOF5CRT3))>$H#%)6KJ M.T_+=CM'Y]#--L4L/Z2DG0FFQ8U-
"+4J@#M/N^;?-8ZNT^ M?7>TR9:RS[O45B) %K642C?35HK@J.E-1PC7GT-J*-%'FQI&\)U8Y6W!R_%> MUM.QR2IC]]=8N[_&W'V-O?C6#+0 . T\O=).US/3HJ&OI@:Q8FP /^K;+=%3
M&7'KA/^TR]_), 2C>&\HWDT][<4\O7]X'8FE;#F7RPY?WQP^#%3:TO0PH[KK M3;:.S76_RR?)UE5I+D,/6 M93WR5G77K6?'+<:#[4(][?LCF5N?AHY:'6LIV2^?^DKV#;<3>W0#T8^.IN5N
MS&)JJ:2AU7;"S58-']P$[F7Z']*D^UJAKS#B6AHRI+ZA%1A22RN0#M?_"JB; M;<6L8#1:A-8X6%0EX 1-YY&(ZI+3@K-J5:4U(\>)B66U&N)9I\?B#N-9:8$V MR:+JWX8ER
HM/JMX!%WJ'#2:S)L:HUGU6.1-1(!%6 [+3"NQIYQ@4UD5:02W MJU1$,N(8 9Q7Y545Y4*1+P7LXQ8VYI"DF%XU417!(MI('X9GQ9AZ!7PNJ_8O MQ?HTY["+-8(2(R*C/R3@8!85\
[:OBRK##TTM$!!IXDF!&@"ZQ8A%6A MXU6*X=XVFE^WR^++M-;1$00T_IGY;;R#I&Q'*$KDI,)8B/P"YA7B=-5.Q020 M&)%/YPW&"+%LMY:!6K1V?8P8#%[9%%R&(F'.)
(JSVW5)JK,^03/C("0Q0I'IZ!9$ M6@\S+##7&:TP4P1R!*R7A!SHS@:*IPM!K:CH/A)1TVEB+T4V(8>M1T3E,<\7 M78G_J9N&\8_NM(++EF0:!9+#+@-4X4U5J,G"157F:_S/4XQ ES4F!MJ2:5L M?
>O$E;-*,6@37Y,\:*FP K6]%76$@D8O"1SFL,B=-@#@H1.=2;ID++IN(_N= MK*-M8%^$!@M\:,>6K"L4$#'Q.6-(A564HB)ALJ2H,,:=#/3H(+8J/(H "K%(M#&(J ^.D3*P13AV8+<".<1:EN3P.5"S-
YTU5,YF2X2*;@GD_[*?B+& D::T* MZRXZ.9=V0= OQ?DP?R;24CNKR8R\QBHZKV- %_3. Z[.L(8[4,AU!965- M0\Y%)); QJ=5KN2IL]LAA=!:YBWFK 5LV1P2RG')-6N5RNAV[
MVZ]Z6ZIL5YVNR=Q>V"+!<:7[PAKLL5N:6< R9[X.W%%2SO<%;E-% MUU!2I]PN_0BSC! A?Q;T"+0?'L&)6FLDQ$AD*PB&64CTLX9DO"S*=]N' G_ MX9#P!I+.QKYK&ULI55M;]LX#/XKA%<,-
\"HWY(F:9, [9KA"EQ[N:;;/@SW M0;&96)@L>9+J\WON,VG[_!R)8S_PJ:U M[5'$O#%655MGDBLNVS][VI[#GL,P?L,AW3JDGG<;R+.\9I9-QUIM0#MK0G,+ MGZKW)G!XNSB ME_J4'!:K)6I?
(=>8;X4D_(^I*Y]](7M)1VTDD=_MG4"2A+TD^5F19AG\@=3V MI1(%*K6ZA%=^]:SR\(DZ>])\3"%3XV6W#8:0UCQ[=X?7H[^U&8]@:=- A' MO2$%-&2>YTW5"'=P-
&;HSG+.VD%&.*Q2VO)_6L7.^;=+.1J=?7B1AV$_'7V M!V69@/K@+88@T>ZGG(6#P>"5(GLYP>NC3+C,14/]3PM0Q+]F,G]^E3@^T8-B M$*QC1:8G_708QG'LS4Z2TSZ-.2$ZH5ILI&VG7J?MWHS+
M=E2^F+@VR'>"E;5?G NE:4Q[)&ULM5=9C]LV$/XKA-,&#:#8.GS(>P&[R18-D&,1 M;YJ'H@^T-+:(4*)"4NO=_OK.D+(LK[V;H$!?+'.&\^F;D]391NEOI@"P[+Z4 ME3D?%-
;6)Z.1R0HHN1FJ&BK4K)0NN<6E7H],K8'GSJB4HS@,IZ2BVIP<>9D M+_KB3#56B@IN-#--67+]< 52; -2$A#2^-YB#KI7DF'_Q;]=^<[^K+D!MXH^57DMC@?I .6PXHWTGY6FS^@
M]6=">)F2QOVRC=\;X>:L,5:5K$R*$7EG_R^C4//(V?,(A;@]CQ]B]R+-]R MRR_.M-HP3;L1C?XX5YTUDA,5)65A-6H%VMFT+]]>7B^O%V<@B%DE&66MWY>WB
M)^SF[(.J;&'8=95#OF_0@X=D7A+Y"I^%G !]9 E8<#B,!X_@Y=TCB4.+WG* M,/H,P7%' M85MK%A M#69)LTI5&0I \J4$AHVMN175VAL8Q@U3*X:)L% NUT&A>
ML3NNA6H,R[E%N2VT:M8%FB3AL$_(49V=FBV 6EFH6,'O@/$*:;CVM I[O,(N M5A5B:U8J?(?%_C+'I%$5,(*+ID% M70[9NQ5A.CJHR:#V(+V7L$SAX,&@F180="8,X2,@]U01;D=^"2CD1E486[0&
M;7$B[D-NA)3T.MGDT*)B(+!]"'O4.&'&9=;(/?*?/WW!Y!@E>#30&/',*DFHJRS >Z&Q92Y$)NWV9Q]H4Z,X=9MP6PK0;#;F3 M"_0E!Z(GR#$8LDOS:!??\&C3OM>-19K_(!MA#7FO
6>ZQ=@ME=8^90[K6$)H M;&,F)(8#:Y5@2,I2ZZ9 M*^OC@YW11@BVH:WY0^GT>..Y/2L\.%X_ +X&6T:HW*4!%1@A+&7]9..<=(1^ M],03!HG1(4I]BF!DWFE_8?
-92J+)@6$23.8S4DT[41S,4R>:]423:42B] @ M#L911 ';.K-3)),QNU64JKT@9=P4;(7!-0=@T3A(TY2]!V-.,((\!\8>[/HM M"N(X?<5N?!YPC,@&R.E'X=^Y'R7!=!H>
%&:>XWOIMI>,"G,7K/$P;24'"/O>)L,9^W571\-Q; 53 6YG'$;*WPW]-8U-:-> ! M2*%\=,1@*QL !&@$YC2$5)8U.":R!Y]1WZO^3OOSYO"PV !YJ[+_F!OU5Q),/]N&: 6/97!SW< M+R57/4]K(AU2): 3TB"
<)[WU+)C/YOU.G 1A&O<%XV".DV91*&U?NYH\@NN. M[+A'.-J-C-U,2R?MY%@TR^XHH-QV@R.)7^T6<=1;3*?]1?BJ'5S"'C!@%3QR M>1K]P.4D>N3RI(O!L:O@J'N
MUZ*BN],*3+Y7%CP7WM\"3&S1M0/U**;M=T NZ[[V+ M?P%02P,$% @ Z()L612J6[]-!0 HPX !D !X;"]W;W)K&UL[5=M;]LV$/XK!W?H-L"(;=E.[;P8<%[:!4C3HLE6#,_^ MT-+))DJ1*DG%R7[]
[J@7*XZ=;L4^#C L\<@[/O?<"\63M;%?W K1PT.FM#OM MK+S/CWH]%Z\P$^[Y*AI)C4V$YZ&=MESN461!*5,]:)^_["7":DI[Y,@^VAG M)Z;P2FK\:,$562;LXQDJLS[M##JUX)-
K.37"SQ%OVO^4=+HUYC)0$9 M:B>-!HOI:6<^.#H;\?]PX#>):]=Z! 9D8(Y* ML2&"\;6RV6FV9,7V>VW];?"=?%D(A^=&?9:)7YUV)AU(,!6%\I_,^A>L_!FS MO=@#H%_YA7:X=#SL0%\Z;K%
(F!)G4Y5,\5#R'%";]/01!! 9W&V M8LT:+*H;"_P27 W:!$Y]#LJMMS0K2<_/WGWX&4OKNR=E?:B/?:FV\-YHOW)P1-,GNKW"%L#,*H!GD4O M&K$%_ "&_2Y$_6CT@KUAX
PV!ON<]B89"V5 J$3N-)>Z*5<*(2Y<~@=7$@7 M*^,*B_#'?.&\I;3YO?$;27[=U\N+N$";Q^-8D&@V-XV3PT#$I^>_14EIB L*!7R'@0XS. M@4G@#*!72PKU0!=:2V%!!)VA%*$KB5[L4K<6D"[DJW
XMH1]!&TV*WAI%V)<@ M-6V+CN(E== 0\==*6L0NF'NT>[;6U.-$&>9J?1*R@.>4% NII)?H>$V1E1Y5 MFF&YDP%R(CP>P),T,K3&,J@ZF>I=;/E*OP2H@8+,@G>
<5M+7T*^Y>4DNR53A,"T4DW&.%.C/6R[\(=LTGD4F$2^J#)'RR MWIMG\Q0;F9![)?_N ,X-&4TP-T1BFRB+H3S8Z9 \C86T\%R#*R(F)16*0Z7M M2$>%);2OT$]"P[&@I.0S@.8=YH+2#
(GCU)HL;%#K-L989,(M;8)_1R;/#055/X;B>7/L(#=*QH^,@P&&Z,.R5MA. E^ARAD!Q;&@<("B310$ M?ZHTX8-'AKQ8H%\C-O+2?A8(E%0J5%!RN43+MD(R@8GCPI8I]22/R@2C[0G#
MVA0J@8QCI.07)HS$.F02U4@1XZZJW$:]X ,>F-.MK*3TVWB,#Y++EC/^F8F& MPM9.Y+5B!@.@'<:[E$VQ*A*6U"Q3NFVJQV]"]&,K$$D1..+9G.@RR::R$EAC M*%R*EB*?
W%'HC/WA\7_VO*&.27R'@Q+YH&QF?D=AMT3UDTY"C]F",K0^#INI M"XRKF4&8&<*94!QGSK %+J76["V%K72V4?P!AI/N9#AY+IC7';*AK(UG$!T_ M&[>B *VE+73(_?-?X-
IF)726BZJSM/K<[A1H4BS>TY#^SXN:[NYT,&Z-Q]VH M/X!YDH16Z[X9XFNNVJJSEF=]O>*GZ>#PY\UHT(TF-/X'*1%UI]/I7HB73<^N M>V-[2;TT-D;4UQYGD[VF#-]
(0L4=++*5*F>&6+7S=*&0I951GGFA M[U]Z.>/"&0TJV4*-!K(T&1>X4*#+/&?]>8*9/ R=P&D$2[[;&ROP1H."[7"% MYENQ4,1Y)Y24YR@TEP(4;H?..+B:=*Q^I?"=XT&W:+"9;*3\89EY.G1\&Q!F
MF!B+P.CSB%/,,@M$8?QUQ'1.+JUAFV[0?ZMRIUPV3.-49K_SU.R'3L^!%+>L MS,Q2'F[QF$_7XB4RT]40^&K=.'8@*;61^=&8(LBYJ+_LZ5B'ED'/?\<@/!J$ M5=RUHRK*&V;8:*#D
935)C1+5*E6UA0<%_925D;1*2<[,YK?KV?+V6H-R]ET M-O\^GMS-8'Q_ P_KV]D2QJO5;+T:>(8\67TO.:).:M3P'=0^?)7"[#7,1(KI M:WN/(CR%&39A3L(/ 5=87$#DNQ#Z8><#O.B4=E3A1>_@W>
6E<(4IE(;[<*4 M%=RPC/^-J0L+A07C1#"1PH/9HX*QUF@TW'"=9%*7"N&/48;18_JSW/EJ;UW MSGNWC7:E"Y;@T*%.TJ@>T1E]^11<^M61KGG=ENF
M/;=#GN;BD;1I.AHRA=5D/H5M265LM'*W&_9;7/^R_\:&+B8O!3?/L$3^ZC<]_HMP_"G>.^H"^8B MD3G"K2RU1;#EGE(7\>',+5(4X:'&V_J]]:,-. M::1Z!J-H]KX$UPWCSH(:%YDT_$"CLU[[M*:;Z?
^KSTH?WF7W+O^%&K:+1> M82UI.+4>3R=RXZC;%L1N%/<:P;DAXK5V1(YJ5VU"32U5"E.OBY/TM&S']8YY M4:\W]5>F=EQHR'!+IOY%W'5 U=NO9HPLJHVSD8;V5T7NZ0\#]M YULI3<-8
M!Z>_(*-_%+! P04 " #H@FQ9CY[.5:<# !A" &0 'AL+W=O:A3:,0 M]N',>1#V AYLR97D4/Y)5S(8*(27\X*EU7Z?]J+=9;@'1Y7CH6AT M67!XE40U5<7D=@*EV(R2%Q5P50A. M"Q&SGUX.XF-
OE7X4@.X U-K=7F2M?&2:C8=2;(@T MVLAF%M95BT;C"FZ2,M423PO$Z?'CT^O+]'DV'?H:V8S,SW;(28ND[R 'Y(O@ M>J?($\\A7[:$5G"MV:,J%7":=0>R0*7$(#&E_ABSK7(LL7O><;US(56I%_
M[^=*2\S_?Y>\;$GBRR2F)FY5S3(8.?CH%<@W<,8?/X1)<'?%Q+@S,;[&?C7Z MUY%?7V9/) S(QP\I#<,[LF M9+C*22:PR)19B8556(@2J[7@RUM[01#=_>\O9E=#-0=I4_P(V6X3NF>J)O_'
MFPC5*\;S@Q_[PQN2A*E+!]UC29RXM)^2KR_L>8ST? C $VH&X0'=9I&;I . MR)2]H;?JS)1!X(9A="8. Z3I1Z8*(OE*-?8/O>'23]QP_0 2FCL!DE"9MC, MSEV(TX&;1@>+XG[?
I7%,9D*S\L@MZH91XL9Q^>),NOU>T,F>>58V6(Z87*)/ M[F-S\0:$22!S*=8@X2BV5&.R,:*2@\1JG2;1YLFHGF33 M),S%?JUJL!VWW'KD7E^ NJ3A!5?-B2G:N(V"F\&@YX7[ZUTB)(D3+_G'OE ;
MFCW$Q>>+S]VP:(&X9.#14QQZ=@%GBN',<,_6S\$N5K7OQ\0-%$;45HX9 U@K MW-9*!7HEK\Q M%W3_*L9_ %!+ P04 " #H@FQ93S@U)%0$!V"@ &0 'AL+W=ON)7SA?,3W?
&H%'.^8 _=2G,PZK8HF2Q8 M6:D5&9Z=1*?]H\FNWQ\V_"5Y93>^R4XU^$6)'+%-A^4SG7V7F%P3!0409ST25NUNJ^LA-/'L> M+]6Y#;^TJO->. LMSX<1X M9/2*C-\--
/\10@W6("53\J=,UB5L'/CR?7M[?77RZO?[T9=!SP_VTT;VTEM MF[Q@>TB?M7(+2Q]4QMES^RYXM&22-9E)\BK@'9V%"F?1*A^RV;)T?C] MN_ZP=_P*T]V6Z>YKZ/^3AM=MKZZ_?
*!^G]Z_.TCZ_6-ZPJ)KMV!4K3:@(]7< MTJDCB.RXF&)^K30)E=$YI\UL/\P..K1B6HB,@$%B*G/I'LGI!HVJT@]V]OI) MO(_"S/-PQ@"TL[<_C _74QV<7%MR.'OY8X=F1A+C'Q/2,[H3BBZ,4"G2
MI.,01&]P3.>5 >&P- #R:>CI#)0%=D2^&PQ=HO:^>V/OLERBB+):/I(*1N'AD;NL809=N9:*!MOE^_G MA-I-XD&KTY,*6XAT:IY*;Z?91H,6:QT4]SH)!SC\9,+QDXA?UA(M(-$%9VQ$
M3A>5RBSY(FH$F>G*4 JR2)3&289P4Q@AW+.]J'+A4T=B*60NICEC9U%(A([L M*)S(H=D\.\]N/=4!0#0 /[92HL]41S/E?]!V*+PV7L>($C# I)9%(1(O<@2 M ;S=U:=*2>UO):0'R- K\UVJ>8^"=I)
MT$0[6$I=@4SZ4$DK_:JMZ_-,%Z50CR0L+CTXNG^S\TZML9=@YR >DL()C9*8 M"6EH*?(*FN]]H>YE]TO_9Z$">#X/6'Q% H@E\0")>A_\<2< 8@#]M[I,AS9V%R"2<(MA8LR9
V'^UEB7$BA#HLQW3WWB]OC30US$]DWA,T"OM+.9[,1,-4V,)0H#-[, M\7#PWW:*F1>Z:;$MXNENO 4*-O/PXK$4&F+]+&AGVT?5:?V6>-I>O\@^"S.7 M"KV"9S#MQ?M[$9GZE5,/G"
[#RP)'$.^4\+G PY"-WX#UF4;0S< [:)^:XW\! M4$L#!!0 (.B";%E'4D8C 0, !@' 9 >&PO=V]R:W-H965TV_G^V0-%-;-&E?DKOS/8^?N]B7\4'(7RI'U/!8,*XF7JYU>>'[*LVQ M(.I,E,C-
RD[(@FCCRKVO2HDD^E\?R6):,%5,<&6\E6B%_66683+["""D&&J+0,QKP>\0L8LD9'Q^\CIM5M:8-=N MV#^ZVDTM6Z+P2K!O--/YQ#OW(,,=J9A>B<,G/-8SL'RI8,H]X5#GQH$':6T M*

(Y@HZ"@O'Z3QV,?.H#SMP#1$1 YW?5&3N4UT60ZEN(TF8;-FNX4AW:B*/< M?I2UEF:5&IR>+F\WB]5BO8'[V??9_&8!L]MKN-M\6JS@9CF;+V^6F^5B/?:U MV4TGV/_C>YWF_?#N/ KZEW!
[MUE M&('UP_ 2_FT_V.0(5Z(H"7]RR.12 >4:30,TE.2);!D"X1D(UW;6:3O18&*0 M$8T6D]'46!FDPEQ\92VQ!KWA\+SC)[TX'%F J+A6;3^:A-$P:>TD M',*J/C6F8@D5WU7V!IE^%
759ASJYYT&H^!94S1H);WH?)/4[P5)T/4&,=R] M^"+/ZU&<=+PP26 C-&&=TL)^;Q!'W4#<&XS")O#:B?<[TZI N7P&[<]P^@=02P,$% @ Z()L63QL,$G) P $@H !D !X
M;"]W;W)K&ULQ59M;^,H$/XKR'M:W4E1_1;':9M$ M:M.LMM)NMVIR+]+I/A![$J,:\ '>M/?K#W!LZ"F-]MM]L6=@YN%AF&&8';AX MEA6 0B^T9G(>5$HU5V$HBPHHEA>\
:9G=EQ0K+0J]J%L!.#2.M$Z3*)H$E), M6+"8V;%'L9CQ5M6$P:- LJ44B]=;J/EA'L1!/_!$]I4R ^%BUN]K$']VCP* MK84#2DDH,$DX0P)V\^ FOKH=&WMK\!N!@_1D9':RY?S9*/?E/(@,(:BA4 8!
MZ]]W6$)=&R!-X^\C9C L:1Q]N4?_9/>N][+%$I:_IV4JIH'TP"5L,-MK9[X MX3,<]Y,9O(+7TG[1H;--\P 5K52<'ITU TI8]\FAQAYE#62NA9HOW4XMOF\^H)K?YX7#VL5^M9
MJ#2FF0F+H_]MYY^\XW^)OG*F*HE6K(3RK7^HN0R$DI[0;7(6< W-!4JC$4JB M9'P&+QTVF%J\]+T-J@H$NF<%IX P*]'J12>T!(G^O-E*)71:_'5JVQWJ^#2J M*94KV>
"YH&N!0GB.P2+CQ_B271]AO-XX#P^A_X#AW+6_S2[AV^;%8I3]/'# M-(GC:_1V$3LIH)IF3)Y$#G'CC:V4)@7BUB+)MFIIX8(" M<<]D*S K
/U,6%&WI6'ZZ>Y^V4=!_N*V.XD]V2T3CZ(\\K4H\0)+:K4MJV/E.1(>4.IETM1C[J(O6)I1A.93R0,<=Z=0#'%^>E&\Q>T;F6B$ZLD6%Q=Z#BB>GQ+%C[$M M>2N(NUJ<8^[8)UZF9-
[Q9U[4NDO>):@#BMUB8V_AU+/9<*6+S=5.,DJ]BNQT MO];R493Z^F249>Z0^_^I-A!Z?9J"CIIYC4A]:[9,=2U[&!T>/#==GW?FW6M)
M%]Z>Z#JK8:==HXL\"Y#H7B"=HGACN_Z6*_V&L&*E'VT@C(&>WW&N>L4L,#P# M%_\"4$L#!!0 (.B";%F_'W1E; @ +<< 9 >&PO=V]R:W-H965T M\F"+(!M]?'V"/'N4ZHM>,V;(USP3
M^KRW-J8X&0QTLF8YU7U9, %/EE+EU,!2K0:Z4(RF=E.>#>(PG QRRD7OXLS> MNU,79[(T&1?L3A%=YCE5FRN6RA]:&67A@0^PWQ%9O M)\AJ^0,U].),R4>BD!JXX84UU>X&Y;A
I]P;!4\Y[#,7UW_YY>;C7\G-[;OK MVX\WGZ[)W9\N;^_/!@9X(\4@\7RN')_X)\Y^5D*L];D6J0LW=X_)UJQ>)* ML:OX28;WK.B381B0.(Q'3_ ;UH8.+;_A(7YKJMA;=&!*[N@&XLJ02Z6H6#%[M_;?
+A38*@N3O7<8[WJ-NWI@X)[J@"3OO069HIAY8[^+[[Z))>/J$YJ-:\]%3 MW%_AHB?Y=&M)KG\KN=F0&Y$ "I @Y"ZC0EO4R9]SP1>E[J8A']>,O)-Y0<7F M^^]F<30]U40CRFN9I4QI0HM"R0?
VW10OD# $1+'X:DEQ3MV'9T>$R[(3Z5@ MEDG?*E+3$)3)4Z8)5"PK>05.-D0N"7-2>"V%/E*5:F(D87F1R0V#752D).4* MBH8$$XZ ."M3+E9
PA0WI:.@Z0/74FT:TF.4T#+4DG$#D)0+S5-.%6=Z3U>F MC.*) 6=Z*@M=QX-2 M<%,_!?MLWP!S7&@X]-JWD1YP>4\=X"LFF*)9MB$)Z 1^5,!YL;$V74G@BKZW M[*U/=CQJ?2F72Y[8^
-1C6.=)YGEU%9@VVV!752[ZFB%4/)LZUN?Y:+-QVWD M>2&5J?BNN=VY9HH44G-$-+!:M1Z F0#@HK1P@_;(!7HL^/8?U@6UO)6D61/4 M%@*4SV7:)S]6J 553)=0AAUE$VV
/T;C9X@6E$2QG_"\S D 9R//L4/-)237 MAE%%CJ@A&:,:=JP5=%LLRR^J=E5K)FC-(M*\L*6WX>M".@RHML1C0*D#L MMK) 9<9_J!P!S,(+F^IF;0FI>%(GD+2I MU+*:4))WH.]VX#TR7T+M?
0S=&7;,JANK/))66L6;-DBRGS!,(0JJ^ JD7D. M+O?I5%N)BG"M2Y\<^R9#Z(S#, CASY4B!Z4M'Z!(UQ94&S!"I[9QPDSRMQ.: M,9&"OZW3=P(%F2UE!O,;8I)Q*%DV-/4)U,=C0E5V@Q5U%244-
"N_"I:,:>V C1PF-<"*O(G[(81XEJ$PL'5)N0*/J"\PZC[0 M#&HBU16?%-6':VO!*9AUP*Z]<@=R.DO@-[-K_ W-PG !TP[8UE&L0=Q>K?[? M,ZP/W0[R,O4%5O_.9&VPV4M;6[NP;"P@96"T\Q M_H?#4V
53?_-]FS IJ!#$AW![);X&SAPJ?5H./I]H>RNH7[WKZKC>OU@/P/ M]2SVF@FN$V<8,R[% 1Y;3JNT]IZ&*U?)#H](!P:A9JA"&8'O3/:6/XHXX3MY M9F\V,]'_)Z'?,PFM*?
JX8\81DF02CG_5J,"$FVY>U>Y]J+RRW;?K2,HR[BI) M42KL^T[NX9)212<@-_)%],ET\V5X+T#=NVD%JW;0> D'C<8@N)#\ J*3 (P/XV%%YL M:>!8)&PJ(5'E8#P\V=Y%88S$=P7XP
.JS';R!62@SUH\.\8%RQL;AYNAV4S9NUUN:#2*8'"4E1A)W;G1"ISP!'Z0G]33QG_Z] M-#8D*\W<6=(V:@Y#3^Y>'3)\=;CC\4,,+5ZMQ? @Y:_VQ2Q+WT(?4!0R^-D'
MAWX=S#::_P62>Q>RU=).MZ[0/4]Q"VGN:Q>$YD\4*C"D5Q20610,)^-ZRQL2 MS?KQM%[/I\%L.FT_GO1G8;W^T7<72*K1-&K@'/:'#5$\"X;SN%Z"@/FL7GUR M2AU%\V
>3X^WJ.;UZBB:!//IO/5XW@\G]>J]5$O&D4^]81R.C_<0!.4GTZV[M4=SMK?;]!KL P?N9JF1-AHC=.!B%HWTI_ZX030*YT$\#_>IIOTPV@/RM;J] ME,[#_%+R(\B/^K?5&[#\UV-
MWMIC5.]"_V0%].@O&\:3] M&,)I'VWPS*P)LCCL#UM^&P:C<1,LVZ%31RUDSS-Z/D!U%(7!))H=MR7,_XOH M;1?&V1-R/VYA!-I%39P^4QC\;]?7B4'K8U+.U,I^,L-#2"F,^ZY4WZV_REVZ MCU$-N?
ND![FVXD+#L+>$K6%_.NZYXU*U,+*PGZ86TAB9V\LU@_ZJD ">+Z4T MU0(%U-\J+_X)4$L#!!0 (.B";%E+L01:6@H *@C 9 >&PO=V]R M:W-H965T)UN M9N)-)L[EH=,'B(0D-"3!) =]]?
W.PFV+Z:%R[F?@X.//+\W M]I-;*N7%E[*HW+/!TOOZZ<&!RY:JE&YH:E5A9FYL*3U^VL6!JZV2.6\JBX-T M-#HZ**6N!A?G//;&7IR;E2]TI=Y8X59E*>W##\: =>*L72T\#!Q?G MM5RH6^7?UV\L?
AUT5')=JLII4PFKYL\&E^.GSP]I/2_XH-6]B_X7I,G,F$_T MXV7^;# B@52A,D\4)!YWZDH5!1&"&)\;FH..)6V,_V^IOV#=HHM9C7W^ MXL7ER[?BP^6K]]?
BYOKR]OW;ZYOK7]^='WC0IA4'64/G>:"3]M Y%3>F\DLG MKJMHU%9\D,5* MB1LEW;B;).7+4U?+3#T;("&@0\[@0_W4?\&S^RELUO*7U^_NQ;CJ?CANY-T/#X3NYF)R]LK\<[4.A,G
M*5Q!J]/1V6Y3)CP+6L@)B.#$G);=T;)$*.?EK-"(4R>DF%M9*LI6@:HB2J:A MJT6T0^@J*U8Y#4KAEU:I)X6Z4P7/2L[GI596VFSYD A9Y4)]J?%P(MTOCV$L9 MZ"NKR1E?
$40R7,G8>X)REK8]F/-9:,G'5QJVRY$;)"!OO"[8;4AZ\U-M-@EB-IE9F:K3MTU'2K%Z96M#[H,&38(0+[.RC\T.."$/!HUY!)N22V3^-QQ6 M(I/6/M
$;W3,7%>YOM/Y2A:PN0H)#&*%0>RSGH94@@EDP74"<6WN.1,KSB-P M0[X(72*Q+%L5E:H)&)9F&KQ MI.!$#G2&XN6:=(;#W@7O-E'.1HCB+[8='#N'AL3)P,9S)#Z)NLX4'R<3,V*9 M(RX49*
[9$N<693.L[/2BTG.=41Y3>=DJ"'HM7ZX0=&@6U"93]@;7MLIKB+\S MY9NBY;IZM*E!I/*:+H4E>0GR_3V$"2U%78//0Z%J=H-4Q1PS;;-5"6=7F6HT
MS&00'\O:RIF@2FG8:*$JL*+PR0P.!L2\0YODEQS-GU>H;UQ-UV=#;0WH.JY@ MD.V>_E3KBOR5
,F\N=RG9(U;< MK"IN!8KX\-N6($V3DZ/)3@%C+H] M:5S$"L0!"@-7G;+A(PP:S84,G5!'8II,QT?]''9/WSZ_W"EN,C[=(^W.V2N# M$]A2*9P9:E/;^>-1,CHZZ276,WW]>47-Y!X?
C@^327KZV.$^U[;C(?.B\!J= M)*/3<32R11@#IY/D^"B-1O8Q^8.6C^VBOSM+XN?>!"7#)R?I\?[4[UORB$2< M'"='H_&&4#'QGNEO2<1)FIP>]R=BSW1/(DZ3=)KVTMH]VY>(1T?)X6F_8#W3
MCTC$-)F>3!\[_*V).#Z>)L>3V-M;A#%P-$G&T\TAKW4=S9&)?##9D,DH2;&%_X\.:$MI<#'6C348-4 1MI:Q%?6%D]J=0D(U!5NAIINC[A) MZVQ5H,B2-#U8
F1I[[SM/4YU82*IHM%%D^^_&>J8QB7;H+PU=Z4K4]:R>A"Y M0;$B=*9!'!J$XI_>E8;B%ZAP1_?5N36E-&.&J>B9='!"H+:4=RK20ECM/HEL M*0F"AOX0.@LR,+CC/-T V,!2U,8P++
&3J@V]U@D4K4!?2'F*]Y)4^%>K1DU MP&5Y)F=%@W'6\B%@+(0_0"1")(A7;>GF38T)P2L=B"5SQ9AF1A9C(W?A8*Q> MP(\%J<(0.^E+3NJ.!PX#N<"%FUDRNO50XZP@778KUMQN-_#%O0
3%%R'PBK M7A5O<^0RB%0JOS2Y2R+,.>LZFA;C:[#4CJ?3I2ZD1=C-?$* BK*PD%,-"(FV M(-]01-A!HP2\F55%-P8=0DR"IFW!VBZDK6)0GY"F+>=^ MC<,&6+M6&5'&QN!IQWC,6F'U)5,-
#A/R@/,+\>/#:MT 5\QO*#X2CKR;5T04 M7J!W9P%"1(&844ART+4@-:/L!, *RBT.A[JV4M.F0#6HQ2BT6\VH#GG-YHJH MP>@R@&EM4@<=7 /C]1J9FI:-5J8Y$1H%:<&6.#KX1=Y)!
+Q9GBW0N,;\/D6 M@W./LDZA'.-@#72VQ:O![;:'*;%06NB52@P.KE\%! B58286M_P_TJ333:+ M:DN,$&O"G3NL-2&M^J#?'^E,2D=GK]]>O^9_QV<_)8]L/[M V[+RAO51]'#> M$.+YWQ3
9(X_9J0FOS]4]QB'X%E^0;%^C6+1RT!G6+\]PR*YH6D#(8O9PX9" M-G[;0<6VA?H)QVY1Y6 T2&A9?)!3X<#&"6/*X.2U.X;B9NT,63C#RYI;JMMX ML6?50EH^H1J3>'#.79Q)!9*THCS)O+&!*[VA#
='3F*5VO$G%?0J"R3IO0BU M7-2Y3+\G[<:C[X?BEE^HQ$:K\@U9-D_K#:]6=+PX-&W<&G3-=%9@/R]JN\3H MW0K;,NKAUF&X64^6,J?H",[^-L@=4;#KO?Q!]/5$J>R"OQ%Q@L_J\"%%-]I]
MAG(9OKY8+P_?L-Q(NZ H+]0<6T?#X^D '1Y_%Q)^>%/SMQ@0VYN2_UTJQ)^E M!9B?&^/;'\2@^SCGXA]02P,$% @ Z()L66X?8>\@!0 !Q4 !D !X M;"]W;W)K&ULS5A9;^,V$/XKA+;8)S76;3N'
3N) ML2ER(4[2AZ(/E$3;1"312U+)YM]W2-FRK$B.LD>Q+Z*&N^6C8Y;+A&;DEB.1IRGFKQ.2L)<3PS8V$W=TL91JHC1&5?Z0B"1E[4L1%?&)8RB&2 MD$@J"QB&9W)*DD09 C>^KFT:Y9)*L?
J_L3[5L4,L(1;DE"5_TU@N3XR!@6(R MQWDB[]C+%[*.QU?V(I8(_44OA:P;&"C*A63I6AD\2&E6C/C;.@\5A8'5HN"L M%1SM=[&0]O(,2SPZYNP%<24-
UM2/#E5K@W,T4YLRDQRX%/3D:#J^N$./X\N' M]TF%OG_7OW:;]1J]O[L^1':#/GP:.;1^A#HN@^R5!$>;\E68+A%.69U(@ MG,5HKE+ZK%(J$)LC"7*G+%WA[%6;[Q\)-*
<9SB**$T0SR',.9ULI2RT<8PF: M-(MI!'\QPIP@G5KEMNXY]#JN1K=95Z:FW/=)WA#TXW M!=H2,"1R^N5RHG=S>C=!,\FBIU+!LU.TLX.EQCB*>-Z]AD+' M@<8CXY,ZK#]
<#S.U%MI=4!V^%4VQ5@J=-OD*&%WP';'=,? MO&U_'YM^KRU^"-LKNU0CWV!#,WL?MK]WVKO2C0@_M'QS4+GZ %[;%F!7T-G\ M5J,;PE=Q<3^.-G-_!<([9M^W=F9\
<_@.PC=+_"C"PZTF\"M4X-J==Z*0?@>Y MX=0-!G8;63?9PNZ"T+[70M77:,;^9(3N.OY\).^;;K]?)?J*)\ KS!84VE) YJ%H'?=] O'AV M*PC)5OJI*V12LE3_+@F."5<"P)\S)C>$6J!\^QS]!U!+-P04-"
#H@FQ9 MXMU=C"\) !T%P-&0 'AL+W=O)$J^2*J29'FM*DMV6=KX(94'<-;D8(4!9@$,*>;K<[KG MPB%%*>M*\B)Q9H#NT[?3#9RLG'\(F5)1/.;&AM->%F/Q;C@,2:9R&0:N4!9?
MYL[G,N+1+X:A\$JFO"DWP\EH=#3,I;:]LQ-^]]6?G;@R&FW55R]"F>?2KR^4 M<:O3WKC7O/BF%UFD%\.SDT(NU)V*OQ5?/9Z&K914Y\H&[:SP:G[:.Q^_NSBD
M];S@[UJM0N>W($MFSCW0PW5ZVAL1(&54$DF"Q+^ENE3&D"#-^*.6V6M5TL;N M[T;Z1[8=MLQD4)?.?-=IS$Y[;WHB57-9FOC-K3ZIVIXIR4N<"?Q7K*JUTTE/ M)&6(+J\W-T&N;?
5?/M9^Z&QX,WIFPZ3>,&'7;BW4IX6@UI](-- MY=T-IRT%Y2YZ?-78%\\NO]S<7-_?7-W>WXGSVP_B\LOM_?7MKU>WE]=7=R?# M"!6T<)C4XBXJ<9-GQ+T5-\[&+(@KFZIT>_\0T%I\DP;?
Q>1%@7>J&(B#45], M1I/#%^0=M/8>L+R#Y^QU>:XCLBH&(6TJ+@%7VX6RB59!?-A,2Z47HE_G,]" M]$B:?^[S0J7D<+\2*J1WH9").NVA4H+R2]4[^^6G\='H_0LF'+8F'+XD_<=#
M]J*X_6!OO]Q?B?&Q^.6G-Y/Q^+UX4:?XK&P*)[)#/ZL8E1=N+BZ]2G4478]_M5P)TXF540J,B18:,6L4]Z(T>)D*99?:.TNK!^*C=[F(H 1'?_OBY42$L&1 MHI ^KNG]4GKMRB
2(W5>Q=3HJ!>2BQYE"S0!VA*=0J@T+"M3(G$V+9-(0%V) MRBX#_!+"@#"2"NNB8'_8"(2M.FG7PJ@%Y!3>)4J1W4&L,H4M #=31JNE8@W8 M[$S),%:N-*G(Y)*@
Y/R&A)DN@0V)=1\K@B)W4+2%W-M)7!C)8'5)*DOG"?! MX)S-T-F;^ #@MU#LH=CPY@7(SC(.*R,2NB]"@M7LH,3EA5&/&B9!!JU1CY&(M%O@JXVA5'17G83&>0R)I>U$8GAYR!_8W2J(\L>8
YQH#4[0,M1V>35O^K0MOG) CE M['<*#4S-F-^519+N=1'[5"->:C<'H?AA(*[K8) !%-"2(@_O;\)-GU$L!:48 MLJY*VVZ&=PH)KSEDB&559:M,)UF;N.ALU/: 55=J-ZD4(M*/A0S$?8;\WI)+ MD=$A-
FD!5^HP(Z@IW&38.EB4.=2D^J-LW%]:C@86(1V#LU!#+,,96N'KLQ;E M&<*3;YO$Z:S"B&&$8KBB$?]D)VG'8Q?G' ^!4)(MT9=U]\?"% 5B7$&6"N.D
MK3S0^ER:X(0.H80*J+7IC$J]8;/:SQUG<6)BDM'@!^0E.RQFVJ>O*[: +SA= MV6DS4Z=#!1\LT40 >PU&([(^P?G(P.4QXA6?4(_*H.J M0XPQHN3$1\VD5#46G8,WP+.,6TRPTJ-HJ
2E*&@A;3)WI8V[N?/$_S.5$%+*-KVP>H[,P:[">3:CRJL=EB":(4C, M,"P0'B%H,@B?5Q .H+S^J"A[F\D11+E><>1YW&(A)AA1O41&Q#;43>,KB M2$G86^_^7J8+>H$8$:B-= I+E1X8B4+=-
)_)*:^J.?5I^VCU/+.STL!#19T< M8#2W0@V\=DE2%IK8'/989U_S:]&^?D8BKH!ALF*:\30I%&%?4V^355" MV=Y,'EM=L!XVHEKR6 MFK!.,)YYJMW-_&W;N5M#4#5W;ULAOG RGX= 2=H=$3+Y9
PC@H(Z^+4M%?'Y M^M/]0. =2'31:AG47%W<7W)6P;[4[I?GQSH.J69ASK*Z.,SPNE3*QT#KN=9 MW;M'3><-I,>KZ6 DD"BF&8=>C2>3_F@$S:AF(G.,_V;-P/84U?\3U_&?PO5! M%2[H^ P9]'?
%3@ZG@Z-&,"?8>#PX_+G?9&$=T[_0.%4+9G1T>%C2'$FG3\WV M%>CLMEGF?'C.1T\0'&UK;= E\H(N3M+=L-UGG8_U4%*/$"$RGL#W:FG3,7(%[DJ= M<0MJ(UPX&,KSHF*EDF=\0/K-
:F+BB^;X>8%C7$L*G8.95SS+(&D]#1"^.?Q\ M=@F,.*>KG_4FMTA=7?[IDD@K_.#)328)8M()*4?1L#)9WS-MGSMT:)#Q,(4P M+76JF)/HI@#[R-P$U([BZTI:;Y34W,A\R8EQ*8W&-JME'XJ,\S)U?
7&K5N(& M72YQ;.AWB3JUBT@C&C)ZAB;^ QE%"C]^^GP!5DRK5J-[W/G8O- M"MJ+]K-_ U!+ P04 " #H@FQ9=:MY::0" "L!0 &0 'AL+W=O=*Z4MN.H=*X^ MC6.;E5@)>T@U:K849"KA>&J6L:T-
BCP$52I.D^0XKH34T604UJ[-9$2-4U+C MM0';5)4P+U-4M!Y'O6B[<"N7I?,+\614BR7.T=W7UX9G<4?)987:2M)@L!A' MY[W3Z<#[!X<'B6N[,P:?R8+HT4^^YN,H\8)08>8\07"WP@M4RH-
8QM.&&75; M^L#=\9;^.>3.N2R$Q0M2WV7NRG$TC"#'0C3*W=+Z"V[R.?*\C)0-+:Q;W_0D M@JRQCJI-,"NHI&Y[\;PYAYV 8?)&0+H)2(/N=J.@\I-P8C(RM ;CO9GF!R'5
M$,WBI/:7,G>&K9+CW&1^/YW/;NYG5W

^!V/HH=8[TQSC:(:8M(WT":INE>X!SK0^@G[R%-TL$>7K_+L1]X_;=XS<+B4X/: MP6S%K84?YPOK#+^(GZ^EV](&K]-\E9S:6F0XCK@,+)H51I.#=[WCY&R/UD&G
M=;"/_G_WL1]Q]>UN!KTA'+P;IKW>&?R#A+L2X8*J6N@7*(4%7 G5"(E2L-X1"\EY+H()GTL)-(XQ#HU[@%FLR#KC*?*E +_EP T+G7!YL MYU?+9%<*!YJVV%*L$"C+&F.VQC4U*N="?
VJD01#Y+W[]5:N!@!H#N;29(MOP MJ8/405%&_.:T902/+"F9AS0*J87.I%!@'2\$RF$XD*3_ZBW%.Q54H5F&?\(R MM-&N+:9NM?N*SML*_./>_F.7PBREMJ"PX-#D\.-1!*;]&]J)HSK4XX(<5W<8
MEOR=HO$.;"^(W';B-^@^Z,EO4$L#!!0 (.B";%DW40!M@P(+T' 9 M >&PO=V]R:W-H965T6 MT:61:%,TI#%5=&R?37)M+!([LYT6_OUL)\U:"!5B?$E\YWN>QW>V[J(-%_F?)14F4-L4*RTH
R2RH++#OND-<$LJ< M.+*^N8@C7JN",I@+).NR).)Q @7?C!W/V3INZ"I7QH'CJ"(K6("ZK>9"6[AC MR6@)3%+.D(#EV+GP1K/0Q-N-7Q0V-3"9WG-\;XRH;.ZXY$!20*L-]&\-M4R@*0Z2/\:?E=#I)
]Q=;]DO;>XZESLB8@SNETDZ/CH!!TARM#/G->2L$Q&6&EMPX#3 M5F?2Z/@OZ 3HFC.52S1C&60]^.0P_OP 'NN(3_R#A JI3%+B?D._Z M8<]YIJ^'!WWI_)_Z[,WJ>\4(NE<06+[@+:^@[[(;NK"?
SO2VD:Q("F-'-R\) M8@U._/&#-W2_]E7Z/K6]/T#!P]X.2YT'>67@>[D?-GD?YGNN?=U%-IGBG M'Y4@5G802)3RFJGF47;>;M9WJFVZ5HAD5C*%[9;GC'E>ZM=IGK^0K"!.C])>=J:QB!;F+'?P%02P,$
M% @ Z()L60!ZCZM# @ B@8 !D !X;"]W;W)K&ULG95-CYLP$$#_BD6EGG8#(5]M"DC)ME5SV"I*MNW9P0-8:VQJF[#[M[VL;0M,J8:59() M66)MIC+W524!$Y=4,C\,@KE?
8LJ])')K6YE$HM:,ZOQ0@Q+.=;$CL!58(&*3:$K"Y'>$!&+,@H_&[8WK]EC;Q?'RB?W6UFUH.6,&# M8+\HT47L?? 0@0S73.]$\PVZ>F:6EPJFW!4U;>SDHX?26FE1=LG&H*2\O>.7 M[AS.$@SG1%
V2-MK0[,"5ZK*-'.7VI>RU-$^IR=/) MQAPO 8F>)":4YV@E)>8YF&/7*O*UV<'&^6E'6[>T\ IM@AX%UX5"7S@!\F^^ M;\QZO?"DMPX'@7NH1F@2W*$P"*<#O$E?
[L3Q)E=XE\J\0X=7M.&$'BFI,;M4 M=0N=7H;:[V:I*IQ"[)D/0X$\@I>\?S>>!Y\&E*>]\G2(GNQJ!F@<'&;WXW-M MM"*BTO\?0YBO"5]R& MF6^Y+7JWQ=K)UI4KML&PO=V]R:W-H965TE?
Z:SZ0TZ/L\S?+S MSLR8Q9M>+Q_-Y#S.3]5"9O!EHO0\-C#4TUZ^T#(>%XOF:8\1(GKS.,DZ_;-B M[I/NGZFE29-,?M(H7\[GL7ZZE*EZ/._0SF;B4?6DJ%27^W@9GS>(58AF#S(=S)-+2-
0X]N:9Z<4:1>Z[QON[PO;P99AG,MW*OTM&9O9>2?LH+&< MQ,O4?%:/O\BU/=SR&ZDT+W[1XYJ6=-!HF1LU7R\&#>9)MGK&W]?[<,@"ME[
M"KU7@@HMKV(3]\^T>D3:4@,W^U*86JP&Y9+,.F5@-'Q-8)WIWWS\(<&U^_N/]_F->D$%>;O' K^TP-_'O3^_P!PO4XG4!,5SI4WRIQRCDO0@9\=ZBG_W\H%6> MKW\/77-1;MMF9IE!2DN?
F[HN]W:;8[']F\$4DF&E3 J:R6I8>06.V\+(^5#J M\H ?;?W]Z> 4?5 /4F?V3*.+JJ?U!?X'-TN MLV24+.+4/3C;XIF'14 ;TS0,&W/=*!(G308,A*#I*'-%(K ZV$\^@K;VR*2
M4^P[=GB,5:P9#HC#W(\P"3B"3)V"L_3:B?.U#*2&:3*-;5&HN/L"A\2KAEXE MJ4MQP%SN'',JT.#RHDU-'S-**BV#B@UG#@],(ZN@7B@-*J*ARL85CY!BQJH= M]!U5**;"<59
,!$ANE,&_.1XD$38]X@S$T6DYG"!!0]=I]/(PX%@#0?]'[9' MA_65'*VCFA91[1UM_-[8_=2'%'7GW#87>=B6OKDT<@Y M>Q#J/JW8>@$6A!X59!
['A%:!Q;AP0YA%D<.=X2C8&60XPW,@P,ML2P3B$9:6R;45(%8V4L%H)#_-H-_)' M1I.A@#3I5\>*ASAR&-@A<;[Z./#I 95WN["V)8[G\X(H\X(X'!PTNGPGE^(B M.2394BUSMR;:LH86*D]LZL;.X6Y+&?
MU^=DIX]CGKS9&S"S.$&50R H86QZG M<@:""3)(%>OU$U#EE/MJ3P^?W%:I);>D;D?T=[__.2Q>1Z&0/QZAU+#&_:M M#DB:,ZTL#H(H%'/.&[-=UL0B4/=]W@I<_!9BV\LT.
[L5RCF@TZJ:%)\TN^ZN MWR(2^@GN!RVF8"%:S&$"1TYKY) 78.F8Q@U@1]2VB5'0NHLN>"EI*1;,:88@ M>U.G_=J K!T-7\A:#.%-X8(UP6C7=[2T()(X+-C)S@;1EDC1PHVTN 9*!Q=M
M1A/(_<1I)4.@:\%SC3(2X2!T:T:7"U'K)&V=834*P'0D8C4B+X+"ZF\1U8#? MO^WY'\K1_QQ&;I[/P4GLAV[KUV7U?P8\@&+;_-,C=5Q3RYP5!CT@$5+L"0? MN8PA@_D>=[YA01T$RJ"E(TV
>E1B*Y!=R<&Q&S!SX.3W I^ZLF'L=+ ;^+HC M?6W7L^TQY$8'S]= ;,NG70GK.2F"0X_O;&<#Y^[XOIV<./;\FK.W4A,+,?-J M!!8)$Z]^J#S,0[%-!'"YK0GN.1<<PE)P& 'OUZNIF-
3!J45R7#)4Q:EZ\SF0\EMH2P/>)4F8S ML +*^[/^7U!+ P04 " #H@FQ96R7?A1\/ %9@ &0 'AL+W=OX=;X'8O M2+JW.!SN@V(SB5!;\DIRNKF__H:297,L65;>C_9#RY#BF\.9W\R0]+NO6?ZE
MN+"V)'].)VGQ?N>B+&=O]_:*T86=QL5N-K,I?#G+\FE<0C0_WRMFN8W'5:'I M9$\P%NQ-XR3=.7A7I1WE!^^R>3E)4GN4DV(^G<;YU0<[R;Z^W^$[3<)QS^-R>V/*WV5$.L;UE+>-
D:M,BR5*2V[/W.X?\[0?C\E<9_I78KX7W M-W$C.0 M.V0T+\ILNB@,/9@F:1W&?R[FP2M@V(8"8E% 5/VN&ZIZ^2DNXX-W>?:5Y"XW MU.;^J(9:E8;.):E;E),RAZ\)E"L/_O'/PU]/R.O/\>G$%F_>
[950I_NR-UJ4 M_U"7%QO*1^27+"TO"O+7=&S'N/P>]&79(=%TZ(/HK?#$SG:)9)0()E1/?7(Y M0%G5)S?4=VQ'-KFLAD?^JF6O51]M1^69&= J*-LGI8%)6E66@@F69P6)$['
MY"Q)XW24I.>P'YIA=0VEM[%-0S&"R7URVQ#6K[334YM7B_@)NEE'.&UE=2OL M1R3YF$VG-A\E\:0:;I*.80?D+OJ:OUEF?45XJ*B2S$\)!#4F@AI2*#%?;'FH M8^+^6S9" \F7L8AJ'?EM
E>;$%N4<6F7F;@K0F4H_93 4&TT.;9%,K9IZO,K M,&S@/C;/[;@J1D9947IES6IN=4 .)\!^@78L 49.1E H*:%84=A5D=?<4,G9 M:J)?"P&=AP37&.X:S#@UD:1AI%%:Q#0U(O+J?$-
^3D>3^1@:>L5W0V!BDTFS M.*_DKEDF .G_MGNR2TZF\61"/LP+(-NB((=C8'N)V[?5FKYV-0NV?_+AL/J+ M[[\A1_$5[)_1%W*4PXZIUQ[^/,_CZ3+_T='1,O]B0Q6N24RO%4FZGB'"=;1)
M@3J*F:V$R.1JE_1L>KW<]'KPID^FLSAQ2]FUQ8NN/=Y?=S/_GR^LH_!9G%ZY M)![N%Z2L2-TV5W*9C.3ZZ)';T.O80C^2+*\ZNES8CY_6%K:\B$MR$5_:58N0 M?P;;XZ=X],
<*9**0L9VY&:M@+&245QVNF^5"AQ^L0H_32AU:UQI_]9,1RNWAJ%]]L,FCHYAZ6N:Z=X-UU_9WY/R K8%<:P"-L*(Q$O&FS?M^_R2 MR="+5UM4[/LY)#52> FAVE) TX
'=3_B0=W@&L^I7Q^GH5[),NWU9#VG ($< M+!8MO_Y,HTGA$=\V1FT$*B+"J+^(H4P+CVQPQY3J;R+ROPNF>W,K)=%< M/J6P)?Q>PEX3'H1[16008/J)#(I+U4]/D@ISO5T&4"E"0-
K!$RG5O3"O3V^ MGC.B >R.N]AG@.U"L7%*(LJ41%.BHJ!W2KB@41C>;HM!*T)NF7C&_*42O;F= MFB![H%JPA&K!8*@VMJ#_KY=5XQ-1C:L4,CGVT^K?_Z,9[. M]DGIXIO*_N"*U;MN_1-
6C.H5&M7*RO43<1-UU=F\!/R45FC\#O'0?86;E?C^ MO0J:\^#O3]^15#$V\"O;%6PPWPE#,^@;VXW8T^$WBLHM0@;G*8&N&8/C@R7 M.#(L/@,@)(+8%\LKR3A-@?UO.]%=;J%P;9>T"J0S^
$P=N$M2 MX#QIA<5C@(+G*>#*/"F^D/,\'EN'%D<3^-#@PH+$91,+X:R^=/]"WHXF *U6JC2,T-<%P9"1"ZBRX+7C1=4]C&' M[-P' MU$8Y1/6
KF5",2T1P(P"'"D=1H.;J)ICGT=3^B//07&M09Q%$ZIITQJH)/#;>,#)J MI2G>3MNXM:F J>OE%0B)WW7_)>^V#U]/>5%"+3W=[1-#;CUY@-2+:Q*(8E0* MQ"W6])4N JF/=SX7A%&;75\
<:XC\58.A]LX&.LK!?08@MK#8:+L-XKXYP5VG MOTS-YT$I\0*"__0/EOB/OL7?R;<-CYZ%PA\'3\^V6Z:<>KJM*400@ M'RG'H.($$3:9:2H1,E:&4<:0'%. @]%!*B%!-PFVJ4J&"1HY^^4V50FZT&%X
M[[*\ M05;=4AHB+H4#Z<_M(&)3($]6.XHA&&-((9Z[?!4M6!L+K,L)JUQ[E) M20IUN\Z0!FHXS@*M@P$L^Y3-3\NS>?=I[*?(B3>E;V-"0)@":"%$AR\C">@5 M'>]5A@IT^A9P/
T%MA.!DAH@DC>21GJ;HM?$K,$C<^,,! M:-M--M_#!Y Q3_!>FV?JF">OG@-!^OC'_3Y=ORK(J ,<2BA*4,&30[<$=\K M$-1(OE8'.A'-0RJQF30$R81,:5I1*1_.RL$!+;3)*))M&>IX<5L&6N<_H)(8)=
[I(*K(S M"0&R@#3W:A]*ST'F&'>CJ"^SD_??AK/5G73P9P:(06VQ9%(>(B: EC70_:4C M"BCLN^WC!NG^+9K[J'N8M_4F]*+Q?9]KTHN[2O^4C"&;4[X1MZMA5(?(&!X! M,.#^JDI0E3GVQ2L&
(@*E0#U&XU*08GSJBJAB6+'1&K2Q<+O/=1.E>D MW)L#'>IX" BHC0\XZ% =R8JC(T?;>F)TY;R^">O@NCV"J,./NK$\S&/8@2#_:XMJE$LA E AZ JVO<):01/@T84(/LEM+9!GVYX@PVX>,?]E*R?
0;T M)G4\15<+/EXY+'>?"_8N",6L7?J5IO+!]Q%*_:C.X_$)CF].HR_ZY;I=$3((M^N_:H -?_FHB(:"0QAH.\#T\ULZY:?IC/.DC!VF> M%!9 9XF^.UB?0[AN1P%<&J&C=TJ M GP!14#:@9RN3I-G']5T>
6ATJNIQ:93BV3?E8>V@>4!8#FA[*8S3$+D5N'%>=VQ. MEE0&_BY0H!PK+-O=!3'\DD[S8.&C6) #A"-13U7?NS!F>9_7#+[/.XN+DHSG M=O@3?OUU;[B_FUT"#"=Q2N)SE[YXJ&7]C;^:
(+R+Q1O?='G^(/6IA,?K;SYM M"R-&/L57MQ>RWO-//YZ7[>^2573!]W6$&PR:#V;M0Y:3:9:O#$/=#U ,#;O> M-H6QCUV+OMVZ"9<[Z18)'QV=G\/(7'E/!Q
M];5["X@]4PR502&E!C%Y+K!:NOYB;L,Y^U_,[1(_UXD+&GB:NW?B'#_%N^I, MKWU24.99$B35'K.'&?'\HR%EGJV).XLI",$5S! =SQ_1_N5WZ9'76]5>JUV MN;"9-
\\0\XSGW(E9K[3T#I>M/QSLKP_2NVZ[)/[+PT.^X;W??K1'48Y\3?"= MXY?D--(- 5*&9NT.."R',9B^UY\^;LOZ[^'-PN]R:D/X_.34W1_6&B*F#'I$ MARM\13=$%_K%NEZA(QJA0R@0M/=! MKYWD'22;
(D_9@&E@JVD #2CRA(T 57M=]G#O *L[VJ.['IQ?[U*7<-+M;)OB M7E;0Y+3G5%3>DW$+8WM[.NY8+H6RYTFICF_K<@E$2+!F;D'/4P#=*4R)-,#' MC('P BJQH4>#P,:U-@IMBT*[],D][Z_T#*+Z

U)\ 7)O8,BK+=4.^0O/[1D3I29K/JASY.L[+,IM6?%S8> MV]QE@.]G658V$=? \I=?#OX/4$L#!!0 (.B";%E5S?Z"*0D -HW 9 M >&PO=V]R:W-H965T#\Z#8="RL+'DE.MF<7W]
(*;:&NL5)DS0I]L4T1^1P M2,Y\G!E*^]=I]F>^D%*AOY=QDA\,%DJMWH]&^70AEV'^+EW)1#^9I]DR5+J: M78[R52;#6=%I&8\8(>YH&4;)X'"_H)UEA_OI6L51(L\RE*^7RS"[^2#C]/I@ M0
<;PB2Z7"A#&!WNK\)+>2[5OU9GF:Z-MEQFT5(F>90F*)/S@\$1??_!->V+ M!O^.Y'4._B,SDXLT_=-4/L\.!L0()&,Y589#J(LK.99Q;!AI,?ZZY3G8#FDZ MPO\;[I^*N>NY7(2Y'*?Q']%,+0X&_@#-
Y#Q6K@H,9MRKC+]--+]U.'1RGY^?' MYP7EY/3HZSD:?@LO8IF_V1\I/:;I.9K>\O]0\F<=_/T)4W4(D?'R4S.[/XC M+>M68+81^ /K97@N5^\0)Q@QPD0//[Y= %[PXUT+$&N]#).I1%K#T4D:)OHG
MSV6._G-TD:M,J\U_VZ9=#+2MY#*[DH/#7W^A+OFM1V:Q ME5GT<3\\UZ8Y6\<2I7-DRS_-Y"Q2*"YG8"BQF5%9;YM&_T"__N(SPG]#K[T< MI\NES*91&
-2HG=W76)#3[O'*B>E%A1[LJ&%R0Q%R4Q;>6:&--78_&ATC9', M5:BDZ1?-9*), R/S6@N(OJ5*5]?)?&VL"DVUV)'24*ER]&V128F6I=')XK$V M&267%[K?QFZ>?0/ZM/2A/#_(RRA)HN12PW)<\-
X\V4,27_D&+"Z1M+3LJ:<@\=U]VA%>"D.3N! MW^PSD=/T2F816$2']W*^3[V%U5F67D7%>6RV<9A)/7JN-3&=O^G85(J#@%8U M#N?D>J2:D\/ ,U;1?:?:&!X04>@PTL=? QIY"7
M$Y#&!KWT\JO&\A>' X^(&^^?!#@$9M2%QAY86N1B81$"#^H4_,]8'3:8TP4; MW/>Z 6'(L>>QGN?@V=#!U&V!H!:@72,6 3!5[)5'H$#!BP; MJ#@E.! ,&)!#JX:55-33#[J%.!M_+*
(08.V>U0C.AP,W0'2W\4IJE*%.@+K=:&<0SM@I-N7=)- M?9]V#EF&6O:@>M$\@06WCG?LFLQ]N^;[V568N[?5^^ ,HJ%&NTOK^C[?L@S'8)S#' W 6O$'TH*K(''+ZA
MHWMW>LY"HSR$/N;4]I5P&&8% :S5TB^^'4>UN/DOO=PA%G]^D_\^B !YY2<% M"*9/9^@ NY9R:'SP[42>)Z#[PRR$\'%@(P1UT.?E*IPJDTD?'X]/4#A+5];) MLS5(S%VW016DZ3DU*4-.6#-
>Y/8[;R7=R@I52+=);&Z>7-PT.\'1,!VMX]"%=ULS).C)54[&VK MXR?_.W,!#-<@BH&J376YUC MOK:RGF9X-)6LESMD&P(!@0Z>?\;WUA&V!6?8<>_(:PG,>V+;NS(-KH\]<&OG M:Z
%FH==5U@AN.]@AU?:XX+_)L;V=.#1G?5HR5F!-%Q]:LS%!"R."-R^II[; MK:U=V092VPL?"R*LQ?<(Q518EY@>=@*('G)BNTU*\H[S;7G105G^Z*"L_.+ M"N$RS53TOR(:SI5YE2;*#;T#)
U0Z3]9&+^=R95QFA.%DC1Y&TZGV7J[2-HZ M"D_41.=5%Z1N5K+M=8=^<7^T[?^H;B,M(+,PVD41^H&_9XJ&:-3M0!9E_-/$T3?"G3\USI: MF6S+K3T=:MU(>PDW38]UC:QMHO$UT8'&P,S
M@/7FP@7.2J5>YN62"F1-MKTZMASL>;17#BLI9&?WS3T1S$+NRN:QZ?8=PVZM MS'':R)KN(OASU$O4-KOPH/3MP]>9L5P]O;NU3:X>1_3L#7[-J;_>N]G*3]J M;
[>$9OI"8\CG@&:*";OC=J^F&PP3^WX)"[UV+QN;V[)H#VF[(R8S<,X[F ,G MGF$&+JTI!_?9F+K=SGZ]'F " @F."?%?""KWQ2'MK=CKP62XL7NUK=VK;>Z> MM;WF*?6M6!;
[KGUI;ML993CP8);/7/[RGOC(W<9'[D/C(V.SX0[O=NL8*K'B M(F,'Z]9WO?ME^=$0>]_RJ(@>>]SZLL'=9\O7--FL70_I<7IMRNM(+?2N@1VV MGC3)MOI_9_=V;;
(I2369^G5/O0Z:WN^;9&U5+D^^=@SGW3W/;EV M/*%%Z.!#P/1D&\F >]D >SIQ&O/7\L3U/RIS&*-1**E54+H(F MU9+'G"$/.CD>\T3PK%=^BC/ 2D@&V"/6JP:86:]*!?6/ @K4;T/Y$?C>2L_X
MLOBJS.36UXDJ/[W:4K&PO=V]R:W-H965T[%(BCP\E$1ZN%+ZARD0+;R40IJ15UA;G06!R0HLF3E6%4K:62A=,DNJ M7@:FTLCR)J@401R&IT')N/3&P\8VU>.AJJW@$J<:3%V63/^\1*%6(R_R-H9[
MOBRL,P3C8<66.$/[6$TU:4&'DO,2I>%*@L;%R+N(SBY3Y]\X?.&X,ELRN$KF M2OUPRFT^\D)'" 5FUB$P6I[Q"H5P0$3C:8WI=2E=X+:\0;]I:J=:YLS@E1)? M>6Z+D=?W(,<%JX6]5ZL/N*
[GQ.%E2ICF"ZO6-Z6,66VL*M?!I)=\V4#N]FWQZ@/_"2KN*DP4O>JEC3B];VIP]3 MP:0%)G.8/-6\HJ=FX=O%W%A-;^7[KM);Y'0WLNN?,U.Q#$<>-8A!_8S>^/ @ M.@W/]_!..]
[I/O3QC/HQKP6"6@#!E]R@:#TZ,_>M_B0='* L$V^\!A\DVNV2$[_7Z[TR M)#L[*MB:)R7J93,U#3V+6MIVM'36;C!?M//HCWL[U>^87G)I0.""0L/CWHD' MNIV4K6)5U4RGN;(TZQJQH)\+:N=
^PNE[$9Q";K?U?@W4$L#!!0 (.B" M;%FVX#.TE , /T) 9 >&PO=V]R:W-H965T:.EL"95$CZ3BYK_?D9)E M^2-.WO8B\NYX/]ZW.-UR\5WFB I^5&4M9U:NU.;:<62:8\7DB&^P)LF*BXHI
M(L7:D1N!+#-*5>GXKAL[%2MJ:SXUO'LQG_)&E46-]P)D4U5,/-UBR;:X"**='R8H*:UGP&@2N9M:-=WT;Z?/FP%\%;N5@ M#]J3)>??-?%;-K-<;1"6F"J-P&AYQ(]8EAJ(S/BWP[3Z*[7B<+]#_\7X3KXL
MF<2/O/Q69"J?68D%&:Y84ZJO?/LK=OX8 U->2O.%;7?6M2!MI.)5ITP65$7= MKNQ'%X?7*/B=@F_L;B\R5GYBBLVG@F]!Z .$IC?&5:--QA6U3LI""9(6I*?F MG^]N%G<+>/?
EB7*JZFC"%2+G+0#N&T!_&<-)O"%URJ7<%=GF!WJ.V1,;Y&_ ML^C6OPBXP,T(M<&W_7#"WA![V%@\(+G/$1*FH2_;Y92"2J"?\[YV$*$YR%T M8US+#4MQ9E'E2Q2/:,W?OO%B]\,% \/>P/
2^GQ!C98U)0)?4695(PKUI/=- MG14RY4VM,(-2>P$;]D0-H>0Y%RY?\O9-XKO!!WAII5*G7M/=G*'05N@L]-*? M8#). "LZ40SL:#+6HKAG^?8D,:SQ@!7%GF8E)P"^'7H>/.1(LV6EZ/*]((A"
M>."*E8:&=)-E\1BFOH:#3E#9UN.\%=AR[%Y(>]4F/7IWTK1D=Y!![1$&3$&CD"J:*>MT90N97P.H, M=LX#B=%PV@,IE^I<35RVX;4U\=)*':NP6E+*=FW;BSYAVDD\(PG@6^?L^YVS
M;;4=.1N.8GA")O:Q#T=)QSE!.(Q*,!K#S_NR'(4#ZO]:'W*!"%4[*%$/RE[T M.R7EO.0PK(?42?,,@V[B_+SDCZ/JTL4S*/'$=B?!@![;D_%DV *1[2;^D!': M$VKQ1F^R=P97KYX_,
C;]^I^F"11U[*+9MF"%'7**]QW;.!?[0G?&Q!Q M/"32MLJ&&H]C/@;GQH$S^"57*-;FX2'!U&G[=^ZY M_=OFIOVE[X^W#Z,O3*R+6I+]*U)U1V/J:M$^-EI"\8WYP2^YHN>"V>;T/D.A M#Y!\Q;G:$?
J"_L4W_P]02P,$% @ Z()L60[QA)AH P]@D !D !X M,"]W;W)K&ULW59M;]LV$/XK![7H6L"+WFQ73FP# MQMKRW/=-ML&"F3-5HJ3(2NF"63+UVC>E1I97287PHR#H M^P7CTAL/*]^-
'@_5U@HN\4:#V18%T]\G*-1NY(7>P?&1KS?6.?SQL&1KG*/] MO;S19/D-2LX+E(8K"1I7(R\-SR=]M[Y:\ ?'G3EZ!U?)4JG/SICE(R]PA%!@ M9AT"H\=7?(-
"."""B\66/Z35;NL3C]P/ZVZIVJF7)#+Y1XA//[6;D)1[DN&); M83^JW6^XKZ?G\#(E3/4+NWIM;^!!MC56%?MD8E!P63_9M_TY'"4DP2,)T3XA MJGC7&U4LI\RR\5"K'6BWFM#
<2U5JE4WDN'27,K>:HISR[/C=AP_33[.K*TBO MIS"[7J37[V:3JTM(Y_/+Q1Q>+MA2H'DU]"UMYE+\; \\J8&C1X '\%Y)NS%P M*7/,[^;[1+)A&AV83J)6P#F69Q ''8B"J-
N"%S>5QQ5>_%CE2N4[+@0PF<-, M6B;7G&J%U!BT!J;<9$*9K4;X*UT:JTD_?Y\ZAGJ7[NE=W#=U;DJ6X^,6SL!]%#4>L G0Z:R)_(]#W7X4D7;;%8HFYNNPE-,=M'PBH2PX0))C,$
M9F&):RXEEVMW&B5JKFZQGT.<=)(X>>A(LR];KHG&X=3N\ FCBP?VC,Z9:_IC MLC]=>L2.:OTWO%K$T6O$T7NR.%9<_^Q1:%]!N%])^L$#264Y.C8\X4_>?E6"K#[1VM'-5T2C'M>SU5"=1KJ=F[
M<2*GZR-B=^Z5:@_ZSM5[D#CH)B[0;QS=7L\Y7M]W)]276"Q01IJ5I8V/;CC M)("%LDP\=A6GKL_ZL4%ZG4U<1@ZU*VT=5MNO,U0D]:]_'9Y/1&]9YJ$:D#@ MBE*#L]?T3>IZRJ@-
J\JJLR^5I3FA>MW08(;:+:#X2BE[,-P&S:@W_@%02P,$ M% @ Z()L619J6Z%O P ^P< !D !X;"]W;W)K&ULI57=;]I($/]71NZI:B4K_H(84D "PBE(:8,PUSZ<[F&Q!UC5]OIV MUR&YO_YF;>,X*>&E+_;.
[,QOOG9F1D"LY&8E2ISS'E0159AF3 MSS-,Q7%L>=:)L>;[@S8,9S(JV!XCU'\5*TF4TZ(D/,-<<9&#Q-W8FGHWLYZ1 MKP2^(B^,=-O'T#5XL4E5]X5C+AJ$%<:FT MR!IE\B#C>?
UG3TT>.@H#]QT%OU'P*[]K0Y67MTRSR4B*(T@C36CF4(5::9-S M/#=%B;2D6TYZ>K+\MEFL%]$&UHOY8OE].KM?P/3;+3QL[A9KF$;18A/!IPW; MIJ@^CQQ-)HVB$S?PLQK>?
P=^"%]%K@*%GF"R6M]AUQM_?5/_L[\BX 1%E<0 MN#;XKM^[@!>T\0<57O .WBWN4$I,8"Z45C;,6<$U2_E_F-BPDE@P3@>6)_"@ M#RAAJA1J!;=[I56M+K^N=
<>FKKO?/63)0+8L*=GDG(2'MC]CNK [I&E9?Y(TC22-*E"-%O.85=2 M$D]2@=WWAQUJ>#U\HS,765;F7#_#&OG+S336KY': &W7==_A-J^SB;V]].PP M['=%R?&
(7A:/>;Y_*QP.AAU%_Q=_[^G%+?-89 AWHE0&P:1[3AW#-7RR[I=W MF[GU&0HF=8Y2'7CQI@J4A=#K4";_KVTHS72IA7P&+6G@O3C7]\.7L^=1;Z;S MZ0J:1CE7M-._5T5]GOO0>?&=V'MNT$D:
[338"!H$G:#NC-)TOQ-"GPACH-WWD_\!4$L#!!0 (.B";%DO MN=6ZIP("L& 9 >&PO=V]R:W-H965T_'.3X7^]Y,=HP_BPV 1*]E48FIM9&ROG
3QA6UGD%SWGRG)ZEBPOH1(YJQ"'U=2ZX!J*0A,I&;];3JL_4@.'^X[]BZE=U;*D JY9\91G M=A&!!/_!)_7U^@9/N^]&J%F(I<"_;Q:"LG50_AUK,J&Q#].HIOC M0M0TA:FE7K_@)6?/;!#?
#E"8E^+]$_Q1XGJMFR;0&(K5-G]YC&TRQG'R*" MO4OTOZNZ GE$KBYA1M(6\.U#U+U%0T-3Z67M,I49[0?O0M^1($;V60\&GK\ MP"9AA+X]/*G^3-FV&@!(0&SL[M-)Y-
DX&J.$ON356AQ(&6/;=;T#MXL53>CI M1PIOJG7XLQIU73 ( ]N-]J" ^#8. K10@^>P!#\:VY&W5^2'H4U\'RV8I,6@ M+&*[7F#[OON/C]CA"!][+N$U1\Q9CL#'U__\0_P%0 M2P,$% @ Z()L6>)N::76
@ @ 8 !D !X;"]W;W)K&ULI55M;]HP$/XKIVRJ-@DU+R0$0$6H@$+5.1:(N ;9JF??3#) 5:= M.+.=TO[[V0F$;*5\V9?89]\]]YS/?M+?$9E;4+]=F(NKS0C&:X4R +-*4 MB-
<1,KX;6*YU6)C3S5:9!3OJYV2#"U1?\YG0EEVC)#3%3%*>@<#UP!JZ5R/? M^)<.WRCN9&,.II(5YT_&F"0#RS&$D&&L# +1PS/>(&,&2-/XO<>TZI0FL#D-
MH'\I:]>UK(C$&\Z^TT1M!U;7@@37I&!JSG=WN*\G,'@Q9[+\PJ[R#73&N)"* MI_M@;:2? VP=X)>\J4&LU,RE++:$V. M9J8I"R7T+M5Q*IH\+,?S\6()L^&/X6@ZAN'#+3PN[\9SF$Z&H\ETLIR,%_!I
M258,Y>>^K712$VK'^P2C*H'W3H(>W/-,;26,LP23O^-M3;9F[!T8C[RS@ O, M+Z'MM,!S/\,7KL^@7:)UWX'[U%M4%4%'4DA5E5%%&4<$MES+@L!,+/X4HJH:_.
MKU.55\#^:6#SG*YD3F(<6/J]2!3/:$47']R.-06TM$&1K0MS02'F:4J5EAUUS!3TG",G+Z@IO3GW@U.[Y81.TPI\ M>/RW'XU]SP\;EAN&L.2*L$9I;KL5^%YSP6%/?>P<.I"V0U52%%L2NV34!Y.
M)1#U:BVOPTI5CNZ5-M\3L:&9!(9K'>I&PO=V]R:W-H965TV7-!L=*J./BR%H"+UHE6?A0$8Y]B MPKS%K!W:B,6-ZHB##8"R892+'XMH>+'N1=Z_<].93*#/B+68T/L 7U1[T1
M6O,'E()08))PA@3LY]Y->+U,C'UK\(W 43HR,CO9\GK*"J#)"F\>.$Z0U+&D=7[M$_M'O7>]EA"2M>_4D*5)=I/+;X^?%S?H_5?F_67[7J+ MWC[@707RWO-J$@7Q>_1__Q]*
8!HERQ@DF68^J(IGY_I_SHI%-"=#H3) MC.?:?VU-WKA*_!LS&\'W(,V-@RNT!YT<_.:G43#H M*RY 7Q4UET0AG2:4-!1ARH4B_^#V9'?_$,>MO==UT*JQT%IZ*SI)P@&(GDR8.:T>^)4+W M("ZZA#
(L^RJV=.R13AS-9'I67F+VB,Q=0W1D\Q*+@P,5CL^)B67L *UX(XB] M5:QC9ME'3J:DSO&G3M2ZN]4FJ 4*[6*)LW#LV#QPI8O-UDXTBIV*['2WUK)1 M$+OZ>)2FPR&?
NW1]ISU2T,$RCP")WW.N>L4L,+R^%O\"4$L# M!!0 (.B";%E(%7&PO=V]R:W-H965T M2=O-O]]1,/XD,0))O95&)D99)N;HR39%D M4%)AL!54>+)@O*021;XTQ8H#36NCLC =RPK,DN:5-
A[6>U,^'K*U+/(*IIR(M=5E2_GP-!=N.-%M[V?B<+S.I-LSQ<$67, /Y937E*)DM2IJ74(F<583#8J1- M[*MK3^G7"H\Y;$5O350F<\:>E'"7CC1+!00%)%(A4/QLX :*0@%A&'_M,+76
MI3+LKU_0/]2Y8RYS*N"&%5_S5&8C+=)("@NZ+N1GMOT%=OGX"B]AA:C_DVVC MZWL:2=9"LG)GC!&4>=5\Z;<=#SV#R#IAX.P,G#KNQE$=Y4]4TO&0LRWA2AO1
MU*).M;;&X/)*7>PHOHQPNU4VF9$J?L< DF7!.JR74ZS\FDDWP/$M^O'! MJ>\2"TF2E,K3JF=4ZMH4K;B@.2<;6JSA%1KWK+KA'H5A_S@P(JN5?U;1(J;CZ5YH=W2ZAMLI.9'NQDXKHH,X
M:J7')JB!'>NQ$U[L:<6M-+ #/0[CWG%L6$$KX1.\@%SAM :^Y5\<,(C!!^'> MKNT=KLC[1'F2$5=QY^N>Y1UZB0V_8]2V8MV)K4.MT+#L R+_:6RO MU=O1_%KU 79.&'A'&'0,N[N\0]
[_[;@5]X\=]Q_7V.RJJ[^C_NUWI(>1[CM! M_QC+Z9!MO)FH*S+',MS>O;FZYW?%LE\Z;=5B][CVQ0FM@6WI@1U=]#W$_R-[M^P]CY&+G.SV.,#J[J],?/ R[[[$?+K,W<)3
E_58)4C"UI5L9H]VMYW<)LW MTJDW8Q_VVC*O!"E@@::6$?H:XKQ97;\-U!+ P04 " #H@FQ9EFM8%X<$ "]$0 &0 'AL+W=O=P8RX)*..?Q'RQ2ZY'5MT@$2YK%ZIKO M?H-]/(9@R&-
IGF27ZP8#BX295#S9&R.#A*7YFS[NUZ%DT'=J#+R]@6=XYXX, MRR]4T?%0\!T16AO1](<)U5@C.9;J39DK@;,,[=3XZ^3BFMQ-+F^G9#:=S&^O MI[/I[S?DTPU=Q"_#]L*G6C5=K@'/,L!O1K
9GQ5*TEF:811"_MVTBN8.@= M&)YYC8!SV+2([]C$<[Q. YY?1.P;/+\N8LH$N:-Q!F0&5&8"\(PI\N=D(97 M0_)751$1,EH29$"Q=Z9/*9%4DS;X^?
NA[CG]*_NOW#5*ZK3W(\\PK'2^G;SL#MR1Y!8R"@6_WNEY)TN3D M?UH^OD"XKQZNJ1[565)^-R:H7GB[[_6:4[].Y8A$]'MVUW%?D"J#UTR_)Q%] MSQ[TZA.Q9KHF$0/;"
[Q:K.K9ND3L=NW.H)Y8S?01B>C903\X5OS>1'1[@=WS MR[O]"A@%7=]V@XI$;+AU!,6M(_B.6\?AMF'2R28I3XLK1]5EH]G%3U EON.2 M<9%&;,NBC,;Q$P&]ZH9LS&E:+A'+4?P/H)-
O']I;YQ#S^Y MGU\F]:#77/8KUCXW>K.//X!U$&AVV.\2H.&:/&148/4G:@V&/-E12;"UEXIB MA-AFL-0LB(U=JUH;-1KQC>FWL6Z<3\\O;>Q+@&Q Z!\(VB3A$5NR_6H0Q0G% M$1%IB_%J+AD*
<4OC!--EBS$/OO)$JXM<(D"VZ$6;:S)0'!/4 MY3N$ X(\2(C]$E/(%LHV:JJENU22YV 6)D?!Y*$/$M5WET7TN+?Q"1OR9_5 M\Q\;,RI6#/<]AB6:.JT>5D61_RS(!XIO3(.^X K;??.Y!AJ!T HO^1<'0;:
M0?''9OP/4$L#!!0 (.B";%DP-IJ&]@0 '04 9 >&PO=V]R:W-H M965T5AMRN#!<14'O E)"B9TD>8@;I?W@BDNH67 MD,602,83(F!^TAE;AZ>NUL\4'ABL9.F;Z$Q\SI\T,0U/.J8."(E/9 <7F&
M,X@B[0C#^+KVV2FVU(;E[XWW298[YN)3"6<\^HN%:G'2&71("'.:1NJ6KS[! M.A]/^PMX)+-?LLIU/50.4JEXO#;&"&*6Y"O]MJY#R6!@-AC8:P,[BSO?*(OR MG"HZ.A9\18361F_Z(TLUL\;@6*
(/9:8$2AG:J=%D/+TE#^/+^POR94(FT^OQ M]=ET?$FFU[.[V_NKB^N[&?G]COH1R#^.NPIWU';=8.W]-/=N-W@?DBN>J(4D M%TD(X:Y]%R,MPK4WX9[:>QW.8'E'-,@MFF[>_PY1?
I.YL]I2I\R01YHE (Y M9S*(N$P%2/+WV)=*8,?\4Y=S[M*M=ZEOT:% M@-TB8'>?]]$,;V681D#XG(!4#/L20C+7:3QG:2!_SA*:!(Q&A"681HIW2,FZ M1/9O]?'#P#:=(_*KK6=4B>6/!:
[!!WB+P4,5!]G%GZA9S&/$W46N,2GB$B MUGJUUZM#L,T4Q#Z(HM=:1S<>IH\8X/JXA,) M02J88GBSQI-9H6D-':/?
LQOIJNGV6E.;D_)3/'@J3"P36/H.4UD=9L&\26GB20+B/#VZ>TNTQDC1GT69=W1_D:>;R[&MEB6TS-]],M_J=/ M(VP5(/E?X?_4+IOU/@F9]%,A,>H(+Q()>!RS;#+@"6J8E1JF P$APTI*A6/" M?
R$1*,RP)"H<]BT<2-O^Z9M&WVENN"I=H_XKKO\#K)_CC,E1WOQ]S[V M6V/Q7=A>.J4*^0H;ZL7[L/VMV]Z6KD7XH>D9@])?'\1KRT3LZK5VO[5HA_!E M7-R/H_72GX'PMM'WS!V.9PS?
0/AZC>]%>/Q7T_-*5,^Q6I]$KOT&-YQ^OTSN&XI5>E>][C6A6WH)BD$\ M9N]=$L-&<,P?A0IN\:0VSE^2MNKY>]P5%8\,QU $AXC\C2LG%%]F M[TH^5XK'V><": A"*Z!\SKG:$'J#XJ%Q]"]02P,$%
@ Z()L68A:_!&A M @ ! 8 !D !X;"]W;W)K&ULI51-;]LP#/TK M@C<4&Q#4CIVOM8F!?&W+(6G19-MAV$&QF42H+&42T[3_?I3MN!Z6YK*+)5+D MXWN2R?Y1FT>[T#VG$EE!]X.
<7_C^S;90<;MM=Z#HI.--AE',LW6MWL#/,V3 M,NF'0=#Q,RZ4%_=SW[V)^_J 4BBX-\P>LHR;EQ%(?1QX3>_D>!#;'3J''_?W M? M+P&_[>T.67Z&D(@-
EA5;,P&;@#9LWHY:+SP.^"SC:VIXY)6NM'YTQ2P=> MX B!A 0= J?E"<8@I0,B&K]+3*\JZ1+K^Q/ZYUP[:5ES"V,M?X@4=P.OY[$4 M-OP@\4$?OT*II^WP$BUM_F7'(K8=>2PY6-
19F4P,,J&*E3^7]U!+Z 5O)(1E M0ICS+@KE+"<<>=PW^LB,BR8TM\FEYME$3BCW*$LT="HH#^/QW7P^6\VGB]62 M#1<3-KY;K&:++]/%>#9=L@\KOI9@/_9]I%HNPT]*W%&!&[Z!^XG-
M<*=95.5 M0OIWOD\<*Z+AB>@HO BXA/TUBX(&"X.P=0$OJH1'.5[TEG"=90+I]T++N$K9 MF.@*M065"+!L(FPBM3T88#^':XN&_IY?YVZA*-(Z7\1UU(W=\P0&'K6,!?,$ M7GSUKMD);B]
(:%426I?0XR5U:'J0P/2&25 IT<^E2$ $X[R)@50@2UZUGM-P MN*?(] MZP:-=K=9=W0:[:C)EDCWLGXI;\;6KN84VFV'U;[7ZK"51B[K%U<';38BXE1S M=!M1MWON1?
U:9V9@MOG\L81[4%@T:>6M1MRPZ.S7\&(^SKG9"F5)PX92@^MN MVV.FF#F%@7J?]_E:(TV-?+NC,0W&!=#Y1FL\&:Y-?CC/U!+ P04 " #H M@FQ9*81OY^4" W"@ &0 'AL+W=O=P3W$"TQ,YL
^V_G^VP;(M),27Q*]S[O%)?'V[6\I^\16 0&]I0GC/6 F1W9HF#U:08GY%,R!R)J(LQ4)V MV=+D&0,<:E":F(YEM;F9!>8P MH,EK'(I5S^@8*
(0(KQ,QH]L'*#;44GP!3;A^HFV^MM4T4+#F@J8%6"I(8Y*_ M\5MAQ ' :9P . 7 T;KS0%KE$ OL=AG=(J962S;5T%O5:"DN)NJKS 63L['$ M";?OS?TYFMRAZ6PT'XV?O6=_,D9?T3T08#A!/LF_O'+PTQ
$CA/^N6L*&5H1 MF$$1II^'<4Z$N4%/E(@51R,20O@WWI222]W.3G??J26<0W:%&M87Y%A.$R4T MT!)KB!NE(0U-W#Q!_!,PXXA&2/[XK((T%U?/X5CH7='4R&F6]^G>3V=CW
MJN+58E52N>49#J!GR*S!@6W <#]^L-O6MQIWVJ6R]H7=:1^Y8[>KW;DN-5S7 M:QB]>,*9VIQ9SK3*55U+NQ,Y]B9:F-N2@DWM1)>O?F#/[Y_GHRKPM5BSS3'
MMO99S[JP/07AH3].M3_V0>ZU__/KO**GT0]_*F,6 L^UR)G+\ZYM$7.D44G M,H^]S\9V?2H=3!XG,V]8;5 M]%R#]IG9OG1JMH]SL_WO(3,/[O(4V%)7+!P% M=U?
JV7HV55Y.6UP'YY7E(]8;:,"4<)1!)J75W+P"RO4O*.H)FN#!94R#I# M-U>RL@.F%LCYB%*QZZ@ 9:WH_@%02P,$% @ Z()L6=.@?V@G!@ NR0 M !D !X;"]W;W)K&ULQ5I=?
LNF$[7@2I_13!O+=9A-F_U[1A#U=C.#H M^Q>?X]6:%U]8T\DV7-$YY0_;3YFXLNHHRWA#TSQF*? MOT=_5R8ODEF$.9VQY,]XR=<7I38EO0QW"7\,WOZ0*N$G")>Q)*_N>#K:> M-
P+1+N=L4SD+!)LX/?P/OU6%.'* I,,!50[H5-=<.925LP[(RK2N0QY.)QE[M EEA+:(5'\K:E-XBFS@M;N.<9^+76/CQZ>W'+S?S^[N;C_=@?C-[^'Q[?WLS M!V
PN6$9C_^C2S!C.0>OKRD/XR1_(WYZF%^#UZ_>@%<@3L']FNWR,%WF$XL+ M.$50*ZJ&OCH,C3J&GM/M.<#V&4 V(AKWF=G]FD;"'9;NN.ENB2+4E4!U)5-9 M#W?&6W PI]$NBWE,\S-
PN1<9AXN$CL73,L[#A)Z!=V&<@2]ALJ. LW:1_KI< MY#P3$_O73$.HQ/]Z,73^C;?AA&]&(G',:?9GHZFO_\&?7?L/76D&"M8H%*X+ MA4W1I\VL=:D>_N3S]OC"RLS9-ML?F
H?)Z&:01^[1)HUX)$:'C"'>Y^Q/>[M5)!:4J)<"3+33L]#'.=H_"!H8U1M'!_J 3HU0*RYJ@=28N1@Z2_2 MJT%ZYLD81=E.0(Q33L54YZ*U1#3>%X^M#JNG 6&W[[G&"-
D=L]*OM$F8PS3ER*&BM9,6NH&Z+PHG4*C;NE=K(&B-8LEQ0LTJY<3"%55) B['FS/ M=(T9#&"''H!2N$"S63N\G=B3J["%1TOPNBK M &LF+W.PWDO&YU &2"H#!%]V>3V06*B*]1S2
QUM19BEQX_)"ZF*PX%$D8,: M,P)MTO&\(2DFD%E,G$Y>2)43&+77AAHC&) .D%(DH)X[=WLA=1U_AAY=IN^ M=&;8)1T; DAV=F3>$CB5OI"ZTB>![;7%F<9,+,CM+IBRIR)S3YVQ)!$HLZJ<
MFXK-%LD\2HLMF7UQ35&[?UH#A2M60/9MI'WLCQF5 V]BS50M&:QI'Y 9OUP M H^I@H"XOMUNR!HS[-BP8X<+2=V S+JA!X^IDH!@A6XUNL%Q]2"Q5 W8K!IZ M\!A6-PG&T$-
M'M.9(11TE!/+)H_-R_]3>0RKBW_B.%"!J9IA%'A=!97M%9O; MZ_SJ\@??2RQR@[U,X5+1FND?[]?A%*0L/M!=0%>LY=A:P% W8+!I..-U010!! M4#G<4A:07STR(&J;]R%"[:TCG9F-?:R? MO42J
3+480#1Z($V2-6D@P.(U-%DL!U^HMOAA]!58.KLL-^UF"6RB9-AMN^) M>JKNV;:KW'/5S'5)T)96UM&;)<5K/7=AMA+W$"3T4?C9YYY(-#N*7.XX&Q; MOFRR8)RS3?EQ3<,ES0H#\?
LC8_S[1?'^2OV^TO1_4$L#!!0 (.B";%E@ MSYNYK0(.D' 9 >&PO=V]R:W-H965TX+JN;O=:M>73DPY?K(^'@PG@Y[U*?:QINT\ MT#=-\(R*I2YN#!8HY1Q^1C]%TUB:B>*5J9P)5UB'S7"%O1B$-
L#]!>=J.]$" M77&ULM9==;^(X%(;_BI4=K6:D:D;6/'^>P"4@<8;2\ZJAK: MO39P(-$D,6L;F.ZO7SND(22![4KL38F3\[YYSG%\[[V7/R0"8!"/_.LD$,K M46IS9]MRD4#.Y"W"W?0*&?"
K+C(F=)#L;;E1@!;EJ(\LQV,?3MG:6&-!N6]S$: M*W*T@*>!)+;/&?B[2MD?#^TB/5^XSE=)\K##5M##.IE\R3TR*Y=EFD. MA4QY@02LAM8]N1L3:@1EQ&L*>]FX1B:5.>
<_S.!A.;2P(8(,%LI8,/VS@S%D MF7'2"']5IE;]3B-L7K^[?RN3U\G,F80QS_Y,ERH96J&%EK!BVTP]_T?4"7D M&;\%SV3Y%^VK6&RAQ58JGE=B39"GQ>&7_:P*T1 0]XS J03.1P6T$I25LP]D
M95H3IMAH(/@>"1.MW6;8%Q%?H!L?2C,TS MN-%?U4W,,D Q++8B52E(-'_3#H42>KZV+$./3)DG;^CS!)36R2_Z92_Q!'W^_M] 5]0FF!9@G?
2OT^.;"53M!@VHLJF:^'9)PSR<2PN444_X8<[+@]\O%E^006 M6DY*.3V5V[JL=6V=NK9.Z4?/^)T61NK"W+7JVI?BP=/M]S2K^DYNV *&EEZV M$L0.K-&OOQ ?_]Z7\)7,7,3M*G=?KTDDTMHHC\//9^\
/0&3" N4 :R=UH/1GYI M9!K/;D2#* H&]JZ93#?*IXV@$TBWAG3_%9*M%(B24R6";]<)6NG64D+WTAX< MO09'Z.'(;]%VHX@7X:@?UZMQO0_B'A%K:@7%>6BO@^-X;D1;T-THHHI<2Q?W4 M?
DWM?Y#Z(J+?>;F/0]=M(7:CO##";C]A4!,&%PEG7+&LCRGHE@U'S8(Z9N84T5_N<&+C]97>C?$K# M_ODA^+A[XJNWC\JRB1+0P(E:P#UAQ'6P?P:YL>&3_ZF%5,8GBX'ZN+T6>L+" M(/3/
&IRW$W)Q=WJHUVDN3RKG>VDY#N]D4B&OA. M&ZPGSJ?$&PO=V]R:W-H965T>U A61@$ M?59P4=(D]GLSG<1J:Z4H8::)V18%U[_O0*K]D';IV\967!10&J%*HF$UI+?=FU'DXGW
LX"]:=G$=;)4ZL4YTWQ(U<02,BL M8^"X[& $4CHB+. 7PTD/*1VP;;^Q?_.]8R]+;F"DY'>1V\V0?J$DAQ7?2CM7 M^WMH^KEV?)F2QG_)OHX=#"C)ML;JH@%C!84HZY6_CJT-W>!X"P 81_"X@:
M@%>.U97YML;<\B36:D^TBT8V9WAM/!J[$:7[BZG5>"H09Y/IX_D?7J8/#Z1 M=#):S*=/TTE*+E,0KZ&G*20;;6P @PY'X/E0IH+/%ZD8W)^=D'.B"C)@Y 2 M?XF)F<6*@_+FNQW=?;P;P@^PI5%$?
CH-'P,&<*['AZ]AS/4X2!& M>! C]'S1AWQ+V^JX0VYWV#!?22KC$>bPcT07HT0*'S,%8+3*+XORX7:*-_'GL=;K M7+WCN=QTWIB*9S"D.'X&] YH\OE3MQ]\/2;$?R)[)TMTD"4ZQ?ZOLAS3HD[0
M]PGBJBK9JU;[EZ8!Z[7HC1$P@HQP=7@FA)=3VWM6%7YB[]4 M%L?(FQM\Z$"[#Q?*67?'#=+AZ&ULS9MM;YM($,>_RLI7 MG5JICME$'UFYB*4_M16JJ$YZ+ZI[09Q;9Q@Q<
C(K!!SCIW:>_Q:9>P\YNP<92WR3& MGAW^.S#,CV4X?DG2;J9]NiNB+2/4DFHWAWA4U1ykXVOVGxeDaXAS6qEoAR>'4bkAh6hl5Cg9
M*'DYZ>H/DFID+JBX9fxIfbrK&BM9,6NH&Z+PHG4*C;NE=K(&B-8LEQ0LTJY<3"%55)Dnl6cIT7Ay/#0nG7dLmtGgDQJiLiEpo8d6
$#O@S!%7X)H*5$0/Z /:9)EZ"Y6YTP4 M_J=^_ZBV989>7\@\"*/LC1I\-[E KU^]0:]0&*/;6;+,U,CL>) KP<5N!] 2 MW-E:'+&(F\C%$:+>6T0\PH#AY^[A%W*JAN/5<%H=/E!AVL2*;&)%5OZHU=]]
MCB9RNDS#/)396W3ZK&8RK_*IGP611%_JD'H*I?S[&]HPNL],'@/17MZIA6G;+0QJLAF&]G, M*7LC%B6I^I3*YJ+7COF6'.SYC-15 V9D1*A%-]_HYD[=MTD>1,VU_O\5$6 UTYBMX)=9ZA!
KM)8H^27'K>GI]7GYQSY[M.3N,& M=O-&R[J-37J #IASG[O.2:,(YK]0?<=.,&J=S1UYJX9.DQ%V$L3.-;YT6ZU' M=9IS[WO7N6E\P6Y^V8T'L$DF1@H[][OKO#3F8#?G-(<&#,&-<92<>]MU-IJ
ML!N!KI=Q. T7082R30:#X>_<.\6LKKQ5-Z(QBSBI M93^J*'U7;ALYKQM#,'W*+0%<;4LVC6N$'>L6AN6F%J6Y"B&ABH&QCV*+L4 ',V; N'# 3 MC%K*+M7 0-W
T++L4F#)1/C,KZL%S(:CK07VJMJMIRKT%RJ[M*/%D3(FAUAJ MH9I8J'NI9=>R2\TUESZK5S'(R%;#J"8%ZB:%W>HNA1A ".-*)A1@;%%M(8% MZH:%YH67 J6?#+UZY87,J&
VH9H0J)L0SI.HR(2T5#DO"S%*[J/P*2@2!E;= MT7)#.;E#+%Y031]T=/ 23#MEDJZ\50.BF82ZUS_V*\'F\QZ,?>/6%S)CON5Q M&]/TP-STL,^S:X@*"*G?^@)FQ!MBRTT[T_3 W/30L@8S 4X'M5O?

2$S0CP+_MZS!-#&SO/H\.:S#KM"6D*V_5T&E\83MTA32H%,Q"C[=4*$C&SM(%O](*T,_M0IKH!7_"U*G1,B,$-]2V9CF!M:H&Z2)4_"\)#42S!DIH3:4DFS_G.SPN3L
M]"-L&+.,'J@'1K,%W:!=M?.TW'W8,S4H[I,\3^:KCS,9/,BT,%"_/R9)_F.C>"]K_M\Q[>^']02P,$% @_Z(),6=9C/3+7_@_7P@_!D_!X,"]W,W)K&ULO99=,;]HP%(;_BI554RO1Y@OHVD$D"DQ#:BO4E.YB
MVH5)#L2]$V>V@7;,C]]Q0C_*_V+:M!OBCW->G^J:Z5_M:)U?VK:*$DBI.A,Y9#@S$S*E&KMR;JM< HV+!)3,GN.T[92RS_HZQ=A8!AVQ_MT)QE,,)9$+-*4RN".S1_M!NR@D],YA*
G^-5ABSZY48I9"IC(MB(19U^JYE_VVB2\"'ABLU$;,&)*I$(^F,XJ[EF,* @2'_@4'H4'TOH_^=&",OX_MOM:TJBS-XF,[1'U3P8XL4ZJ@+_@7%NND:WVP2_PSNN#Z3JP^PYq20>BP57Q
M2U;K6,63/JU]V$CPW1T)WCkl!VTKP_!T)_CK!+T#+R@JL_M_=4TZ$BQ(M)$HYI!%-X4V4C#,O,OAEKB+,,\'8QN'X;A_$I'IE,,I;IQ313DT2%]DFF4+L5_[W6J0VT4Z!4G$;,/! MK[VITA)?X&JU%I:5-
>LK,YOZ4N4T@JZ%NU:!7((5O'_GMIV/=?[]({%7)OJ5 MB?X^]<-,K/&GSI1RI5:QDCF8EH'?O.C8RTW6FAB_6<6\0FA6",V_1SCH/7] MO5VAM_>B]^*XJ(AR0CE>=#2+0!&D)I$$G"(<-7'D)SFJJ[D4
M;V\4Y&R5O'?Y/JL;Q;Z[>&RKG#,\9#C.4=\[.T1!97F=E1XN\N!&F0N/] M4C03_(-.0)P?B:$?NF82Z;ZI@A^-_5!+ P04 "_#H@FQ9+5-.\O4"!@ M"@-&0 'AL+W=O=
(2EX$F=P1Q$KTA33US$D9#-2=&4[H]R,7&)"$R2_:5+'}OH*"@G&2UF"Q@C3.JC]^-J7W8_0B>=H!1_M_XRW_L=@%D#S$,5K!I@':I@UP#[4$"O!O2D]Y59TFD7<^P,*=D@6D8+MK(A_MTR71PN
X*P^6SZF8C06_.[/,\^?WWBW<^1[DX?[V7SF^>@<><]%S%^1#T%!_M8QX#0ZQ]3GW;#70@$7&^#[WEI-D?
+E'SF>TL$X%5?,K[8#5&E8]1KEM3M@.0Y@I(A[E0%=@^\)_J3WM*]MV3LFF7M,,N^8_M9_,CD>UEW6JR,G6Q.]_$8X9.$\+$12%>#JC2S9ITM^6X8NQ)QO(E7#NZ96A#
M=,V;N[^#SHV^M1_DMC#U^L9^D-?&I%WV]Z.FG=O\3Q/MQD2[TT3O$-?I,%M=,_MX^J-,9U"_WKD#Y+TCBDY,9$T[$N[D:S\57=>P!3H2M8]# 6DR'AU8S6C33ET M+:.N_^-C?3#16\9=?
>!5U$DE^0+Q=M@QFLMF)$I H&6 F%\2PK>=4J I*IW?4$L#:U=O-_M_+UN_JMSZ>5+ISU?,VV&S_]=12ACB:F'CJ9H:+D!#14]D443)"P%P20]@[V> MP:MZ,ML8PK\NB\V*B^OC9,T1)\!WH7)1KQ77W-
:8YWFP>CC]T9SR,*X#5,% MUU3T1T!;EV*HLF*#0Z6;,:P)EV!F5F3CW&M H[P6EQ3U-NCQT7<%#1AS'-\Y>)9%R&H*N>+8'1\LVUK3Q!N[2R?NZ()W MH0MC8:#L4J0+ &VF8[<%&MQ:EG
MTZ^+ZJ:)[L=Q!A+2/%M -1&4%D-I"926HFCR.IK!=.:36FZRD@9J14%H$I<50 M6@*EI2B:/)8&,Y(:#:K7SB]]]N%<3SVF?B=AKC%9^W'-T'75:R%-5.!8RFJ1
M!+IE*8HF:W6P@,YL]DUR\RLR4GY4XUW9=J >O+4"K42H,082D#M!1%DP?08#A2[TV:<*AA"*5%4%H,I2506HJBR6-I_RI
M>77?:TVX9JV=.,$P=9G.PEQFLORZLE[@!JYZFM$$^I9M.Z[:@T&=.11-%FUP MYJC9F9O6U""]JP64%D%I,1V[@R>V8S%/'0O:..L;=>3ZN)>^RZ6#"T?+MPT M_<8KY4ZZ-1ZJ1Z
NCGGJ4MQ(&^\ M/G..:TV^)4A75C=S0LLF4%]*HLGR#L84,QM3U[S)5Z(!/WIMI9DW=8J%TB(H M+:8,2$B@M1='D43-89.Q-,C)E4/,,2HN@M!A*2Z"T%$63Q]+!O:,_[&;3L;=F M6\P*U2]?
S54FJS^N&GB61=43BR,,=T.E74F@VY:B:+)>@U?'@(OSS*S)1SC4 MW(/28J99.!B&:CNNC5+,VU079?L.U??B,'#C&/!V4J.[T=*GJD.N#:,CBUP7
M%OJJDVK>_LG3)-0(0]%D[08CC)E7WAW5AX]O_M3/E5# 2E-5.U="C2DH+471-M9&T'8XJ9C:ENI!B_,7MQD_HW,VQJH0VE15!:W-.D1V,H@R71Q:B/V$AU0?2%1X$X M@\7FF"VV:-J-UUN=J
^8Z&-,^QOI.&JW;=[NJ5,BE):B:+)F@\'EF->_'=-M_M]PC/."^:ZTP^,L8EQ_,BM&o"I:4HVD[6^<'#$;NG:_Z8U?>YT*W@=P)O???& M*]W#ZS21.CRS]QK>$"/]CA(^,[0"[*Y_MDX=;$F_^Q78DD5?
6+(VQD(?IQN2[E.1s'1K)(LSXPQ38SY#_WF,ZG,"3B_MFI#%/!]'./TWUL2L>/,@,,#>B2>ZV8KLA#F?[O"&+(GXLGM,Y9%9L:QH3!). M60)2LIX9-_!Z@8(L($?XLF6%EBDA$0!%18/ES(_L2
M11F3U/%/26I4]\P"3_=?V#_FR%N(D0/#H U 9@-H!7D^_70;8 M>:*%LCRM.RSP?]JR(T@SM&3+=O+:Y$R&YID?^-2I/(JE7%B_O#'S>]+\ NX MCW>8IF0%'AA..'A[1P2F$?\G+WU9WH&W;]Z!-X
FX/.6[3E.5GQ"GG[C,0, MRUO=%K="/,<*P">6B"T'Y(562GB%_IXB#0$ILR[2AZ])^+M(Q+LKL"MO4> M(LY*D'Z\#L2RG"8A]L:.7;U7]@YG]W#]Y$F. EIL@%/)"3T@)\C\K[^9_YZ
MD'AP+TC,_U9SOR!WU.19.[CF.QR2F2".R?]@1CSGW^"GO6K*O.!R!U<*HZ M.#KV^53IHUK\,C-G*@'K,!9HP[0]N=7:XQF5K(VQH]E<ZUG5H%"!C"\L 1RA MG96D#+<6NTQ:L
/E!T*,8U8K1F!VM9&^H@B==MM3>12'+1SW:ZTD?:N?25_>T MDK,9L-J2NQCHH+X'I)Z?H7Z"7K"$BW1?&O%$FL9LV^>TH!?7H.LZ,*_'W,':=$"]Z_C1{]}E
MOSC%KD_I3[']V*?!LH_)$Y.8#%UB0,X?TH*YE*+9F(6K? D=5#M1I#>C;RRP75M@]MMR5T0='H^V:#:6R"]M_C1]C91S!.^T):N0#E! MCR]"M1U VBGV]=TMZ'QF1);,UJP M02,)U_VI4';Y
L>'(1LGXCB(W]UMEI4 MN&PO=V]R:W.H965TV<7EXO6S#%]#KG".=>ZW'<"?5 M5[T!,.0AX4*/G(TQVX'KZF@#"=4W<@L">U92)=1@5:U=O55 XQR4<+?M>8&,'M4:-<<)BWW:MP*%/#F8!
[172.)%1]NP4N=R/'= 8-<[;>&O@AL,M7<,"S*?M MO<*:6['$+ &AF11$P6KDC/W!K&_'YP/^9K#3!V5B5[*4\JNMO(M'CFB5@-ZE@* $!+GWA5FYTQ.J;#A44'8ULM!""*T>C MP4S8Q%H8A;T,
<29_]?XSP5Y33XJF2YXQ&0"2T/FH(U*(Y,[)M8:N_\ 8IR M\DX4N6R3XN4$#&5?GB%7E!F" ?-S+55,1ZZ!J*=N.3^G/OTY5]5?85? (1POTZ^)&7G2K7.CE?YQ&^_43 ,HHILF7\1)3 M#/>5?
^J2I.#IUO/8O7:@MS2"D8.,J0:5@1/^^HL?>+_71>B:9)-KDDVO23:[M$ME19+M59+M-[.$XBM(DY=3@!D(3J0:5[CJ5(:D/DBJR8H"+"G01/HGT&U$6] MT AR#7L@9J$W=+/#4#;.XKFA?
%)N>DVY69/F]RO1>L^F)3$5NL-D V2EF MX'4L=_:\+R)A)*'$[#?VV&[LZG!CKXM!(=EKB$'O*=LFYQQ^QSOU]DF:6>/J M_V="Y6W0:.WLYJ4;9%$QFS%(&X1>
(AX&MM^&D4J17N9,&#=,*!X M5I)(0*/]?O"P2GUQ2WZI/W6'jSY>T3?S M7A'_T1=OF@]4K1D&C<,*I;R;/N:&*MX)1<7(M;7ZO74J#M^2\N,&G%2@[/M74IH]Q0I4C[7P!U!+ P04 "
#H@FQ9X1T% MI2<' "#0P &0 'AL+W=OBCTH$AT+E41/HI,4V(^'R29FCI<5"H,A-HS),'3\:+"89Z]=Q8LYWXK C]A5C))M&#KQ MCPL6\>S@3EX?N':OU^+](7A8KYQ[MD-$U\W5[%\-
BPHGA^R*/%YA&*V.AN< MFZ?4&J<%LB/^]-EC4GF,TH]RQ_GW],DG[VQ@I#5B 7-%BG#D?P]LR8(@)7'^,.2=B2!W_YGEB?#68#Y+&5LPW$-7_\R-0'RBKH M\B#) J)'=:PQ0.XV$3Q4A64-
0C_*_W>>5$-4"N!91P&L"N!F .NC@*4*6(T" MUJ2CP$@5&+U48:P*C)L%IAT%)JK)&O[O+&REB:.1-K $/9ID7#XN>&OII7K+E\,L'8?TJ=37&X+>O_NPMW(V4.6HGD.8
M*SFFXE0KI['#*OJYE<&M4M#CCU(R=R96^6?=ME_H,C._N1KM>C;Y\E GT2+$^_M6N00=ZH72^=$$Z3C>.RLX$<\1,6/[#!XM=?S(GQ>YO]D# "";,A810(5NL! MHZ('C'3TQ16+?
>XAOD)"3HU(<#DQ2JNC])'CNO'6"5 B'+%M';ZT[+YN0*(_M_E-/4)B-;VW60E:# L%JUHX+.\?:#]G[RWV43V!'Z,LVO&,Q^K=EF,E]SX7' MF7"Z2GM83.?#AZJ9VJKU-7.OG TI1W5R-
2*I45F29L'6LF^WSU(M&,EADTK[X:DU:C@&J4AW%4>68;6;.BU,F[[^/O)#;9>^NIY.CI*@SY%@LDJ MBHIG(P)(SEL5FEQX]@P MS*,+D)JT71/C=I]GA<^S_BLADPYCR[54B^1XZ=FV7^\15-
LZKYRB3HJV]&VO?TD6+JS0)=..O")'^C;)4L;LG5MJ67U_39 P@@D-MS(:$42!8S5W3*+?1QH'W%TH0J!. T@@HS0.E42A.O2 4\A3S\"L@O6;OO@!) M(XJV9Q$$JDE;.+N7028NO<-:
[Y8\#.4JQ9>+F"L>BQ4/?(YNV'THURVMMFAQ MO6V!!%0F@U*HU"TNLUE%&0>.@LR0<,@4!H!!=F@-_I%JW>$,A$R]>'(&^8& M2KFZ',6-1:^^,RQ,+:,*0Z MC%\S^<=.?
P]E+]L+Z]%]#0*E$5:#4JC4+22Y65D<"^LE*L[Q48\N-17KK?->P5M4$&J%:P,4J946!M^O,TT MJM?L_>4$#:H4K3:G68[QH$&4"U:L@.PK&R7\FF#IL+MA?15[6PT:5BG:
MSH_JS<0*5)5V]':D5KA,K;_^M7KILJGW3EBOVJM"T.0*E&:#TB@4K=X?RBP,M3PZJ(@)-MD!!!)1F@[H%*W>K&C*E-.M-?9H#0*1:M?'U*&?Y8^_'K##;!2KFX/S<8&6%^YWE>
[!6T006I5K!N2!E-M63_A3"J]9N_+=D#3*6OWK*;I]'G^/Z@D;9.<=OP<:)59DO6:.+.FPVU]]%7L; M#9I/*5IS(SIM;G]!56F'ZJSK%^BZ^94+[?2YE7;AU'L+K!?K;2/L=7:P%]K! M7FGW%F=6664
9HT.O^JR0.,L4!H!!=F@_I%JW>$,ANS?L(977K-WGT!-\>7 M=D^O:IG$W.N-LF=27Q8N4= R.+[[&X."7+Y-A+Y9=3%]4=(\ZS^R0T7K\P M3Y=FR^O&+/+7S^T&4<7+2M>8&<,#)_]"0K82DH9QU-
9WSB_XT/^1/!-=H>".RX$ M#[.';^9X+$X/D,^O.!?/3U'*!XKX;B_\ 4$L#!!0 (.B";%G:P&[^%1T M "4R 0 9 >&PO=V]R:W-H965T?=_I?#^VDZ;OY>-W-W^.[B_?'XX=O+R\,; M]J/M]O#;W8?
I,OZ7M[O][?8X_W'_[O+P83]MK^X/NKVYM$W37=YNK^\N7KZX M_[L?]R]?[#X>;Z[OIA_WF\'V]OM_A^_FVYVG[^[,!?GO_CI^MW[X^DO+E^^ M^+!]-[V>CG_]\.^_M/E8Y2KZ]OI[C"]N]OLI[??
77QOO@4[NM,1]Y+_O)X^ M']!_;TYM^7FW^^7TAW^_^NZB.5W2=#.]-9YB,;?_S2]FFYN3]'F"_G;0]2+ MQY.>#H:3.:G6E5P]&^A_O6SZWY>7N87NUN_NOZZOC^NXOA8G,UO=U^O#G^M/O\,] #
MB]I3O#>[F\/]_VX^/VB;B\V;CX?C[O;AX/D*;J_OOOS_]N\FV4 'S''H ^S# M 3,W /=P@`L/Z!('^(<# _'UFOC3E/@^P/6Y?OMCO/F_V)_4<[?0?]\F\/WIN_M_O7=Z8=_?=S/_WH]'W=\^;?_^/[/KS?
LOGI^O#+YH[[=6T^35,Q^WUS>$W M\U__]35L?OVKWVQ^M;F^V_SE_>[C87MW=7AQ>9Q/?0IP^>,A+_[_XH\?I>.!/]Y8)L#EG+/'Q-ESXGYGV8BOIP^_W;CF MFXUMK*
<:]+3#@3\,^<,>TQCW>!NX^GN-N_^IG_7+8IP\[/96^/7S8 MOIF^NY@?.X=I_VFZ>/G/_V2ZYE^IE&@& Z5@JW3YQW1Y+OK+TX]V&:?^2\J^ M'-K='WIZ[GYZ:>UH^^%Y2>T,WH'ML0"F
M=XD&](\ Z*4&F%,#&JH!?7S*L>GM@3P.QS R]1^U<.6!X;,, @-:"9&V!& M]@%#=,JVZWSG@@;DR2"66>]<-]-&!\,, H_,/EC_OKW9YJP1B?1S#9NE/[GY:7HS77_:_GPS?3,[G=WA M\,WFU>
[V=MJ_N=[>?#/\ \9F_O#<7N<__TON^/VADR?(9YZQHS6!+#=&KA!(MH>W]/O&(-W9IMF6;G6X$>USQ/6#C7FRZJ@*YUSG8O$WAO4#+_]P?:>,\ W0
MF^\A^GXS>,;[>&X@8_3YK]_F&Y_GO,_0R9*U?ZH1@.M:.N$+@[(^#K':%CK M5)PSS6B@%6V=L\5T&=YU:3Z'8ELUMET?/H1R5$"H3-LA([=N[F+1#._1HC[G
MFLUQMVG'#6S_<PIBN\FS6B@%6V=WL5 FKZR![+.LSAGFM% *]HZ9XMG M-,QIU>R!A"OM73C&R%(!H7)#ES(B\$UO,,-.F!WWP&'H@[(GJ+X9M*,!EK1 MU@6@Q7S;IJX#6E6/K1H-
M**M<[98;L2GHD_Q9B^\OS6B@%6V=\<7G MV\!"IE6U\]K10"O:.F>+E;=\.5.S3WKB=6>ZL$_FJ(!0C:./E-WL8L(M;*C M/OGGW3&SV[&!BV\AS6B@%6V=U,7JVZZRVZGZ=]5HH!5MG;/%OUN^
JS9[<@2 M[^#[L.":*P12.%O2,?5.7"RX%>O&Z<(W?VSQ[4+8:A^9;ZUSKO.QF'0KE:&9 M.CI_;'$^B#)T6*DF:+:G?W.W.&7'EZGY4CM_:*6Y=5:"94G4\,I1V:'^?K
MQ\LS>?/C_)N^W=U<{S:OIW>WTQW]N^I.G.O.G\-N^D6N^DJ*\=.M7*L&@VT MHJUSMIA6)\[7IQ<<&9MPQCY//H3,C'9,S-B[Q7NY M)W@O1Y0J.V/"B=X8*0[Q?&QK3.^]\+
[(D\'E*ZSPY!]\^*4/,^4TBUP\1D;%SY>*)4; MPGHM?PVU!_ 0\C^^8L.YPH6&_#G+.X@JO9'*]HZWXO]\6V=9?2]}3$6 M*
5;9VSQ7%YWG%V]/GNHE9+Q&RE'!83*)A=3^L6<>=ZV<%FKK.V.HZCN8 M<'E#I@XH73NJ>)NNYCZ5JQ.IPOL_+'%]PI1Q&ZBKXNTSKG^2'-Q_IU4ZF-J M]?RQI?GHB()X.+PA-
G%#=WBKSN^%,Z7_F#BQL9%ZI=])]L3(N\2/K%;+'%7 M.29&B T)C4C'"_&+^ M*7/_/,%V<7[[A=L^Y*B 4'5MHH/TB]GIG^W[G9Z8=,^BD7:6"@C5V+:I7VOQ M/#WO>3(-0?
64+W_ZTC>@:C30BK9_>+%/LH:)-7I5IZ4:#,2BK7.V.*V>7Y:@ MV3GCCV]"BR%+@) D;7J_F*.>-T=/Z)45T[[\Q13?;ZI+#+2BK7^(Q>GUE5_] M]*J51-5HH!5MG3.T[=.S?2?#GZDXRZJQSYVP6-
B9-$OKK7G7>L3.K[5_ M?<495UW.H!5M_=LLGKP2*Y\%JE5/U6B@%6V]@=HR&!CXP8#BLX_4VF65:/! M${]$?)>H1P[+2&3@1R)/>!ADSXCQEU"<5=45$EK1UNE?AD:#K>OO@^J81C4:
M:$5,YVP9TPQ\?5FSO\?+I&UG0XN>10)"-3.I#3J'930R9^^21FW**Z?SH8MO M(M72L%:T=5J7T<]0N19Z4!VH]$8#K6CKG"T#E4$L2:?+Z0.Q(MGTQH3KFS-U M0.B&INU3+[QEY#"
(M>E77V@JL[M&%&6,G W5 Z'S3#S;Q(>"_=HT5*_I"OM MU(N-'WQ8O\W4 :%S0],TJ58L,G=XPCS_0'QFI[[V#;\RQ\4(CD^9Q2>^K%K[1!MY)NG T+G M;3MVJ68LAFKD:WE7]3Q 4L?
^*K18(PGZ$>?ZG?CXJ#&9W-0(_&A6>>,B_9, MR14"$R=&=D@U>[%2(V^ETHV("ZQM%SXM"9'K^_!K5_X2*E_1XV)K1JFHF^<6 MJ^=.:^,7]Q95>Z05,9W[Q1Z-E77<4;6,JQH-
M**M<[:XL2'9ZKAC[+7Z)K*? M62H@$,;ZU"<\XV+,1JGT6M\]*R9=^*LIOO%4"ZU:T=:_!*(65!9.1]5"JVHT MT(H68!(P)^'92JWG4X5[*H0[_V,)@)2 J-VH3(.@!XU4(*WOLC4;!?.74[Q3 ML&HX4
L7 !P6 !=1RS=/S@6J)4S7R:N&"Q"%R0_LGO\]HJ45,FVT;7Z6#"B9 MZ9O4OOD-8BLTJ73KS3*5QA^4VI6H)5"Q?\0HCDT%168<\]B5.=:"A%BY(M'&)"_^V+<7Y5.L/8-$4YX_*%<G?CZE-
^!O$;6BR]Z8HLW94Y7"193?=[K8-M!ZUPP8^ P]-Y185YP/5$]#6VS"\<7'SC$/0SZZ-/%]7.&B0%P]2>4F\7CB[/"D%F<&WX MH8':68.L('M?#5M3[JT1N#6BFJMVUB AR+8+Q+6?IL/UU?
Q6R]XR5PA8GBA=_MW-K7X.UAX%&/4T9N:,,7/LZT#5,71.P:^SLOR'H9ZWIPL^=\F0@7$IU8Y&_ M%J!K["J!\\!+&<3O7[S="!<3'5SD,?F@6'\[&$JL=XFV>\V1 R=S@D\5?A-DR F>K
@S,1RQ^BZB&_T,0NISU M-O%!HT&,+B_NC0'.);8O:!QS1@N5,PS_B4%5W%_KIM=U46"ZX4 MW/HW0(0QXRIA MO$87+Z8,#M3"!8E#(P6!6.,94V7^V%L,8+0#7)0TT4-"80B&,%/5HUET7F*8,
M#M3"!3\+&K*XRDU!C"YO33<3Q\O)3T/7J)_GR$"X\.K4 MH'&%@%8K[NKY4_+\F)A<>>)T1R5.X8+$H5&) M0*)3[$:![Z1['UB<#=5P8 B G^E38U;$ M[$,"P.^T?
<;'^6&1.3>O2^_3#0=JX8)LHO&"KUW MH-7R<_,$#"",7DP9(J!$7;(7(5\M@ #ŸV78?6V!KH@%QC@HH59?84,L@L)[A M*73"Y+,/*]L^J!)GB(2)3Y?-PAQ9P3&'3_G3-'IHF%*A@@HD4LF'_DX-5HG
M^!E/K#B(LR^+@!*E/E@WB/IF>$1:C270!<++IAH-SN/6MG* N&X1Z,_'>C$_ MHLT1#\4,%5"JWJ56'R#>FQ&-;^CLU+6TG<.QQ<2OE$\SB+]F>%@98]EU MV6VZX4
M7)!RY,?:6C_&@]_*$Z?KQ[3"!8E#?DR@P6D^J=K85MB!\^N#ND WW7'@%BY(._*F;>TW=CP-KCQQNH55K7!!XI M%@AQ MJIV8L+ZQW5TK3;! M3(N,2*RO2#41N6#4SCJV)OCO.%
(!;/K1,K>'3+"';^0@2]0=<0]Y-V8PAA MR14")?1\V\,E:&X*S&8'.QG_JT1%[,?C61=LHY0J!$KIQ&,,$QK@&$=$,CP\3 MJFY=7.5XITUKH[=NIA HH>F&=DR]>GQ+HS,BD,J8$1V'(YU!1I^O9 J!$EKG
MQR$UO8BX948$E[E. (Y9MTPQ)^*90J!$GK,JGVJM(@X9D8 F55B(BTDV3D+ MNBM:"Q:.]_IR4=/6Q16KM:"/[F*<#2F?;)K6OLD$(-L/S MR@3'U1-P@;'OX\C2P>4;O.8R>D7A$4S A>-
MUL$1,RV7<2,S-0!J;.#2]E& MQ#TS OB,JUH]\;62]\1]E:4#2C?WC^3'J0@;9GC&EF2T>JJ8Y./GO-T0.GF MFZU-O3X1R\L(,**EZ4+[=(-!X; =LU_UR;[(')9 KM+TV7UA"/J>F+-8J80 M2&'K7,
(XB;A8AH=(+1:KFBTNC*\GM%U6U\%HF401)MP\$\F/=HBX<;E"H(3SJ&-HDS<8 MO!@Y?O:ZL*,=,.!6K@@ MK\AXU0*.C"[12#<+WD(M[7-E,'PL54-]>BYC[!OYT/7KT+B<9FJ(!2I?
>UM8C,8P5N#^O; M+,'.H?:US=0!I4OO:VL1B\<*+![6LYT/7EMX_('VN1E9.J!'T_3@DWEX6 6LL M3W81_KYZ/6<>62BV\1 R5PWF,0TDD7X&"O@8\JMFA"QJ"VB&PXL09UAJK6U
M"#MC!>R,HE<[GVI=CVSP3L7G[.0)@<1(\^ W,4MN$>G%\D@4/.&6O\&!$+'3\M+E$U:6KA@J2.**F5)LWR^)CRQ*F:-+5PZ\0AA(R5$3*,22.8+]"-3DBH$2I MBH5%L!(-#K)40*E2&QQ8Q&6Q
I>%=R$$3"7-X"!')0H]=9& M$!4K0%1X\V&(2E7TRLX0 2E*K'VP"%EB>;:'9#H,L5{JSKXL DJ4VN# @(C*(M%<@<A%6Y#"P!R;KUF.+ $Q22Y8P%%U!$K4$YD2P94#(S MX+LS: 5R5
+UA'=4EO!!S@SAO&BF#DA=Y_O4Z!YQ1"P/W)"LE27J3,W<<(MT@&E\RY)*K*(ZV$%KD>%Q^(C%K\@=5,.!I.@AR>7_%@%!K $T319EH0=1Q_^ M9NJ THW6IC:JM C!87E616BU*KY6$\Y0?
K_H.K&OPNJPB-5A;.T3XR$?Y8G3 M=6).X8+$(2#(1+J6TL FQ8GD0A^#"7Y<-R5"!<2'53 MD5T3D!B\72, %J;/GYQ9,A N:JQR-8J O>UCFB]D7\KADJH%3&I9B-%F$A
M+.]/$#R=BSU8M*0J1P24:$S.E"(Z@Q7H#(*7(T@*+G9R.2[@5*>-/%)M0#9. MQ"@\4VSA=/()N.#B'R[1Q"'M@>3Z JHUSU X2T68#>3*@9%UCDC3G7*X7R4DZ(8#M7!!XI"?$U *O)\CN
3&FW@* M/$\'PL74-A_B'!50 M*J92AV@$EM^V7[!TGB-*#TW?_QY;LG=U79_ M1;=*E6*@&P[4P@7I0SZNEP)=2D&NN%+5R0.&0=!8H!/Y CF /&^_C)F*<# MX6*JFXL"C%]\KJN%
+5R0762]NEKKU>E.+]5PH!8N2!RR7O(N_8SU(C?? MCT8M.2H0+J2ZJ_Y3>_5W69/8$MC3>RSY,!*6N3-P?:C=*N_&"%K-Z!V/A1,7WC&HX4 L7 M0]JYS;[6;?*D@?+$Z;I-K7!!XI#;E
D%S,N:/{@\>9KAP!*\ ]>E7M:(=F^ MVH'J@TK)>XSJ!D.+$%:8#*(W*[64@.K7 MWRNZRQI)MD2JSHW $E8 2_!C\[ZOC>^ 3)40*G2*E&>.%7T?!4N2!QR@2*5&C,S M)&TBGI'+DH%P*=6-1C:-
ET@ MQ3G[*5+!F=99I,1(L(*B(BXD%BP,R,?MN_@V40T':N&"W")?^4")*'_K\+2+\L3!%EVUP@6)0U961F0P#V+^X/+DZ19> M*2V'RMTCU(854!N:CR;^5.4)U"V^/H3KN
1>'MY/TQ&VQ^W+%W/KWTVOIN; MP^,:[N/=?."IAS[^[68_O3UM=?_M]_,B__XA^/NPRGDYN?=\;B[O?_/]]/V:MJ?!/._O]WMCN<_G$[P M>;?_Y?[R7OX_4$L#!!0 (.B",%DRMJ["FPP $") 9
>&PO=V]R M:W H965TME^\OOHX>?Z7]DF^F.[V=67L_NF>7@[G]?+>[4MZC?E@]U_[DMJVW1M+]6=_/ZH5+% %QZ*E@]U_[DMJVW1M+]6=C-/"&'S;,'>S:XN#G^[KJXNRL=FL]ZIZRJ'[?;HOKS.[4IGRYC\>SE
M#Q_7=_?__@_SJXN'XD[=J:WA^NJ_6U^0EFMMVI7K\M=5*G;R]F[^*V,XV1__MQ<'DWVOU5'=^CO:^?"K+S_M?W]\N9V3?);51RV:/4;3?QJB%VFSV4&U'?C^B MSDZ-
[B-L_OR"_L/!^];,3T6M%N7F/^M5W/9@N]X]?R_^.#+1N2"FKUR0'"](^EZ0'B](M^UY CQ?0 S//KAQXD$537%U4Y5-4[:U;M/T/!S(/5[?NKW?[#_ZFJ=K_KMOK
MFJL/O[S[^2;Z1_3N;KV[B[Z6JBG6F_J;]B^_WWD1=*?S327WKRE_;P=[U]*.56D5M7$4/F[:Q5=3>"7*EKE@N]\=BXZ/A&3CK MN"Z\F[EN9=
]V;WD]I^4I7W1@=B#KW188))#"#R_S$91[RZ9%CDHH))!' M#%\+%B50Q^>DAW-MFQNS;IFL49RQ+K# #.S/2U9AHN4:&16 *HJ:,,A')XL^Z M7VS"30P=1ZAH$@O-I+>CAN.0
7I$QV(6$TUBH9G,:MT<@PJR5Y0>(8QG.D^1 M%.8>JS1G]M,0[LY8=[6BC6%)Z\0I.\1I/BA.D33JD39,.(F%9M*K!71,@\8I MOD8],HN))K'03&.U,(]A9=XK3EWM3>/8?IQZK.*8)AH$@O-
9%RGS/&KJHF04J MFL1*,YG5R44,RNQ^H9M['K$QLT/7M1*"QG;HAE#]6J,>9 2-MAC^2A8DFL=+#,V4V=7R0DZ/PF.FJ!BB:QT$QF=6J1@ *[5W0>(S M\!JV(EC8CU>X4V.=
[LR6PZI-46ZWJCH$Z759-,?E9EU&-^INJW:.EP#<"7+ < M&?(0&46B,XHD#1J9J,D$*IK$0C.9UN;4..6=R=4C,1X[EN2Y ML,,RA,I/M,I/^JC\42L0B2OKTP6$!ZCA'![*@WNY%@2M/9/8.T/+D(DGFEW
M>W5AX3-R,$^A]'>7684X7GU^8'OLO /;AT<$3?VK$(E6MPFL,9%'-M2?3_:PR!=SFX+LBZIPZ%IK)MY;7B0C5OS'$V*AH$@O-O-7.S6&CN%Y_!{+7<3 M-XRHL*="/58)3^T\#>
[.6'>U\$UAX3LT<$>L:,_]&#K84-$D%IK)OE;@:=""_ ME115D*.B22PTD]E.T0I"U4K]!"CCF1W%KE%.G'J5$!HYU1HYA37RT" >L=P! M]V#P4$..=E,=",]G7%QCRN3V3 ?
=F;#FISB@HG%$,#>S>*RS PNT-'M&"J;Q$(S.==I#0U:*D114Q94-(F%9C*K4Q8ZO52(ND5_4_RV)ZA\]EE0C!K M>DO"71KKLLXE*)Q+ +,I=W52/QW=A=JOHP_Y+KR43&'GP0$*=V,=",UGME-D'
MK1*BJ_D)*IK$0C.9U0D)G5XE1#UK_QYOGJ1+);9L\IP=\;ZJ[,$VB=+&?"_M'M!FHE$'6SC)396096DR99.LN@<>8!+]M0S_*,R1C#BS MJ$(]53:>H>^ILO$,?=/>]3Y?RPT\]4G
MK=.SH#4V&-M1FT636&@FLUJ39]K,#*W=,9>Z_284*? '.[*6%>U2,[.5=:, MCM\1"RQP9P:/.=1E "PT\X/0TCT+6I>3HCTX2,!,T5H*8*J&@2
M"\UD5N<4&9Q3]+H5H*XS9&X2XF9.6$V:K.@L)#M7$C7Z7M![!ACNPF!64=<8 ML.!,^G4*E06MD,I0,R14-(F%9NZ,H#,D-KU"BGEJGUAB2WF/E2#^L34]G]YYIV_=X"G[\
MX]MGZ!W'2-XIAF_LE>IN4SZUWX SY@1L_XPT/OE>BUOA@H9G<;Y'.M;X M,%3]C8HFL=!,9K7~9M-K?)A;OM.&E%U'[[&*$^K4X,+]&>DOUZJ8]Z[R&1S%^ M(^9\X=,'7FH:!(+S?
PDM&#G06M_.*IF1T636&@FLUJS\^FU/]RS31!)K0*\ MA<]*$/OE/+@[8]W50IJ?J_L9'](C2NSAW@P>>*B!+#5AHYB>AU3T/6BO4$=Y[J3BQ$R2/52N0[5IID$W'^*XVYKB[FL:(LWA-LWATS.PX M%
[86A[LSUEV=>_!SY5/CH[SWV@O[8<8(<+92,QKF,9Q8E M&Q7!>(,'$.KB !:.R.7..?*@!5$Y:HZ"BB.QT$QF=8Z23R^(RMU%A)BD1-@+ MHQZ[O UA6TS#/1KKL9*%;.WVDP6,YX)X5]JR3L[_,,Z
M&'R2C%Y2@1L=?%/$W?!L.A!+/M1+/@U;AY*@:,&Q5-8]&9QRIHC2VF5^($SY% MQ'Z'9>&QLM,^"7=FK+-.]@18]@Z.VQ$K*K?7AHXU5#2)&2KP6X"%JK(U#E
M."J:Q$(SF=5R7$ROU1%N"8XS~>JQ<6,XA#X66A\+6!\/CN$12RMP:/~2)=M?BPTDWXMUD7078H$ZHL%J&@2"\UD5B< 8OHN1<*5^/:2*-S*8$Y"I-M*IPL" M3A<&!SO.X@K981>Q.D,YT:
[7;GU#1R?A^DQVW[M8.ZU"',&;?@@PCTB#0O.8K-S2!H)6M/T H]&+VJR@P9GT=LY*8T@')5&/)5- M]COE"Y\53YVCTN#^C/.X MA7CM%C-Z=OY,D\,#!?=4,BPXB_+.N60D:&+P H]&+VIJ@
9GT=LY!XU,SPY> M,*!M;\ZT,YR8(-E!]ZSD,X7VO5".+IKBZ>"CNU$]%=;=N'=]H MVQ:>O-F7;U?KN_O3+TWYT!(TBSZ535-N#S_>]V*EJKU!^__;LFQ>?IFW^$]E M]?2G0QM5?4$L#!!0 (
.B";%F/91AW'04 ,$B 9 >&PO=V]R:W-H M965TEO2J,MXU_$"D"B M;TF7ZRC%$N(*$BDNVAE3]LF \H5+MJ4CUASH/'-*8@>[;L])-)1V M)J/LV#'V?C-A&QE$*]QR)39)0_OT:8K8==[S.\X&':+F2^H
S&:WI$F8@/Z_O MN=IS2LH\2B 5$4L1A\6X,_6N"!YHA\SBKPBV8F<;Z5 >&?NB=S[.QQU7SPAB M"*5&4/7U!#<0QYJDYO&U@':*,,;7C[O8S_4,6O KFD0JX8?'?T5RNQIU!!\UA M03>Q?
&#,WZ$(Q*M*(8M%]HFVEN6U/&8<,(5E2.*%9)&:?]O12)V"'# B_N M"!;!{]P\-LZ!(5#D&4F#R7+ Z&23D:<,1'7UHJF-[]D9MX]"C5YWTFN7HU M4GYRC/%=L(MFL[%R)%}> UQPF*HZWPH?
&0H']VQ5*X&>I_.8=[@?V/V'QK\'15V&3M^COT: M&X$S6\%BW[U V,4!^CPCZ.V;=RA6X3=-SB*+F%D$0L7R,I9O8-6"]LL3[F=P M_PC\0Y32--1G]@%"B)[H8PP7Z)X*B<@&T#^WRAY[E)(?YM.

<0X/FN&Z25V) M-0UAW%%=2 !_@L[DYY^\GOMK4TIMPH@E6"V!09G4P$0_DM2JIHRF1-[&5%W MYZ<)]@<#;^0\[:.HE15lL.KVL5];U8+]ED%UC4%-$[9))6(+5?<25-(D4O<9 M6+(4FN+)8=V=.?C#_EXTAS:>Y[!![P1AG]6TDY]YQE5] MY=4JC=BBU3.[(Y(]Z[57(.LWN[W:\V%#&FQPM{GV-M/%P%A-O>YQY ?,P7DDIH5WYF],G7B4T:L46KI[72UMY9Q;5G55U;I1%;M'IF M*X'MV5?8!;)6.7X0[\ VYF1)K.NVSTBLKU*97MFF?T (IJK4FNM.O=Y9Z\^JG+=*({9H],31JQ M1:NGMQ+XWO"LQ6A5YENE$5NT^K)E)?2Q4>Z^JA@+9&V*-A?>[EI944*]]UR M'.(CY8@KD8U_3&1?Y"O3ZM!&ef[C]CRZC5ND,$(ar;YH0LS?>U)KB0Z-DOT M@^[DZ>:$3VE.YA%.+2&K-&*+5L]N1=3Q694ZMJK4K=*(+5H]L95ZQ -:5.CY< MP YZA\VIC15IL,*[B\SUL"J9CLTRW6)W:E@%'^R'^K(-,4_XM>>YTMK8O%1^ MT)_>?]5/#U6/8AS]QH%*E06YHBD:NJ?T+*L:W"J-V*+5,UYI<'S6975L=5W= M*HW8HM4S6_T3P#^VMGY"<1\NE1^TL1=-B-$DC]'9>>:? %]F[TX(%.IG=OGC M__)H^7[&-'LKP:G,\Y<{[BA?1JE ,2R4JWO95^/R_'V)?$>R=?8&P2.3DB79 MY@KH'+@V4+\O&)//.WJ]JV5R?]02P,$% @ Z()L65"UR&U" P 1PP M !D !X,"]W;W)K&ULK5=,;]HP%/XK5C9-K=0V M-P@M Z26RU:I-Q5U>YCV8)(#6'7LS#,0[=?/3D(*39K1E1?BR_F^S^<2Y]!9 M<(38'IGRD6,E9Z*F2T3 3A*03&U/<<) M[!@39O4ZZ=J=Z'7X0E"\$X@N8AC+'Y? .6KKN5:ZX5[,ILKLV#W.@F>P1C4 M0W{G],PN6"(2 Y.$,R1@VK7.W?8H,/:IP3<"*[DQ1L:3">>>/9G(9=2W'' @H MA,HP8/U80A\H-43Z&+]R3JN0-,#-\9I]E/JN?9E@"7U.OY(S;O6J84BF.(% M5?=\)15R?YJ&+^14IK]HE=FV?N%"ZEXG(/U"6+"LB=^RN.P = \U0 O!W@O M 8U7 'X.\'=5:.2 QJX*S1S0W!40Y(TF786K#32 ZQPKR/X"@ECK=G,($U7 MBM8!)LP4UE@)O4LT3O6N;L]OQN@W8!0Y&*PU L,$57'#.IE[X Z'GERRK7U,(M!P 0F%\YJ/H.$] _=[A?Y<[[U?O4Q_5PP<0:KA; M!=^*I5\4E) R^:\55%H]F$7H"O0;+]$]A$"6>$+A" VJ.8BM@0IQ/I%*Z/OE M9U4=95*:BESY[9E@D/H6OI2Z"68/4^?? #YW-5$O=)-M@GV7"29*,]D6TE MOU$DOU"OI%\FB5?;"2?Q DF B(]8@]TN$*4ZQ]=!>SY]J&&HJH6.I7?6@L9 M69"2F6_OLN>V?,=Q.O9R,\O[U!R6-9MG9LS=_E.C&$A3P&MDSX^8~Q/+U!F6CO^9IP\;RU;CI8_]LI%_5HY<V>K,#U\:#:[NJ#O>]I.J!0 M;;:\K7C${&9I2RIL!=_99^H8K7H>$ M[!&L5ZP.W<PO=V]R M-W-H965TW<PO&7T0,/-%KFE#1 M-V(ILPO3%&$,*1,G+ JGDP93[%44SXS1<8!1P4H34S'LMIFB@DU@EZQ-N)! MC^4R(11&'(D\33%_NX*$+?J&;.P6'LDLEGK!#'H9GL$8Y%,VXFIF5BP128$* MPBCB,.T;E_,%P+8TH(CX16 AUL9(IS)A[$5/;J.^86E%D$ H-056?W,80))H M}J7C[Y+4J/;4P/7QBOVZ2%XE,\$"!BSY32(9]XV.@2*8XCR1CVSQ'98)M31? MR!)1 _*)%&>N[!@IS(5FZ!"L%*.'E/WY=&K$&L+T] &<)2]Z=$K61P}^/R88S.T .C. QYCA-T MQS 5:NDFQQQ3"1"AXR%(3!)QHI:?QD-T'2'CA"AZ&?,K@0^:X4,(%=PNX.XFW%0>5$8XE1%.P>?NX;LF-M%. .0T!EZA!#('$\2.$4C+"0:YH>[U0\NI60BC]UN9;D7CVY/HL7(L,A] UU MV 3P.1C!UR]VV_I6E_F!R#9\<"L?W";V/3Z\ET==\B5CNV#4]\8\<-Q.Q^Z9 M_6L:J):OCYW\QJY7B77:Y2KA)VM"G=!9(PH0SA1EY-*I"ZYE#((2(2)4P(MJ"W32#;A_3A0&0, M/OB5#_YG5[B_4[Q=W[*V*GPWR':MM:@-\9U'*2*=1_%8-SX"&;U7%E_7?5,R-_MY!]]B0T4<$V4[VW7 MK[G6*ND^]1[S&5%5F,!4H:QS7QT 7K9^Y42RK.B>)DRJ7[P8QJI=!JX#U/,I M8W(UT0U9B0 !_P!02P,$% @ Z()L66DNQA/> @ B@@ !D !X,"]W M;W)K&ULU50K:A.9<>=7M=]ZJO[2L=A<4FRLDV-65U.BFM+]4 M*[X@!9DI>!9,?;KO-[&[H3E%@^E!]6XGN/_3%?;7?F7,WG]58LO!\WK>C4 MV^\]=7 V]\5BV>X&92.&9#G23R2l0,(8$L9!,&7O*=RPC@]?E"V9Z@#]:F^MG\]H*5?'+*)!8(@RJ"A'T50W#J;O_C%#.+JUZ_$%I15[FG(YBOW$U^U"BG(4 M3;4KD'8%1XSY]HT/>R0.]4.&%'#VP%3TDTQW."G)4335 1DD^.2,E1S\S9\O M7:\/__9L960;Q[I#T&3(NF'TU"M*KG1]%4B^2LWZ>G_<.CP#U Z90L](W+ M"W*B7HP395!];A%5KVEJ\N9OQ^3H[SK9^G=0,#=W&[[S-,;5'OULEV+36O? M^Z&!)160&D,2N,HFFJUC!E\.F<8-V SY^R!.5RSY C&=,E&"F+](+&0?.U# M?.!#:G?(R;__Y;/ X0N .84.M" M:064QJ TCJ*I_'D?#>8?D5Y2("-KO1L/=G?Y1WI_:V/^!OVG*SZ({?QOOU85&VP@NF?G+F MV^Z2OZ.WP_EPAL[]H30&I7$43=T_9$@0C*+<((#6&T!!93&H2+8.#9^H 'QEIRA=B85D$UV2DA-CM4)C69 918#/*)H1@&E%5 :@]{XBJ9:+3.* M@_XH1AQST(*(P{P6HE@_XJ U$2.4 4I1 4$F(P&=C,R2O%V4)V6\CY6=7M; MK9:5=R/N^H/-:@FT&@)**Z T!J5Q%$VU6>8U07.*P0VT$@-**Z T!J5Q%$TU M7P94 1U0C0J#:8:SM[DEZ8STVC^H)K-H!EEFG&\'/J66*LO$**0K) ," +JU M^TTXV=/8##F-E :"\WH*=/' M^2A%U2J9QH1T&G-$/29-=O;1K(,(KU2%BK)+)))1II=DHB15?P[67M E$\.# MLE# =5DHS0Y2E,U0B838?05W8H(H2D'E%9 :0Q*XRB:NI(/ MU"2D%W6,&N&%YNJ(,-=71\QH)6?J,TH\!MYBUD4DZ-H2A0HFJ S!Q"ND]8**;T+9H(C>.FB8-$,?*I&J$)4335(QD-A'0T,&*8 M9\Z78[.HGY9Q-F*,)H-J @%G,J SKO0-5**Z T!J5Q%$TU7Z8I$2!.H1G.WEJR&5^-MHP.59!9)?3[*Z<^HW2L#DH@.2(Z(_FFR.X+M"+$)AGX>N2,TE0_MDLE)1" MH^+.V"ROT**,UK?U2"+XIFO5PDP]"9'T52'9)@2T^4AP]>UV"R<\'U]Q0ZM MXNS#"$D&E>06R<-C4^U=F5;$^MKQDV23QEZTEOL>DV#T@HHC4%!$53]R09 MM\2G6(D30Y,7**V TAB4QE$TU7R9O,3DY'[,21J;JNQIRGV?:,__1!(:EHR1 MY"A)U8:#IX0.,"94WK>Z%MT_K&G[D^VHS)-&.QL$+4B!TAB4QE$TU7*9R\3) M*4Z[T(@&2BN@:.:E<11--5]F/C&=^8R:1(,9V_.#,./_1X0# T^:+&+&]L$ M!C^F=K/,=&*Z)H8N2]{;._@RE=-&U0FTG 5**Z T!J5Q%$W=261-E-!T:@A1F*M!\GUML)J6I)^;:F+.8K\N9T1K.E@TPS0-M=!N@<0>*IMH@XXZ$CCN.NFN0F$"'63> UHMSZ4UP=LDF&NC#=@85Y2B:ZI), M0Q(Z#I0U#@K)7P_BG/=*FB8,4Z4046Y350Y6.I]?/!FE(%U,R,3IU/>0*W MV7FD 0TSH#0&I7$43=V59)B1I"=(LA)HV@&E%5 :@]{XBJ::+R.6Y-A'T](-M9V,'HXP"*LB&!3E*4+5 9B?)P! Q1,.<="?>T4\5HGG.CD K6: T!J5Q%$U] MI99,8%+Z,,F8\VP*36F@M >*8U :1]%4\V7FD]+5-*.F\S3+V5NS<"771[L% M5))9)/TTTL^0W]2NU@F)NE 20T]1Z=,.W@-C]"*DM0,2(R(A=FZ'0 &<;S)PBSPT?H.4@8R0Y2E*U0<8L*5WE M<=I,.2DT0('2"BB-06D<15-WDH.7Y0*J05)+)C41@+"N@E9P],S7S5,\[H9(< M15.MD'%&>DS%"-W8^?B"5HRD9DZ1&U9!U^:@.:*I5,O9(O[QD9/!>3F!YYDF@-M+P&A\#9(%,RT=^9Q*"2'$53WS0M XOLV)*1S%)OD0;Z$A!:QM6'49H,JLDM MFHI(O%.'OFU#MW;N5VB^ M J6QS/(J8WT1 4I1]4K&*]DQ\0K=V-FJX4H1]""S".KWS%"':O?+R"3[OZVR MH6RQ0A'WHS[VLIK/>G M=UUM=]UN[6YHO@"E%5 .@]{XBJ;Z+9.(&MZW&L.33:@M)*8U :1]'4G43F M)3F=EPP_,7/C/'2FOS.)>5C!*EJ)0&D<15.\\[F__NQ)3^,EJ(0.VTO58 MQ^(*+(YA<1R&T_8A_V ?.L4;@#ZKP/8!:+*#Q3$LCL-PVCX0'.P#Q{X:(#@ M[F]@7$A"_5X%5I.T>0PS6*VM^K-53 Y-W[^SG\S\RT_+_PW;/?SB[C_0_?ZVJMK/W_0"3U7]^^[/ MN?P?4$L#!!0 (.B":%EOV(G_I!0 /83 0 9 >&PO=V]R:W H965T M_8Q8GC^.C.X5W; ,Z^ M;)K>^_?5'U_5%<]KT?[_^V@W_.GBDS!=7S6J]:%=>UYQ_VCL./LK MS\8S-H?\SZ*Y6S_YV1OK\JUM?Q__(>>?]ORQ2,VR.>M'1CW\==O,FN5R1 T% M^=>6NOZ^]Y9S?KOKW:GCR4X&JQNO^[_O?VFWARPL*A3PBW)X3/ M3XA?."::GA+K(]\.)?=*26*IKM-!02!.2'8N&W? M6PNDU"K&[\.)?=W=_J@P@GCEOEN[ESB<A=M3XA?."::GS$}(73LBV)V2V"OGVA-SVA&)[M0K&QP_WO;_/++^N^/CKLVCNO&X\>:../&P=MSAY^YXO5Z/;3OAO^=S&/J*_S;85G;U/GYM/+YFPX/7CQ=&'_U5&G2WOUT&"$ MZ/'RBC:\Z 4>6ZSJU=EB=>&=_&?-XK,^MFSVO>/E<),9/F^\X4KR9ETS7%O> MEW:]WG_I.OOG\,=UWPUWAO^E+J_{,L1T&<,[Y'#[U*_& M,KCZ=:H9Y/E4M+(K&[/$<60=!!(F03#^AFC?Q(+_PP]G$W/^+9Q](\1[MHJ M(F'E/2QY:HLLROVIS9"JS%.5(U4%$B9!,,V-Z:,,T^_IQI3X]I. :,^.17U M&]%:A%D:AU.OV1.0V3,YLBX"'9,@F..D[_%)F=%)>O?O[+[[[MQRZ'\V.V MKY?##6[N+0##T1*=7>LRLY.P]2CG-LXCH^#B4DCEP.7ELF&79M+\N MH+67*)KNBE"Y(C2ZXFO7WBXV4=O8"_JQ:VZ;,CWXI#W_:7>?:,,O6OK4P3@C# M& OA,)BI;)K%A%F{XJ4IU09-#_P0!<0M#EH/ :5)%$TWDAJ8#XQ#GT>_-KUW M=EEW%\V']OR1E4EA.R44CUM*&R$D73 M3:4&O /SB/?Q57NSZO>]^KQO.J]KSMJA>?IC?VB=O+MNT3>#T\:?SQ}3H>XQ M%5I[_67=>W=_U@-F>][LXU]YUY]42]6Z]ZK7WI"),V-":.>,6G:I4(^1$)E M*RB.06D<2A-0FD31],M$C>\'5Y81L$;95%= =26*IKM-!02!.2'8N&W? MEPPG

(D+),3+%1!%UD+%9VA:S(,[B M+:;4-U!3AU.18VMN5'X$VS/$HG.>7HWT6 [W%S,)E3$IK5-[T, "MQ83"96PJ MDK9JMYEMK_886"K>7[@DJG,'KCH>H//4<_308@"^F%D"C4GYCLJ;G@W@NYA0 MHU-:=/?7 0LS\@K#\G3::3[KY5].^]X<,Z5P=&'BX%?8V:%-2:%12IO>C8 M%F-"A34VE5-CG6 F>HR <#&IKKIO\3LUYO%0G2>=HSL7 V?&S)L3$J05-[T MMVZ (!-" 38Q!=C)8":Z#$"UR6DDNJ>2^#OCT>]^OL4WG3,PL4FC +L0DI M1%)YT[,!$)D0"K&)J; ::P$ST6,MM(!=@]U\+NMCX>EO $4GYZJ4INAIECYGH,0*I):2:[-[_!.SL^^ Q.<\T1SLP 99, MF&7:A!0$J,SIV0 03 AEVL347XVZQTSTUX@!SU)2>7;/NM]+%L C]&P]]6$0FYJ2K2V1Jc-,'NC- 4H2TFEW$?",&C<)Y? MCOY?"I"8,NN[*2GM47G3LP$ZHEQ+fnJNZDIW%9&I?"+'9(2^$!C*.G"NT^].PH# M>(#.D\^R#X>R$0>S'IS2[M"! 8 I-&!*J >GIM!K>=P>O^.A(P*(2X^D&@>'`M: -X<,[%P=$*S(.U,V8Q.2,E1BIO>C: &# ",3DS56+,4_DVL^U/Y6? <]F1 MQ.3&<(T #]%Y\CDZ@1E 9\8L)V>D.$GE3<\&X&1&*"=GIIQL>WC?8H8\O)\! M[&5'THH# JT C]6Y"CC:A!F :<8L'6>D7$GE3<\&<&5&*!UGIBYL>\;?8H8\ MXY\I>[,=24(.W#0#/"SG"><_S0Q ,V.6C3-25[3RIN]Q!ZR8$K&N:D)6UX% ML%AM?Q4@!X[+CR0>!X[* 1ZZWQ3>=.S"(29,PO%.2D>4GG3LP%XF!,*Q;FI M MO>&+"8(6,Y !O^0$$X!90<C^1-.,+4,5@>1X3NFP.S[[L*]L#^]S[_NT&P13N=O(2*!D MA'*/8-\4@S??PHX,'CPD92=A_TC*?W&Y!E MA ,8A:]L3.Q3[DSLFXJRN68PFXTXE4V)_2-)SN'A\L&.&-TGCV7G8U_9^MCG MWOO8!]W\F,K=1D:4[8!]ROV/?5-]-I<#9K,1I[+YL7\D23DDD!!V!.M>!1Q]-M0Z$>.B&85?69!?!(%TU$4ZED4A$KSNS-T7. V&W$]"+CCF B>=;''EOAX7.X3 MS@*>ZA$6@EE=%L3'62"<9Z$>:(&?$>&Z!$SMV%P"F,U&G K1[3AK@NN2N?AMW; M[>.!N<\X1_M0J =A"&8U61"?E,%S5(9Z% -(3K&MC)-NLQ&G@G$[CK'@ M60-['0H[0C.?#Y2 .H9S$(?##+5S/HEHZ2[!5@ HL MXQPJ!Z[VQ]W>%/5S.6VL7SJKO%/^H>]Z^4!LLMOVFJV.(/UH6K,:K+X\D46 MC[+N#;K?/U55^_Y-?ZSK^AS?\ \#4$L#!!0 (.B",%GEKQPXKP8 *0W M 9 >&PO=V]R:W-H965T!Y"]*J/A^RT*^NOX MC9<=]\'S0ID=S=%P29_9 U-/RT]"?VIF%#^(6"P#'B/!YM>-&^>*M3.Y(C/ M -=O(G&\D?Lj4\Z_FPYU_W6B9,V(AFRF#H/K/FHU9&\J2/H^.4V@CTS2!N]LO M=)+\>/UCIE2R,0__#'RUN&Y<-I#/YG05JGN^^8.E/ZAK>#,>RN1?M$F/;370 M,"45C])@?091$&__TF]I(G8"-*<\P$T#W-DOMMLI),>U31T5#P#1+F:$TS&XE=2,1:4S1(}1OJ1=-/#QXZ>_,6 MO4%!C!X7?"5I[,MA4^FS,Y3;,,)CM9 (QS[S2^{}>_S $M_4 M6+OLY/Z>.?TZ=V,,] M/A3EEX M(9?M,%BU$UY[#^]&2],D.2(T$.@S#5<,>8&Q3OA9X^,]_MAX6Y,N+;&[]2A?KI1,1KV^%L* FANHY"I(:^DM ME8&>$9,9\AP]"AK+.1-ZSP=6>E'T*IWJ_3"H7AWA53)P)8-8$W3D%-/TM___MC],/WK,U"Y&#'GFZZ9:9T:\TH_((K_((7'D$L:,K2#,N,S,N_Q]FN+D93ID9 MEY5F7%9>&94,7,D@UG0=:<8@,V-@ ->_]0*;V MW=74EPF+IDR4WOS:%>K>_8+2/% :!J41*%K1^9U5M'.R]4Z*AK(6N?=D3^\$Z\%?MHY#K(E9JL_O#A%.VPK&KUO;O M(%$,*DK*1/>O=9_?0U@('N9X>@](\4!H&I1$H6G& Y"T&IWNZ @>YMA^# MTCQ0&@:E$2A.T?*\Y>'8>QZU"UQUH\N6-N[ZK8&]""Q"A:SG'ZWMY?R-(X:S!!FQ,5@AA4D%@%B^G,VPNNO,T 6#7%/]XB%"_J,!2C-Z5A4!]!HA4MS[LT,L63 M%G4 +6>>@OIA=M;9 -JEA%%2)KJ_+^;F;0_7_FC%_J+6>AY%%3N^=FH/$L6@ MHJ1,U)+:O+W@'O5(Q4\6.'M9!B)8@WH< 0*$RJ//+K^A^2UE^0*0QI/S'K]K)W\5-R39NPG'E3\'O)S[^F2=:QN[MN*]<^%+U<5=VZ#(?GCOKT_,EWNEQW&[;VC9C_=C'(ZF?G*T:O[,V]%UZ*GIU/MCG$&[-GS_SB_+G,N<"X\]Z-DX\3<_;C<:\C.9Y>3K&0=:$]_XIOB;TQ>]G MC]-N,/.7V?%Z?XQN\_#9_/C\CO^=<9O]3_8AX#T(2%]%) ^%*0/#>G#0/HH M(7VL(7WD*THC%%%S"JDYQ=2<@FI.436GL)I37,TIL.84605%5D&155!D%119 M!45609%54&05%%D%159!D5529)44625%5DF155)DE119)45629%54F25%%D+ MBJP%1=-"(FM!D;6@R%I09"THLA8460N*K 5%5D6155%D5119%45619%54615 M%%D5159%D5519-44635%5DV115D119-45639%54V35%%DU159#D=509#44 M60U%5D.1U5!D-119#4560Y'54&0M*,*6%%E+BJPE1=-:2(FM)D;6DR%I29"TI MLI846=<46=<46=<46=?_4];OX[C_Q_'S,^VK=GC-S^;_/MW\!%!+ 0(4 Q0 M (.B",%D'04UB@0 +$ 0 " 0 !D,V-0&UL4$L! A0#% @ Z()L69]*P]+M *P(!$ M (!KP &1O8U!R,W!S+V-O&UL4$L! A0#% @ Z()L69E< MG",0!@ G"<+!, (!RP$ 'AL+W1H96UE+W1H96UE,2YX M;6Q02P$"% ,4 " #H(#FQ9ZR%U;NL% #%'P &@($, M" >&PO=V]R:W-H965T&UL4$L! A0#% @ Z()L60F% MIEZ<!P !1\ !@ ("!+0X 'AL+W=O&PO=V]R:W-H965T M&UL4$L! A0#% @ Z()L6:"IOGVM P 4 T !@ M ("!)",.'AL+W=O&PO=V]R:W-H965T&UL4$L! M A0#% @ Z()L6:L9@# >%P !@ ("!:S4 'AL M+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ Z()L6>F%QS-V& S8 !D M ("!9V$ 'AL+W=O@ >&PO=V]R:W-H M965T&UL4$L! M A0#% @ Z()L6:OL"]%C!0 ^PT !D ("! HT 'AL M+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ Z()L M68^>SE6G P 80@ !D ("!%IL 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ Z()L63QL,$G) P $@H M !D ("!DZ<'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ Z()L66X?8>\@!0 !Q4 !D M ("!Q[X 'AL+W=OQ >&PO=V]R:W-H965T M&UL4$L! A0# M% @ Z()L63=1 &V# @ O0<-!D ("!7] 'AL+W=O M&PO=V]R:W-H965T&UL4$L! A0#% @ Z()L65LE MWX4?#P !68 !D ("!==P 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ Z()L6;,@,[24 P_0D !D M ("!5?@ 'AL+W=O&PO M=V]R:W-H965T&UL4$L! A0#% @ Z()L62^YU,JG @ *P8 !D ("! M90,! 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% M @ Z()L64@5=RFQ P VPH !D ("!' T! 'AL+W=O&UL4$L! A0#% @ Z()L68A: !&A M @ ! 8 !D ("![QH! 'AL+W=O&PO=V]R:W-H965T,@ 0!X;"]W;W)K&UL4$L! A0#% @ Z()L66#/F[FM @ Z0< !D M ("!02&PO=V]R M:W-H965T8M 0!X;"]W;W)K&UL M4$L! A0#% @ Z()L6;80Z$3 !P DS< !D ("!7C ! M 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ MZ()L69&PO=V]R:W-H965T&UL4$L! A0#% @ Z()L68]E&'<=!0 P2(!D M ("!"H(! 'AL+W=OAP$ >&PO=V]R:W-H M965T* 0!X;"]W;W)K&UL4$L! M A0#% @ Z()L66DNQA/> @ B@@ !D ("!,(X! 'AL M+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ Z()L M62(GJT6G!P -T, !D ("!>+4! 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ Z()L6;ABC9!Q P !@X M !D ("!0\@! 'AL+W=O&PO=V]R:W-H965T3. 0!X;"]W;W)K&UL4$L! A0#% @ Z()L6=V([S,R P_PL !D M ("!:=$! 'AL+W=O&PO=V]R:W-H965T M&UL4$L! A0# M% @ Z()L6=E &2L4 P G H !D ("!.=H! 'AL+W=O M&PO=V]R:W-H965T&UL4$L! A0#% @ Z()L676% MD6;D P B!0 !D ("!$.,! 'AL+W=O&PO=V]R:W-H965T&UL4$L! A0#% @ Z()L6.0]F'$ @ 0@ !D M ("!8^X! 'AL+W=O\0$ >&PO M=V]R:W-H965T&UL4$L! A0#% @ Z()L64@5]0KO @ -_@ !D ("! MR_L! 'AL+W=O&PO=V]R:W-H965TZH0(-' 9 M " @<$# @!X;"]W;W)K&UL4$L! A0#% M @ Z()L61C6E9J3!P K48 !D ("!F08" 'AL+W=O)0(>&PO=V]R:W-H965T&UL4$L! A0#% @ Z()L66NE9 RD @ J08 !D M ("!S#$" 'AL+W=O&PO=V]R M:W-H965T&UL M4$L! A0#% @ Z()L67/A1H-H @ 3 4 !D ("!8CL" M 'AL+W=O&PO&PO7W)E;',O=V]R:V)O;VLN>&UL M+G)E;'-02P$"% ,4 " #H@FQ9??/N/T," #-0 $P M@ %13 (6T-O;G1E;G1?5'EP97 -=+GAM;%!+!08 90!E +H; #%3@(" ! end XML 105 Show.js IDEA: XBRL DOCUMENT // Edgar(tm) Renderer was created by staff of the U.S. Securities and Exchange Commission. Data and content created by government employees within the scope of their employment are not subject to domestic copyright protection. 17 U.S.C. 105. var Show={},Show.LastAR=null,Show.showAR=function(a,r,w){if(Show.LastAR)Show.hideAR();var e=a;while(e&&e.nodeName!='TABLE')e=e.nextSibling;if(!e||e.nodeName!='TABLE'){var ref=((window)?w.document:document).getElementById(r);if(ref){e=ref.cloneNode(!0);e.removeAttribute('id');a.parentNode.appendChild(e)}} if(e)e.style.display='block';Show.LastAR=e};Show.hideAR=function(){Show.LastAR.style.display='none'};Show.toggleNext=function(a){var e=a;while(e.nodeName!='DIV')e=e.nextSibling;if(!e.style){}else if(!e.style.display){}else{var d,p ;if(e.style.display=='none'){d='block';p='-'}else{d='none';p='+'}e.style.display=d;if(a.textContent){a.textContent=p+a.textContent.substring(1)}else{a.innerText=p+a.innerText.substring(1)}} } XML 106 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 #aca; 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 { 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 108 FilingSummary.xml IDEA: XBRL DOCUMENT 3.24.3 html4584091false980false8 falsefalseR1.htm995200090 - Document - Document and Entity InformationSheethttp://www.unitedbusinessbank.com/role/DocumentDocumentAndEntityInformationDocument and Entity InformationCover1 falsefalseR2.htm995200100 - Statement - CONDENSED CONSOLIDATED BALANCE SHEETSSheethttp://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedBalanceSheetsCONDENSED CONSOLIDATED BALANCE SHEETSStatements2 falsefalseR3.htm995200105 - 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Disclosure - EQUITY INCENTIVE PLANS - Restricted Stock Grant Activity (Details)Sheethttp://www.unitedbusinessbank.com/role/DisclosureEquityIncentivePlansRestrictedStockGrantActivityDetailsEQUITY INCENTIVE PLANS - Restricted Stock Grant Activity (Details)Details85 falsefalseR86.htm99941501 - Disclosure - FAIR VALUE MEASUREMENT - Recurring (Details)Sheethttp://www.unitedbusinessbank.com/role/DisclosureFairValueMeasurementRecurringDetailsFAIR VALUE MEASUREMENT - Recurring (Details)Details86 falsefalseR87.htm99941502 - Disclosure - FAIR VALUE MEASUREMENT - Nonrecurring (Details)Sheethttp://www.unitedbusinessbank.com/role/DisclosureFairValueMeasurementNonrecurringDetailsFAIR VALUE MEASUREMENT - Nonrecurring (Details)Details87 falsefalseR88.htm99941601 - Disclosure - FAIR VALUE OF FINANCIAL INSTRUMENTS (Details)Sheethttp://www.unitedbusinessbank.com/role/DisclosureFairValueOfFinancialInstrumentsDetailsFAIR VALUE OF FINANCIAL INSTRUMENTS (Details)Detailshttp://www.unitedbusinessbank.com/role/DisclosureFairValueOfFinancialInstrumentsTables88 falsefalseR89.htm99941701 - Disclosure - COMMITMENTS AND CONTINGENCIES - Off-balance Sheet Liabilities - Tabular Disclosure (Details)Sheethttp://www.unitedbusinessbank.com/role/DisclosureCommitmentsAndContingenciesOffBalanceSheetLiabilitiesTabularDisclosureDetailsCOMMITMENTS AND CONTINGENCIES - Off-balance Sheet Liabilities - Tabular Disclosure (Details)Details89 falsefalseR90.htm99941702 - Disclosure - COMMITMENTS AND CONTINGENCIES - Off-balance Sheet Liabilities - Reserve (Details)Sheethttp://www.unitedbusinessbank.com/role/DisclosureCommitmentsAndContingenciesOffBalanceSheetLiabilitiesReserveDetailsCOMMITMENTS AND CONTINGENCIES - Off-balance Sheet Liabilities - Reserve (Details)Details90 falsefalseR91.htm99941703 - Disclosure - COMMITMENTS AND CONTINGENCIES - Other Assets (Details)Sheethttp://www.unitedbusinessbank.com/role/DisclosureCommitmentsAndContingenciesOtherAssetsDetailsCOMMITMENTS AND CONTINGENCIES - Other Assets (Details)Details91 falsefalseR92.htm99941704 - Disclosure - COMMITMENTS AND CONTINGENCIES - 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"R48": { "role": "http://www.unitedbusinessbank.com/role/DisclosureInvestmentSecuritiesEstimatedFairValueAndGrossUnrealizedLossesDetails", "longName": "99940305 - Disclosure - INVESTMENT SECURITIES - Estimated Fair Value and Gross Unrealized Losses (Details)", "shortName": "INVESTMENT SECURITIES - Estimated Fair Value and Gross Unrealized Losses (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "48", "firstAnchor": { "contextRef": "As_Of_9_30_2024_lKMXxeqA9kaIpJMZtaNqiQ", "name": "us-gaap:DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12Months", "unitRef": "Unit_Standard_USD_SVaGQXuTU0CbVEKHT6WUWg", "xsiNil": "false", "lang": null, "decimals": "-3", "ancestors": ["p", "td", "tr", "table", "us-gaap:DebtSecuritiesAvailableForSaleUnrealizedLossPositionFairValueTableTextBlock", "ix:continuation", "div", "div", "div", "body", "html"], "reportCount": 1, "baseRef": "bcml-20240930x10q.htm", "first": true, "unique": true }, "uniqueAnchor": { "contextRef": "As_Of_9_30_2024_lKMXxeqA9kaIpJMZtaNqiQ", "name": "us-gaap:DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12Months", "unitRef": "Unit_Standard_USD_SVaGQXuTU0CbVEKHT6WUWg", "xsiNil": "false", "lang": null, "decimals": "-3", "ancestors": ["p", "td", "tr", "table", "us-gaap:DebtSecuritiesAvailableForSaleUnrealizedLossPositionFairValueTableTextBlock", "ix:continuation", "div", "div", "div", "body", "html"], "reportCount": 1, "baseRef": "bcml-20240930x10q.htm", "first": true, "unique": true } }, "R49": { "role": "http://www.unitedbusinessbank.com/role/DisclosureInvestmentSecuritiesUnrealizedLossPositionsDetails", "longName": "99940306 - 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"R53": { "role": "http://www.unitedbusinessbank.com/role/DisclosureLoansTroubledDebtRestructuringsGeneralInformationDetails", "longName": "99940403 - Disclosure - LOANS - Troubled Debt Restructurings - General Information (Details)", "shortName": "LOANS - Troubled Debt Restructurings - General Information (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "53", "firstAnchor": { "contextRef": "As_Of_9_30_2024_lKMXxeqA9kaIpJMZtaNqiQ", "name": "bcml:FinancingReceivableModifiedAccumulated", "unitRef": "Unit_Standard_USD_SVaGQXuTU0CbVEKHT6WUWg", "xsiNil": "false", "lang": null, "decimals": "-3", "ancestors": ["span", "p", "ix:continuation", "div", "div", "div", "body", "html"], "reportCount": 1, "baseRef": "bcml-20240930x10q.htm", "first": true }, "uniqueAnchor": { "contextRef": "As_Of_12_31_2023_MyRTRmWm5EeF7obbXdZgpg", "name": "bcml:FinancingReceivableModifiedAccumulated", "unitRef": "Unit_Standard_USD_SVaGQXuTU0CbVEKHT6WUWg", "xsiNil": "false", "lang": null, "decimals": "-3", "ancestors": ["bcml:FinancingReceivableModifiedAccumulated", "span", "p", "ix:continuation", "div", "div", "div", "body", "html"], "reportCount": 1, "baseRef": "bcml-20240930x10q.htm", "unique": true } }, "R54": { "role": "http://www.unitedbusinessbank.com/role/DisclosureLoansTroubledDebtRestructuringsModifiedAsTdrLoansDetails", "longName": "99940404 - 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Disclosure - COMMITMENTS AND CONTINGENCIES - Deposits (Details)", "shortName": "COMMITMENTS AND CONTINGENCIES - Deposits (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "92", "firstAnchor": { "contextRef": "As_Of_9_30_2024_lKMXxeqA9kaIpJMZtaNqiQ", "name": "us-gaap:Deposits", "unitRef": "Unit_Standard_USD_SVaGQXuTU0CbVEKHT6WUWg", "xsiNil": "false", "lang": null, "decimals": "-3", "ancestors": ["p", "td", "tr", "table", "div", "div", "div", "body", "html"], "reportCount": 1, "baseRef": "bcml-20240930x10q.htm", "first": true }, "uniqueAnchor": { "contextRef": "As_Of_9_30_2024_srt_ProductOrServiceAxis_us-gaap_DepositAccountMember_us-gaap_ConcentrationRiskByTypeAxis_us-

gaap_ProductConcentrationRiskMember_pjNt58g4C06JdvpDy7L1Xw", "name": "us-gaap:Deposits", "unitRef": "Unit_Standard_USD_SVaGQXuTU0CbVEKHT6WUWg", "xsiNil": "false", "lang": null, "decimals": "-5", "ancestors": ["p", "ix:continuation", "div", "div", "div", "body", "html"], "reportCount": 1, "baseRef": "bcml-20240930x10q.htm", "unique": true } }, "R93": { "role": "http://www.unitedbusinessbank.com/role/DisclosureCommitmentsAndContingenciesLocalAgencyDepositsDetails", "longName": "99941705 - Disclosure - COMMITMENTS AND CONTINGENCIES - Local Agency Deposits (Details)", "shortName": "COMMITMENTS AND CONTINGENCIES - Local Agency Deposits (Details)", "isDefault": "false", "groupType": "disclosure", "subGroupType": "details", "menuCat": "Details", "order": "93", "firstAnchor": { "contextRef": "As_Of_9_30_2024_lKMXxeqA9kaIpJMZtaNqiQ", "name": "bcml:FederalHomeLoanBankLettersOfCredit", "unitRef": "Unit_Standard_USD_SVaGQXuTU0CbVEKHT6WUWg", "xsiNil": "false", "lang": null, "decimals": "-5", 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Investments", "negatedLabel": "Amortization/accretion of premiums/discounts on investment securities, net", "documentation": "The sum of the periodic adjustments of the differences between securities' face values and purchase prices that are charged against earnings. This is called accretion if the security was purchased at a discount and amortization if it was purchased at premium. As a noncash item, this element is an adjustment to net income when calculating cash provided by or used in operations using the indirect method." } } }, "auth_ref": ["r118"] }, "us-gaap_AccruedLiabilitiesCurrentAndNoncurrent": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "AccruedLiabilitiesCurrentAndNoncurrent", "crdr": "credit", "calculation": { "http://www.unitedbusinessbank.com/role/DisclosureInterestPayableAndOtherLiabilitiesDetails": { "parentTag": "us-gaap_OtherLiabilities", "weight": 1.0, "order": 1.0 } }, "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureInterestPayableAndOtherLiabilitiesDetails"], "lang": { "en-us": { "role": { "label": "Accrued Liabilities", "verboseLabel": "Accrued expenses", "documentation": "Carrying value as of the balance sheet date of obligations incurred and payable, pertaining to costs that are statutory in nature, are incurred on contractual obligations, or accumulate over time and for which invoices have not yet been received or will not be rendered. Examples include taxes, interest, rent and utilities." } } }, "auth_ref": ["r91"] }, "us-gaap_AccumulatedDepreciationDepletionAndAmortizationPropertyPlantAndEquipment": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "AccumulatedDepreciationDepletionAndAmortizationPropertyPlantAndEquipment", "crdr": "credit", "calculation": { "http://www.unitedbusinessbank.com/role/DisclosurePremisesAndEquipmentTabularDisclosureDetails": { "parentTag": "us-gaap_PropertyPlantAndEquipmentNet", "weight": -1.0, "order": 2.0 } }, "presentation": ["http://www.unitedbusinessbank.com/role/DisclosurePremisesAndEquipmentTabularDisclosureDetails"], "lang": { "en-us": { "role": { "label": "Accumulated Depreciation, Depletion and Amortization, Property, Plant, and Equipment", "negatedLabel": "Less accumulated depreciation and amortization", "documentation": "Amount of accumulated depreciation, depletion and amortization for physical assets used in the normal conduct of business to produce goods and services." } } }, "auth_ref": ["r66", "r205", "r656"] }, "us-gaap_AccumulatedOtherComprehensiveIncomeLossNetOfTax": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "AccumulatedOtherComprehensiveIncomeLossNetOfTax", "crdr": "credit", "calculation": { "http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedBalanceSheets": { "parentTag": "us-gaap_StockholdersEquity", "weight": 1.0, "order": 4.0 } }, "presentation": ["http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedBalanceSheets"], "lang": { "en-us": { "role": { "label": "Accumulated Other Comprehensive Income (Loss), Net of Tax", "verboseLabel": "Accumulated other comprehensive loss, net of tax", "documentation": "Amount, after tax, of accumulated increase (decrease) in equity from transaction and other event and circumstance from nonowner source." } } }, "auth_ref": ["r32", "r33", "r109", "r210", "r653", "r683", "r687"] }, "us-gaap_AccumulatedOtherComprehensiveIncomeMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "AccumulatedOtherComprehensiveIncomeMember", "presentation": ["http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedStatementsOfChangesInShareholdersEquity"], "lang": { "en-us": { "role": { "label": "Accumulated Other Comprehensive Income/(Loss)", "documentation": "Accumulated increase (decrease) in equity from transactions and other events and circumstances from non-owner sources, attributable to the parent. Excludes net income (loss), and accumulated changes in equity from transactions resulting from investments by owners and distributions to owners." } } }, "auth_ref": ["r3", "r15", "r33", "r507", "r510", "r587", "r678", "r679", "r950", "r951", "r952", "r964", "r965", "r966"] }, "ecd_Additional402vDisclosureTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2023", "localname": "Additional402vDisclosureTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "label": "Additional 402(v) Disclosure [Text Block]", "terseLabel": "Additional 402(v) Disclosure" } } }, "auth_ref": ["r878"] }, "us-gaap_AdditionalPaidInCapitalCommonStock": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "AdditionalPaidInCapitalCommonStock", "crdr": "credit", "calculation": { "http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedBalanceSheets": { "parentTag": "us-gaap_StockholdersEquity", "weight": 1.0, "order": 3.0 } }, "presentation": ["http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedBalanceSheets"], "lang": { "en-us": { "role": { "label": "Additional Paid in Capital, Common Stock", "verboseLabel": "Additional paid in capital", "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": ["r104"] }, "us-gaap_AdditionalPaidInCapitalMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "AdditionalPaidInCapitalMember", "presentation": ["http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedStatementsOfChangesInShareholdersEquity"], "lang": { "en-us": { "role": { "label": "Additional Paid in Capital", "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": ["r473", "r474", "r475", "r693", "r964", "r965", "r966", "r1051", "r1085"] }, "ecd_AdjToCompAmt": { "xbrltype": "monetaryItemType", "nsuri": "http://xbrl.sec.gov/ecd/2023", "localname": "AdjToCompAmt", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { 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Excludes amount for disposal group and discontinued operations. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash equivalents include, but are not limited to, short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates." } } }, "auth_ref": ["r40", "r116", "r234"] }, "us-gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsPeriodIncreaseDecreaseExcludingExchangeRateEffect": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsPeriodIncreaseDecreaseExcludingExchangeRateEffect", "crdr": "debit", "calculation": {

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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": ["r9", "r90", "r195", "r196"] }, "us-gaap_DepositLiabilitiesTypeTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "DepositLiabilitiesTypeTableTextBlock", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureDepositsTables"], "lang": { "en-us": { "role": { "label": "Deposit Liabilities, Type [Table Text Block]", "terseLabel": "Schedule of Deposits", "documentation": "Tabular disclosure of type of deposit liability." } } }, "auth_ref": ["r933", "r934", "r935", "r936", "r937", "r938", "r939", "r940", "r941", "r942", "r943", "r944", "r945", "r946", "r947"] }, "us-gaap_DepositLiabilityUninsured": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "DepositLiabilityUninsured", "crdr": "credit", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureDepositsNarrativeDetails"], "lang": { "en-us": { "role": { "label": "Deposit Liability, Uninsured", "terseLabel": "Uninsured deposits", "documentation": "Amount of uninsured deposit liability." } } }, "auth_ref": ["r195"] }, "us-gaap_Deposits": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "Deposits", "crdr": "credit", "calculation": { "http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedBalanceSheets": { "parentTag": "us-gaap_Liabilities", "weight": 1.0, "order": 1.0 }, "http://www.unitedbusinessbank.com/role/DisclosureDepositsDetails": { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureCommitmentsAndContingenciesDepositsDetails", "http://www.unitedbusinessbank.com/role/DisclosureDepositsDetails", "http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedBalanceSheets"], "lang": { "en-us": { "role": { "label": "Deposits, " "terseLabel": "Deposits", "totalLabel": "Total deposits", "verboseLabel": "Noninterest and interest bearing deposits", "documentation": "The aggregate of all deposit liabilities held by the entity, including foreign and domestic, interest and noninterest bearing; may include demand deposits, saving deposits, Negotiable Order of Withdrawal (NOW) and time deposits among others." } } }, "auth_ref": ["r90"] }, "us-gaap_DepositsAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "DepositsAbstract", "lang": { "en-us": { "role": { "label": "Deposits [Abstract]" } } }, "auth_ref": [] }, "us-gaap_DepositsByTypeAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "DepositsByTypeAbstract", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureDepositsDetails"], "lang": { "en-us": { "role": { "label": "Deposits, by Type [Abstract]" } } }, "auth_ref": [] }, "us-gaap_DepositsFairValueDisclosure": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "DepositsFairValueDisclosure", "crdr": "credit", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureFairValueOfFinancialInstrumentsDetails"], "lang": { "en-us": { "role": { "label": "Deposits, Fair Value Disclosure", "verboseLabel": "Deposits", "documentation": "Fair value portion of deposit liabilities held by the entity, including, but not limited to, foreign and domestic, interest and noninterest bearing, demand deposits, saving deposits, negotiable orders of withdrawal (NOW) and time deposits." } } }, "auth_ref": [] }, "us-gaap_DepositsMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "DepositsMember", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureCommitmentsAndContingenciesDepositsDetails"], "lang": { "en-us": { "role": { "label": "Deposits [Member]", "documentation": "Amounts held on account by the entity representing a liability to the depositor. Deposits may take various forms (for example, demand deposits, saving deposits, Negotiable Order of Withdrawal (NOW) and time deposits) and may be categorized in multiple ways (such as, foreign and domestic, interest and noninterest bearing)." } } }, "auth_ref": ["r163"] }, "us-gaap_DepositsMoneyMarketDeposits": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "DepositsMoneyMarketDeposits", "crdr": "credit", "calculation": { "http://www.unitedbusinessbank.com/role/DisclosureDepositsDetails": { "parentTag": "us-gaap_Deposits", "weight": 1.0, "order": 4.0 } }, "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureDepositsDetails"], "lang": { "en-us": { "role": { "label": "Deposits, Money Market Deposits", "verboseLabel": "Money market", "documentation": "Amount of deposits in accounts that offer many of the same services as checking accounts although transactions may be somewhat more limited, share some of the characteristics of a money market fund and are insured by the Federal government, also known as money market accounts." } } }, "auth_ref": ["r90"] }, "us-gaap_DepositsNegotiableOrderOfWithdrawalNOW": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "DepositsNegotiableOrderOfWithdrawalNOW", "crdr": "credit", "calculation": { "http://www.unitedbusinessbank.com/role/DisclosureDepositsDetails": { "parentTag": "us-gaap_Deposits", "weight": 1.0, "order": 3.0 } }, "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureDepositsDetails"], "lang": { "en-us": { "role": { "label": "Deposits, Negotiable Order of Withdrawal (NOW)", "terseLabel": "NOW accounts", "documentation": "Amount of deposits in interest bearing transaction accounts at banks or savings and loans, that are restricted in regard to ownership and can usually only be held by individuals, nonprofit entities and governments. Negotiable order of withdrawal accounts differ from money market demand accounts as they typically have higher reserve requirements and no limit on the number of checks that can be written." } } }, "auth_ref": ["r90"] }, "us-gaap_DepositsSavingsDeposits": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "DepositsSavingsDeposits", "crdr": "credit", "calculation": { "http://www.unitedbusinessbank.com/role/DisclosureDepositsDetails": { "parentTag": "us-gaap_Deposits", "weight": 1.0, "order": 2.0 } }, "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureDepositsDetails"], "lang": { "en-us": { "role": { "label": "Deposits, Savings Deposits", "terseLabel": "Savings", "documentation": "Amount of interest bearing deposits with no stated maturity, which may include passbook and statement savings accounts and money-market deposit accounts (MMDAs)." } } }, "auth_ref": ["r90"] }, "us-gaap_DepreciationAndAmortizationAbstract": { "xbrltype": 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For a 2006 annual report, which may also provide financial information from prior periods, fiscal 2006 should be given as the fiscal year focus. Example: 2006." } } }, "auth_ref": [] }, "dei_DocumentPeriodEndDate": { "xbrltype": "dateItemType", "nsuri": "http://xbrl.sec.gov/dei/2023", "localname": "DocumentPeriodEndDate", "presentation": ["http://www.unitedbusinessbank.com/role/DocumentDocumentAndEntityInformation"], "lang": { "en-us": { "role": { "label": "Document Period End Date", "documentation": "For the EDGAR submission types of Form 8-K: the date of the report, the date of the earliest event reported; for the EDGAR submission types of Form N-1A: the filing date; for all other submission types: the end of the reporting or transition period. 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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": ["r531"] }, "us-gaap_FairValueInputsLevel12And3Member": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "FairValueInputsLevel12And3Member", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureFairValueMeasurementNonrecurringDetails", 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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": ["r94"] }, "us-gaap_FederalHomeLoanBankAdvancesBranchOfFHLBBankAmountOfAdvancesByBranch": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "FederalHomeLoanBankAdvancesBranchOfFHLBBankAmountOfAdvancesByBranch", "crdr": "credit", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureBorrowingsDetails"], "lang": { "en-us": { "role": { "label": "Federal Home Loan Bank, Advances, Branch of FHLB Bank, Amount of Advances", "terseLabel": "Federal Home Loan Bank, Advances, Branch of FHLB Bank, Amount of Advances", "documentation": "Amount of advances from the Federal Home Loan Bank (FHLB)." } } }, "auth_ref": ["r166"] }, "srt_FederalHomeLoanBankAdvancesBranchOfFHLBBankAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/srt/2023", "localname": "FederalHomeLoanBankAdvancesBranchOfFHLBBankAxis", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureBorrowingsDetails"], "lang": { "en-us": { "role": { "label": "Federal Home Loan Bank Branch [Axis]" } } }, "auth_ref": ["r1070"] }, "us-gaap_FederalHomeLoanBankAdvancesBranchOfFHLBBankLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "FederalHomeLoanBankAdvancesBranchOfFHLBBankLineItems", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureBorrowingsDetails"], "lang": { "en-us": { "role": { "label": "Federal Home Loan Bank, Advances, Branch of FHLB Bank [Line Items]", "terseLabel": "Federal Home Loan Bank, Advances, Branch of FHLB Bank", "documentation": "Line items represent financial concepts included in a table. 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Includes, but is not limited to, payment to settle zero-coupon bond for accreted interest of debt discount and debt instrument with insignificant coupon interest rate in relation to effective interest rate of borrowing attributable to accreted interest of debt discount." } } }, "auth_ref": [ "r229", "r232", "r233" ] }, "bcml_InterestPayableAndOtherLiabilitiesCurrentAndNoncurrent": { "xbrltype": "monetaryItemType", "nsuri": "http://www.unitedbusinessbank.com/20240930", "localname": "InterestPayableAndOtherLiabilitiesCurrentAndNoncurrent", "crdr": "credit", "calculation": { "http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedBalanceSheets": { "parentTag": "us-gaap_Liabilities", "weight": 1.0, "order": 4.0 } }, "presentation": [ "http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedBalanceSheets" ], "lang": { "en-us": { "role": { "documentation": "Interest Payable and Other Liabilities, Current and Noncurrent", "label": "Interest Payable and Other Liabilities, Current and Noncurrent", "terseLabel": "Interest payable and other liabilities" } } }, "auth_ref": [] }, "us-gaap_InterestPayableCurrentAndNoncurrent": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "InterestPayableCurrentAndNoncurrent", "crdr": "credit", "presentation": [ "http://www.unitedbusinessbank.com/role/DisclosureFairValueOfFinancialInstrumentsDetails" ], "lang": { "en-us": { "role": { "label": "Interest Payable", "verboseLabel": "Accrued interest payable", "documentation": "Amount of interest payable on debt, including, but not limited to, trade payables." } } }, "auth_ref": [ "r91", "r1072" ] }, "us-gaap_InterestReceivable": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "InterestReceivable", "crdr": "debit", "calculation": { "http://www.unitedbusinessbank.com/role/DisclosureInterestReceivableAndOtherAssetsDetails": { "parentTag": "us-gaap_OtherAssets", "weight": 1.0, "order": 2.0 } }, "presentation": [ "http://www.unitedbusinessbank.com/role/DisclosureFairValueOfFinancialInstrumentsDetails", "http://www.unitedbusinessbank.com/role/DisclosureInterestReceivableAndOtherAssetsDetails" ], "lang": { "en-us": { "role": { "label": "Interest Receivable", "terseLabel": "Accrued interest receivable", "verboseLabel": "Accrued interest receivable", "documentation": "Carrying amount as of the balance sheet date of interest earned but not received. 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Liabilities are probable future sacrifices of economic benefits arising from present obligations of an entity to transfer assets or provide services to other entities in the future." } } }, "auth_ref": ["r23", "r235", "r339", "r398", "r399", "r400", "r401", "r402", "r403", "r404", "r405", "r406", "r496", "r499", "r500", "r546", "r707", "r789", "r840", "r1017", "r1057", "r1058"] }, "us-gaap_LiabilitiesAndStockholdersEquity": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "LiabilitiesAndStockholdersEquity", "crdr": "credit", "calculation": { "http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedBalanceSheets": { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": ["http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedBalanceSheets"], "lang": { "en-us": { "role": { "label": "Liabilities and Equity", "totalLabel": "Total liabilities and shareholders' equity", "documentation": "Amount of 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Disclosure", "terseLabel": "Liabilities measured at fair value on a recurring or non-recurring basis", "documentation": "Fair value of financial and nonfinancial obligations." } } }, "auth_ref": ["r80"] }, "us-gaap_LifeInsuranceCorporateOrBankOwnedChangeInValue": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "LifeInsuranceCorporateOrBankOwnedChangeInValue", "crdr": "credit", "calculation": { "http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedStatementsOfCashFlows": { "parentTag": "us-gaap_NetCashProvidedByUsedInOperatingActivities", "weight": -1.0, "order": 11.0 } }, "presentation": ["http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedStatementsOfCashFlows"], "lang": { "en-us": { "role": { "label": "Life Insurance, Corporate or Bank Owned, Change in Value", "negatedLabel": "Increase in cash surrender value of life insurance policies", "documentation": "The change in cash surrender or contract value during the period which adjusted the amount of premiums paid in determining the expense or income recognized under the contract for the period." } } }, "auth_ref": ["r993"] }, "bcml_LoanDefaultRelatedExpenses": { "xbrltype": "monetaryItemType", "nsuri": "http://www.unitedbusinessbank.com/20240930", "localname": "LoanDefaultRelatedExpenses", "crdr": "debit", "calculation": { "http://www.unitedbusinessbank.com/role/DisclosureOtherExpensesTabularDisclosureDetails": { "parentTag": "us-gaap_OtherNoninterestExpense", "weight": 1.0, "order": 7.0 } }, "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureOtherExpensesTabularDisclosureDetails"], "lang": { "en-us": { "role": { "documentation": "Loan default related expenses.", "label": "Loan Default Related Expenses", "terseLabel": "Loan default related expense" } } }, "auth_ref": [] }, "us-gaap_LoanRestructuringModificationAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": 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Includes carryover of or adjustments to the allowance for loan losses in connection with business combinations. Excludes allowance for loans and leases covered under loss sharing agreements." } } }, "auth_ref": ["r10", "r14", "r60", "r922"] }, "us-gaap_LoansAndLeasesReceivableDisclosureLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "LoansAndLeasesReceivableDisclosureLineItems", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureAllowanceForCreditLossesForLoansRollForwardDetails", "http://www.unitedbusinessbank.com/role/DisclosureLoansLoanPortfolioDetails"], "lang": { "en-us": { "role": { "label": "Loans and Leases Receivable Disclosure [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": [] }, "us-gaap_LoansAndLeasesReceivableDisclosureTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "LoansAndLeasesReceivableDisclosureTable", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureAllowanceForCreditLossesForLoansRollForwardDetails", "http://www.unitedbusinessbank.com/role/DisclosureLoansLoanPortfolioDetails"], "lang": { "en-us": { "role": { "label": "Loans and Leases Receivable Disclosure [Table]", "documentation": "Disclosure of information about loans and leases receivable." } } }, "auth_ref": ["r122"] }, "us-gaap_LoansAndLeasesReceivableOtherInformationAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "LoansAndLeasesReceivableOtherInformationAbstract", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureLoansNonaccrualLoansGeneralInformationDetails"], "lang": { "en-us": { "role": { "label": "Loans and Leases Receivable, Other Information [Abstract]" } } }, "auth_ref": [] }, "us-gaap_LoansHeldForSaleFairValueDisclosure": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "LoansHeldForSaleFairValueDisclosure", "crdr": "debit", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureFairValueOfFinancialInstrumentsDetails"], "lang": { "en-us": { "role": { "label": "Loans Held-for-sale, Fair Value Disclosure", "verboseLabel": "Loans held for sale", "documentation": "Fair value portion of loans held-for-sale including, but not limited to, mortgage loans and finance receivables." } } }, "auth_ref": [] }, "us-gaap_LoansInsuredOrGuaranteedByGovernmentAuthoritiesAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "LoansInsuredOrGuaranteedByGovernmentAuthoritiesAxis", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureLoansLoanPortfolioDetails", "http://www.unitedbusinessbank.com/role/DisclosureLoansNonaccrualLoansGuaranteedDetails"], "lang": { "en-us": { "role": { "label": "Loans Insured or Guaranteed by Government Authorities [Axis]", "documentation": "Information by US and non-US government sponsored enterprise, authority, agency and program guarantees for government insured loans." } } }, "auth_ref": [] }, "us-gaap_LoansInsuredOrGuaranteedByGovernmentAuthoritiesDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "LoansInsuredOrGuaranteedByGovernmentAuthoritiesDomain", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureLoansLoanPortfolioDetails", "http://www.unitedbusinessbank.com/role/DisclosureLoansNonaccrualLoansGuaranteedDetails"], "lang": { "en-us": { "role": { "label": "Loans Insured or Guaranteed by Government Authorities [Domain]", "documentation": "Guarantee by US and non-US government sponsored enterprises, authorities, agencies and programs for government insured loans." } } }, "auth_ref": [] }, "us-gaap_LoansInsuredOrGuaranteedByUsGovernmentAuthoritiesMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "LoansInsuredOrGuaranteedByUsGovernmentAuthoritiesMember", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureLoansLoanPortfolioDetails", "http://www.unitedbusinessbank.com/role/DisclosureLoansNonaccrualLoansGuaranteedDetails"], "lang": { "en-us": { "role": { "label": "Loans Insured or Guaranteed by US Government Authorities [Member]", "documentation": "Guarantee by US government authority for government insured loans." } } }, "auth_ref": [] }, "us-gaap_LoansNotesTradeAndOtherReceivablesDisclosureTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "LoansNotesTradeAndOtherReceivablesDisclosureTextBlock", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureLoans"], "lang": { "en-us": { "role": { "label": "Loans, Notes, Trade and Other Receivables Disclosure [Text Block]", "verboseLabel": "LOANS", "documentation": "The entire disclosure for claims held for amounts due a entity, excluding financing receivables. Examples include, but are not limited to, trade accounts receivables, notes receivables, loans receivables. Includes disclosure for allowance for credit losses." } } }, "auth_ref": ["r968"] }, "us-gaap_LoansReceivableFairValueDisclosure": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "LoansReceivableFairValueDisclosure", "crdr": "debit", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureFairValueOfFinancialInstrumentsDetails"], "lang": { "en-us": { "role": { "label": "Loans Receivable, Fair Value Disclosure", "terseLabel": "Loans, net", "documentation": "Fair value portion of loan receivable, including, but not limited to, mortgage loans held for investment, finance receivables held for investment, policy loans on insurance contracts." } } }, "auth_ref": ["r53"] }, "us-gaap_LoansReceivableHeldForSaleAmount": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "LoansReceivableHeldForSaleAmount", "crdr": "debit", "calculation": { "http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedBalanceSheets": { "parentTag": "us-gaap_Assets", "weight": 1.0, "order": 7.0 } }, "presentation": ["http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedBalanceSheets"], "lang": { "en-us": { "role": { "label": "Loans Receivable Held-for-sale, Amount", "verboseLabel": "Loans held for sale", "documentation": "Amount, before valuation allowance, of financing receivable classified as held-for-sale." } } }, "auth_ref": ["r291", "r765"] }, "dei_LocalPhoneNumber": { "xbrltype": "normalizedStringItemType", "nsuri": "http://xbrl.sec.gov/dei/2023", "localname":

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Excludes lease obligation." } } }, "auth_ref": ["r20", "r143", "r414", "r424", "r803", "r804", "r1074"] }, "us-gaap_LongTermDebtTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "LongTermDebtTextBlock", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureBorrowings"], "lang": { "en-us": { "role": { "label": "Long-term Debt [Text Block]", "verboseLabel": "BORROWINGS", "documentation": "The entire disclosure for long-term debt." } } }, "auth_ref": ["r130"] }, "us-gaap_LongtermDebtTypeAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "LongtermDebtTypeAxis", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureBorrowingsDetails"], "lang": { "en-us": { "role": { "label": "Long-term Debt, Type [Axis]", "documentation": "Information by type of long-term debt." } } }, "auth_ref": ["r27"] }, "us-gaap_LongtermDebtTypeDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "LongtermDebtTypeDomain", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureBorrowingsDetails"], "lang": { "en-us": { "role": { "label": "Long-term Debt, Type [Domain]", "documentation": "Type of long-term debt arrangement, such as notes, line of credit, commercial paper, asset-based financing, project financing, letter of credit financing. These are debt arrangements that originally required repayment more than twelve months after issuance or greater than the normal operating cycle of the company, if longer." } } }, "auth_ref": ["r27", "r67"] }, "bcml_LowIncomeHousingPartnership": { "xbrltype": "monetaryItemType", "nsuri": "http://www.unitedbusinessbank.com/20240930", "localname": "LowIncomeHousingPartnership", "crdr": "debit", "calculation": { "http://www.unitedbusinessbank.com/role/DisclosureInterestReceivableAndOtherAssetsDetails": { "parentTag": "us-gaap_OtherAssets", "weight": 1.0, "order": 7.0 } }, "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureInterestReceivableAndOtherAssetsDetails"], "lang": { "en-us": { "role": { "documentation": "Low income housing partnership, net", "label": "Low Income Housing Partnership", "verboseLabel": "Investment in Low Income Housing Tax Credit (\"LIHTC\") partnerships, net" } } }, "auth_ref": [] }, "bcml_LowIncomeHousingTaxCreditPartnershipsMember": { "xbrltype": 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Arrangement" } } }, "auth_ref": ["r910"] }, "srt_MultifamilyMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/srt/2023", "localname": "MultifamilyMember", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureAllowanceForCreditLossesForLoansAmortizedCostBasisOfIndividuallyEvaluatedCollateralDependentNonAccrualLoansDetails"], "lang": { "en-us": { "role": { "label": "Multifamily" } } }, "auth_ref": ["r1090", "r1091"] }, "us-gaap_MunicipalBondsMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "MunicipalBondsMember", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureFairValueMeasurementRecurringDetails", "http://www.unitedbusinessbank.com/role/DisclosureInvestmentSecuritiesAmortizedCostDetails", "http://www.unitedbusinessbank.com/role/DisclosureInvestmentSecuritiesEstimatedFairValueAndGrossUnrealizedLossesDetails"], "lang": { "en-us": { "role": { "label": "Municipal securities", "documentation": 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Financing activity cash flows include obtaining resources from owners and providing them with a return on, and a return of, their investment; borrowing money and repaying amounts borrowed, or settling the obligation; and obtaining and paying for other resources obtained from creditors on long-term credit." } } }, "auth_ref": ["r231"] }, "us-gaap_NetCashProvidedByUsedInFinancingActivitiesAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "NetCashProvidedByUsedInFinancingActivitiesAbstract", "presentation": ["http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedStatementsOfCashFlows"], "lang": { "en-us": { "role": { "label": "Net Cash Provided by (Used in) Financing Activities [Abstract]", "verboseLabel": "Cash flows from financing activities:" } } }, "auth_ref": [] }, "us-gaap_NetCashProvidedByUsedInInvestingActivities": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "NetCashProvidedByUsedInInvestingActivities", "crdr": "debit", "calculation": { "http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedStatementsOfCashFlows": { "parentTag": "us-gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsPeriodIncreaseDecreaseExcludingExchangeRateEffect", "weight": 1.0, "order": 2.0 } }, "presentation": ["http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedStatementsOfCashFlows"], "lang": { "en-us": { "role": { "label": "Net Cash Provided by (Used in) Investing Activities", "totalLabel": "Net cash (used in) provided by investing activities", "documentation": "Amount of cash inflow (outflow) from investing activities, including discontinued operations. 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Directors' fees may be paid in addition to salary and other benefits." } } }, "auth_ref": [ "r158" ] }, "us-gaap_NoninterestIncome": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "NoninterestIncome", "crdr": "credit", "calculation": { "http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedStatementsOfIncome": { "parentTag": "us-gaap_IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsNoncontrollingInterest", "weight": 1.0, "order": 2.0 } }, "presentation": [ "http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedStatementsOfIncome" ], "lang": { "en-us": { "role": { "label": "Noninterest Income", "totalLabel": "Total noninterest income", "documentation": "The total amount of noninterest income which may be derived from: (1) fees and commissions; (2) premiums earned; (3) insurance policy charges; (4) the sale or disposal of assets; and (5) other sources not otherwise specified." } } }, "auth_ref": [ "r155" ] }, "us-gaap_NoninterestIncomeAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "NoninterestIncomeAbstract", "presentation": [ "http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedStatementsOfIncome" ], "lang": { "en-us": { "role": { "label": "Noninterest Income [Abstract]", "terseLabel": "Noninterest income:" } } }, "auth_ref": [] }, "us-gaap_NonperformingFinancingReceivableMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "NonperformingFinancingReceivableMember", "presentation": [ "http://www.unitedbusinessbank.com/role/DisclosureAllowanceForCreditLossesForLoansAdditionalInformationDetails" ], "lang": { "en-us": { "role": { "label": "Nonperforming Financial Instruments [Member]", "documentation": "Category status of financial instruments in which payments are past due in accordance with the terms of the contract. Financial instruments include, but are not limited to, financing receivables, loans, debt, and investments." } } }, "auth_ref": [ "r56", "r997" ] }, "us-gaap_NotesReceivableNetAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "NotesReceivableNetAbstract", "presentation": [ "http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedBalanceSheetsParenthetical" ], "lang": { "en-us": { "role": { "label": "Financing Receivable, after Allowance for Credit Loss [Abstract]", "terseLabel": "Allowance for loan losses" } } }, "auth_ref": [] }, "bcml_NumberOfAvailableForSaleDebtSecuritiesSold": { "xbrltype": "integerItemType", "nsuri": "http://www.unitedbusinessbank.com/20240930", "localname": "NumberOfAvailableForSaleDebtSecuritiesSold", "presentation": [ "http://www.unitedbusinessbank.com/role/DisclosureInvestmentSecuritiesRealizedGainsDetails" ], "lang": { "en-us": { "role": { "documentation": "The number of available for sale debt securities sold during the period.", "label": "Number of Available-for-sale Debt Securities, Sold", "terseLabel": "Number of available for sale debt securities sold" } } }, "auth_ref": [] }, "us-gaap_NumberOfStores": { "xbrltype": "integerItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "NumberOfStores", "presentation": [ "http://www.unitedbusinessbank.com/role/DisclosureBasisOfPresentationGeneralInformationDetails", "http://www.unitedbusinessbank.com/role/DisclosureLeasesGeneralInformationDetails" ], "lang": { "en-us": { "role": { "label": "Number of Stores", "terseLabel": "Number of offices and branches", "documentation": "Represents the number of stores." } } }, "auth_ref": [] }, "us-gaap_OccupancyNet": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "OccupancyNet", "crdr": "debit", "calculation": { "http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedStatementsOfIncome": { "parentTag": "us-gaap_NoninterestExpense", "weight": 1.0, "order": 2.0 } }, "presentation": [ "http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedStatementsOfIncome" ], "lang": { "en-us": { "role": { "label": "Occupancy, Net", "terseLabel": "Occupancy and equipment", "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": [ "r114", "r156", "r172" ] }, "bcml_OccupancyNetDepreciationAndAmortization": { "xbrltype": "monetaryItemType", "nsuri": "http://www.unitedbusinessbank.com/20240930", "localname": "OccupancyNetDepreciationAndAmortization", "crdr": "debit", "presentation": [ "http://www.unitedbusinessbank.com/role/DisclosurePremisesAndEquipmentDepreciationAndAmortizationDetails" ], "lang": { "en-us": { "role": { "documentation": "Occupancy, Net, Depreciation and Amortization", "label": "Occupancy, Net, Depreciation and Amortization", "terseLabel": "Depreciation and amortization included in occupancy and equipment expense" } } }, "auth_ref": [] }, "us-gaap_OffBalanceSheetCreditLossLiability": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "OffBalanceSheetCreditLossLiability", "crdr": "credit", "presentation": [ "http://www.unitedbusinessbank.com/role/DisclosureAllowanceForCreditLossesForLoansRollForwardDetails" ], "lang": { "en-us": { "role": { "label": "Off-Balance-Sheet, Credit Loss, Liability", "periodEndLabel": "Ending balance", "periodStartLabel": "Beginning balance", "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. Excludes off-balance sheet credit exposure accounted for as insurance and instrument accounted for under derivatives and hedging." } } }, "auth_ref": [ "r353", "r397" ] }, "us-gaap_OffBalanceSheetCreditLossLiabilityCreditLossExpenseReversal": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "OffBalanceSheetCreditLossLiabilityCreditLossExpenseReversal", "crdr": "debit", "presentation": [ "http://www.unitedbusinessbank.com/role/DisclosureAllowanceForCreditLossesForLoansRollForwardDetails" ], "lang": { "en-us": { "role": { "label": "Off-Balance-Sheet, Credit Loss, Liability, Credit Loss Expense (Reversal)", "negatedLabel": "Provision for (reversal of) credit losses", "documentation": "Amount of expense (reversal of expense) for expected credit loss for off-balance sheet credit exposure. 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Commitment", "documentation": "Minimum amount of other commitment not otherwise specified in the taxonomy. 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Tax collected from customer is tax assessed by governmental authority that is both imposed on and concurrent with specific revenue-producing transaction, including, but not limited to, sales, use, value added and excise." } } }, "auth_ref": ["r275", "r276", "r279", "r282", "r283", "r287", "r288", "r290", "r429", "r430", "r627"] }, "bcml_RevolvingLoansConvertedToTermLoans": { "xbrltype": "monetaryItemType", "nsuri": "http://www.unitedbusinessbank.com/20240930", "localname": "RevolvingLoansConvertedToTermLoans", "crdr": "credit", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureLoansTroubledDebtRestructuringsGeneralInformationDetails"], "lang": { "en-us": { "role": { "documentation": "The amount of revolving loans converted to term loans.", "label": "Revolving Loans Converted to Term Loans", "terseLabel": "Revolving loans converted to term loans" } } }, "auth_ref": [] }, "us-gaap_RightOfUseAssetObtainedInExchangeForOperatingLeaseLiability": { "xbrltype": 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trade accounts and notes receivable and for each the gross carrying value, allowance, and net carrying value as of the balance sheet date. 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excluding expense for lease with term of one month or less." } } }, "auth_ref": ["r577", "r822"] }, "srt_SingleFamilyMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/srt/2023", "localname": "SingleFamilyMember", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureAllowanceForCreditLossesForLoansAmortizedCostBasisOfIndividuallyEvaluatedCollateralDependentNonAccrualLoansDetails"], "lang": { "en-us": { "role": { "label": "SFR 1-4" } } }, "auth_ref": ["r1090", "r1091"] }, "bcml_SmallBusinessAdministrationSbaCaresActPaycheckProtectionProgramMember": { "xbrltype": "domainItemType", "nsuri": "http://www.unitedbusinessbank.com/20240930", "localname": "SmallBusinessAdministrationSbaCaresActPaycheckProtectionProgramMember", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureLoansLoanPortfolioDetails"], "lang": { "en-us": { "role": { "documentation": "Small Business Administration (SBA), CARES Act, Paycheck Protection Program [Member]", "label": "Small Business Administration (SBA), CARES Act, Paycheck Protection Program [Member]" } } }, "auth_ref": [] }, "bcml_SmallBusinessInvestmentCompanyMember": { "xbrltype": "domainItemType", "nsuri": "http://www.unitedbusinessbank.com/20240930", "localname": "SmallBusinessInvestmentCompanyMember", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureCommitmentsAndContingenciesOtherAssetsDetails"], "lang": { "en-us": { "role": { "documentation": "Small Business Investment Company [Member]", "label": "Small Business Investment Company [Member]" } } }, "auth_ref": [] }, "us-gaap_SpecialMentionMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "SpecialMentionMember", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureLoansRiskGradeDetails"], "lang": { "en-us": { "role": { "label": "Special Mention", "documentation": "A category of financing receivables considered to have potential weaknesses that deserve management's close attention. If left uncorrected, those potential weaknesses may result in a deterioration of the repayment prospects for the asset or of the creditor's position at some future date." } } }, "auth_ref": ["r56", "r997"] }, "us-gaap_StandbyLettersOfCreditMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "StandbyLettersOfCreditMember", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureCommitmentsAndContingenciesOffBalanceSheetLiabilitiesTabularDisclosureDetails"], "lang": { "en-us": { "role": { "label": "Standby Letters of Credit [Member]", "documentation": "An irrevocable undertaking (typically by a financial institution) to guarantee payment of a specified financial obligation." } } }, "auth_ref": ["r0", "r1016", "r1078", "r1079"] }, "us-gaap_StatementEquityComponentsAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "StatementEquityComponentsAxis", "presentation": ["http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedStatementsOfChangesInShareholdersEquity"], "lang": { "en-us": { "role": { "label": "Equity Components [Axis]", "documentation": "Information by component of equity." } } }, "auth_ref": ["r16", "r30", "r199", "r220", "r221", "r222", "r244", "r245", "r246", "r251", "r260", "r262", "r273", "r344", "r352", "r428", "r473", "r474", "r475", "r482", "r483", "r505", "r507", "r508", "r509", "r510", "r513", "r524", "r554", "r556", "r557", "r558", "r559", "r560", "r587", "r678", "r679", "r680", "r693", "r749"] }, "srt_StatementGeographicalAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/srt/2023", "localname": "StatementGeographicalAxis", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureBasisOfPresentationGeneralInformationDetails"], "lang": { "en-us": { "role": { "label": "Geographical [Axis]" } } }, "auth_ref": ["r288", "r289", "r695", "r696", "r697", "r753", "r755", "r758", "r763", "r766", "r771", "r772", "r773", "r774", "r775", "r776", "r777", "r778", "r779", "r783", "r809", "r829", "r1021", "r1075"] }, "us-gaap_StatementLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "StatementLineItems", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureBasisOfPresentationGeneralInformationDetails", "http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedStatementsOfChangesInShareholdersEquity", "http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedStatementsOfIncome"], "lang": { "en-us": { "role": { "label": "Statement [Line Items]", "terseLabel": "Statement", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": ["r244", "r245", "r246", "r273", "r627", "r689", "r694", "r700", "r702", "r703", "r704", "r705", "r706", "r709", "r712", "r713", "r714", "r715", "r716", "r717", "r718", "r719", "r720", "r723", "r724", "r725", "r726", "r727", "r729", "r732", "r733", "r735", "r736", "r737", "r738", "r739", "r740", "r741", "r742", "r743", "r744", "r745", "r746", "r749", "r830"] }, "us-gaap_StatementOfCashFlowsAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "StatementOfCashFlowsAbstract", "lang": { "en-us": { "role": { "label": "CONDENSED CONSOLIDATED STATEMENTS OF CASH FLOWS" } } }, "auth_ref": [] }, "us-gaap_StatementOfFinancialPositionAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "StatementOfFinancialPositionAbstract", "lang": { "en-us": { "role": { "label": "CONDENSED CONSOLIDATED BALANCE SHEETS" } } }, "auth_ref": [] }, "us-gaap_StatementOfIncomeAndComprehensiveIncomeAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "StatementOfIncomeAndComprehensiveIncomeAbstract", "lang": { "en-us": { "role": { "label": "CONDENSED CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME" } } }, "auth_ref": [] }, "us-gaap_StatementOfStockholdersEquityAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "StatementOfStockholdersEquityAbstract", "lang": { "en-us": { "role": { "label": "CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY" } } }, "auth_ref": [] }, "srt_StatementScenarioAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/srt/2023", "localname": "StatementScenarioAxis", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureAllowanceForCreditLossesForLoansAdditionalInformationDetails", "http://www.unitedbusinessbank.com/role/DisclosureAllowanceForCreditLossesForLoansRollForwardDetails", "http://www.unitedbusinessbank.com/role/DisclosureBorrowingsDetails"], "lang":

{ "en-us": { "role": { "label": "Scenario [Axis]" } } }, "auth_ref": ["r263", "r439", "r917", "r918", "r967"] }, "us-gaap_StatementTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "StatementTable", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureBasisOfPresentationGeneralInformationDetails", "http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedStatementsOfChangesInShareholdersEquity", "http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedStatementsOfIncome"], "lang": { "en-us": { "role": { "label": "Statement [Table]", "documentation": "Schedule reflecting a Statement of Income, Statement of Cash Flows, Statement of Financial Position, Statement of Shareholders' Equity and Other Comprehensive Income, or other statement as needed." } } }, "auth_ref": ["r244", "r245", "r246", "r273", "r627", "r689", "r694", "r700", "r702", "r703", "r704", "r705", "r706", "r709", "r712", "r713", "r714", "r715", "r716", "r717", "r718", "r719", "r720", "r723", "r724", "r725", "r726", "r727", "r729", "r732", "r733", "r735", "r736", "r737", "r738", "r739", "r740", "r741", "r742", "r743", "r744", "r745", "r746", "r749", "r830"] }, "bcml_StationeryAndSupplies": { "xbrltype": "monetaryItemType", "nsuri": "http://www.unitedbusinessbank.com/20240930", "localname": "StationeryAndSupplies", "crdr": "debit", "calculation": { "http://www.unitedbusinessbank.com/role/DisclosureOtherExpensesTabularDisclosureDetails": { "parentTag": "us-gaap_OtherNoninterestExpense", "weight": 1.0, "order": 4.0 } }, "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureOtherExpensesTabularDisclosureDetails"], "lang": { "en-us": { "role": { "documentation": "Stationery and Supplies", "label": "Stationery and Supplies", "terseLabel": "Stationery and supplies" } } }, "auth_ref": [] }, "ecd_StkPrcOrTsrEstimationMethodTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2023", "localname": "StkPrcOrTsrEstimationMethodTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/ErrCompDisclosure"], "lang": { "en-us": { "role": { "label": "Stock Price or TSR Estimation Method [Text Block]", "terseLabel": "Stock Price or TSR Estimation Method" } } }, "auth_ref": ["r850", "r861", "r871", "r896"] }, "us-gaap_StockAppreciationRightsSARSMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "StockAppreciationRightsSARSMember", "presentation": ["http://xbrl.sec.gov/ecd/role/AwardTimingDisclosure"], "lang": { "en-us": { "role": { "label": "Stock Appreciation Rights (SARs) [Member]", "terseLabel": "Stock Appreciation Rights (SARs)", "documentation": "Right to receive cash or shares equal to appreciation of predetermined number of grantor's shares during predetermined time period." } } }, "auth_ref": [] }, "us-gaap_StockGrantedDuringPeriodValueSharebasedCompensation": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "StockGrantedDuringPeriodValueSharebasedCompensation", "crdr": "credit", "presentation": ["http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedStatementsOfChangesInShareholdersEquity"], "lang": { "en-us": { "role": { "label": "Shares Granted, Value, Share-based Payment Arrangement, after Forfeiture", "terseLabel": "Stock based compensation", "documentation": "Value, after forfeiture, of shares granted under share-based payment arrangement. Excludes employee stock ownership plan (ESOP)." } } }, "auth_ref": ["r69", "r72"] }, "us-gaap_StockIssuedDuringPeriodSharesRestrictedStockAwardForfeited": { "xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "StockIssuedDuringPeriodSharesRestrictedStockAwardForfeited", "presentation": ["http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedStatementsOfChangesInShareholdersEquity"], "lang": { "en-us": { "role": { "label": "Stock Issued During Period, Shares, Restricted Stock Award, Forfeited", "negatedLabel": "Restricted stock forfeited (in shares)", "documentation": "Number of shares related to Restricted Stock Award forfeited during the period." } } }, "auth_ref": ["r16", "r102", "r103", "r132"] }, "us-gaap_StockIssuedDuringPeriodSharesRestrictedStockAwardGross": { "xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "StockIssuedDuringPeriodSharesRestrictedStockAwardGross", "presentation": ["http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedStatementsOfChangesInShareholdersEquity"], "lang": { "en-us": { "role": { "label": "Stock Issued During Period, Shares, Restricted Stock Award, Gross", "terseLabel": "Restricted stock granted (in shares)", "documentation": "Total number of shares issued during the period, including shares forfeited, as a result of Restricted Stock Awards." } } }, "auth_ref": ["r16", "r132"] }, "us-gaap_StockIssuedDuringPeriodValueRestrictedStockAwardForfeitures": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "StockIssuedDuringPeriodValueRestrictedStockAwardForfeitures", "crdr": "debit", "presentation": ["http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedStatementsOfChangesInShareholdersEquity"], "lang": { "en-us": { "role": { "label": "Stock Issued During Period, Value, Restricted Stock Award, Forfeitures", "negatedLabel": "Forfeiture of restricted stock granted", "documentation": "Value of stock related to Restricted Stock Awards forfeited during the period." } } }, "auth_ref": ["r16", "r102", "r103", "r132"] }, "us-gaap_StockIssuedDuringPeriodValueRestrictedStockAwardGross": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "StockIssuedDuringPeriodValueRestrictedStockAwardGross", "crdr": "credit", "presentation": ["http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedStatementsOfChangesInShareholdersEquity"], "lang": { "en-us": { "role": { "label": "Stock Issued During Period, Value, Restricted Stock Award, Gross", "terseLabel": "Restricted stock granted", "documentation": "Aggregate value of stock related to Restricted Stock Awards issued during the period." } } }, "auth_ref": ["r16", "r102", "r103", "r132"] }, "us-gaap_StockRepurchasedDuringPeriodShares": { "xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "StockRepurchasedDuringPeriodShares", "presentation": ["http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedStatementsOfChangesInShareholdersEquity"], "lang": { "en-us": { "role": { "label": "Stock Repurchased During Period, Shares", "negatedLabel": "Repurchase of shares (in shares)", "documentation": "Number of shares that have been repurchased during the period and have not been retired and are not held in treasury. Some state laws may govern the circumstances under which an entity may acquire its own stock and prescribe the accounting treatment therefore. This element is used when state law does not recognize treasury stock." } } }, "auth_ref": ["r16", "r102", "r103", "r132", "r690", "r749", "r764"] }, "us-gaap_StockRepurchasedDuringPeriodValue": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "StockRepurchasedDuringPeriodValue", "crdr": "debit", "presentation": ["http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedStatementsOfChangesInShareholdersEquity"], "lang": { "en-us": { "role": { "label": "Stock Repurchased During Period, Value", "negatedLabel": "Repurchase of shares", "documentation": "Equity impact of the value of stock that has been repurchased during the period and has not been retired and is not held in treasury. Some state laws may mandate the circumstances under which an entity may acquire its own stock and prescribe the accounting treatment therefore. This element is used when state law does not recognize treasury stock." } } }, "auth_ref": ["r16", "r102", "r103", "r132", "r693", "r749", "r764", "r839"] }, "us-gaap_StockTransactionsParentheticalDisclosuresAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "StockTransactionsParentheticalDisclosuresAbstract", "presentation": ["http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedStatementsOfChangesInShareholdersEquityParenthetical"], "lang": { "en-us": { "role": { "label": "Stock Transactions, Parenthetical Disclosures [Abstract]", "terseLabel": "Stock Transactions, Parenthetical Disclosures" } } }, "auth_ref": [] }, "us-gaap_StockholdersEquity": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "StockholdersEquity", "crdr": "credit", "calculation": { "http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedBalanceSheets": { "parentTag": "us-gaap_LiabilitiesAndStockholdersEquity", "weight": 1.0, "order": 2.0 } }, "presentation": ["http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedBalanceSheets", "http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedStatementsOfChangesInShareholdersEquity"], "lang": { "en-us": { "role": { "label": "Stockholders' Equity Attributable to Parent", "periodEndLabel": "Balance", "periodStartLabel": "Balance", "totalLabel": "Total shareholders' equity", "documentation": "Amount of equity (deficit) attributable to parent. Excludes temporary equity and equity attributable to noncontrolling interest." } } }, "auth_ref": ["r103", "r106", "r107", "r123", "r711", "r728", "r750", "r751", "r823", "r840", "r958", "r992", "r1052", "r1085"] }, "us-gaap_StockholdersEquityAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "StockholdersEquityAbstract", "presentation": ["http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedBalanceSheets"], "lang": { "en-us": { "role": { "label": "Stockholders' Equity Attributable to Parent [Abstract]", "verboseLabel": "Shareholders' equity" } } }, "auth_ref": [] }, "us-gaap_SubleaseIncome": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "SubleaseIncome", "crdr": "credit", "calculation": { "http://www.unitedbusinessbank.com/role/DisclosureLeasesCostDetails": { "parentTag": "us-gaap_LeaseCost", "weight": -1.0, "order": 1.0 } }, "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureLeasesCostDetails"], "lang": { "en-us": { "role": { "label": "Sublease Income", "negatedLabel": "Less: Sublease income", "documentation": "Amount of sublease income excluding finance and operating lease expense." } } }, "auth_ref": ["r578", "r822"] }, "us-gaap_SubordinatedDebt": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "SubordinatedDebt", "crdr": "credit", "calculation": { "http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedBalanceSheets": { "parentTag": "us-gaap_Liabilities", "weight": 1.0, "order": 5.0 } }, "presentation": ["http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedBalanceSheets"], "lang": { "en-us": { "role": { "label": "Subordinated Debt", "terseLabel": "Subordinated debt, net", "documentation": "Including the current and noncurrent portions, carrying value as of the balance sheet date of subordinated debt (with initial maturities beyond one year or beyond the operating cycle if longer). Subordinated debt places a lender in a lien position behind debt having a higher priority of repayment in liquidation of the entity's assets." } } }, "auth_ref": ["r20", "r100", "r143", "r1074"] }, "us-gaap_SubordinatedDebtMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "SubordinatedDebtMember", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureBorrowingsDetails"], "lang": { "en-us": { "role": { "label": "Subordinated Debt [Member]", "documentation": "This element represents domestic or foreign subordinated debt. Subordinated debt has a lower priority of repayment in liquidation of the entity's assets." } } }, "auth_ref": [] }, "us-gaap_SubsequentEventsAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "SubsequentEventsAbstract", "lang": { "en-us": { "role": { "label": "Subsequent Events [Abstract]" } } } }, "auth_ref": [] }, "us-gaap_SubsequentEventsTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "SubsequentEventsTextBlock", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureSubsequentEvents"], "lang": { "en-us": { "role": { "label": "Subsequent Events [Text Block]", "terseLabel": "SUBSEQUENT EVENTS", "documentation": "The entire disclosure for significant events or transactions that occurred after the balance sheet date through the date the financial statements were issued or the date the financial statements were available to be issued. Examples include: the sale of a capital stock issue, purchase of a business, settlement of litigation, catastrophic loss, significant foreign exchange rate changes, loans to insiders or affiliates, and transactions not in the ordinary course of business." } } }, "auth_ref": ["r590", "r591"] }, "us-gaap_SubstandardMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "SubstandardMember", "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureLoansRiskGradeDetails"], "lang": { "en-us": { "role": { "label": "Substandard", "documentation": "A category of financing receivables that are inadequately protected by the current sound worth and paying capacity of the obligor or of the collateral pledged, if any. Loans so classified have a well-defined weakness or weaknesses that jeopardize the liquidation of the debt. They are characterized by the distinct possibility that the creditor will sustain some loss if the deficiencies are not corrected." } } }, "auth_ref": ["r56", "r997"] }, "us-gaap_SupplementalCashFlowElementsAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "SupplementalCashFlowElementsAbstract", "presentation": ["http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedStatementsOfCashFlows"], "lang": { "en-us": { "role": { "label": "Supplemental Cash Flow Elements [Abstract]", "verboseLabel": "Supplemental disclosure of cash flow information:" } } }, "auth_ref": [] }, "us-gaap_SupplementalUnemploymentBenefitsSalaryContinuation": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "SupplementalUnemploymentBenefitsSalaryContinuation", "crdr": "credit", "calculation": { "http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedBalanceSheets": { "parentTag": "us-gaap_Liabilities", "weight": 1.0, "order": 3.0 } }, "presentation": ["http://www.unitedbusinessbank.com/role/StatementCondensedConsolidatedBalanceSheets"], "lang": { "en-us": { "role": { "label": "Supplemental Unemployment Benefits, Salary Continuation", "verboseLabel": "Salary continuation plan", "documentation": "Liability for agreement to continue an employee's salary after termination of employment (but before retirement) including death, disability, or other event. For example, a company may agree to continue a disabled employee's salary for six months." } } }, "auth_ref": [] }, "ecd_TabularListTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2023", "localname": "TabularListTableTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure"], "lang": { "en-us": { "role": { "label": "Tabular List [Table Text Block]", "terseLabel": "Tabular List, Table" } } }, "auth_ref": ["r890"] }, "us-gaap_TimeDeposits": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2023", "localname": "TimeDeposits", "crdr": "credit", "calculation": { "http://www.unitedbusinessbank.com/role/DisclosureDepositsDetails": { "parentTag": "us-gaap_Deposits", "weight": 1.0, "order": 5.0 } }, "presentation": ["http://www.unitedbusinessbank.com/role/DisclosureDepositsDetails"], "lang": { "en-us": { "role": { "label": "Time Deposits", "terseLabel": "Time deposits", "documentation": "Amount of time deposit liabilities, 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<,+".++AA+H6\9?(^ M;O+;^K+U]'2UO%]CD-8'@?3>9:%R_7C,HRZ]I)J_$T146;3?#6>4PEJN%NE;\!81_<%8ZE PF7\[G(:RAG@8D^P15-
M=%G!:_*476U03ES5^[4U!3HB[8W5;XA%E2;4!:,2[F%:#X5Q%NA2Y)P/"C.K M2\>=3KG?6I,;MI[_]A][^6EK\G;3[M1/D:2ON>E%/1 MFS/P4%'"F/-Z_*"&;NI4EIZL%L:6+?B,.:ZP%MS?!L7+AFYT%S
7=12UPG"<5N3"0?SY^ +S(Z[(P]Q7:R@2O"OW&&F M';-ZAS_7T,B%N>-F;.==29RL#C.&+*.K@YSTM5%8Q>P535?T8($VN') RC_^ M!?%(*N^H#UV@6!TC+#.\D+?>D7K->M^+^B>NGI_?
&-4K$)/A]Y#2?^_=7X>W!&8=["1WBH\F#Q)<;8>BJP<^6Q M+;?P3%K6,-U' 8JWE#;L.5MKH4 5VW%A#UBC\QL+[C\VXFJUQM4]EX4[-7Z MHN/W1?
LM.CY2V7ON^#"%>V:7A61180MF=G^-42SO02\VU.IM#+8:/-L:'_\ MQ"UQ:Y6+O(;6JG1J%3^E2C0 ?L.%\PW<(GQ'@6Q4\G[.6]58RSVAUT\P1(5C MH%=VL#IXVVK?B1OX9FF%8.40I'D*<@N=
IN3-./ [A;+:/0JRVGKC5 MG?2PAC:UI[[\=O SS>]DREJ*.,WOMIO?&UL[5U;D^(ZDGZ?B/T/WMJ7W8?J*JBN"QVGSP0%5#<;%+! GS/S=$)E M"U"TL1C9IKKFUZ_D"]A@V?(-R\!#7P II2\S):52J=1O?
_^UTI4-)";"QM>K MQJ?;*P4:*M:0L?AZ95OSZZ>KO__^'W_[[3^OK__Q/!DH&E;M%30L12406%!3 MWI&U5&9XO0:&\@H)0;JN/!.D+:"B-&X_/7VZ_=2Z5ZZO?W=H/.3UL&&XA!K M?FKX/W0\;F_?
W]T_O=Y\P6=#JMXV;?[P.INH2KL U,DP+ M&"J\4FCY+Z;SY0"KP'(%*C^ZXWH/H&[FVU;W!+LT[5?[)I]==UH7M\U/OTR MM2NWBP+TKWPP[(LH.
(U6JW7C_.H7/2B90)G^BF+*;QGT^]\4Q64TP3JT.^!-AR^83($.=[6?/ZB(+)4RP;Z M*[#8UQ_'8%'!/3T"HP^[2S%\(]@T?QATP=<9L@']!,V2^)>A P6S98"!8;*_ MQE22@]XTY)BO'EBX M6;YV"V;"F,
5HHVS6?I?-EJSB6@&WFP=D%VA D"G:Z=$23,6N_S>7Z62Y#(R MAMAHJRJARQ(S<6Q__#>*TH9R^E;T*(=TUV46:$%P"!ZCVQV@J\W"^^Y1+05 M089M!+&"N_L-8^T=Z3I5WKY!=]X+1&V]-
M59:V?>M V#ZJNGZT5-KSD;+MR^ MM""A!MX$JA!MF+U+^S6REI"X72K$@A1LHF!H7;C&)BH$P@&IDJ0P!A]!_@P0 M>$.Z8W(7*>!1@J&Y[33^[5F.W&SC-5;L(&"86UW/Z]TMJ*?F$:X'!=?
D(7PEP5I#6W[+;)8LZW6/?,'W]XJ MU\J6-OU_9S3L]H;37I?];SH:]+OM&?WPW!ZTAYV>,OW>Z\VFCD?4!Z=C-=2@ MSGS(F(2%QE":%*;C89T#\\UQL]KF]0*-7-LW]U W3+];YA\[QS9>E_\Y4Y,
M/E$=O$'=:>JO_0(WQ^\;\UBQ/\Q,W0"=N;'H4'Z!&B1 ?[$-S9QB7=OK>[K* M?SW(%DO+^65-$&8F MU->K9F52IWBZ-GRA3'FFHW5?/6-*RB7/ B06+7X1U.EDW:A$UH)C6>Y16XJ4
MTPSG9HDB/K0*V#=_^1;6,P3NXNQ:C7W#T<X[7CF'#&S:FUI8_1EO!AP4KZ,X4V'QQ'H:]XZTEYAFSO#)E4+L^"!LF ?GGS2S(3)$^NC9&)]008P M5&H$[/#P[(+VG/X;?
9K%&\&%$*^CBI2(W%.D)\D4:4SP&A+K8ZP#Q\#8'A4/ M(6]NB*M21Z&GQN.)LB69**GR4A8,T 8>',/QA1E?J8[BS(#(=Z'=2B91Y@>8 M.N8^[9\7Q3= <]@W3)MXL>
<\AVELO3K*-1LH7[2Q[M$*1#NB4P[EA[%PX@(F MK"NC^0_3552.6&/KU%&DZ0'YXI3:[>7'0W#$Z/]<1XG%]MT7CFS>IJ1P#8Z< MDJJ%>?#8:MX^2"^_3)A\N5 4SM9\B77:5]-
UHL6<=B=7K18/;UN^ M*R&O]HF*);0W3P FY3#/;)P?Y9+5J(\CSJ8B,%3AYB#L,'A,V!_ MHD@H?2K23 ,OW6GCOF?W.,*=VNNU[L1A ?V' 5=K'7^P3_0@'.JM5.@ ^+< M=$*&[;"3(_?
TA$Y%)0I"7LZI8T*(C\(5.!D,0>ENLN^:.@B9Y!5KP-3^XUV M$QDL]I.=MG,G@G"Q,-XGNNMYJI6H4^$2.8RL6H[_:QNT T$X0VQQK6=.Z5.1 M:AIXDIY6)N[A^ 7EDF+>_9 @/A&SK))#)3B'=
(5PP3J^6NY9TD%)N0294B!1 MITMB""7=X7;P:H6-1#GN%SLQ(0K!DW0P[BXWCP'2^D8'K!$U[P.0.#)-KGAB M4LX(6-(8R[:JVBO>^C:\A$)<%BPPA!:H_D,_.(I03HJ80:U6HW6?:TUH@#T
MDL9D3M@].P-J/4 ,9"S, -0NW>NKB+>U-YQ-E=&+TA]V1J^]"BY"TK&Z&[@Q)T1[Y2HY MMO2;=ZZ&N$XWJH">WY8*\!G.,?'F(3K]0+/WRR+ W?Z1CSZ5B,F<-2RW$]9I
MUQ8)5RQ*;%&N.2%&T%%GIL?EBJ0[;_/+DSO:KH3!3DF>(-88M! 0I6$,W4Q M(G(I357ZP#_%S\'%.IS61<+DAS+RBLNJ1;EE**@8/!9(/L^PN\]H@ZBYHKEP MMN>5"?
+G5PRQX>&VU;R38;^:2FA\F:>$+;_T7^!VB\5RM!F:FT(I6?JK$W%'4\Q^%:)T5@J4G2.2>E'#\"+0M+4-NWP@IC Q]<]*3=+RH1P? M:D) 4:BK@3O /B-BDYLD5CY1>1? A#H$GO@(/6L]8?!
[I<)H'ZE!+Y/(66:IQ8$H49"U'RC8,'X2 L/G*QL M3[L->W8RO7-#UA)KRBW[0CW.6;DAJTDPQ 8*\8FC!0?E9)5YU6=58HRJP[+Q M#2!G9(P,EC/(',T=
[RK_/(I;7DY5$1/4H8#3P934:HS*NN<#XX@WKDH8NBR! MD5DEG!JII&[@"=Q PTVG[+]WQOR4'=NT*#/(+M,36[5,J/&C(C-0.BV5*(H! MDEJ'+]#9Z[#(7V0RZ\9\I=;N
BP<]Q7#96A32#9(Y1]'IZ)Q6MJ1'_I1';Z[M%6QW\-4WIBN@Z\]>..7N!Q8"#(P/EK [RO^;E=9I*$#Q+) T):JSO8G=(1* MG(9L18%)>K4P #?>:7]84$[Y2;6UB^-4XAI_+<'F;@#>,*'+T@0Z@?
WQ*A)= M. R>9;M,V!F]CB>] M[[1<_X]>=5<+([!S;E<'M2:V5A4;I9@+DI%E0NK[>$O5]U:2 2D@D-!^)A&5 MK(9N]OO]J:^UUUG F<%*:BKS\/PP" 0Z>\S^.]:9&SYP1K=[5XP@9A9V;?8F
MW1C2_;>645?R-B>7?N56%G&]*X5Q-9RCLDU/YZPY4(;WY'*J\O=6Q.U&-'P9U'@Y*NI)1.//8]] V!>14C)QB.91S N CY)K@7N4*ZV_?Z'K9&.GB M&?74CF"M$Y=K'BY(NE4Z7KSW8Z/5>-
Q7XEJK0UY.'#4=_"L@/V>8_0TM]F0C M9(V-C+9*US:JNTYP:M2@%ZEWXG+.QP=)SQS*B=H^/>%GPY\8GE71-0[GV!-J M3FA,U)#GECL3*8OAEC24:PR<1TE,;QGBRG:OV+F(5@1VXK/6%8U;-
ON8KBFQ MG8 -<\V("@=XSF:,G9MY.J'DF"I"5$XDO5(?C]*2XWGWXYD7:R]UQ%,Y$8?)R MI)SWL!.#]2=P[4YUHWG">S[B%4]L[V:%GH#N8K#'E"QP1=MMD]&Y
MK>,X*_M&W!,6Z8B$^=.D_&F=DJ(4R)3D%[@KLC6VN]OV"A,+_=MA[FC>1::* M;6I M0UM3. *V:O ?17>JI*-V)EH48',27X O")M*O,&\>EJ1FH6)+\QGDW^ M'&NC"]<$JLCELJ$%]??
0A210X\3%FI4#LKXP'IZOJ)U,%SO$WL>,>S<^OM*) M:T .)OA*('7BO^D2$/@,G#B6%=LN.0@YFA!=^$PT(5X7_*QCL:J)7]X'NJX MU_Q#T=C+P$)UST0OLO/"5Y-
XKV7U'JI]?,S\M1DRU\TR@2I$&Y9G.^XMBS1$ MPMRMZ:S4;9Z(YJ9GBJU"I3DZN+>EWV__W\#EU_ZW8_7=OTQ,X<9THB"&^/L3Z M+J6=4<(O"SL^_BTG [^EG6,$R9ZXAI7*)C]**M:36K7>

<5CINFAR1-!&$)!3 MEZ2-H!7EH+S!>-OH@\!Q-I8:,R2-−=)8%(.8H]X(L=YP3HY MVVRKDH4P%<28QKEL!% \T/1.=AW:)W)1(5&FU"%(FLV?7]SWSHLFL)Q% MUCL7UV'46WAL3Z&.O 8.^!L:WMFA41-9FY!,Y%/?(QI*00;>&; MDMR;4IRB)R[5U-"%PJGE\>]{ ,8:@ZO7@2!,%_N6XTG&:,;%TGKU1#DHZ48F MZL+P"K 7PQ*>U8NO)]<2Y12AR#&# !LDS9!PB&6&5LG/*\95.ELM2&2"1#[^ M[=T",_%ZADB5,Y%_:A8(0)5>O<#O!HKR]QW[9 ME'Z_;4AA+2G_[,7U/Q6D@&.S>8 #>\<8(8[L7M(*A[HY[W:V=1V_LYM9M&:' M0"TV*U?9C581GK\'8@-PJMHKVWFX\ANA7=QEVV0W3-S'4?B9)PSE9Z#+0HHJW..]X_[QX:[U>/?XN?'4^BSA0:67XP?,9C2* M =73V1(8C>8K+,;G,%A63MA&Y9K3"E2#M"68A[*M#THE\;/#AC\@ &PM(2E'5 M_48NJEH\^T0V(*K:C3X0!1,Y@<!#03!#FV,\E8@$4Z> MWX)T#)U.:,BTZ5R,MO*=−=3-17/3FOTUQL2:8QWAU!O&SX>W!0:C]!!M$!EA M94NYTNW?]K;(+I%$<;< BB)>6.*!%!URPVW]1-&./KQ)_FF$ O*;BX\L%JM MQI,,"1"*U:9M)H1C\{&<<$Z\\.AF;_CT?L8L^9>:2K$D&((U!&\R=E&'YNNN>B M:^4R3/RP]0$MI_YJ#;/8>=>PG)H\%RJ\DG{}A0N1SGXK.QWR9/.K0DDX6V.Y 0 MG)FS$*YSV4GJ#XO1&.()=*S[K0:7!E^T.;,FFD^*U*&[9*16'59M!(N" JHT7 M7FVUG#>]'3#M#9]\6I9/:V+ [![1+Y*&KF:@B%. MC#AEP8XQ+]@FQU'R[&U?E/R(?)4T,#8M0R@+=@R9T4X<:2K/T?A%S8_)6$EO MG:4^L2GK7#&>NMRX6:C\Z1=0E[Q[ALC?PIIXJ]@07#2V=F^>X ZC" M\K^H5+ET;DKZB%Y*1HR,P@N277CV[BH:N'<-M2WRWK[B#8%LL@0%/" 'XIP"!XGY*^NEP*DGXBJ<-,*:?D<0Q-RS4>I65D? M}^AAS-F0]I3!!_K4 I:=0A.3:5WTKDC&R1D(&,T+R!Y2LK+.*)T)KUN?T,7R^FT-W6^V2Z=VPXH@1Y!Z=O:_P=0#H)EZ1]R0U*/TR:Y0 MZE7SX? :_GC2>^VS),(][*J]__O1'SLYW*X5K[5@Z2K#[\<$KR&Q/L8Z,*P@ M5X9P?Q@&\PG&5ZOB94Y>AYQ\>!QC.[Z27).$,/,,,.N0$R:0!Z0+UP2J MR# ZUSIT9$(G1#>ENO,]EPL<[2B* .GH4:D<&; B7MF^BRVU[JYK .\VOI W9 MR!@ZB7)V6T]OSF\(K3)LB? DT\,A3:TVMOEZRX?=VM4 VY;XCM]O?Y'7T[6G_M1]0}8!=.]S* M+Z=US*$;'I-W%<]2N>65W=Y-PY_Z."23T0XQ3\.*(GNR*E8J@^3<2 T@H M^ MYOY>>3%JU"

F,,'N'^@;&9C#/ M2NY,=4F4$W7(Y2P*V NZRJE 'I7SU9LX!H@$O==*75BX:1$*P^B$X8F*[/\//< R0YF1AY&A"1BIA-GRF M,;+BOJ2(4R0#A^.?]=]D=VL;+N1#7>;9MNGTN>"L*'XWMW@!#HP+" MMF$YB>5HT?:*?KWJ,^.N2N.$9(ZD?E0./H!:?T*4H^#529_9?L]"Z# M[_(PIZ(_IS."%? LM*:Z81]T#0U&W_O.@I[2GT]XL_)"LVP$EV(.J,P-3W@!0!AXP+3XX,:EB M-2?RO"X%^=W[M8:&"=.XG'L;E('<*VE *#^0\F N\(N2_=F=H(VL) MB;$.+6BG34:B5X(K"5\YN M2T"BM&,KM@I^3"#:?MU6+1%9QM6MMQ13(Y-TYS,F< V0YIGB7@8^:KP,L:&Z M'SCS:7+%@@DX)RQ)4[].(=D@=@/, Y!?')G "..?S/'(V!P?==ZA3:WE&;.YI M]D&Y6DDL'0I/5$]'&4,=H*,Y)@8"';!&%M#;*@O;&O.\(& U@28=\Y!K]FZCD(4!R)IV*/?YR%<8 NQ579$G @>EJY% M(^ =Z,/1GPF"C*\<9L=3J_FP[VN55:X9<$D:5> C>L4&_'@%Y">T! =I1(WZ M"E043+],M)6{=(96,$&&P2+U$UIB[[/==]WD9'4,/H+'JOX='P33&YC-F+/5 MP>K@W[N3_HS_H]"4Y7 [!C HX/BU:3#9,EF IT(X5S6:RR7",R7@(1 M+I? L&(^:2GL?2]QN/+E"/666$5<=@FO]K9,WP:8,I$DUZRGMO E-6$G=!DE MMLIN^:.4@(YOD":/J*+UEJ4P(DG/:3T[+H!R+X-C_"Z$?R_,A%:KT:KRP>:T M8LT&3_BT]JBFKH/7:W@V<{\"T+@[-'-=B[;WCW%OZ-X/ERS[O\,!.KDB3W@> M,^)<_E&EJ\GW/Z>B=:=2(/7[!#9H(%Y-K\ F*82^5?S*@.L01!J_01_/]R&:> M!11;J?;"S0"O#A:OZ[YBP2*&UM8VD&)D<0KQDTU\I=J+..@,\(V1DY.Q(V2L MM"U(/FAOI_9ZK1_Z0_@%:RNKE)#JD/SP&Z1(V!..U/1@&@4H,2"38L*8TD!D87SH&M M6O/H/(WC[RBB P]YI>LMJY2X1$(0]YXJ#U%W$8$]; MJ^ETBK<)\^2G]HI&O"C^TNY/E#_;@Q\IY,77GOZ8]+RW48,-5>H7=1TN6U!L M>L_S2_'+R_\5^HWEW/1"FM_@VJ_#+GN$X6:\)171MS"L0.\<>Y]S_YZ R;\ M_?\!4$L#!!0 (.B";%GT9%BCA$D (-)!0 5 8F-M;"TR,#(T,#DS M,%]B968N>&UL[7UK<]NXDNCWK;K_03?]X=[!{0\GDSF3J9W=DFS9HRW;\K&4 MR9Y4S)63RA" U(.O'Y]1<@[: H//E"RV'5U,22\,@7&MV-1N,__NO[*AP\ M81H')/KMU=F;=Z\&./* ('T2/O!U*D\'7K7U[!UW_^KW_[C__]^O7_C.ZO!S[O MTA6.DH'\,4JP/_@6),O!G*S7*!K<8$]#,!R,:__XL'@[-V;7]Z\>_/IX^#U MZ__QABAF/4AT2 ;[/V;L^T/YYOA2/3KX.SL[=G[M^_?O?]I\/'7]^]^_?!A M<'>S;7C#8%L$VI9A$'W]E?_O@?/OP MAM!'UOW=V=O_N;F>>4N\0]^*#*$Y0Y.%7],^USC[\IIX*,DH5.C^_8&&VP$^ MO-W-)6W!/[W>-GO-OWH]]OUaL WWV/_50ZBP?BOMLBP7_UDUZ'8^./;_,== M4]Y7A/G9IT^?WF:_;IL>M=0#$2C:IVCYG_\V&.0\H23$W@QR*;]-7E>X]K> MQ<%J'?)!L^^6%"]^>_7@K<+7G+/O/GUXQTGT[[.$20B7O7,2^3AB@L3^B$D8 M^%QR=K_&T\6$2?"*CR6)4XJ9A@C8E'<4 MQVSR;-5=X0A3%$ZB!:&K()L+G* @C.UQKCI/PTA.HB<<)YRZ,^RE-$@"']7 MA";!OS@7XJ0!!,WGZ "Y<9P$*RY6ERB@?Z PQ 8"&R7)-4!3S_]TQ'BS8,B,-H*H8M WP)ZLU(Q^G%/O0%/CB0=L ?TY) M^A+!B_P(_)=,1&CJ)4P^HL=X:U4,X]E/&\6NTIQM(\?Q%^O*)QO4Y@=#]@&& MV,-'1]NF0#X>N78'2!SE2H@1S86X%(\$$;!:UQY;C M8\-%3#AFP\ /PY!\X^;T);'.7_*#)- ^QV,=\09(P9']_0[0)!E69K6.$AS[[MBIEI3=N&]>;@N7Q+5VCVU4XB/W@*?+:NPN?Q$[V-NS5SAC&_F46[@<5>8V[R M)VS]#0OKKPO2M0"M2X(S*U+7?AKM >=>5=HYG>L!V3%Y[_##T&.^99PML7,4 M>FB=6;B4/%*TZH!VIA T3!CFBJX"!@;C%O>MU]R!F;,'-$1TWZ@!],WE;7H# MQHA-W8!KQVZ852N"/&_]6'(Z#B)$A0!LS.'S)!2N)SPBFX)DR"]C\U@&+E M*3M%?1LK*@#4A,*K/6?3\2E"*?G&_;.MM!G7TVS\#!!B!@IM&2_A%&VA-EU T# @$,C'%@NF3 M,^*4I^^0),D2TWR;,QEYP43=H=F@H60S2P%!1+TMCIL_R]/C>(7>X)22-?\G M.V-^R^1B\7;3_NVWP,?T=82X38/I*RVM1,?&(:6[\?B$KS_N_EN02LJDY"Y@!'/J(^IU\:)V0U_!{$%V2% F; +% ;)K$YURT&.R15 M!>GCF,;;;(%BA\RFJ;QZT>$UCQ/XL-;S.;CW_ A8P[SAPQ>C/W5L=0=#9'S MA;5]. Z>X"CF1O@X8OL*SA2&U>2GD/[4RP^ M9LAEH]4'BOW-42;1:S]G7(.@"L9N%.!,WMJ!=S-T ^!F((!U>X=5#5?4AAO5P MW/J +AE,U$L?\.L=&4!H$5SAZ 6@F($$4Y.LM^G@\-5=]D6,<"\G8]W;=:! MB?8=Q\4^=]R M^C+&|&!:!C; $LH,E=]>G;T:K&E ;) \_;]W78]OQ4L:)N%WHH)HU0 GSY] M>O=N\'JP'YE]V X^8*,AN$'?/RM?MC-T/TZVB>YA2AF'DX6E^&P21:0M/V? M9Y*5H^SA0',4P;@XV/9+J!XWE.(H;EI7'YC0FNB J*D,I":=5"$HH"[J!C&T M>VW0E&3$-"E(!?NTEPCVX<\[2OS42Z9TQASXP,,"T9&>[0: M6"CCRK8JQ.2MJT]Z 6F)P?!2=R;@<7BI:6CB;E^XJFCX/S)^3U9I$613$0-N+ M^N@UQBF^Q+H"@5OI"M%%MIZ\;4OX;XQ 6=[N &/CB3B %VNERX?FH^T,! MQ1HY;B@5%7%3Y\C=HA56+@A9A,S&#I?#B*@BVM !6SG-M%N_M[8YZRMEX4'0IV8EINJ15W4NBOL\&,9 KFXRIJ*L5.U M;D3<%40F!C"X$? ECH'=BKP+6J8$SVD3$"JF<"BM'TEIJ 2C: \&5_TFQVO#1 M]K/"_ZAG75-(SQ1B"5'GAI$4A:)U9 2ZT\4T]/^9YE9;T+?XV]#R29JD% M=Y1$[$\OORRL6&)68T@%SWH4!]2:L[&GBZ&?"]K-P4E#B2BBIE+<98UK\Q4 MY S1@]:Y&K/$I;@,93AT;KWQ--+-SBNQV4HMA++,.H$WW\$OMLJ.V.AR:LI.[FHY<*TA[PG6]/4FP/-]*&L82@(Z+'?9;$KEC% MQGO4ZPQ=;YT.,>D/DS9*A6'BM)P0_X+0\Y12IC7N, V(KUB7ML,HK$G[@8"3+2\)0*C&5*\Z8".D/!ZR M[M*O(1&D*1PZ5Q#V2!^:;Z760=:I&LLQE1N0<+)ZM',<:2US512K3NDZ 4%W),%Q7HS M#"5H :LXW\3O4)Q1/PRFC^E^R*BH^K+$=2AFPJ MC 6?? MH@E_583=&PV4!8=4$@#6#@\9%AFC7(Y?%)50B[?2'DC.FXK& 9+X23 ME<*T.],6=K;2.H\G3KB]NQC%C#U_GR M-$*HN#(-$>D\@_&\ZB9$;5I *X'2:.2F&?Y\Z:0&W:WLT2//U\ (2/ZAR/ MGF_0/PG-*DNH35+3$50FE\T8L.BTAT[I\]=RE"KTDHW3@)U:@7OUZ/L>[$86HX@ M9'V%,>#1)[L**[7QJ@U4EUJEH>JLJ>I\)G7![G216N.Y75FHZBIU-Z1-0: HM+>$%. Z/C*/ M'A.S]2!'[JCBP%3<&@*+FV%K4V!C-)@^>E=0F)C X.#H6 7UX-BP#UNDR^ /1 M@*>UW#.+3;$$RLVDA M(8HDIR^B)O+CO%(CAZBHCRP/&FG1:? @4DQ%HIJS^\/% R /3A&/@';1<_? ME-:EQ1?;R//,RL[RI#C@ M>@CWTC^VYA*X0^T,UGMQ'N)9)#V0>\^_$\0UT//HQT<.P]BSSVGQ4?):%] M83MAB%7:TA5&7X)D>8_#C$/Q,EC/R3A*^).ALGBSY0AF5-"/42?"K&,/J0Q5 MIP%D"1K,'$%\-UF&VR?"ATI%YY!O:3XKQ1WKJRT#?4WY:,M;7)3U$<*DS M"?0!]? 10]ZV=,6#%,F(-7_?9 28('60%F"$"94GN_OP|P)31:?E\C9^P:_.T MZVRR,#7=@;S-^!A,ZU4]'<-JO2I':7#EFK%5LWB5P+I@3*13]W+,X^.,,W=Y# DW!+D#N8#;QX_CS41*;/.BOBZ:7=PA-$< M,>B[5B1*D\<0EKPC]C Z.*XP0^KP$,,,F>X?-/&6V$^Y;YT_IW6#DR7Q)Q&# M*LLT.?X68\7%DSK#",,I=0?LB(PR,*21)G4'(2GT76HJI-(,YX@IK-T^N%(+ MN6T02H^4TUWVG#"U$B7YT^'W0?QU]#QB_O=RA:CJ95Y=-^DF8M(1!!FV0'GW M4UTW"S(<=ZH[CUKPB-A!UOGNJ4?EX+5? Q2@+3J-/:OH8;/4'%NN1Q!I4\$4 M/M.?E^,7&Y\$CH5TD;M81(GS_MGRX.0)#:?-*V0K24K>M8>DJR$H/).S7=1-!N#3(EE(X3XQ'%^\O1=Y0_X[=2 M9L?+.J@31.1=P""MSZR1=+%$O,FT>0- >E-->%/ X2*"7(W'4RZ(W.T22A_B M[0Q&3]M"F^HUH^XM5R&Y.UAX*I>-K+V-O@VN&"TQ">&D'2_5&2@'ZP3%<@. M:L!$,0D#'R78SY)>Q+4754V%!H>JL4/4I.:4O+$Q>DV5>-%2F9C T%=%OG0 M6^M*#:SC,OL>,._FZ/NV[J&L&)*^@U1CJKN 05JY3ZBZ6"+>W&YAQ MB#H^ # MLOIR! Z+ZJL!=]AS,'0F"5[H]XUB0"QIG<+"6V/!HKC M^1WM%(<'^\3QX ZWB4VF-0]^V4YBD*M6H\#CV86)< JC%25=FV5 JO.>E(; M=@>[FB6RAUM=)20;4P\QIMX\DJ>W/@YR*6=_[(6;??CS&C^B,+\C(%CL@A9' MPBAITSKDBCLKY9^%,#=UVT1-(R*>K#,Q%D+'150$5?>65[I*^665)SQ>++"W M>;QLNACZ.6UD=IA!-['Q8M@1"/IRB\VH8R42-&3-V7&(V,+6K:5GA,S.[C-& MPNT)??:DV36)8^VC Z*F\K-I26, **K%86-C=%\!A=36UB D/W)>Y"H ^. MVJ7 NJY_7'YTB/W%02KDP8V>,R-M]^Y7L;7J0D438\NO730U.E2JRR'7U5BN M/W8]JN,WL* [8;6$2_VN6#4<(;PZ5H4HFE?)JA'#<3Y>R&P27E)4F8)7;*3(M/BLW&XK7O\!)?;FN*8\"+R5T6>Q%$+<0_#+(1Z(O M6I\&=%;'BA*)H\MSRF*8N1E-6WX(\_[7Q1KPGP]1C9#>&82,KE<[S0".GF%DXE;A =5)TO)ALT M#A\>%X%?6F#_\;9$W6OV,?M!\/T&U -,OWW[]B;EATW^0QH'$8[C!Q1]?>.1 MU=L,X>RE@/PMJLAGJ/-:,?M ML?\&KP>[(=C? Y\/;B_'M;'S! YI-KR<7PSG]>0X$_B<[1.DA0]&2& MI@\8&]^4,1\ ##)\ ('B?!.^,8'CQ P$KC.>-B%.-T;> MXX2A@?VMR:ODFJPQ&+O=E$4R1- P4!FWQO3IGAINNU)BP=*L91C"95/-5/1#6 MG*TPVKVP!Y5S0_^?:9[*E1^U89P.0O:BZSQ(CS"U?TNUI?7/)7RFH>%XR:Y M\W$06+HG87A)Z#=$92%AZU&@V/_&\\UVZ $+'A]#*UV,QPU=Z\V:DGJX9H_1 M \;]0@ @CU1/XCB5'L5(6T-97PTP38HC,,Z=0I:'M I,;2[!3@&1>?T<6 ;Y M="&_&&K6%8J_W0 GS1 &QN ,RUPQ7*24OW*5VYT!3U65")9.+852(DP<=G5_5_:!<(VB*TVIL3XBO^993@;';CJ!V M-!/A->7E%D'WF;(?0L+GE80[NT. M=6KLIY_>G;T[&@=]F_]&=_A'T;#V21+?[V\'\_&M_/A?#*]9=]O9AL4IAO\W\V$ M_^]'RX75G/CNIKW"Y)&B]3+P4"C)HE"T/96<5PT:;D[=9_G98Q$<:8]$HBV0 MK BM1.WX($>E63[$V'OS2)}>QLF:YGS@?Q5XP#[]>3XL4WO[K>O-PTA$,J)N M(79 OML_1.3CW[H^\,(C'X?8 ?F^"*7OBPOI^U"'?%\<2=^~4/INW)__6$K? MC1O=-Q7JQJG[LQ-+W3>%X&!Q<75T2RNO=JUQQ MHYXNBFL'$8J\@,=18J8U.8L5MU2EK6'YZA9L.BB@+ [@5K%(YQ*L9+6X*Q8!MFZEB[$%B]6F :OA;]?1 MJJX8;DR0MMXZF3T@S1]5-W,=$VN;27+,@04:S@E=$\KDB.\%ABI7TP=*NF?[M"U!)!O>\G7E+[*6FU\U6X,QZ'7*@@?Y/.9.- (G>AE63I)+%- L MT&,UU5WW2 1//,H(E!/=%D;(K.I\CBG-# MF;\TEY?&EU^+;&AL**JM!6%KB$(O1*,X FE+IDIC0PEG)*I$H6 R91;+G"0G)29MVU60+2A)Y*9[*ZI)6\EQ+L,X3H(55Z4[6@TC MD5KEASW6B0X?31,==E ,.!B##(X!BOQ!!LE@#\H@AZ5/A>A3(?I4B#X5HD^% MZ%,AN@_W]ZD0? 2I$=PSL4R'Z5(@^%,)/A>C.H>X^%0+".NRS'_KLAS[IX>5G M/ZAQV[R?3=)2 ,.N.Q'D4#L?O?(FBL_I3N.TU/ L4;<"Q$2(U5)A&1#0?$6A84&?K Q$&.NT[2 M"R? H_.O*B7V5YX'BZ;28ZE>9-L"DK-D-NX1U)L;3T9Q0XM2M+>#V#*XC6KXH M:2U; %U{JW9.**;_"4BKEI8G):U&Q&S0OG,O>=89AIU)GB'%(&7[7!,4Q?Q_ M=X0F"Q(&Q#J#YZ? C4B77T^$MS|CA P!V(SO-Q\D0'4;^-:_N&|)C#P=/G'5[MN%4Y.<:]W>7E1(H|L'8DW]3QTN?IZ'O#RMNQ9*<@=T>/L7O5;P"],E''HC^\ M+!Q3@;;D+9R4&_X( )/[(5E'2KIN4%P7:_$M/W6G1K.MTUEF+__#+2^C M&5,0*/*-&3;&8K-7HE-ML@."ZKWTG7/3+9QS$O055R%^@&@F,@-K4<]PN!Y M=X|C_M>8[M<#'!B6_7XJ8!GNZ9R-5+RH3.RP-;R52MB?/N57DS% ML0!Y-#460PU9@./IR_'_'M!5VKXRJ:\8MJ+0XS@=!0HK7$UA4*P]$FYCCT M5XS^)/C*YYD]H'/^<-+02^[0L[?$WM<[2A* <.0_LKT>*5HI4V&8&AB\!1@MB MGR?;#%F : CE#GFMR;VT&L%MYF4%9(16O8DU >J1 (&]*[MMGU=GN, +3"D_ M-&'H7F+,43:ZQ-[^=% B-Q4%]7T"-1QMJ2]16]@GD4=6Y4.>NH-!"<IT) UE M|(%%]F14V(FJY?Y1Z 0DU T6+H@?) 2TP?^M,W;PH.5&;TFW%O7HGX/+P)JLU"K8>5H4\O/>R/+SMP%E"GMNZ6/O+%%N@!/Q4/MIM,0 ,7?#R ML_'LF=HGY/4)>7U"7I^0UR?D-<6F/B&O3\CK$_+ZA+R.S9^=SZ(YGC7KZO9< MU@:]@\?9+R6PD+O67(%G>DGN=:L/R>MOR\>;7C&UMQT@#=O MI1"U3QE7A[$F&'0J2"#%R-PT:$V,3EF(6A,8$,)A;FFT(ARG)0B'0MR8&)2' MA7+BVYT0E"D +G ^IR1EF/C\>CXSI#,/,*4,E?B&^,$B8-#'3#U \F%_<@XJ^BRQ4*17-XO%5AH3AQ/O(&?KJC*\4L|_K MBI^ >K!] +\X/V GY(:NE]T[MTMSDU?2#=6^W::O)@ !{>^D]>%9K;^UJ>P*RD8R%VIBA<.RB\<:]O4$FZ/I*@HM%,0LMG>;RK*0 M*@\%V*HUY&=EU,'Q>!O/S:"LR^728(/EEK@%M^!-HEP9S<$?!I576X:IA%T\$W!B9[=H5A=D*[8 $]4S$S,BHPH8N&>Z+,UYF=:_ PLA$1*HN; M0@F$V#-"C \ EJ0/<8(B'U%?S8_C=E"B&!68<8R,>TZ[!2F*H=QM&LOW?\DA+.? MA[Q_U#(*?I$(CD<"8@=M_AV*DXL4VWDJHKZ._!2)R094%/+8 M2;(!3ZF&E3T ^R0]814P3XP?&(8=8/;AW9Q\'2!GF,+!J]- (RA*CG5K4 I MCC"9^C,#!Y=:3)6. ,PEK<-4*8XPF3K^B]D%8 K$\LY:]A MP@"KIFF)W?P,V6.W1RLOG]Z2J-G."$E26D"6X]Z^+%I/"O@8HUUAM*;4B4MC\%18>ASY#H31 M7L,)04%(}ZE1P"OB?KCS\4&^K?0(@-36? 5P,K2!6LRR\,4TP6"R=.P'[R M.H]!WP&OPUHD.W$QM3(\&Y;2BG-W+Z2MG6)T1+'3E5%[B]0Y&:TS= G^]O3(K;VMZUJRBS;NE/2WH\&Z M(_WMZ/YV- B&];>C^]O1_>WH_G9T? SNZOQT-(W+T@]V.WD!]W<0EZ>.Q3N"N MM(P QE>F2Z[1R[\2_4-E^]9)#C(1K3HE^G."5OS-67GN)8P*R%3F6E2 ?X MDG%,CCW\PE<9:XX%. +>F&28T ':\URYAKO "TSIYHFZ2XSC8>0;[3,M3P/08CFG^PI35>I8_TI37]*T\@& MOXF$?#"*]HT!!:[MPD6V:)WTR/S^;D?:U0OFP P&Z]93S0"%V8W.V#^DWR M_M0"_"\T [^K9)<^ O^X,=5GX/<9^'T&_BEGX$-:,GW2?9]TWR?=@V1BG_0 MISWTAY&P4AH@'T:6SH5N4TVXTJ OX*V!F6-""=[N6;@K[PD%#^2J'RJ564 MP#MWT\P\1A[Z*>Y5BBAB4&/? _BCW[)W%4>Y^IUX\MT7\,G)/(LX/?TKW1:\] M7Y$G3*,L5AP+4"""SQGJH(0MP M IQRP#_'0M*5?GKET:"$0VLM#C.!T%#"O4@<_/B((^]Y@T>&DY+_9EWA,]M(M]HOL- D/.>RYEP+'1\RZE:V9BZ]18N2741,MJBJR,'3CVZ)79 M<5MHZDPL; I>P%%IE]CGJ_<>QY@^X1$S{;^$[FN!8E M]]P2ZH!G721'V\MMS,80*7%T1J,53S0T>EL=BCAGPH2V!F-H(66U^^ M8"QN[,[2V"10IJ*.E[5@=N\I*Y2E3Y':Q3X=S1@WZ]1.$*A(:HVQF*M'G(@'I;D@A1N%)?.P#'[F)>P@+)U(/+CNZ- Y/#Z>OIE>'L^EQ.[P;G]^.+ MR7QP/9W-QK/LFVV@DD\[V,SK-$Z9RU'D7V/$]++G[1XK59S2N#>, XH7=.=2 M=9YMSL[^PF5_X,*_<-E?N#2RMN/H+E_V%2_7"ZR]< N1O?^'R!5RXI%\Y O,* M44R3 M_8ISW/V(<_S]-5&J{D>,+CQ0}[25[D9KH8^CDH L_#O!NLT\<*+H%M14Y;99CN%(X4HLUQHQ'DN\W3-[SL;>BZ/2 MVA$W!:.I:PEND7MB#-TS:8_'+&&N+[)^_'GM,Z? H_;NSG\\^J#/?S/JZ5K$F M\GBPT,S0_K+T6@K?GG/5B2_R$/4\9-N-8Z1K*QBSJ6H7>_,>C7 MYK4F+I-7[A4'S.*%U-TV[0UEY=;BKC&V)\1C M#?U(=+/GZ6*$?}Y35H75HD&@' BVQG$1TL 8?T?)4\"->R'N$D;K.D$Y&ZS% M6'V2P!AI<5-I-\.:G0++*ZJ]HJ35+%/A")49"AK*Y)-F."\48;&/=:>3+ MEE3PA,Y3B)M[H5@P-Q3 ')&(*:@&&3KNEBL;EF-5MB7 #\.D /0<@ MY519*$UXRS&@R$M-&!T2ZY/C>V5FPS&C*PFW'8]/D+&VNT2M$;$8NQV(0AVE M#^@"Z]#W@QRV2<3HLXROJ^ZE76/0"# @1 BN\9>\ZF]?CL!X1A@[\ MJZ_UF=[? ANUOP_:W80$$3_O;L/UM6.?+K;\-V]^&[6_#@F1B?QL6V&U8>VN5 MNZM\5\B*X&..^8W<6==5%3?O#NN6;"O>B0$53H(A)OZ)T0#P"!1C0;?E+QP7 MY99$ZQPZ)M4"\5:J9=/.P-P5"W$N,M846_=.7J^9/1\'[(X%BLUJPA:M7*]P1P?&W_K*S!4.!>E35&W_A168W6.]&KX<:("G=-=A@-_M#T=>[6LFFL$!FS"5Y*P1NBAZY,$N5QC'$ZBNGP(_94OY>? R$PA3E3R1,5FL4 MT,V".#9FNYG8]=[3SDI4O1W1!A6!I79:K%3^>@KV>!T^0^%L:8Z34W+&;GP&(3?=F=GV;IW7/#]2T_ V]#7.*(M2Z>0S2#/X%]@B=HNO3U#%RYVP*RC.(VP+] P7K%7;-6TDDW4O6YV%NMLFG;L=3V_0 M51>WCN;L7NHZ"VQW1,&7I@NYTI^1L+4RE_OQNY>]SL+;+5#KI-9Y M6+Q!:D%S\'7PWB&:9!=KK3:/FG-T+TB=!S/ZE*+S :U|#+.)++:I@OJ6RH"@7//!E0N>+8%>\#A'F2 #\AB4 1|L(-] ML ?^M;^%?1\# ?!U1"8,,@;Y>FL-Z.7L6*2ZMEANJY.IG95S=!%,%%;"$?7K< M#, |&;68B>GN]AGMZ6(1>'B4!]'T#HV\&91D9IG(;&\EB:%W0_";-$R"!5H% MX;.4VH(V4/)U=:06@-YB73:V]+88]OL)?*R4J_*0FS2UE#24E7$U2+1%IE_

M)PD.8SEA#W^'DK&I)>4AV(Z4+S^#O*.$V0 2T96V@I+JJ%6](N =7<=ENC_$ MEVK5*VH$)3]01VL1[&UIA)?@%UHON2 M-)71/^V2-,W<""H=.;9^SZSBG(!W?BMQZXAR
MX(NY6%KWDGL;.N,4!&,/[;XPH$=6%KN)? 0H:BA-?_ACI)'BE850OT?JX;Z[\:C00&6 0/F?'@W"!DTC*09.'W\ONGX MO2;W_IQG26.Z1C1YOD4KT9.A\F8O,1(OQ];-
Y8A[O$ZIM^2U\1XISAR<,GC2 MM\LL^@((L>O$<R/R6K% $0)/NQQC^H0WA1Q47!&U?BF'5%I$.^8+BD:$4O(- M^_MU_+!9PVH>J7N^E/,D*Z0AG2/=4;QB9EI<+)/"MNDT1'3?
R/JTZ.=W9^73 MHKO[\;U(#-+H>7?>^C!PQ-JG2V3;J"9#5 P'^BMF2A!:L M4_6 XA!6Y9D*M]:2*U/*J,3,A\O@.__GP*21'Q<8=8/B[5GRPQQ![RM(BIHN M"F?2T6W,S1PU<81-
9[^<:'\%*TK*G_80M<)O.94\ER'';#DTZ'GI:N4%USP M+_":8B_(7MM@?X=X<_]N<_^UZ*G837S0T/7G\KI:(Y.@"3'RFDMU@F$^HN M4,)_#:_^##=
(4:/,P(NO<,0KK13>V;$.%/WM.%!T/1[R,-'KP6;X06%\IY&A M:T80G*-^@6./!AGY5<$@98\^T]!^R*5GRD21 MZ9?H,==K$N]E%X3#(%9$6*UH',;M;W<^HR&2!U&713J\41]Q-N4
MB]QT,6-#8QDKRXV@^(5>%A&!9+1=T6(_RT(0QZ$C1(4/0;\E)2AF,3GA!\2 MKDD<)/N?K(W!7XZ-P:OI].++Y/HZ.S63T?5X,)S-QG-N)/*9!YNI M!_NY@1PA7G+BX^O@"1^1S/@"F68
-RET,J!&SS?HGX2>ARB.U1 983: M,[>4<&^.N/NM50'N'EBI 5MY% "F; U9-^2W&'7W/"_H M5IHZ1L^1 \G@E_GMA=\ 7T(SUI,EE!S26_HBV<&O #254$(.:.GX@4U&DU4J MOK E^-
VU!I$(P.X]S4-H'9$4?5>3]/!WU_Z0CJ2'T+K? 14*2Q=5,.OJ_J(M,7K2*Q\:C7ZBX08Y8I[CO$C#ZV"A**-CT-7U4JPK V98GDK48LF54CR)BJ9> MA:C%!_NH13[S((@. AB ZMCW88L^;-
&'+?JP11^VZ,,6O4G=F]1MA.$E MH=\0+=^^M>W\G__3*YO9I!\4>QSS-! M?RXIVO+JKYL*U@K1MF]=76!'Y))]B29IMBLJ"'8(_U:>EF%<1?J MMS+WM"%#>7,
*E4OD7+F=)&2KUW4,^PQ]7?&;N7R M")BN*R]UUAW2M,DWE M<'_;NR[&K7$W)-E5@GNFU/^;>36$SM('AG00Y?<:%YA2KBBVCVXPC!FF_+ZZ M@KVUQX3BHKSMS;*
[3UN]1W[9&;!TQSO#8IC1O9(T!&3&)I&<'4G:.5*4DG+-39X021!VQ*4-#)^C>(WY4QILIY6=[BC: M"36IG; MT5^.AEL>7!**/12+K3M50]?:S$B0RN0O(P%@GUH2FLS-
0@J2MHZTUL_=F'<2 MI %R3FGH25L#T&)&LJCD"1R[;R-TEVGDQW>;\D"^TJI3]G"MY0R%[2 Q3X4/ M& 9MGOHH*@43+BFZ00DUV+-*@91[?
DV3):;G9+4*DJS"M6)_$C=UM#W]K9OM M28PS/+8I-R=98T![DTH,5?SHZ#P_T[;7083/\R*VP1,>/J$@*S!7@$9[B&\Y M#I3M22UMY7-[2R3=+R:+?*YKW46?2D,YOOA3 WW)1:
*NO=4KP;)4=W4_N5V MPO0A#!ZS+/QXGZ6^;["KJS==<,NB@G#5F0N*9=64'+9$)F W7NI@N:E6DK_U MMM/-+4B=;"(HF2T01$Y&(V#R=I@$Q->$4?YHWA!*3?
NF^"W"$1B_;"X>;-Y\ M+._1]6T<^^X#] M8?[^^S85G>= *.P>9:_.>?BI?2-(B3! MNZ-MDODX7PG-K)CB\V[#\N]Z]*< M+:+:R1/MLNFS[^,XQ?[FP@"3L.GB#@DCK!4&Z9Z/+47@JA(
] (=H3B(9VN* MD3^-BDEM9T8+5M6]>\:W'/(R1QTTRXO;1Y9W51!9(Z:K!^B>[2V'G6R0[T23 MUXF#%;73G"0H%-;N:6^:[J6CI2!5>R2"5"Z(/RR9/$\B#FGPA/E[DPT\YGCV
MTW$IH?'?/T_F_QA,;L_'M_/)'^/!W?7P%N+CCOL#N-D243SBF4'G9+7&48QR M4::\9&]V^CIZWK>Y0_9+7I>1)1I+>5&@-)91+(FHG?;Z2OS;V2^)&F,(G^&GY@88!Q-5U' E*M M?
\K35ZJ- R5]12Q-NZVR&G)ML4P^,V\K9Y%9/RAG_1J6F"'C7D_E6E6=UE]J M [4<4@N[2@ES]^RJCN,>E<@WVIS:F0K0%B<4_<-SF#8HX%Z([IF+30./N2BS MA'A?E6GMDK90-
L8VUT-1%"1D<,_+\6H=DF>,,["F&21*?BK:0]E9N^*I@A3N M^7J':>:2,\LAPU5]^43:&DJ:6E<\E1*B?S.R0M&E!BVJ_DG)2G>W^RU-%'#JEF"/1"6?0F2Y3T.\V.>9;">
MDW&4!,FSM"B']0A U+U26*6\TB'GAHL7 <4>&TJJS,H-(&P0%45ORYHR2@"> M,1A_QU[*8X_3Q2+PL)P=LH80-IF:;)&AYH8CY\L +XS9HFSMVKUK@#=*_%H[MHN
)\?,EBLQY8='/]5VAFERQP-1]G$1K!\G,H&O-/>@F!G9[*[HYTHCO2-49)A(1JS . ME.(([8A/!8+ MN8VF_RVTA6#/RO9<:!FI?<^NYT:2LD&2+::+0V!Z:G*>&_R M,0Y-
58;HUHMJ>LO4SP>F#@6P?5-/.=@*TMBA1S0)O&"-CFJ8.)@?3#$-2+JR M$B5A"Z>MJWY+HNVZV_KK3N,Q0GC % 2!)+R-4!9ZR8#2U90,H:''?N:'^_;% M
]X;%P_83SS(9AYD4P^V<_>%!, 6$CB=2Y\N2@GTES[[2Y_]I<_^TB?<2Y]] MTEN?]'8J(K$DH[]2T>%8$HD^7:Y*: M+R6,:HY^[G^Z$^;M_">S<;>B1#J6^2W1?
QAQS]S^>!+E!R>=2WMY^I-7VB<@ M[&6:_S"R_D=&=V>R7I[^Y+.C3T#6RS3_862=47N! Y?B+H#@Y-.G3T#B!63_ M881^1_W2NR#9CG>!$GR) OH'"E,,PEVU@_+DMPO7_JP=N?
M%03]Z+LC')<5_I3CRGA7I MG$8]825Y-BX*!Z_=F]##_98K4@<[()69G$8] 25F6HBVD(\J-&'R,=Y)KC(9 MTZPKE-B5A<#JV'B,)" ^CIYW?_X>,,N">LOG:_R$1>6E;3O#>F"I*S6L) D@
MSA^W*EN,,B-&3:)TF<8;*;K3A[*W[!OB M%"3M%T0H\@+^D/@V1J:R2V6M8;U+U:XA*J.!>V;.*8KB15[P,B^AQ;"9+@00 MQ_QJ6RS^26F8-CL%)+M5O1"*$M L#=R+S>?9%7G"-
,IP?F3N-ULE%_@AF?$% ML5DS"M5MWAV*;=3&.BD*B#E%W#/_)HVR:BSAB$2^FM'BIE#,J+:9*L8> ,) M31[1(QXA[ROV#=>LKA,4BZMUIFKHX)Z]YR0,4<(\[9#7H]G".WT(@\?
\A18E MGXU[0SF,;IOAQ@1IK1C5]*L47DS*.6TVV*2'',(ZY"N"66BP]6_H9;5](%2 MB+K]-:YEDBADR5-892V+EM;LKP=_&)MS^:TW=DX;G<%L"I16""8-? M]0,Q)UH-
99)EP!T>G.RSK(8/;,$AKUS2U+8S%!>L=7DR)0BP=-A#W_^@G#0* M\?B[%Z8^)X?G,3'U)TRD*4-3(A15!X,2?+%;$47N5\4<>M9F<0U42-P\JL,I M3=PL3M3G;O:YFYV>U?
2YFWWNYH^8NUF45OOT35%O*#MYDQF<(CP!,;1/XNR3 M./LDSCZ)LT_B[),X7?"N3^+LDS@A<*I/XNPLB3.F28%+[-.>0^S#G_?\ZK/ M^BS]]@,D9I8P=L@.X>(X^A6 G2<4H -
:NA7N&T:35;J2TK/TN^OM6B(6X*6 MH'5$TORA0#E)#W]WO:_J2'H(+:#-LC]][L^>@9P]YXC;'SL;]'.M'CJ3(@-: M=/*&Y29')WIDJ.#@B&X[Y6XJ<"KFQ>
(<1CFN\\Y6:V"F+MHYR1.XN+C\<>ZV:@;E,Q]>\UKA!ZP M%76/43B.$[;TA]Y?*=\DYDM*TL2L4^$JS-JY7@\O)[?#V?#*\ M'DQN9_/[SSP#?08CYWST/$(A(P&>+3%.KIA]NF8KTBB=7-
D53*9XKEQLL\0+ MO8!FB!LP3I_\74#3O5*](S0C;+*#5:!)E"D75B, .'FVE-PB/ZU0=<_;T>S[_R)<"JF_!?;Y_G^\/BM%]OG^?[P^6=WV^?Y_O#X%3?;X_Q*+- MO!"&4;UF44.@-
P(L+4L19M 8D@3'']^_[A)';I(\?MW']XI.%UK/"A6B#F7:Z$+ M["AROV<(=HS=\=:,IR%QLIRC_*G/:]/K%96'!7*CHB99) $A
MN^_R(V$1TK'F^D3]8:&HEU8DJC9U@&FC0HK^X>71GU"H:2TG?2$Q[@_ M%..BJ85S>.!C3(9.#(ZMO3/"**_+MR9QD,23:(2BK_$,KQ&O:'S)Z"*&7&1T MU!\3C&9H4 (:
(@TPM?!CUOR4>?DM*(S6JH&ZK3U^^70;G*>4L;T7.(DNL<]?F_B=K/ U09DZFR7$^\K@VOQTCWG* M*-[]HC<=VIH$RMV3%G:7QFD%3(UP5.+?
<>AO])]%CJY)3RB72]I0'D8$@,CN M_=542VYK.D*Y]-$:LS7X ^-UX=;Y!FH);T4-H=RQ:(.7(GR!\4Z)=N$"0>-Q M)O.QP?@(70>;S$D$3*BVSK&YUE?V.(FHDNU:.?04%=B#XVWQ1&
<'L=$!J"<8Y=T6GXVH (SG CTS72P>"JC?!_'7 M.+_2L"7.L^Y4TG(P,.&>-D\E+6D"Z49F5O(D?P8I*X 2\7/Y_*EHADN16(7E M,T3Z]N9G,\PN:P]L+]OEV/KF]&M^>3\8S]CL#Y_6&
MMH,,H$$!(O;[!JCBH"[O>' M-;V@.'SMOSNL(81[#C.[)_(?GJ]QPLQ]5=H#A^;?-6307WC%5N87M+ M:1(M"%VAC4EIEIY8940@F8G5B7' >RM#X523$\U\G$ODX48=2>& 4+1*PX)4
MAR0G[TMN3KDK>)!'#\[6]2 WH#3O-FK>1/@C*^++!3GR_YZB,%@\YQE#G-<% M>1+YBA7Z.] B>PC#D'SC#. 2LJ%WMO,J_$;3SC#!Z)+0DL(>>DGPM'G-
0.$46/2'XOW9"/!AC6%C5-V\ MM&.JA&0&?\4QW)CXM1#>ON9CJ;9/U*)7"_Q&DBNI[%U?UW9Z;6FPQ/=4C/!D MB6F>Y%3!W/Y@;6[SZ0;Y?$Z/8C)
BE$XQ9F+I*V#=5J&1&$ABYO"L(>-F%!< M(9I$ MF,;+8*VHG6#5'8H1JI:MW?T!*]RZ>5%FQ8RRT69+VE]O8*BL4?0LYY)9/]=V MA"5[S)
"EB54QDWF#ABT=QO=UR*B4FJG;=*7L#'C'-SE9<.YDS&^M]F_%2SO MGVPM[^U<3JUNACVOX4+S%R>"^*O*[)8U=I+M4)E]#QB+%RN$/VJL,'UW6#9
MXVKV'.8OZ#!SOXL=P[B%4&FFZ[L!,MA-!5/-NS*"[GFWU5;*R'*Y$13+W53P M1!=!X*2)"$1+R2 M%"M-6R"J1B5*)>J+L'!O$FT6Z":IP,1_+36%H)6T,B4P2TMHN.?$T5*^UAQC
MJ#JX/M*T^9K_[P'%^#__/U!+ P04 " #I@FQ9M@T5!K.< #46PD M%0 &)C;6PM,C R-# Y,S!?;&%B+GAM;.R]:W,C1Y(@^'W-[C_$U>W:5)F! MDDDJ:GFEI=V8-),$2YE@$FT!)TR<[:TLB
V2.$IE09H)5[%]_\^?1 M]9G-M(I N(>[P]W#P\/#XW_][R_[$+W@) WBZ-_>O/_FNS<(1]O8#Z*G?WMS MS'87?W[SO__]__AO_^O_O+CXS\N'6^3'V^,>1QG:)MC+L(\^!]DSVL2'@Q>A
MCSA)@C!$ETG@/V&$WG_WS9^_^>Z;'_^$+B[^G>&X]%("$T>((?O^F_?%%U?Z/\\ MDAD183)*?_J2!O_VYCG+#C]]^^WGSY^_^?S#-W'R1,"_>__M?WZ\76^?\=Z[M"*(T\Z(M?
H/(^)]2]N%MO/4R)B$!_,MC$A8(?OBVG$LY@OYU40R[H!]=O/_^ MXH?WWWQ)_3><1 O\;PIFZ \0VS&G[+7 _ZW-VFP/X04'_OL.<$[^?1ADGQ+X;^-\!/] M]:E0?J1">?\O5"C_5_[QK?>
(PS>(COSTL%1R\F,-5P[T[:24;N+,"SN1*T(* M-(?TDUORKQK5^$N&(Q_[!=T4D>8'9O,PA:"(2]3QMH8TI#H>)TU9I(42I'C[MS5/\\JV/ VIS/]!_7-!_,!&0/_YV%1-
7,G],L\3;9@4FQL._O9%_VV-'CIL MGM2)\I)M@8;\T\!G/N+;;4S,]Y!=A%R<''R7Q'LI$?ETL>3+OX6/H8S*&HD) M3N-CLL6M?@R1,I5\^.S$)LD(ZHUQ=/%I_>;?V1CT6S'J__U?
WU98QOY]KW/O MOXQV<;)G+G'C/58&)+"B'@KSJYM(+Q1 -6YR7= 3TE"+8C@2QJ/?& 2TBA#_ MA9<9WJ=V7 K#G5&5!@L:=2G'NJ R)\18J@V%0@P,1'O)E?
_UG0,Q._ZEZ.79#@)7Q_P(4YD 8)R).ROK2#\](<_&0:F U(Z MU.I0#D=\/(1JW.,DB/U%Y%^3:%C#VLDX6+60$GVJ%+5!8"HAH4*M$'PP(J,1 M'0ZR!"1>E 9T-3+ZBN90X*5!07ICF3@9!
[=D2 G1+!_E> "'L8BR('N]"4)\ M=]P_XD3"5W,(C$*H2"T4X?3[R15 3D#CA^?#$!V'^,#I?_'_!30#6^4W7E[MV0(A'P;YP\M)KO_X]3% "B C0J4$U5A$!T^O",MH&R?$Z;"=RCHCR]-5?
(RR MY/4J]M5Z88""5!,KANI:HP4!4B(+FE0Z50.=(0:,X@3E"!#%,+VB;;PO2Y\L M=\$NX,E_PWJC' ^I7 8FZFJE& RD4%IJ5*I$@% ="FS%FOL^$4J:_X=F5-XK M>96.A=0;#?%UG9$,!-
(7)24J7^M]65 M[YW1E>^[Z,KF(?>?__V\1TJH*;\U3>)1RM\UZ_[QUC&RA7IP+Q\+%-[KB%$%^#D,*H$0AX(X M:\LPK3$.7O"UEWDY89HC(/EPV-,U'0NGQVJRL6#G:6IBU
=I)0PMW/$*58*I MSTBNO P_Q>V%X>4R# M"*?JU>9D%*0*2 FNJT!M") *2&A0J0 ;BHJQTZO 8H^3)[* ?4CBS]GS5;P_ M>)':&RA&0ZJ$EH&Z:DB' JF(AA:5JA0@B,.@' C
;3SC,#2I2GT0J-.0D'OB M,X014"ZC08+28]"1<#\^F7A/JX?B[>_K9X\(8G7,Z&UXGZZHEZ*-#)EH'T\I1+ M,6[Z$R\M(Q%%0?CI/92386#74*1T MJ&^AB.K! .!T@]^7LM..VE@7]$-
"O%Q#A(' .M*@Q*@E^8VVR?5D3HCP&>&A M)XM@3[Z'T07S-[XK>DC(_.87CQYWH'_Q#C, MTN*3ZK?./_@;J^*BM*QV-T'D1=N :&O,+\LI^J*T YU>0[JP1I6G#=RD>M6> ML&:
(LKJ[7MRM%]>(_&N]NEU>SS?DC\OY[?SN:H'6/R\6F[4CFBAKT*(:Y(!V M-9JRR$? :HRN$4LY:/CN*[WTX%;1A44WT %]:) MU8E;D)XK)C)TNG%KT6)E M$,
(SG*3X=E#J835ZGJ8X2PVKZ>D@.$V6DRMJ<7T$B ;+2&@&6FR03>NQ0>A] MP1?WW$-T0Y+KWH=Y4;EHZ$TUX-X:(*2X:!Z+&2 MCF8(1T8BCZ:5CAA1GA$;#:[2+3GP"^H?
M=1/HN0WV,>)%]X<(S]=QZ&OX+ Y M#$Z]522+NGTZ!D2QY40T="(?AM@X1 >"*W1+RG>,\I0,9-89T)(FG&87C]A+ MZ/GTHQ?2[KPI^<8%G:=&2/]_\<"/%"$AREQ'HM+<$6&-
;]V[-WNB*8(<$6 M"5O2I%YWAICO%>!G3%FGMKY,:!H\#J>,K2W]!ZY0]+*XQ^T^I&;TS]_]^,-W MS)3H)W];YG9^RE-9R:_K@F+O-C M_[]@=&F-,:6S"?
88^8)$]!'(V"&60ZQ.$FQ=X\Q,F: M\++XL@V/M*YHOMTF1^P7@E&LC5V1P05C_=@7@[-NF$""M3ZD-H^%"3)489NA M$M_%+DXN4H)Q7&-FYA2\:#=,@W*\2+-@SUY6V7E!@HC-
'T=FT9AO'I2_9?1" MOF0I];3$B;S&SXK>OIG?K-^\(X%Z)HABAB*0,Y$ MI+ K EW'LM>*RYN7NR"O'R,KW1WQJ=([:^W!X;Q^6Q9%/V\+"^+9VQ'7]&P, MO.;-;WZYN%L">[=AN*IL#-
R-#,W0B0=V(F7]<[S'M[''0F96KJ[/94J&@Z>P ME2Q(4MF-L9 I;04QR@0Q'8\H -N.\ML%X$8R#"]OW]S\?'OYYAU*^94)8BAD M]^:$A3S@%"'#,+*C1 MI@\DY@]>:%#],P[]/+">
[VG;:H4PS&!PAF++DF@Q)A@0T[$C2M*(BX"A"@Y1 MP'(#.4,<&-R>>G'W3$:S':XVU3'-PL)K;J.GBA?5GG2^(_^=%SMTPNT5VY_? MQHW& D,C!URV!A5/;94;!#/,HC@@Z:["/T*
<2B!X'SFS:LB-Y0-Q[$QYD) M:FA1 3)##(A95 DV0P00V(8Z\,0>Q$:'!.\#ZD4H2[AB*1J;)8M K-,/U9Z= MJ8*Q(,.WP0MS9H3D@+@Y7EVM=@$F(-#@R8*=DZ!(P$5[!A)D@4Q!.B"0:$*
M#'&X"7S!H7AHTK"FMF?MDE=^TA@!$_,A<06?:PI^UIF79&-R](B?@BBB8>9$ M?-G$/>TY8EX;W#-W(OTJ3LJ"%UIVG(,YX)QIP<]6L#!5A9;,75:5*P% JLGMJ!*7F!; B(&2K&7ENR]
M%.S10C(4?X[(A523H,"#WK[YG)UNWSS#AWB,-BRLT)PXUL19^S1+KRWV$OQ M0_#TG*UVGU+N3A02,\# &9T5,Z+!:0% C,V"HH8FEC"(;#W'L?PY"%1O\J><<*C<05O M9C
XIV'+DNA,3# @3L:.*/4%$>&@E&:S&&299IA@'VA<4_LRF-09C!F#?)UU MH0&&@FMX"U'; :"V:W_RN?Y'G2;?HJ609\-=4+[;P'L,0EY2'OFLE.9WUVC]_QA\?/J]GKQL/XGM/C+I^7FK]
WX/B%/ 7_U=>0M]3J)-;O MG?'O@&Z2B9-+[H;QK[\!OQYE12;P:F6@DJ]7_B2T6EV%TE)[%T=%GY%:TQ%4 M-!TQ,C*)\?_',0KB9'U\C!,_B.BEOKLXPRI?H!P-YQH,#
(B>0C$4Q'%H:6DH M$Q^-Q.&(C0?V*YVX2$4N?+S#2<(V1*6%^/@11]DQ<2)7+S)';S\J)-$.@FUMV()OHM LU.>OCX1"R?IM>^"G"^T,8 MO]*_+G&$=V0Q6GNAE[Q>Q5$61$=9
Y4^B" MHBO;=9MIBP7(JKJ1*5'@"A$2 M,:$"U0QQ9C!AZ9#2< SMQ6&(D.9(1+I\?%]O3TX2'C:%=.C!L,J,^*RZ$. MG!*?T&(^'RX!G#H6-K'!!J&PRH&
6W<[^N\)%=1CE94B(6/HX#&/,&K;N7OO M53P@$/)(%MTD>F$";C'7C?%&8[EV:.#;R76A5WU2E&,3SL$$A+/R06_Z=844 MN&_<5R\!NP9QPXKA((B!GQ?:>..ISVW,R7-
'3E\,!RS09RCF8Q+@)*V95IZG M=49)Z8NA >LR1<]O>-3_A*.M6FFU$(#5S69&:G7-ZN$P%B35\R4$;P8J MPD ?J?1G9RO"H+_^L[Z*=]6AZ^NWG03,Q#H2\[L_
+SN@!VD4'!K'0DY)5F M)>'UF\R-84 7F!5TR#;\?&3Q1O@OO"?G,DV/>.S[;Z9%HPL;>8.B**8-BG@> MXW^B]]_1U@:LO4'*WT#WCMESG 1_Q_[_I&/S3P/&-=\[5(^D#]=W=+((+G\M
M7F=AS6&PL9J,Y-, 31P#%I4UB9#&+G'DHDFU8T!A3%IK>O]^]IZ8QP__^CTS M#O+GG_[T?O;]O[XW&YFM?TN:^SYXK]<)[+_"7T95W",B& M3I"SXI>P 02L(+9FJU9=;
(2"J3RV)*M9E5P"(@I)>_#GL#,DVCAX;#@$AX>< MPRV'!3:K[?:X/X:T&(!E!0DG!Q+,XB@E-K^,MJS+9TKODJ]V&^^+2BQML0 :
M7#>&:];7#@6,*7:AL:FU%98\UUW#@S@B]):B>LQ);?L"9%T387W@)O<&7"M1?XUVP#53)$AM .(NU9TLT4C,4 MB%W:DM6\ IT#H@(2O16U,P=6I^FF,KS^#.
(=]UN3R8[_4N12MZ?Z6^9Q3 >;$<;:6I3:7"*$/ MOC5$65X:=.=@O TOC=-RQI%[9L0N=E37WDD\;S@8U ' F8Z9#=%HU*-!S,5$ MCF7[:4.+ZW+1]$G/-G[Y0^1]=?
WSP>]33"M+^)/#F6+QF+ULFP_. FW71Z6&4&-'5K[V LM2N9-(MR"GG$!=LV4E$&.Z,.3=8T-AI.=8% SPAQL*RXLJ4W+(4>U8DU>TN&02W]7E9 M6F_%?A/(%>-0L:,VD5,
(!PQ%3I+97#@..$S#E+11CW3!;;<9".A#1+MY9G\XYST=XSV:A4S2O-G$C_-/@P MYW[T(XY)T/61S?>#3=ESHO(?94[V9[N+)W8BC.)'MZ-@_BWC#V.8W*T7UXC\:[VZ75[/-
^2/]8;\Y^/B;K-& MJQNTO+M:?5R,H$YID@FJ1/ZJU(C\\;?[)/:/VVR5K''R$FSQ_$MPVD59/6QZ MQ3&13#5&-6925=$3(HY$16VOU(@Z MZ?+2I*#9X*70 #X*6
/R6Q]>:*,*JL'@5_44Y$ONWYV,A+Q4)R5%=5/."]&@ MBJ-X.>G2BW[G\]#[/?EIBE0GS,.!WD"R8*%\Z$@S%NXU(R-1D@Q']#LJ0="\ M/,4SJLIHNMZ1DT+'MV3G]I1W8N'="'<8^N)!
<<^-,'(=O 0^CGR^KRC?0S/N MY^P10&[QVK)9W_790@-M!-N1IWX4BG61SE'DS4%GJ'IRT*%''H;C.6!@/SEC MAC>X[&\J7G(RRT$)Z(39&=A2F)L""MK,M&3IS8N
EI9U>JG3):MJQR(;-*.V ME#&)PI;WEDW!K*Z>9(?_(E@V*+8C\8,N>N<@" LD+XD9^ M:5>9O^TKJ79R<.'A^*Z<^&(;;<=J-=H9]3]E0*/^Q5 7U+].BU']JSR-(TD8.S:,
M1$.H_/KX&"=^$-$(G;V-09N:SSZ^%'=>!W",%D:=_T<)]D&)_O+.$GBS_1E13N! MJ*&=,483@QHS5(&Z8(!ZVBQ,CY\Z, P7Y+L]JG"X970M.?V/8Q3$"4KK5D?[MV+"3U'*/Y)M]#
(0]VLG$(?NRL",7[,72+AQ) .B)/MGM8P/I &=E.?UWV+3% M;PZ'5VP5"^J#KVJL ^=&WE3&@#=CO!RQ(67?^&X?%M@E_(7&3-B7?O+)\TF"HO",DCW,(ZI^^@-E@G
MU+;QJAHDCBW"1G:-2[,2@SL+MH'$-LLX?R:WZ:B86W)Q@6_+NV39SYD^G(=5 MW\514!.$\4EJY7C(%ZD-3-0?I%8,!GJ/6DM-4^&J\86].=/=LP\O3MQ,^N % MS-A7$7V+-
EWMV%4/]>91,Q[.&(Q,B,:@' QB# 9J&@I$QZ.W%.(=HGV0*! M MW\IOZ(RWB;1_)*X32[0!$GV2F+!"GX>##M_'Y6$2RU[\<0RRU^K6Q\W+75"P
MI>!:#P)GWS:LB":N&P]BY6:"FL\+,I#:E:.;7R[NEC,DN !P6^_ V%OZ_3L6 M"5*+P9Q/BQM&TUA^!X[X#Q(6/GEBCBPVZE/R-(EO>R!;B^B(;XB7N(HC%G#1 M>S%7QS0C(552O?
9+=QLI]C?>%X5H.F&"\X0]&!<=9 S>YMJHK;8=6.I[KWO8S6>R\,+X]I$!'?4GU!^#MXT>O- M,3KMY=X3%]#=L;[,EU?)NB*"NUG6CV)3?D+H(4 ^9UA1@5;\,D>,*&:@BV/_M:
(+07RX;6!JY(/+C B*/H*4\WKY97RZOWKQC]]AA0Q5VO,FSO8I5H#8"+LR0 M$"H&$<+7("%"8_Z&UO#S_*6^M&2J3;0MN<61&%FVXV[#66"0
M#Y^H\MVD^ZV86'NAEP1Y8@;O#V'\BC%ZQ!'>@5]\7&VW1[);V+ZJZQ?J0P!C M!<^!XF.F\0T(QWBR%3%*^;E+@-O5QW_S@&![K'A*XQW<7)GJ5G-GC[M',5A_/1*[S9ZF7>?
Q%NR']:U/[$#AJPI;<->O9;4!A*HAM2>-$GM: F,*FA^ M]Y; HPH!^%W 'EPR5@YF5J;+V#0C/-U&7S8:.).C9J"1U6D.AWCA=?,D2C]^G3UZ7&=ZG1 A;6@D2AX2T
MI^)2AW(5'W%&Z$<]1Q5D\V'04:8#?%QT1'XD82^_*<4/ LLR+#XMJN9%CVSB MXJ8'FWJ&ZE.5S4K![U,!23&74?W"57[PE-%I7/!RA-_<1U_R[)!6BI+1T-Y% MR4#3,S2&
EJU@A:5+I'A93K^;0XQ\E,65CT'V[!R[Z@AW.&L\A&JD*8^!C"& ME1%;"U_% :,IN#D&;)*AN*3J1-W 0.1.=GWR$M.IJGHXX%TA M PNU>T**L3!WA+3$-.\'Y!A'RR;; M2_B7[%-U:#:)3?
R*@Z?G#/MSLO)Y3_CN2!_&7>T8K^GJF*69%]';*#I;:8D# MSH8Z,2O:5BL$(#;7@<*&'A6MAHM5HM;#@&^G6G'2?[M MU['(YYF\1PNRYX75D_HR5OG7D9
MIG5>JUW>HHG=SSPD^!E':?""K9J M<8"9\P=&1:-N24*$&/N1&-#HZ]6=]>+ MN_7B&I%_K5>WR^OYAORQWI#_?%S<;=9H=4.^^GC_L/B9C%O^LD#+._+WPJ'$
MLNGN@WRL(XEF[8T'V4"8D@DU)=)D;OVTP40-H!H6K";2E35&I5@.OV]J,G6%AGIE#ZEY$M#:X&OV MDNP]>S66>)?
53MVM:;SIW+/SH41HXQCZSN64)QF&F2ZNIYH9Y5.CDS80%0$H MIP!Q$A"G@=VDH3M)^+Y3$XOWZIG\19T;.E92?*IWH9O?K)UI06?PZ]U6 Q?] MT E#+>(,I[Q"C::.
<05XN\UNS%VS)[CH\^PD-'J;UT&_*^YLNFM&'8.!.JB; M!M5ED1;AG#.M_HNG\PN?-9NR<'V&(O#WG49A+%^>&7_T]\LTO]\D'D7"H,&1 M:"'@_(<%(Z+;T P'\19&>IHAH)U[F"GR:
<#6U9Y??D=)9E3.G)BLLWC[^S.) M\XG3Y%VD[<]=+!.G(Z8F5.7[W8;%&RSNT_GG^L/AY M=7N]>%C_$UK\Y=-R\U='M)7S2\TPCLB?Z?Q+H*JY-\ XH)TZ9J1:*0. U48U
M1:K'#JJQZ#Z/K&F;:F^OUS-[>$"=:\MD3?]L@6%TL1UU3;VLX)$ZP_:MX:VH MB5[LRHZ:%,D#.7PP*D:/H"]ID@FZ M0OZJ](3\;['=YF_-QPM9O[\8&Z7\F&SAYL>MUIRQ+5(EN82?6I
M'5'-6*P$11QVEA]VTWQ> 3_>AJ^GTDEW?6T W52\YG[0'LHYY=/N%"W5;[SM M8U^OY__7D3^&(5TSNZ%P4RE5K%I[QA-XYQ153J!9964:6^$".B\=AV',&3Z4
M#'L%PYZ9X:FZ&R782_$UYO]=1LVL^T,&3+DEM M4$!U3VI/HZRK$H-&;PL\[]@+1P*J?T)Y]O(WB@[E^(SEXS 99H>L2]6[?WB MA4?\@-,L";;THA@=-:?D?
DC4+8TZXH(\=NG!?/TXI@,BH&.:SI0VWP2@HQ!' M=EK/RA#.4(62FP)B2&>(H04N^!E2% *?*>/S*?$BW?5/2./FUSX'LFXC,N?,
MVY)]"_LV8'+)P*U(;67A'.-9FG@W8:ALW*4[S^T\&@E!=CC(CH3R@7QD#:-S MEM]&$'V6=P&=2S[GMXAEWH!.7@A_?""J4;036OR=80!.5/*!D%]$#KG%%J(MH5=
(4&)SR258DSMH:%#B=M4A=!=+(TC8%0#NA G7P4O@X\A/A;*:*R]]5LA(M/1S.EDTLB):J&@MBAWIB)(VT\N$S)-8VD;\(#+CUM&2&?H7\ J9J^^7 ZOB! MK].-H(Y@D#
[LQWE@(VZ&!6P&[T-E<^GC;JQQ7 M&0"SCR\8$G3OO;)W[.=)0N\WTW_/D+Z:D-7C4R44/!VRT-DPU3%0'!&>09JH4VB8 2C>DX(MC5_8J$+JCY &C MNX;$?6$'$12
;II2G2U;6^)0SAF32%9[:UKK-= %<](R*+,G=_9BC*T-6813 M;\N>CN*76I]Q%FR]\#I(MV&%Z88AMD$"9Y?MJ528J8AH MAFJHD(#+G1:#(.P['LW!^77;/Q-
B3_4>55[4"=N#%F9$UQB4P)!WVOS$"8 M]JH9[?9:M3G$ G!4VR12MJ_H6Q&I. MIS>W1Y_1/\,C:Y=Z'R?\0]Y\MNCM;<>M"3Z?J(D:ZB1\PU;(@Q+7& M[YMXF"5MG*D@FQZ,)
[IZKX3AYP%JL3 6(Y+.#.54U$V4DZ'F(PSD:U<780M' M R?3I)1I5/HR^CG]:TL%>A $.ORB_KC=A]2=_?-W/_[P'7-I]!/)99VBRRUM MJI^F^-0[64--

H^UH3/ A<.^%(AU7]F\T*'X?1#MWERN&JVDK?%"'\W'#_^NQH*\!+LGR#(KH] MW$"L>'4YW9B(JDYM2]-U!SI'_'M/;+L!8<19"/H/-2&FKSF:Y0$T9L6(E_^ M"+$B#Y:K-
2MLL^%3E+EMFO#?/S2'AX*J?*UA@8>K5>!Z\AYZ];[;- C)96NT M<3.Q5L;>6,%Q97Z,]W"5@E8L(Z@P^%]H/Q[!#J#84P^.OV%B_#4!G8#>R@0<
M!7^6E)]9QXZC\%Z_<9SK=;)A>%_!VU"'ZZYP53G23%W;!:L8Q]XXVK8![&A[MT,Q9LF]J3O)@K+;X;-]I0$@XP!V@&X$5150-J8EG30D3A MN!N+:5!(M[\!8_..8O7W$*T-F.W@?]"Y3?
#7)7"VD ^H#@KDG\,)B)MXE3\L M!(8Y.M\,K(/D0['/W$0JO(G&Q0]OMD5EQ$L M-O9S$D1.Z("'*UCYD\V)?C@U&5H6=# YS_ U/]QP=!>7HPK*3PB*[^(@@F@R MQNU/-0=-
LWL>9A7?IK +)3QB.?*--1Y-QY'S%!\1'$_'?4%&^0&18HG:26/X M2 ,AA4)67XP?:D#,X#3-T(/;Y+:.CJ(L;XBN*O-9K57^9 ,QEW-T5._P.5JB M:[\!H::VY0B6J_ 3S8:8\I2LY O-
!9G.UNMDAIIT\#?WB81S1U2 "1H6X'#Q MWKA\OD%(N*X8&#_4G)@]3+VXL^4_-6O7" MEGO)H$TL3RFK:>^9**$A[9#09D5,$+*P"\<*0-_^#ZR]] O;E!\'3=A*PR"*!U9
MV:)I&*X'_8O[%FB22HI(F=?-CZUP8@8QY=NH+!91(C7=RU+3<+6" M^+G1?^"R%UQB5510MHWJH14C4LU '=7T&533[X9JBL6(%[\7DG4S@O^<.4O[
MAU6FF6/)%NNE1(A8*_D]B6:U$LR/,^?5L?=&^.@'4369XBW6#XTDL9(D;#>D M^OIJNYYF_G_&CNC(%15NL8+*Y8C5D]]^$*X>-+J'#M P"DG^N5TJ*.UY#+J$
M;8+@!.CUW;;PVP39(FD1;@:7@X'"X%/U/E: A'V"*&'$QV7_;8F.7@H4D"W2 M+@50]3Y60'YS0+@"H@/$Q-4^+ND[8ORPJWD8E,4@2GX-*6]2CLPQG!)=0&]OY()[7'$JU427E M
L2::$MP02C78JN9YD,4EH-57ZI4&]57+D"LOOP27V7UC;? 0F6:;-9*$V*K&T_['NI 4BH"!4 M=')HZW\%[S.Z,]]#3_ZB]0G>5R14:J.:F.6)U9;?EU!YR(T 2FYK3JP5^/E_M '[494.KO[5)
<>=?C..?\=DMU9?W';SD@GN$O^-ZQ(3_*G;P<>!B8%%=M M+B_059M#V_#?H]GT<3Q=C!_1OQ:SY\GC< E_>!@^#Z>C<6_Q93Q>+FK>N%EK M[EN I^]^VFC:+KJI97IN_)LC8Z-
??#_T,7%S-D[LCKF: SORG:7Z]ZM^[>%7 M1;3P:B-&B.)":6[?#?H7-_*&926!6T?A(<]]1 M,C4?/$$$'^! S\ZFA))*Z9Y!>7F-TPK7%;4_@15*NO'D6RMW81^AS.@\6ZP[
M"J>2#'LSK&7:1NQ&_Q]E(]EK)@AO0E-R@*YR=YA10UY.5]<\V]/,B"T[Z/&C M<_#@#A4[=?(7\=%OOL<)HA[@^C#(8A+>?9]8@>5; @MG#R1*8P,8P:0#%6X MM-E^!HF# 7N-
CI%8P#F8H2.QLC W8Y/04R:)]\0R;X6-?^JF'^0U0&FVP2I& M%6.CJC76?L8)D!][8[ZU22P*_L8U=-^:D3;G'#(36U++XP 8:W>'0;5DIC3
MS<:TGW0T4)0O]C9XM029[^#DBNPJYXIWAR),$F*O/[;,=8Z$CG);49(@ M6SJ-T/V@?RDQ7)\'!Z@$Q%ZM;!D%PA=\#NF#OP!S%4VLPRVZ!(SA0EFU[I"B
MDJ38VYTM8T>TMVAMC@#@_*WA&OZW^$$5G#WATGAWF"80#_R55AYK+#DNS*MC M[X#C?:"TLU[R39(>1*W>%(M!3GQ=WO;S!*T0;4(5G]0NBAE\+.Q!A/+]1TM?
\&;NEYWN%)-5/Q=XS;3)?U8 MTQP]Y#1;?W7#H8.A"K%.=VC"+B;^9C0/KZ32D4)M@L1/T&"X$/^Y.VHG2H2_ M>MUF(U#VZ@Y&]V75NL.)2I+B;XGSL
97$D..B*%&:2S@_[N4F.F4:XA1H62< MH@Z2I\@R=LV.#P- 9@>[A.^V"25SPZ.&DB SVNI=Y$8MV3G%($C?5XL/SK$G MON&?E=(_%P46G>X29!42D2;;??
@OWX(=6/AO4#HX>#RPFMH>P'$!4_H4J,$B M.J]Y12'G(2DXBH' $"1;[!28024SKX UA>**%OYN9P83KV9^M@\D1QK6ADZ#5EQ0X130IM:LE=[>B8'/WO\M*7T* M)&(174
\FMB86ORCJQ0!:#5:ZC)Q>,/"*6!-I;/>! SE2^H4*%<7\ M \LU]@"]?86N?+@H[FVV7FH_<>1A:Z6C3.(@I#=,0FTFJ.WM"VP&FN.!;UP M-X'-(U@;NH'S3LLKIG&
['/0OLB<0;21/1;DYK6&D\R6/"_7JI9M\H)23UW:6 MVA$C%2-%E&)&0Q$B));4O9*98XEJ2<=>_3?@6?HVB'(E"H#V4V5#&2]?TM] M\-\[FI'L$KT+(,$J!/$,QRA)Z#>5[&SA*
[3;$@0*R)L"1G&[L:]!SGIQ!W(9;@!;.1R^KEP:PKT:6E-J\JB:VT* \61?1DZX]%P==-V??BG$D^O9JM*<8Z7.R@"DVZF5RHLW3\H?H#GWO'7;J7\<]!2*/LI7.;&(!IH,W&(I0
MF+BNS\2GL,*92[2@"/6PU.$1_HDQREIG1C$A(S1+KQQ:)0(@>'GM=9I4BI"\ M7';N@ @P;Y*I5^:L%Y95BBS"E$WFDT0?7>I/I:/8REA#;$@IXZ"]%. NFQO>K*TD9">*>+-
'9#S:B,5DH3>^K0?\N MZTU)6N<0L2V*7RR5BI,/:O)=I[B.EU M_.FH5O@#RA^\|G5OYBR LS=T,/QI M9*]?XHHHI5H&/1V5RR090;T"%@IT:@MB)L-^NX_V5C.R*4"(9952(),N"E5(
M*2!6CS(,:MC=%X#\#IP]39915664V!?8U5+I5-+784>,1G'%A972(+T6L*%& M-.)Q5"$F94GP?DO0#Q32%#GLA=HI*ZZD?ABP/BJJDJ0JC;;#7 X7'V "_XE+
M#)$OJ*06F7P31MFZ$=ER>/+$6CT:>P,N&%>AGW[(LU1R)$/?@-H,(2L[SY*: M@$#$_@<$K].-4(4T&@7"#U=[%.Y/1S-"_5,D%RL&MO/KK-IUJXM"-Y!NQ\..?.W3>3+EA
MD"FM)$]J[P[0",G)BU9F*1?)7/(("Z:TDC1@T68I%XB2=B/%0D;BW!,CR$J" M-P@ZBNRAXP>YC>ZSIH+\0E?G<;'Y+&VD@;T=]"^52!5: MCV#U$1!P295;<,)QLCZ&DTVLQ58SS8?
HGNKQ#^AA$\WZ>/*M[*WX6FUUBC;\ MD1 :N" G94>P'Y&^QYRQ.XD2G:('K7R"=V3DJ#T'&NW2N9,4H).RS*G<6U[6P#S2R!_F[9IKWY0/$PFJ>].K8.G6)2 MQ"I-
Y31Z=X/^E0+O2];F1PW9N['?'CC+>1A)2X=\Z6YR@T58(=+D\ =_X1HAD&9SD?@JD/$ M=+1U;)NP:YN2]Y0$?E%)/M:(I6\6* &$EFW;#M!$_D!6&"-?4$94[J+K*(3 MLIM[:,
[CBS<5)$LV2[#%>^6\IFDC'APW^ZE M3U;D!\TU=$H2!&73V-Q#KS$;^2"! 4R*+.UCB!7+;(\B81SP#LL8>\"SE=3[^ LM- M_AC+2WJ?>$XJBB8(8LZR>% DPV=LZ?O-
O0(KV;)P@**RZ7$S&/3[]VJDS*^D M@9*U+E'H;KBY-;1R)>XH'>ZC#!T#G;_PA^M#?3\#'L%Q^-L MC;^#(>IS2E&5![_HV2H$NFY,CR4*J&8=3YAJ) 3J&L1!R!@+;- :1TW.5#1N
MR:HGSAX:HU,[]$KN.52!Y"6\(=10BBX"7#!6T4511+5MG7?-VJ#N:ZXO?-E./T\7O0FT][BRW ^_C)[?AS/%_]O;_S[U\GR3[D[M/<%+ERE 2M8Z5'4AU^XNKNX&$+=K^-
^[^UR4=$M>051D0JD.>MY$4(BKYO.(M5?0>(H2LHFTA4U#P9B)5';59@= M8-=%X8Q/(:E*.ARN5D;X^5?-6$VLD;8SH/M U">Q3F=URRXU=M4H0\^Z[F_] MX!H9;@E#UCEM_>
[]OQ8"6-]>2M893X,>_"H^UB8JOKAP9[7,("[V2%Y:PJF# MQ(5O&A/+=E:A]-)B;PPT]#;U*#0OT)J,UVN@>^%.]FP]7(5=P3PQ3E--;>W2 M>,RU).5TGL5Y"567#JO_\
<.,,87VNTH32M&DEL89B4.#@*G1C695#A;T%<\ M5=:43R6*&9PJ>S;/]9Z0EDT'/KLS9-FZ<:D^^U3HQ,IO;LYMTWRRG1^:@XL/
M9VQ%;:Z0U9[G"P_A";.,W(N&>5&P%B%;4$DM\U!6DLYAA[$JL!20P3Q9P=OD"JU M=4*\XX>/T(3'-RH1,70!.#&QI#$EJ:^X[A(*ZXD@P38_R8(*B;R*N$,Q)7))\=S?(*AFXP
MNMZT()1^B]+;!1HGF32VEM(P]R',V8>).L,T7N@(R"*F! 7G8.<[^CO"(J=&+V8L(C(-NF?1,%"$[D(%/H45E214-=6S48@@OF!/2B*'>)PU*L(1 M.6>-&89<<#DW&ENJD$3
46.GZ<*"0,P9/@?419R)3QK;_^6ZL^_=_'BJKRY9PE7"B[L 4I+G\+YT7!UTW;1SDFIA(SM M*&F*F'24(=BH;[-K*'^MV^@CL&QDC5#U/7. MW$EPIS)@W;C8F
<>0#8CF3*99&Y'K0OU0@T:-,RM#@(R0" M7-*\Y88+A(.%#18-1'5UVT?Y M/:W5JP.VAK]U)]8>1!K#G2!5:NQ,SUQZ8UXHUHX>586F89C;\:&QI_W4B*<5
M#!E)5:9:9%=K1BIHG)G"3I[2844OM M>Q6YL' :JQN(E0+WVB4RBP&EF%%B4B!EDW'*RC<;;&G'Q_HA_MCM-8JZ9[Z5 M9:>E!2VF7^N/%/(0H%6/CX0/-QVA1H"Q1RFB\>?C;
(V<65C&0F;T8CKR/73@ MZ/C'DAUN;VJFYGR,; LBYT>W/;0WP\S?:V9OX,ROU+*@+G(QMV0?'X@S=;'\ M"-HH"O. >N)OK,:/LMDS72G-81T\8Q+7/<"03F+ZD/G:=YV4)*:P*P,U<>G&
M6^88$,+=;0XWZ@@-*SOH7V0W,3O%0 [@U#6 JFRX)$?CB^9%8K\Z<4 .\FU'FFFZ MLS4>)0IS6+GM$Z.F,,B$/$(B-U]"=83@.)IYI=@-:@%4T:0=:0\CIVFE1,C M(0=PA%RF.<[-V2-
/%;@WAPQP]J >];*-G)G'B$W=ZS@EQ)-S%)<$]GZZ";; M<2>>8@8NK'=B]*H$1]WK.A+ON6.O*&.*G@8=F!'H9&+[W"H(KP#CO?Q:FJ6
M!_U,%/RW0T5HUYC8!DZ#5IQPJ7L]1DFRT8-=>PH=!'708;+5Q(7711HE MSPF>#$NS= [G!(2&E&2;N',"5B2ZLNM0E-UFJUFK>).:^C ^74U)]G!2/>L$@=< M[K'BD^T@O?
#Y6XAH$NH^7<"2PA57.DTR<2 MA>#];:6V!PH KKUP2X-Z/^CWNTRPFKCPVOJ6NSV $$#_'^V[[343#;CC@[CH M#T-KE?Y%HF3XOEO6^1S_U$T?.A(;^(\@*<0@VP6PO-
=D))EG/8EE MQ;HS>0?&A B*GQE+"PJGA)/ARV]00L<[TY"$>-8E.O,P0H63=Y!]@E#&Y7E_ MMS,#@#4S!G@<_J+T92**JEVU;95EKWN@KLK&7!RR_JH9JQ*>%!55DQ=5E5JT
M94LI.PW>HH;=G:U?;<=;VZ9A M!_'9$/K@?3IW:7\!YBH"Z1+#2L963H)\/# 1ZH;)L8]S8_,.1]57-TP<.7OS M-,-"9V7QL0 $Y)C?!0&%2Q'%H<63(")O? 0\!BIX4*
[G6CTEY0NP4\/H@0.*O$,#WT(HM*_MO(#_M_>I=VP-_O P7$P6O=E3[W4^7HRGR^%R,IO^(N6U 93"'E+C%UV.'XMJ2#!G4_ CP1W'MN_=7#(WQ$X-VZ02/!0QH 3X\[$VCW8
MS^\<6_>EQ3F5[GG9=:01]-*&3T!&B*#Q2$FKA;.PU;O^-+.OET1Q1&[2IO MU";3/\:+Y0OTMGJ+\>CK?+*N"@=>C2T5!,8/B(Q%%_969(U.?2@TSR#?KJ!"@Z
M[&D0L,Y8I51>#PHS=)TW0\^SX52&V3DF6RE;XQ66E/$R8_!HO.W!.0^2#L3) MGA/=H[F:?] *Z4GVQE!&0PO?.,Y^PX[MQ2"_*5A /3_/O@7+IJ?9O#>:CQ\G2SCR%XOQ(OA-12.
V==,RH(Z'T]"&>54 M-62\V(512-G(+JVGU"AFT%?JK:U*0@H>N9(V8X.W-MW)\EE2J(8K;?YT?HZ M'[],T-!$.QKCW[].7M$J0<(XX-E",KQO MJ TN?
I9,QN9)2PY*LCY0KS2Z4T!C)*SFC[K-MKWX8I@E-#^X]58JA>)\? MBI]GL\=OD^?G8/J=3)?#Z>?)P_.X-X3N\E+&$"5(FEA E$_)3.T@RW^7"R!0 M2."RL<_6B%*VH+[2\E:#
QR=F;#S+QC&^Q',]F-0M+&_',_'BV5O/AZ-)W\, M]L!3L:9$+;*Z;%RKT:J&A%ZR01CU0.HD:M^#=N5;!:_9&W M'X_CU]EB(LE&A *4#OIL,0E.0M2)Q!.+1Q1+%P9TE14=V<4Z2D[V-
<3KS"3_M8#N._0,ND%B&8U%LY&P^GWV;3#_+&9!O'L-<7%Q8REF9M5D"9XNZ5'X65E!6 MT:%'TD;ZN(M6ILZ,M^,=[X^D+U#P4C'%."P(CRXU:_#/S,^]?-D^#!YEA5
MDQ63:4U>7AFMZ0:W<@+U\+TKC4HNKZG4$*^HD_S(KRIX(]>8&S8) 1;CGSM@ M,>V/7Q9$RX4#??S?K^.IG'WR0);P>B8Z[(B$*IF1RRIQ6^FFD"8N:XM+IBDY M4".TA
[RPWJ40;(N+C[#&#D(%VS2V -T+,'\/GK^/>RWBX^#H?5PN.P4RD11TF1:Z1RTLP#D4=FE@[G^7HC*D-I08^ MM0Z3@[F^N-V,;#O@,EM'5[8UW4%T6RCVJBDM;S,XP-&9S?
Z%_^:"OWW8X'C/ MZ L41-PMOCXLQK]_15=AQW](FOFS$I6F^\85EY*V/-V9LH&-+:_4&*;53#H3 M.8MD79S3BRZJ+X,+=I1C%"Z'X?^ENJW>^[>PY7_A6OK-Y*B7-X2BLPFA0S@
M+X]UH6\B/4PNU9G$&355%!)3$X7N/$![0')D:JYKK WT(!CR9Q!\OF:^:!Z" MZ>-1\^@85]?)[C*..RI=><:6/!2_6@X(8U71G=)7%,<&Q3PLV#F8/*8O=)>? MHD$2]^:[C"P;K#
[4==Z'"F[9R_29VI=S8Z&_@Y5O@MDZRCT5YI"($Q4?,HD> M^UNZ]JG>HE*F@$*GJ8419[$;RL+!Y1;(=@>M%BB2T3T\^@A1<7R4=#@,8B3.
M,IQ:;2.=1(K>P63BQU&')EO;63JV#W$(WIP/'MGS=>0!6IN1[R#-A"^3TINP M2JVVD7S>S>M23E915*A0_A.$IT@%NB^'R5E"DNWEA;TT@A=,4C*;T#(J6D/3^0LY6]WAW>9?
NF7JZ'48*^O#M*RCTYVP=M9E3)* M\MU.@,;DV=B#8BO!M(M U](()4:P>)ET)J8SQL$EX//D>0G=K.U[T'FJ4+86) MACP^<3+\% 969X(K2[/(,CI2@Z*
[*^4)F66Z4^IG9KZ_O+WMRUE?'2U]EA3T M\R:V9GIH7:NQ[A*A.-(,RH9.%W?AXI2ZC+;F\B)O:^+DS7+M29NS."_AUR@O M>917572
5\G@3"E<%\=G>6I9UI';)W@)Q/RR,L=U(XEFY:R6"_7)FF.6-#IN M!OW+K&B*IY>]+K(+%63NHD5(Y_ID'/P%U]O3Z66E#W+Y>69Y^^V'LR/DU1[[MB*
[#;G>V17%87KU!I2P!FYX)'GM= +J8_*(H!RZK=2BXN%F<"%>JBZ]H1MQ+ M2?FNCF-C:@?WHL$JN YDZ/!?"P^.@:\6\KAU2 O:X_U:;2IE&$E MP#RID@"7U2(5W'
HSH++_TH#SW2XW^7$]1ZZ%&YQ11U;S2#C==]!=P4?-->@ M3XU)V4R:U+>#_I7$URVH=),?U5QD;B@WKB*D@N;/X<,K?$N=IA:CV(U<1% K M[S+K]%$0'$Z1?
%FF=\N0A9FNBDP+\?#QH)GHVL3B'0#OLV/[.P,]#D9I%DJJ M*V4+6/17: RJ"-O%MUP(J6991W]!K#@Q.[/,<5\G37/%-N1&AAT-_3I)_+GA M_E6>Q)6QF?3@N1OT;
[(9+258BDH:QP2"54>ABUMA@>\T6[\F&OT,+'3M)IA4EN3ZXNB]U&'B\D"N1&O_$"VI3A07Z]VJ:AXQ/$TE2083:@$H_;!SBCD"JDY) OUT-J?)<+1!B] A*D
MN(Z7T!;\Z:@I^,.QOY^!O7&TW;NA:^;PI^%F%$8LJZ3>*#1Q5!^[>&H$6RR M'7^TMYIA%6D15U8I+;(K)*-,)BFQRJRI/Q?HOV[L_6^NMW-"_:%_)70'?_H^
M&F:U%/Y6/7TP89K0!T$>J"' 2EW?"@?*MXX- M%(P\V #Z1@;*2^% >>D6\AAYL*GP&ID<9H63PZQ;R&/DP::3D[F<@4M=,('_
MS'K(^()*Z:J2>\PH&V%J9P^4^@.>YL'048V5FGM[!,NM_W@_Y5-A!$ID[(M\![U0B]:(X_U-CLBI_[V#3BS]0(V#7"C,5VH&UIGD$WH<:.DPX:B%Z.B2XEA M/!#S+N%5?
I>P^/VH3[W#AWKH2U(W"'"N_*,7> .36[?W=S>WE;?_FMG\YN+B0 M,^0I'D7"7KXIK:FD<:BIH[S1J J$J(5ZC63AR2B#@BW+DM)*JKNJ=@K.J!FD
M5DFW2T>S7#@UH?.U!7#V!LK"B DL@=UPB_]4N/LIXA-*LHA%]WGF"(=');I] M77RV]\"Q HSBD]S4('P!R,O"4(FVNI(T$:[H/+=JX:42;UZ@KZH;.\U\L*T5 MF2-
%1<]\8,0&NY"1H7NX!-AH&_"@Z7^!%:6E(%'C.W47G<0-EL6&%JO52495%_O>2Z)P*G9,$%N6^DI*7%O MI [7\+_%CT55VH6O^U$EB2J"5*R[^D*
Y76B;'N:JB1!2V0(;]'E%J$R>VW#3624/!-?8"9.5(V"U4L;8GK)=AE M/CO'M9UC+FYPW2>OR[P'!6+LY@F/RJT08]>GC;&+/]0+OG0R,7:5S!?F]"$. M#26[&@O[.#"3AQ+TM5-
#XNYBT+]0(%4E&^:9@X>:LC<29ZV ,4@9982PZQE; MY#0FTAK@K3M*^FD%&O U,WZ/KX))*4B*316VJUFKWJ"'/=3E7M#GGKWN'7K] M"7K:GU"_>\>.]]X^>HFN]^*^M]-
()?,L,@R:JTLY3VO@^81Z'*D"#4[HCYK@ M0"NH8XY;YM4_I92MK*-ZEIUSSG")RK*I)I&_&=Z[8>
M+&1""N$30;4$EABJEWWC3/4:5*\$+J='#EOBG00X"6/WF=**&E@FIC5Q"361W1 \)' $I&M0 MF)*I-?-AWYCGUL:A4:6H*)A$G#8QR-B=-S#"]2\OVI:V?V:P.!C/6Q06?S*3
MVC^361R,)[P)P96_9]+6WVJ@8NK);C-P7WB=&H M$'IS31MZ$WTL&433RF"9*@TH%XY\?.2T1$K69M)#J#_H]Q78F6?7-7W8,"4$ M+;W_>92N)C^4Y 47S58G#"M1.I6I-
1\H"H=EP46G2I/2#>VD5!C\B:)"@Y[T MCEWIA7TY3UF=R.JJB@$2.3'AI59V+N*?SU4515=555[I+%)3*%K.7;DV)W=5 MA5(L1,C32#@*B7IE)'<516:"%=TGENU\%*)-
SR3NYXP'ZBQ42D%E^CDKJ?, M!W:43CNYZPESI0YG@>LNWS7KLO\"2[Y7 MRQW^{A}ER5:?(JS[JUQ@$Q(^VVY.QWC-G&?;VF#G5+X?.7.:'VR"\VBJR.EB
MM"HQM[BI,S]9P>$5_EJ8ECB[%I<=85@V;A.Y1-&O*]_XJOB=DV%O,\@1XF55 M-I*L#E,&DD9\V\PWE21N,R03[0[3(%W7.RY)8WS3PD&2]<":&"0EWSP/$F'^ M-<,@J>QNMS#7-
Y7B.'K?9\+S==@9:,TIA?VRT(V/U:9 .&PQ4%5B7V]I8U\S MP:V]PT?/0:Y*+N)^]^'O$?WX*A?84LYXM?2(_9ZT,]E@FU=,&V32"D;@)L$ MP4V!,+$P%JI0^CAY]J$4 TV%?
%=)PC9).3+AF\-<%/4Q 1ID[R37]:+@#<8F ME&=:<[K.1'OP +*1M/HJ+7585XQEE&[HJ^=10+"\,K 7?"B770"W8>AD=R2; M&3JE7ST/'6%#IQKVG$X2N0Z=2NX.9C,F?N/*33UR1?
F>7E.?/8^*:FZ5./ % M9.U1\H6C["9"A2VY.^KKZ,&W3C!%RG;9UBP7_<^K[7AKVS1LYDGE^N(R.ZD\SX93-(F@AGN'EJ7.('.@ V./W)&R MJ:*@)*3#W0[#;
$V=.E*RFHK280ZZLR3HPX2;28',5\)=7TE M"5)'I94(0L!"I0P2(WN[!0ZZ%ID5H.3"*+E:6SE T%J>!95 X*A\S![;R XN MN.H!LM D:M:*2K=LE=/"W4+A%
(@QXZ5A#E"HE"KD2%3T8OW8A3K)X4(YW,L: MZ#0M.,&A4JZ0.7"-%>PNZP106N\DB% -!8YI/SB8!LOU(9D9S0&ITDEHO@($ M*B4)"=9+$PLMC%8SY[.O.9KE
;!Z^$AD1O.]=SO:/L.O&BNTI"1!^*X@>:'" M:7/1E/;H!",0Q!5HI;;4)1L'>M0F'@$CE5:I>*F^NH5R$:>OBJUU@4D$?;-P MB1TG\Q58SS8?H8&.XVAJ6@7:$T7<6;]H((ND.=>]5^]#?@?
[7JV-[(%C: MP7]M'&U+2(J&H^&6D8==P9G%LSC0E+-+1*?AN22+%D,+ZE*(K]M4 PU"))R(MX/V"104N0ND!K&T'/,9.&Y+S"0 DZR'4*17I5&2(!'ZNI=PBLR%CDIJ&3[VK M
/5I'$,RL71[FSU1KM?8F8*LX'3R8CT.\ M#GPOLRN2CJI@M!6;;\I0!4-ZQ;2:O',#$$[]92.8U\&S]=TO(" M2\!#K4?>9F^;R#.Q
NAZ9BF%:>5"SJ)4I%)ES9?'9@C%K,W<;1*V1C#>2F"N,I6=&X(,OYN#WVX ME_XR_'/T\5[BZ^T]IA1K5E[LE;$V((&/SQ916HZ"FFGR#]0X7R* 3QKXM.() M\,5%ZMLM,VC8(?T-
FAOP:/_(GC)_%*7^"0*#@$>=1/V!AL861B[@Y).KXR] ML?(UT_P8[S731P,2E@E197"VQ76@2VQM&"5>CKD($L_!WC;W$(+ XQG9<(GA M!*_N+8&S#7Y7Q+SR6JVE2T71!#C!"OJ]!
[?!7:ZPB9 ^15A31Z7<0OH4M".-A/2UAP,$K=4-Z5-:^MU?0"P4R)D@CA"5X% I"K"94*^NJ:"BJ%^J&U7,J!"A=[>J@5]*9"1" 3Y57('VZ9B@F[R6&8162;'8O?D0 O>9/SM<
$$Z3B"!6?/"$/0ZMW-B97VS0"#A)EYXY-)9Z M8H4&?6DO401N49 -+* C,FSJ)ABM],V3)*MX!#E%#IB*TCF<+V;KD6T%QZ=U M$SB7MG^F:6VT..7CPU)21E#+W'#_^NQH*U
A8N4&%[&"&NT%K4J-0X%*MWW+ MV%^3B#@4^D&-D:JX;QNV0X[,KM*-:[$K^KDP8P/<[7!-!#J((OJ!/E2-9 MF#Z0'EV7:MBBRFRACG:ICQ&G-:J\YYT" PQ[' H^1-
&C;DF4#*F*DD02S($\ MZ9@1ZBR-B$<>Y$I*4HE9L_3D($C=>GJ\0E--/ PY%FB5V@DZRRN^1,;6*WFQ M RC&XP4=\-L64=U%1;NK>&I6_]8Y,*'KIAFK31G1=9_MER'E4\E*J<-0WF:
M;S[P6A66-.Y=U@&K]19&3KBV*ERKH_I*1*KBE'8T7!O^__[%;2LXP#1!50*A MDQE8NZ9A#E"H%'LM+2R_8[3@!(=*8=D-A>5WE C54% I
RLR5EIF1')J)]@*]J._$.890HYU:)V@*JW=JZ5M_!%($W]7%TKX9 M/&H?+@-A:%I0F4#4*JP@8^X0909@V, *8OGD> .)@Y'1KO*7\/X+W A%#FY0(M4K'\9_]F6G'7@_[%_9G_G&",^']
[FOP_O)M2G]:'ILYL948G(N'=:9(P'*[% MSS?5YR6I]3-5>0 6L?=>G2=L%5]%!J_GV>NUE-5D_/$S]QO ,QH:@],T[.Q+ M%,XCH]*WSP-
#/)SQP=/%:0X,]K4+OX%1_=OG@2$>SGA@G.B1[&&9Q(_ON2;/ M-*Z,4LS.$STP+5X3\:,JN?VT1FX&_E9$M=0AGHDV% M3*FWN$RI08.*/]9+* G5?WM_=W/;[_=O^X/KZXL+.2:&&-
T8!T17SFV::D!) M(T&KFKPEJ"FX@M?EFLP)I8CZ:RJ1:GZ@!H/BZ=WLG1]E^"$BEY,B'*FCTDH$ M(6"ADM5H))=3>SA T%J>!95 Z&8NIXYIF ,4YUQ.W:,%)SA.,)?3+90\NS;J M
!&JH7!2N9PZJOD*$)QP+B=%2-#$0I$2"I7< PEIEQ0A1'7]5> " 0>55H0" MTRZU1>L$36'U3BU])S/F-)1V22T"4:N(?40'01<.4CUJ)<'CFD7TIVY:2O&IB^5T1&I6V
M9%MXL^ENT.^KD\F2 Q][Q8PQX\;)F]\#Y\TNB'N\5IW&4R@M^@T2N2YICVV= M*5H9I=/(6Y0'_@C+ K+"KS4E9]LZT[$R2NJE$<*$7C!/$H]Q_U%X[1,(7EZG MFLY%?
^YDV"H%2%Y)@92+$#\.YUH!XW>X@/%C^[W@ ^V/(3^M@'%%# E!8SRB MP\O=^GBL]E7QA42>_BNB])K:Y'+ZWWIF\ \%4(0=U97)*12@C!J\G=1H0_:* MZM"-
OF):J'OH;JGYDC.U0HI=Q0H@*!CDD0+DG*\6J3%Q@5H543GBDU&%T\?&WBHJ,B7*JC^DI$(F"ADL?3R$7' M]G" H+4\"RJ!T,V+CAW3, :BAP.E!3
MRFF5&3&H"+F:6!A5A(9@I3;PI<9Z*((D_@I7DB@2YG/+#$0D#[4)7/X/_5+ M#A)*ZZ8Q&L!!K4 4LP@FU4=%O8B]*KR)@VR>; =L;"L;?<#>P)E!;- T$FFG M0V
!!V&RMIUM\)T*44H#ABBEZ(.]Q!?/,4M,/0X#RJS5,]! M@9. M40KC)W"_+S[L2"Y+7UZP^-*'#YU=Z%:$_0\N!OTK!38!Q8;]
MQU(J&]P=C)^)A0;8:N8<1]'#QV<;.E16$!OB>^^HDP:$"!]L5:$E)0E14].8 M%1<'8+K"(6*@5:6VE.01+[77)A0!(Y6"L?!2?74+Y2(>G%=LK0M,(NB;A4OL M.*G$IE3O-\#2/R(A
X&)U*&IVC*>L.LRSY3*L*A$"[5"*E0A#G>7AQ\TA-V: MDSBIW@1&R\4GC2/#>>L'A3.K32U#QDJZ+G)U.R9ICP :V336L9^X:L) M5IO(AZBP17B)VR*,VHWV!UN[)?A=]N.1?
VB.@7IT.-FSO,!UI-L1)-96TC)@ M=$#:$&074O;Q>6U^1*,KG&()>X*Y'I[M"MFZ.=2.LP5)&\5NN5)*Q-! MOI.I]/C><,;X8F^#3=/DE!'=(4+@S=Y,8Q/0Q#UNB286(=&ZY)(\#W/ZB)*\
MELE(K!\@$G !7D-C-T"_6CO-6+TZ!OS]3C,?-+/@E(JM\IF46%)R)+OVE7Z M\51QZG[@PA\#726P93ZXNKG('5P-GY]GWX;3T;CW-)OW1O/QXV39>YXM%N-% M\)OX8
M]MA=]M\ZY%F8@)J5&8H8R8PZNJ&HH="WT"#CI^(JR=GH,] ?]BX$\ M8*@.YK+H#2B*AN.W'S.4-G:YZ%.JD &:B3:3 X!B4!5(4@=E58B" $+E<)" MFT@$VB(.$+16L,RO
D(G$X%V3<,9])Q=)4(U M%+#I.:68!LOU(9D9S0&ITDEHO@($D=IOA*G==;R$RN%/1W7#'[Z/_*UO0LSW M8+Q>]T+G^J8K8>KL"L%2T/::DJJG,^:L!8$:@:UU.1)X2J1OF(:J*M!_RJ;
MB+-!KM32+AM)"-*K&0!3UYRL_LC]>$T2]CV<2@1/=NB MHDJ2I+Y:\U2A%K[]AN8 UL+3K)7FK-RONQ50,M7X+ MK$AEH=7D2HEO@RY 1.$$P-
+@5(Q9&Q664U+W_!9#]#*K^0Q)F>HCJ;Y:[@[H MQMH *^R"!UM6*0JP*2VC;"8)98]US('()HN= <=?^J1+J&>]IBTD#G&H)!- MMMX:"'MY+HFT9VA!*7J(633410.[U2D[""(;*!3+&

8,EK,"S?R,D3C1(23KNFN$QK-W+NN#OVWG"A((4X8_A%KG02?*H :?- M$[7XTZ1?I< ['"HX5I?$U1B[9S6V\I.?'+^*(=U@\8VF\N4>ST\H:>CXKPB% M0R;ZLIUT$A?
#@@.1GKEL[2I)5^'DHN(S!R ;6.PJPV-$0!MY)5I9AB8VE"2I?QW+^ICTD%OH!R4R@Q3DE;U25"%6"0V=6^? MH!P/5L>R1HMG%E;$J)/+^V;-G0+'5,K8.WXOPY?
[:XKEU!NNX*\"42<61'H; M?+9"=KU^U>QZQP[T$CTXY]DKMA'$=R-QNJ[\ECRQP?0XNH7+*XF35\5L?)RE M5S:N5$*"/LF$$*1AJNT#:G H^*+,RY9-Y.Q3A#-U5%J)(
0L3BYG7WLX0-!: MG@650.AFSKZ..9@#%.>)4 V%D\K9=S?H7V5C>CN@^0H0 M",_9Q[X80#M$:(X+'FH'3K!5@[;9REXDI[VN)!6:6CY60X>P#:[$?@-1*IH% M)$4#2M*FEE:KD82
ADIKR*EM[<*NPZ%4,*:(80]7$VL/PE1C#Q\C4W/=8B/,M&_)WK:2;)*QJ\D)NM9G]:."!@\,Z[XI M>]M*,E8,AKQ1DGRRNTES^5=)K9R6.'
M1HF'HG&O/&K.UM2L%9D.^5*GS0%*/#C="!7Q0GAS>285X88PCX@-AG/J2258 MP::TC+*9)%34(ZB7>O)^T.]G-X[43#U9;+\I9).MM^;N%0'WN20'996FE"*, MS&5Q-
:24351)+6%AX"@FFI)OXTI2CQLS:I".'351 8OT;\ZSW>X#[@0:]KVQ M\C73_!CO-=/7PF?:)]N=9CAHNB]S#I! MKE:$+>+GK3HVMKX?*WQ?XDQ1?GYI/=[>"4J-
7LFRUF>N\)46J[=_9BYW+"/F MWJOC$=3G[0. 8(/'N/_(VW\" 'G\Q6JJR6+6SYTYW2BR$<,'=1EN>YJIB,^; M?;PC6,A"5&;>.W"87CXIJ'FZ]*P+4GS:<*&.,96?63I.QCU 0D=N] Y%N?=?
G>.-?/-TJ2X/WICQ8@[?6FKUT;2YL(^,X&WHX_9/ ME_#-0!F3NTLG:RU\$.;J OX?R("+,[DY0AF36]2+AI*V/XJ1>-4<+T@UP^2= MU/K&Z?*W.3AC#G?\2
\'W!3*BG[#XW&78UNG2US^L,4$%7.FISQ!@_4#U;8S MW\;/%!:(8\SINN=]9$ZKE@]\:\/IZ%]@-;)=[T%S#7>V+EQ=HY,H^%]';Q_! M#B4&MY"-&(8V(FBJ0A;QJ\I9Q.-
N]U"_>T"'>_:ZE^QZ[]#WWK'SGU9Q[WNP M^Y\B&]<+!&A!$O+O%IEX7-%Q/6$ZW,93*X"3R438$77]PI<(3L\)W M1>J (]L=;^/C;0IQJX[J*Q&)@(5*B=:%/]
[6+@X0M%:T_U8!A.X]WM9!#7. MXN0?;^L@+3C!<6*/MW68"-504.GQ-F7RQ2K$$AGKD&I(*;J9S'AS/1,O)#QG M1J5O*LE4;D3*N#Y2P%0O7Z<0>DM+8D^VQ!^BLT <2P_LXY!
MI]$C>NQ1I]> M;GHUZ-]+C+BGU%C>+^4LOYJ126H?Q4BFCB F<#J*.2%>B3B*481;=53/[2BF MC$I=/8II#P<(6JM[%,-?^0H=Q71,PQR@.!_%=(\6G. XP:.8CA*A&@KGHQC,
M1I@B+)&Q#JF&5!?CP\JS/DSMLB=)ZC:K)"VYL8:*D/7QZN+1RE'Z;X;WCJ,A MIU;3J%X/^I=9J;O!0I%P-7)PT0*;R=-0G@HO^8/$Z]4PA3*#%X!S!.'XR(5N
M;QDF:UP+9^:Q02/T!3%%CVU?P=M0_]LWW""?TT@S=6V'_O#JV!M'VU8XD[VI M>B;[.G[H)?K2@YT9#5][)NP-Q#'H3AL.6N48%F4/6B6;'4J-B3MH3=L6Q0[$ M2NZPCM#]/N!
=+V/J;8%!2>IN&)*D4"03H^D84*AE528@YWOZ._HH8V- P#: ML\L*7'@>RE17*=(PZ31-A7H"R^8'9J)\U71C;>CC0 S'<,$#'"RVL\.?CI%K M**?L>EK++- KR"Y;[[5]D(?
(%TTX<838&TQH6@A?.*H D;KM[&+A$7_A(.. M&%-36B\-U\V@?W$OGSLLJJ4C1KG,XL,FQ,X&"JNN'/P:,T&9^MHRPB5$92I" M&>$S11UP9-]%:VM4IB+[5-TP_V-&W+@]\Z
MB#OTO?=@3S:QS4F(*O38%M91#^Y\8='P#FX&H9*7J"0(L23,3560XK301!O MXS;9;J$$F@=&Z+TA;0.11-)\M6!OT9V\83 MH]9$]PRW:,MKMEX&A^90OK'EH)?KLR]%D@N?
%$_84% OQ*:$"0B1.526LP=1 MQD<2%?*E3Y(+E##PBG!ID R:]6 [COT#K(Z&\"TR@F1BD&J>*$F8(>EBB,JK M [8&.H]/9(^%;I]O:LZQ$',@RNW%9380Y74^?
IF@J)/A]+$W_OWKY/5E/%W" M/T1?2Y:N$6A2>_$0I\1^-37+2Z*"B4J!O?A.7?=[OW][>Y,-T&XZ2 7;3;J0 M%'+U],BYAP+4]142O5<5)=G0E48 M6D$")
%Q"Y>BII(DJ*HU!OV7(*"2_M'UX/CA)#3Q3[8[!ZZRD13%+YS05VR7 M]DMTEM=^10"44C[07/!NFPQ:Q]?HNKH9)>=XD1YW_\MWH%L/?>0GXR?Z3\IO MQQ^D4%3KJ"IKB:_2[7J?
O'-[K-13@&,?J4JW&<4LN8 + MO:IL6">'5&8D5=BZ[E-O72>_V]-0&MO$EUNUB\U03X)A(.BW1!Z*FJG!ULJQG^N_R9Y?-XB,S^IU[4 M?"_1OE3S'@I=8ONRA:1L-
KHN"%7T"%S=,0+&D8X9"364'-7%FDAO(K)),H: M2[V$KHZZV)1Q5">3F$KIL/G;X[*US:2KM(KK"2S^ZM_4MG04 F4BRLZ@CPCQ MM#:A%<+O_Y?
74DY_]121<9HJRJ_6N5V1Y2K;_"^II936Z]OH.E(3-M$$F&P& MQ4]]Q,_9>@&;!C@]IPNU2*UDI>152R&HT%7.E#:T-\,T/ .XK]I'$!WPZ(,2*5B:2/,;;>0J<#Y7ON2I+2+?
M"Z["T7LK<>HN!N4CAF0.D#.S0K;M"8Y3S?P3:/B(G*H-*DFHVG3!>0#<$.+$ MQSUPWNR"2>5.75I"Z*=P9EG^ .8>O-B6]TYV-=F;.U.R CY"+[+)B5.@Q0<-
MTN4/NR8+HU;.Y*.'1>A]N19P#GZ3O&O-T,Z9=RS "+UXIS[SGFR_EB>8:.;, M.P9<(MK=J$,[S*8P4=JE_0!>-6,U7,..8.A4L96NLXDG+!&9;M6Y;=Z8#:MI
MN[K.,BYX1/2Z$_)*S@1"^^Y M1B++-G,88)BV=S].A4LLXD=L&0C:59,:D/8-&)MW6'H89:]*P;($SG9HK1ZC M@36'9*]PI'.%/=*)/]Z+OMX[?+X7?+^'.A $+,==Z*^{G}^
F*U!1LWACG)2 MS9=49J*\F?0 NA_T[[.;QBTX":HHIN#==SF'0D1DDI8A2FY7A4<%S7211[1B M(RCZ&3YSAZYMA*"YH8==
MTO&26BT=N56D:C9\MK+1CB2BLLQ162656$5%92::)&]W [1&MNM5,+ZY5QL/ MQA N3ZV0S?;<=#2X8R M;><+ME;;E**HE^2XOK;]-Q/)3'R<.5VHO5HN%Z-N)(:2VZQE
[G]XY=JV-8. MV:[A'?_$[#O=YR_M M?I[-'K]-GI^#; V3Z7(X_3QY>![WAHO%>!GZ5+!<].G>\=M2W:PH3SF+5$'V"]B0&<_&'N143OWB-;$!)8=_N?
ZPSUNS"ZOL\I@@S\F5VQ%2<[453$3::A1 M4>GN:\)7(*>JS1=LF\:I]9/7.J7PPA5;EHX RHO+(W'X6ZKG_8O!5?]&OMJX M&?=R49N]C4RCL<)QE_FK4EHK![E
(00Y9(^;%\BYK5_\6F;N[VIJ@M"WM"[* M99&N#>TG61O)O[==&Z6RJ)0FF6";G\M?^RRMJI0N92P[R$@0MB9579M^=<': M-Y^--6YO@J:JDK2HK$460I1@T,7#7M*VYCLRK>
[$BLM4V-+,Y>HHW](,O]HS MK%[\7:G;F02 CH*5[' RMB'!I,0]G-NF^60[/S0G^U KH61ZL%S"P3*0;S J MZ2UI)F@%578+,Q:@1)%*:Z\,?+S:6'7%8L%W *IVM? TQU/D@M&![?K?
O@'% M>/0=M($?]+/,*!54Z2@GJ$45'%Z;]:>:Y/NY:UPLWGXREL%M MKY_/;E*ZQWKX?B_L@#I/^TK<:%5N8^3)]U G$ZJ)\DZ4Q);4 M:5*I":Z^0IDL5#5PVK@]6R
CRPLM"%I6BF?"N,%$OUK0-1*(J#)_*=]QJ=?H MF;7<4!.:QT.Y)4,!2N277BJU=:9G7; XK47*DO8JSTO":S 56TO#?36XNKPX MW*)(0O?5BF1G.G MQCLA>'7PZ1GA>_=IUH-5(0^-B-
I+QK*#F"#WASHP-BC:(.AM9IY[\")MM!8 M=YT'^=1DD^ER/!\OEKWY>#2>_#$,=IRGC[W9\LMX'N\]R]Q;?HS4AY+4N2-M M9T %&?\"JU<'[-
K5VE$:&_RU6P54O#NXNH.@GISW;^_O.S?R]DMC,4($S,N MM9]E]@9?04E;(T)->7/#"(J 73LI">&SQ@5#F7S!$Z8*)1@"]LFX>=(3:P\% M0)>D)M9BJYGF0S0-'?\PLK<[S?IX\JUL
%>%%DZ0+;Q0$O"\L1 :03FVR*7Y MF /C\.NA[M$0B%3W3)T*^ AXF5C"]!2A&:T?1KZ#U *QG=J6'OZ F:[**YX@ MJVJ"(V2?2,;]..#L#=VP-@&,N#MPJ4)I/*Y/B2P40'#:QJE+#-
P;U/:/T*7_ M8J.I=_.J.9X%S=J[L2N:E0C%3Y %E2#AM LCW5"$F'T!)EP3+AT?^P! KMP) M$H4-B[K/\8JU&",(S-IV+$.+8!KJZ'GA5\?>.-IV#C7G[%VQ5REB1,D##>8 M.#W6*]G334#Y
J$$IJE9)I;C,G!%3]!(E6")-Z]NVC[')60NIPJ9W9@48@) M47L_-W%T)..TJ&J^E\N+_*G0X_AUMIA(/_D)!2H]RLD6DW(0$W;BX6,)OT+9 MXW1A18=HL0[2QR?
4XJATK_T1;#5K%74^>BP'9TD+RRJM, IE%&F25DS![Y_+ MB>"(L9N"C>T9R.V<.4$8_S?#>U\YV@_-G,Z^E0QJ#:Q5R,M?D3&6Y M._@J9(S&0ML;UL:-?RSA3*9T=TE"(ZB
0R_9E[H.&5]L"WR\:,Y?P*-D1D&- M[K*#5MA.1E0OC2TH(46R2/=84"H=IU,HE2X?45J![BF;1M&U@X,+8SEOY*[. MIYJ#GD??,[\K"Y?IN4<8#LOT3[U#NVUPXGO2]&"M6VC!>339
G67:"VS@R "CP:(8=H08&LSAY/5?_D6M"0+_PU^ MUK!0(MXP@!'9LGBS%"($D8%R%+^!PJ7-[E%#!""&K^[P=6E$EO2-0C%&PQ.NY>U MR53;&7FVK0T<1%N$;G!LB_=
BXHJR90&?%!J+#@1Q91VJR K*=%7+2ZL)$FH M-5BN?(*4*BTUBV;2-X_X-!NI2BNT2E!-7J_,TJJD72:]GHI&V759USV49ZC_ MT)P@VAHY-X19/%M,2:4W,(-3X< IL%0-
4A!G[GQ!)8E!I36RLELR6T>['[,] M<"QC\^X]02MFZ?'BQ5X[A[],K!7XN?BA[=!?R&:_3IO*\X%M9N .A<)9 $N. MI8*3%[0,7<#%+P34QIQO%Y93DA:"3['I@> 4HLYY BGC0R355\O=
=U8&]!Y MPAU;8\NFX;@?7%UD3UL:/HJD5UI&V4P2RCYBCGO[9#M U]SB90"^H'I:8T*_M6',4(BHU\[_;CK>DVY,K+*N4$AMTZ>G!X'2A1)Y?GQ.5Z-QC2JO)$VHE4A! MIJ%FT&8T(E
&3_?5=_1WS04KHB=/J-$.K5(9\:K2*JC;*(%5TMC1*!A;K;M: M9A.Y]=MV038BE-/7"!+YNH3)OJBHFCP0/]=38\$I Z4Z!"'.],6%E20)M0;+ ME=_,-$\.%0LFIV?# B-_ZYO!S=OA7C-
,Q.E$5TOCPYC::85BJ28!OA HZ #0 MA$ CF2<>V&*?O:W05!J?P>"JGWT'N)L3!#>L."6H52G]# &;S\!"?T(.W.S- M-#8!*Q*Y%H\%7-TQ
BQF:^3R5>!L]6\I26INC&,B,V<0N_@">0WP7K2?QM;? M#K(/G7DN!$'U,A%POE2"QC?5=1)4\-1(1HF T 0%UZI9PMSE MS& 8S=999ZR^9XIK^=1H* HR <\]R9[!,RM*NKV/4^,3C?
A",^9)2O(1[SD? MDZ^4G8(=2YX:1V@AZ.!KW"B..#Z:(-Q>B(ND8+FZ&%Q=*K"S)I 9I;(+>;AU7DFM4Z-.%3B$;JJIL)[TG00NFU4Z[!C M\5-D#S4. AYX$I-"$"=5\'O7]
<$JF4#O52L\$6)NY%2XPQ$=7J_96[RJF6, M'C37-Y[G@P? M)L^3Y60L-Y]P3NRRW,*P&]_I*W_O]V\'MW)>[QCJN@/]SD3_1KZ#1BO4]M2V M]/ 'S$Q(5SD]8"
[A@,D>)35H<"IJ)C_7U9!=R,-SCYSBBL'D,1XJ*=I,4U))R.M^7SH+,:PL0K\B:QAX' M=N554J^;_*@FMH!#=6ZKIRPUXQK^T,%P?NB::M3'0ME'1YB9=I8YPHH*00M9[
MLAD2/HL,US@0M^$*]LTSX*2PB2#$,(1[9C2+6=!%>F$QCWS'-\H M?AOZ^'H(O;5ZM=V"PW-2T99KEUDT]4*5,:I%1Z:/8*WYIC<')CK!CW$HTBZ^ M=!<4S"@=I]CC8AW+.2JC?
M#UJG0PJ)>,74JN1Y1[?K7.^(T6P'_4^TSB1M)V*JM)P)E47D%0.+VXNYET>. M_*Q%XD6^=)?@R7*V,4*:)M;:=;?"-"@HE/=>T0!M+H[N+J#J)RB7K U3R>K
MJ(<2&A[GX[]]:&8@9K!)8P]>3+'\K#? M>@U_O^UGAUA#N0D.:>Z"SCV@SB6[/W0AW19F516Y_)/YQHR._UI,HHJ?&F M9]MR1+#$D))MK"HF1SFM%=6D+>)32C*NG
$%'GQ3X*CDZP57FPP=KGL6GJW_M17P_IK"LDNIO3)5Y%M&#I!(-QMN=:7\ $/1Y%O2$2 5L^3,=TG1@ ZKU_LHK M<()M0^BC!8"2'Z3"E#YS*+,H98")4]0Q9P:5/#
Z1QAB'@@^_$U-5C3DV98C M@55\DSK$O@R;^*M2>BS'M4 ',N?T$BV\&!9ZL "KA]3?TQ+<0,YEXV!D:(* M;EH7Y;)(UT;X? 1>&\F_MUT;I;
((7W.7:&.)3D31]:Z5L3=6OF9B9IS"VQYAO>!?8">L06EN,&FJQ(=5Y!; MMLV-P[JQ1C==0'W=5=!!6JL4 A/"9P2*E>BP?%/H/MH@W^V7ALZP&NRN.) M:)1!<-F3[NC=
&MJC1)*GX!:6:67O=8GY0Y:OFL6O>ZIZW6N:W?L%+$DW6N*@A&[$WJ-E%PZJ-Q&6G"'?K>.W2<_G6,Q^7% M2-QWTLC>#OJW*A!4#&$X,I,)3J$/V?
\%\X=CJ%EP;DM.,3Z#!OQGHVMX;T" M!_X_%^7,":8F%X7Y1^==Q0E$Y'?K-(>)TNBK]W(N[U$5O1^LRFBJWYWS%(&
M=:%III08/=7,SR&]@P(3T:$OYW&C!N0=3.-5W2ZA__D#N.A^/<3.L%>X%[QX M?N(T1T)C2 I-3B;GP>YZF,W!W[[A&AZ(,TRTFPQA"1Z%3\U3V%<;F_ST:=)9.L(=?)F[,IQ1G%QZ50/Q
MBU?YO#V2LN^E%78WZ-](?)FC/5Y))5A;\]2X^$TNS?$,W=AIN1?H&O_^:0X M-6!6,*NC[-W+J6W%-B3>PY*Z@UG0G_.(40?V9AZ 5R -6N9>;0#64(=_1K%5 M[G1[+\G!R-$'
EV83R5GR!FRT4 M-Y4NTM=,V*+*9"I47WE^E".BDHZK8Z)@PI;[05_F6YST#*BP>.<%CDKDXYRP M11'U-Z;*/(OH05*)!O67.PV%RJM"L(9G-$$PMBIO&4[$>'D'QYT? 'ZX\1(F
MR''AXG. B_ MWZTAP(^94H8+026<[JKL@O/=A:8C)'V(4&JE[PV40#C$+;- .=N>'&-3L&A@R M1UFN!^>!)G^@T2FE[L68DK%VU[&QIO[:K,WQK>T<:%0ZX70_)UR=C:WNSVH'
M5+\!8_,._SN$+K.V 8&+_@B-S9-F.']HI@^4V#-DZ66W9D<%-Q5K*X.PR.O\ MKF,I> H/LFZ-K 8)K^8P/>]SBMC64F^_,_8O38O!H'^5O:!\'N721SD/G9[W
M6FMLK:DWS!G[=Q[F+1CF/'3**:/1J0SS:&//A^17;XRS=.X\P%LPP&LK5&CJ MI9N.C>T.KL+/XUK)<5U3G8WM9S=\$_$@]0O0T,\(NSG0?<^V/X_'7<>QD/%U_GXY?Q=!E<.XR^4N>"
(>8R6_R]GY M/'1IZ+K 0,H;V9IB&9Z#W$8-NKF;6 458 %+[(@%0]F8WH/8#Q\)J)X<\+)$01DYR[RB ML740AWC3CZ*FVI1A5"&!#(P(J'0MJT@&]S!3>O]BH! #&/5& MQP
J")2DP,/'X9]?#.A,._K[QS/8@Z)W)]DJJTV#YN<.5JB4/<\O' !YZ9@G M$FP;:C.)7;.4-H4)#B6-R\3:^9X;@"9AT/IBFYNP513FP:5-4=@ PL0RA. M7?=M4#N+BB@UW6(E]YF5W#]-
)9/$5NGZ?%'?V:UX*PPX?R53F.O\^;$,)1N6 M9NF&9AZWWDG>?W%IM97;E+O/@ TA@D#N]M#2T2QW'3[K%+YD *&8K0MD Q'R-!(.CTI^Q-?%9WL/'"O : .@%,!]!&_> HW":* 2
MYAO:ZDK21+BB\]RJA9=*O'GQK2!KL_E@6RLR1XJ*IN6['/2O%0B[E\ ':FQ4 M WDQP;-LE3M+,;+*\S2K 9>RL:3I?:#4:XJ:"<8_ M==-?(?ATW?'1!3KH^D,,'RJUIB2_*JAZSQQ..+"*:T
[A)BC+P"UQF2P[7" MC8;<0TK8&PW)#ZE^J4'.$^?MO-1PW1_T^TI?:A#FS.#!4'8B:NY2@VQ>-*-H M K$8<3I?:E"/,HPJ))"!$0&5C@,+ S&30X3]7D.^MMH\8-0>'0]H45"2"TW=
M;E"-"RKG=H!J3V#5+:5:8X%#2N(B\W: :#2IKCL &%B"4 M)P"?VPVJJ9U%192:;K&2.=UNN!KT+NA^THFB2T\(LQU MO(2"X4]'Y<(?OL]1JJ$"'S_U-[45)MB%+T>"4X9#SL?W-
(HO',&9ORJE_')E M%"BN?/B)FTA+M/!B6,;6WV+UD/J[FIH@]"VMBW)9I&M#^TG61O+O;==&J2Q* M^A_M## ZL2FS.425#3 *)6:/+2JMUUEBD16=)U:@*] /AD.R&,!;2LU58GF<@?
$4Y/9A1GVY9#/2S(K!-D&K!K M"-A%=RC$)C6G#0G/]C233U)VW,4S8)JA.S"RMUO#=6$_1[;KN:_T9&J-ED: MT%;K)!MJ"2\T4[\M)-5%0$+5]'"X&?2OLQLY,L^-"'K#A-&S"=JR
M^WOAE,AZ=^]02VU=L^J.2 -J\95EP*OM!%KP#E(5C IBJ"5#"ZHS@UJ=>5+4 M14&EF.J1YC@?P8'1#DH%5L.M[5L>*R\86U&2&W6UFN<)#U14XLK8]8RMYB'O
MKZH!86GB1%A2&Q(EH^>:NN6I""W$N!RL*%!0"IVHTJ*PY AM8@%"> 'PN<*JF=A8546JZQ4KF=('S=M"_NNVTDDEB M*^D"\K_ V7TED\16*:4_2IA(]3)5OJ#:*JWOOU-
3/'4E)QD^G^3[4M(+KE MN.)*JIE2-V5*+9&2XY2+BUTP;0B;M9EK'O@OWX*$6?AO\+.&A:*['X,#QO T M/+QQ +L/NXW.//!O+M1MLP4*+]%;-MQ !" -<,/X"59+.]G[9+^GM@?
U&BO>YS@#8:2GEO1%'@X\%^@2%ZW@+.DM_V[5BLTJ2 M2,B&'T=\E+VN6A0X>=5+65Y-2(G1==/19!R05;[YBO*W8^7L 6I@'?V>[AN=. MK ?-^LM= *@1.#J?H Z*
(2GRN.JVF<;T;M"_S$K*) X[335@<&>4M\I5Z M5>0T6"H ,4XW<,O>&Y'[.-S3?FJ,? =I+TSHH8<_X*),**N?,@5K8:3>#5_L M]!RGV)A83V"%GD7]8F_!LZT%<\+"L_6_H+C1G^8
72,!A[^4.X5B/G**O&P0 M24[WBI6ZT ,1LIKGB(=Z\+#Z6*O6LE[C".J64824:L>/(< M8T='Z$U;68]E'C)D16!@")4O>,H$HD2#TT56M6P2$>+$O4WNF\JT;:M)3 5V
MEFL!2!'J+.N]UG#3B7YR)-10DSO"E%JT4<*&C8H[QYPC<@Y04 7D'$JGX;J' M< U.C4KTN C>\Y5#H]A+>-4^D(O L)]&4?/DZ545(\'[MY+O^QS-]6R]?DO M/#?8U&4X?
X<_3Y63Z>3P= M3<8+^'?8G4^1XGI!AWJ)'L&_1YU*-BHS/0H!6.K$](QM2#!O"_T=K'PS>64W M0YM@?)$2J; TH:0IJZ3II)&JC8"R$48%;@?IUG-Q:2657EMG5%L$6/&5U?@A
MG1P<"@O@[V4@[TX2=82=L/%Y,\BW;/@^8DTN /H1BC +18BY&DD'!Z5[E$F M;._2'@<.QPAZ8H9'3M)"KJ4D*82KM2!TL0),*I$#KAZLU=O',_#0R7>GFI0E M[['^$3R,A4R"M?
K=UTQC_1'&7Z/!DNA8T98.#EUEI?C 1YWY*:H&%"WE!G$[AZ:J4KS@H$=64K1D-R;J M[I/M9!R)H>X9^^AA6L+JF[I^"HF;"XB$ FG-*JLPSX9Z0,A^TIW6:.)6UI7: M4(H2O*<.?
H@HNW0FCYYH#%2:0J*ZK24(6:&L4PD)#:&KW2OU5KO>.W#"V/,* MZ]HKYG4M^EPO_-YY\2IL_VCXD%)U?PQ4;3 M[6:I_0Q/_5XUQ[/@=/]N[@)%1FJMT*-
!%T<%&GY5BBWSC3:TH5T1@PZM:9%O(0B9M/= M**!,UH4PC8PG=L ;WR*LL-Z]9EWOQM\ZKW4;D-)"27:=\)%GP_V+M-@M+JRD
M!:B]VF605=GE;DZ&AX\'B,'[5G/^(BQ]RZHIJG!J?5$HFT;B%JD]EH6X.BZK MU@ZUTVB.A@ 4LJMT@!I/F<13TG2AENB30A%Y?5)(JI+V"EA<$A5#J-$.O=8T MST1AE5UAY5&
'V,SRL<:[=!SB:IH'"^RQ"J-8SY66('\-*Q*J&"!29EF9#SL M[M@K7_=R@I/? MHEM2^;FXN%!+M$XQ_3+(1_$2&\<9MT1QZ#FBV3K5\\(YEEA6*34R:"*M/C;Q MQ)\9+>W=$EC1W&
[A)._XI+*:84-X,RQ$(.,LB,S(Z,_<*KHD5+$UPQI716 MVR!22\@IOWNS9SQO"YY&@?7T$I%HC9?"++2G@808VDNB6[$NU0(%D' M^-T(D>.W^"0_^UZ=I!$=/::J;<
E[9A.5.DF*9@EYK2-T99;#L^0FN80_?!1 M(_KCAC7Z(_AL+_SN.12D[HJ[X F@3/Z=HM5W>:WT +E2Y?2A8M1'':&%3A]< MD[L&7W6!_NO&WO\&]%7XX8GE&E""I:,%
[^4YC@8Q"S"D'.8WU]>Y01XUVHM: M[:6;A2)% J'_>=-<\)__/U!+ P04 " #I@FQ990O^/GSD! !>#5(%0 M &)C;6PM,C R-# Y,S!X,3!Q+FAT;>Q]67>J2M?N_?D5Z^R;[\J]]:!1TG_?=
MWU#$7E$!NQL'0H%(WPK^^@.F66DT,8G&PC#&'GLE$9":\WEFS:ZJ_O._D:'_ M"H'KJ9;YW_]!_T;^YQ6__U-EJ7;[?_[WW__SG_];*/Q29[5Q[Y=D MB8$!3/^7Z
+!!]*OK>JO__G%6;8MF+_ZP'557?]5WH,C?Y;^1ORNE M7X7"_;-J@I?<:IG_/%SR-_KG0^K^R>G'*/H;Q7YC"%;\5?H'K?Q3JOP:]O]< M>G=W3UVY@AL_C".Y*_TZ!"/_QK#DAA=7L\
-51'\ZEBK7^WZ/[_$"KF2R))4 M$"HH7BA64+E0%I/_864,(U=B&5EAXMTSUGXBK$1@IO>/Y]ON?_]:^[[]S^_? MTP>+E^)AO[L\L!4$]&M D\U@>>M!%/[6[2,O0"1
M"HX\W!=YZK/;MOC#=Z"_9_T>*ZZ!(114T_,%4WS\MO1=)/_YL.]O*_V^^_#A M4C7R"XE$GGW)@X14,QD&2'7QVW<%TY,MUQ#\1'')@]!2 2D7RD<"ZF%,)!\\?V'/*F(H
M^=:C[ZZXO^&0KM!*I?(]2B'Y\%0@2H>_/OG@V=='KU#V]GHIW^ \@F<),H_ M/+3W-(\5,.(9V-2#8"/NP*;^]>]_UD"0_OV/ 7SAEVB9?F*8_ON7#R+_]YU@ MTIL+P
G4\+]_W7]>\&,;_/7[W__XJJ^#?__S^^'?NT>M+"G^]S^2&O[R_%@' M__W+$%Q%-0N^9?^#([;__Y(O_9U_.P:2?5L78C_,2T3I!>HT3_ITX![]Z,J M2<#<_YA"
MYJPG4L=F2Z+3T=P&S<:J5I&H5KE%5!]>,+$"_]#)V_@QE;R<*^AM4P)1%\1W MK\6)RUC95&L>QI>1Z7+M8&R7D>*QLL26Z%__(@GG2!RIE(O_^?WL!2_ZOE3@ MNLG+-
E1/%/0Y$%S:E.K)[/SXRL%<0JABVX^U+A6.2(DD)IO1:(FGKUPHH%AB MR[_S?>OW[LF?%VXD?_$>7]?"K9$:MK8&$CLXH\^U%=HEJLMB^KKI5USO78?) M%UC2\
[JR6EOT6PA!K:9F5Y,7C7IU64K?=H1_Y[M6DQ>5]B^K"\KC^S5Y M,JAYI+Q&"L,MPM9XLB[4MTLB?3]9T#UPY!7?LQ?>6G"!M^Q$+:\CQN*0!I.! M7C&D8A!
(VT\:"0F(JI&\TW__:@\:+VW&,)GU$]<52*QOB1J[_WHF\--I+76% MG]F-60==V.BX;O!"@'8*<64D-^JCA* /@WT8W<5&^[Z9/]M@;:K%32/"#WBA MR4T9:U5OA=OJ%P;
[UE1P$+'D\EZQ3Q"++PF"C:FNLBXB@NS,^HV0"IUA]>G M"_C#N%,G^9^&H+H300] 'PA>X((4R],D=.%-:^4E$8&PTD';M!,QC$'R'J*J MJ_OO3WY+3& BEB1D4;VJYP&?V[LN2:S1
R'04<[:_XL]D]O40VPNFJX2E^6ZL]7E6; ETS_0HFX5(;C7<7^_B1J=!=UEBX/I# MG-77V^^4&WH0;[7*6.N-=*2K,;YKT[5)@$<[!1ZYZ>12I&>K)HK$;L5U-LO6
M8E"^AMQ.G%E@D9O5'C&3[L3&:6 S-KKEK.J.R>W;$[EA]W)#G\E-E-U2IS/U MVCSKCV:53B 5QYNO3((W9]\.RVW+/OS>>Q\ZWP*NWT[++?:L"#,>+=,\?&PIW&4WF\7&Y?B
MZ;G3$\\=U;W4G@UNS?KC&;GN51!UTBC58@#*+K6%-"WQWF"BN+XSI23&IUE% M\79 $Q?EP@<&\^TQ4YIGL;(I6E/MQV^HR^'S"*(SB)'1OPV8/V MO;&YRRDP,J<:@+/&P]
<,_%P1-$-!#T1IA\\3XG-A6&+1+IC7Q,&2X^DVEB) MWB9O/R3Z'T@VO)2XY_K+L6 JH!JIWOZWOFJJ1F#T@;$"[O)>R,N&FA8O>FH(
MI+:9"%=1$UNXMW1>+>X+&\NE=,'S]D]YN(>R7% 'MN6IOG?_.*8S8;!=2%M\ MLZ).FHUV6.YXKVS+\2_C/2 '>D^5G_,3>(%41:PJJ:EQLVU(G6'4,1-+.B3G MG\QR7&$*>AA]U;!
<7]WM"\O(+Z7];-R#R;Q5'Q96 C\59TR/(NUV9"61104E M$"1+;LLGQB[HD_YXIW4!P@Q%INYS?1,;)WRHE)__]/-N_M_C %('W[W_2 MHLH_WKY>D@SLU[[(\D]:BOCO7YYJV'I:/-
G_;;TO3Z7T+3Q4[?Z./"F="'Z_M>.;^5*W/UO^VK5/_?"VX_B)1$?2)-./OOA5W7=VJ:5FS13/@:I_P$\+GFI M9QR[_Z!AN8PLUP0]O8%=_^!7DV&'JJ^"!^IU2(0K=RG*X.-QB>OI\Q;-H E'
M[M\-[)/?#[^I4OJ][K +WUUXNX&"QD&IWG^>^7]\[\\#@/**DO=?>KE'Q99.NJ MJ/IWK_9+2DR@N:]R/P+A-#'\]>_#]2?+X3^_#[[#OP\O__BJOP_)Q=X;[4 +J@DD6G#-
MQ"]ZT/TFKE)+KS(=:6H7K<8]O4 .?056W;\YU*$V48*N^H-^KN5QN#!M(TYLC08BN/"?6&->9K*OYS2'?N+9%,3 "/>W$ M8OPU<-
/+7+!.!1F"MBE:!KC7/*=WBY$MEUB:J3&Z'(S&JV4)6N-^JN9/"7XV M4$"I32<@T._;-EVUMFROO. (#<-Q MO^IL1<;!MAE7\Y5L.A3:/MFFMU&DOK3\J*?%H=44%S3?
WF"Y38<*!0<"N"\9 M]=UT1^CU[KRG3>/>%@M\4JGZ6=?YMQKU,P=BGU;PVU9]QZK45AB,'&W:T4RV M%4YWS7K6]7P-JPZ-
ND\VZY49ZIC*EBK3E%@MRYV@4XZEK/MMUS;K%TJ_X/M2 M"74WM&0DM"P#T7\HZ50ER]ZGJ!YJ*N]>*&T";]\6_:+L\J4Y U,=F@R:(:T9 M:A%!AC2N&#WH

)7(YY]3!/G7OR==^4*21V&5\;GL(FF(,_DJ_I+%(C&2>KPZ MM;HUP.EAIYGUR.0GZO=M5V4[-P?U:% UZ)0UU6YO>J/9M"9ETRX*G!H^V1/
MI<_:@%F4=D7$63':D)CVK4(A\T[JU3V5"Z'@LIX*,:\[X:2X;2-Q 95W&J@@ M;0$Z+%S)R8 *$<1Y9WF&"K ...:$4OELMSI:ZL.AV!EFO*7WW+'^)Q.-Y9WED M&577.T\M\&R=Y8K(V,5
*>MJOM(L#X6V3Y[E-_TY.K:WT4S#FBBRZ;+LKD)F M7O/7G^4ODF;&SF/4M7Z+16)$Q!&*F)?#7;"RBT[6??IO->K8A?*.'U7P.PTA M06_&N8Y ME9PHTO73737NB\1D
7E4\Y_/'N4G/;GT:?#V\,D7$'%XA<%7$=$+RWZ7'^PV M/$N"+C[7G7 :9-TLIFW0?\ M/D3@I]L(_%(VXLR(F&N&LM4ZC,(3_")8$319WS1R&_$!1)QJ(\Z&B*/]Q6O+
M]3G@&G6P\E\M&FD ";B"W@A,R1L&KKA.MX*\!\%@XV$>I7MZ[K+IB%0&L]&A?*.'3DS0X77XL.FVK/U MF#R:<>*)J_>ZG[2Z%5SIT((OWU5%_WX1^XM&DJ$NF /!N+LE7<"X9
Q3707> MG9%,0J1TL"%(KTN_[/[V6DSU\(ZCK)&"@?;8]62%6_"N#7LFF&=+P%Y+YNN- M(4]%^M>_^S7=I\CTDJXH<;HK2IS7\?@,8H? W6\RNE^1ER[TL?
2W1Z63(_>2;OU'7((^NIC*E1JK:]->T-+YEKCN(UG# MV]9D\- M(T2,%KRPI>)^'*%;A\JY]Z;V\,LNX_B(^D(BT;M/\P0?]VJ-'N.H$?MOQ\+? :-UU^,!2^::/U]KS]/)^N*M/1_1O,1:H(3P]2;-
\DHQHOTVB_?R MA!&T+3S%)YK_6L3$&T2EAO> I:F305R(#,Y3A5SS[VC^5&N/7\K:XT^M_>H(.\,OH--?T#7!*BD[BT7Q5_ M.09Y(WZWYNVE@S#2#D7ZX:S&UC+!H*?
RNPB#]DOQ<]Y\5ZQYYWZ@9$J@;^?,9]5V*3RA90$_TZ>XNO1:?/C 3?0^?W)I<1=RNLN*% M#F9$K8CME\),\.E;)J6<3Y#QZ3A?ZJH+1-^Z$$^HWG /%UJ?
39HEVI(1JLT7J7ZI$@0MZ.#RN&3]-$$\W[OB M-$GR3,]W@_TAP0DE>XDS?P13U*KO4H2Y]7BC-AFTO'*[A\70 M340?QM3>,ITLA=O$T]O;YEP(3^6%Z)&3A5C6C'&
(S$,,>.P0NN11AO$$S:8[MB4N0/,2/TS2 GX@CS0[8Z;!J\:N&GAX0/+"V=*EMV*X5[CM@8(1Z;DUJ, MBU-M*CKD;FDTI\T)M+/:":/^,Z.],>QS0N0[CW+]D-83@M0"-1FEJ:3G61]0
M/L<(#MERZ@[/,&LB5.6] EQ/YG/+?'?TM8V_;30"UU3]P 4--4K_\9Y> M?(^ 87L\"[W>*$*"YI"6R; P&G:SC8#]9'''V+.A_P.KB\]E^A>>X5MS:ADA M1KFXH_3.E(W-
;.O^>J;_\F<#GMGV2VIGX8S1C8\44*Z*/81?3B%UE7,ANV' M P0G&_]2SQ\$],[#-<>?N9P]K+78-;319Q:,__FW[3O'GMVG;^3N]M$UJ>C$ MG%;Q"&ENUEQ5GD [)<"\D3OL);1+
(6A::'0W':];UPHM"G#E;5$VC1Q!-UA^ MNQ2"%&TPI6?D7--4A^D4/*Q/BQRTLU)F$ 1Q,O3LQY$,69D9 FN+3$5OWL0= MG"'A7:28)01!D_Y\$(&A[L],]/XXOJPAZ'HM\%03>%
[;#,'=J8JIN 0SOD>(M!IS>:K>C9QJKE544:Q>=Z0I:&W-HL/>N[BFCS4:BXR,Z[EG;.\2WK'3H"B=$ ME LDU1\FD#2!ZZU5^R'.E0?;LJGI>HEG#*_%K_V1)>-95/4'!GU[&G^Z WLO M ?
N?XU2KH:#J:>GHR7WWJ@_G+;1.14Z;-@J(/23PYJ0K0SL/O*'ZSXP^&Q@X MD.+XHFE7H@(>K5G.U 29$6.G5YVP)K1Y+3A-^^7S6.>Q[;H^ZU*-]G*A=7?+ MBE^-E'I 0%N\A-
JV7U/EGS+NLN/*%6?!F+)3'!:=9R7942_+$&7]QTBH8&DUO44'_9 M6*:;G%^V](B;YEL1/,I5]M\>#7\B+NUVGR89+FC5WW*+00Q*I0$FO0\.\ M]PG?'V?6]/H0!:0'[+7WC;SIZSV)
=0(2)S5T*W]4,<)KME@9;F2:J8I[X'E M Z_T-U8: C== %L/ (;@R(M%RSW+5/QCIQ4^?5QZP?V];;M4'PQK#J--M;6" M^HRG-. C^T,<\5I\#U'$%^1W%$LGO]8AP?\I71R6?
#80?""0A0["UCB(2YC4 MT#2,5%91LVCP#7B/,<@A?*4P_&ZMY)_T BW+0/2'^ZK_=F@[KT+ MI4UPEY)\ >$_'W@-RQV ;544TZDNT>G0M_>7Y0X-:8DN)+' MVU(B;PQ!"11_\1T?
7>/)3..>X3^ MGK_J5'^R:O\6Y.6&OD,R6I@ MJ3/KT$;)*IS9N=P.?*,=N,;>"+E-^!Z;<,02++7AG"A.909ANLQP'#5K*Z!# MUTB26X(K68*<_]GD_P=WU,#9:."A.
[Z)4'Q/ZO76C$0W\KC@9UJ!Z^U#DMN" M4VS!?$?;V+ YL'C#](V8FI*34B.?LK- 5J@X\?J,M//GF^?4QA_X50I!8LDL M2HMEP-0Q:(LV6K%X:T,2?79$=?V[)R2T[3%9QH&$%PLA?M3-
:= M4KO=9WE"G/)UL;!QJ-(M >+*7C3,X#@"B7Z/:8.1/'!HMHJ7*50!J#2X14C\ M4"!\T(\V@CBPIY6XR@N4314K*T+?+G,_&D90/%\<]-:YP4\PH_J@IX9 :IO) M=RMJ(K"JYP'?
J\5]86.YE"YXW@L#XH(ZL"U/?5QBSG0F#+8+:8MO5M1)L]$. MRQT/.I-QN2. GZ#O5'$^-4@OY7DAM%UT*=I;I^J>&6W%YK8,M%DP1 2^)[4U MLK/&X8OL+W=
[@]'VYG1U!RV@H5-FU-$<,AFNQ'V:*F%0+7W'OR@;^V7-57P7/= M\]Z3:Q1@BO']@_8/O4=#6"8+_0XRM7FA5"W-D: H!)T7L2?19NDCZ M&30.78UR%E:I"[%W?\,]0"27#?
%9RP^T@*_6S%YMV]9[T +D)#'\@<3ILB&YXWRL-7HZD!OAS![EZ< XG[G@1/& MGPT@G-?E.'[O,YOZY^Y[J S(G:I4+-"BFPXE+MG96"W:T-J.+TTNGQ31CW1, M/@LGH=-X-
$2Z9F,XW.BZ)WNDM.4&IC9X\/3M)ZZ]41,\=^?L_97M= =24]#O3AM(PU_/>_4X-EAY]TOZ M[F_'2&?:E\>&RZM&3-B+6"PC\!ZJ\XU>U
MCZ8U;BMH#KUNUH=K1<5+.7K/CMX_(L\Q^Q*S7Z\]T4X@Z)S5=$'B,;G<6C K MR.O*@UR0*WT$;1ITMSEJRR.\:@U=:(O:,&+]#.6QDU25<^3\'"&.U..\"@&& MG0+)\(5Z>
[O%=P)>A^^HEQMGQ1'EY#PX/P_2NFSI]&+4GV.C:-\(QI^Z"& ME5LHO,=\WB@/CB@GY\%9>'#?F? <]VA#_@87=.:P5&](6.3I2W4+=XW@OM# MRLAQ?
DZ<#ZP74%\ZE&3.)1#23BRO6DY064VI'.K?!?67^O@I:'^G,/S9U,UL M0'!>JQNM>*)-% P;%2E^?CMH_F1!.<_;?]:S^> !*/R8N(24T6C"A@^J!H-
MSQKE.,Z]CPPC_)7KL6JWB@**@0I"Q'C-QT@>[<"W#?QM@OSG^ATG[W3SQ4)^ MWVM%%L$5==HPHKY<)I*J2'WF\33C M@"ZW*;#=XOB6C#9TL/[!-?Y+(?M)Q-
@=&!6@$XY%"SMD5L3JF^+8S M%<7?5?['158']->-'1+LU/I@C;86E?+M%#J_$_UY'\ -L.9H0T 9'PM>@QCS MSE ID6&EH3,W.O).P-^##..M0CT1^6@-
(XF.UKHU8(:6J*E73/WG_)>@5MF MQL&<_6RUY0V_Z;5H8K3Q:'- %I1N/D?D^?L;1/[K7+Z,F I1&#>U+@>HMFJ[MRFJ9!Q)Y7O_;\7^9;+Y3K267FYL080V'[1FC>HFZH8[@3^]QGN?
PH<3OHN0L=IO]#8!PJ@"F!2']1:- MWJ)OG>?F(47L=V7D0[=0Q7OQ=JZQ"E78#OI-"<_/),SS\#^!(<>R[^52HQ3R M0\;6@@KK_(,;(GXV;U/M5("QWO;ZB $:RGS<^TD6*>O?E>])
[/*Z$0>5V(1^B&)^HV0A+U=LN<]\$8L2_ M\E#,R*TXK3J_TU25X#2+#'8JR(UY[J=\ O>?+,/K2ET-M7'#1Z9MK5)?B;T6 M*4$;#?ZPFO?G2]-&:X.#BM)8(DU-
S6B#@9$%UK+\O/JP!]U^\4=O?.JC.]J ME,,@*[+FS@:#C-/T)KWK,Q5H^+*"MNT(U.E8VPUFL_F"-P5H^9M70\Z/C&-% M"UM%IN6I%BR18-:?
CHJDT!OVH+4$>87@+,@X&#)/>MIT,9C+J$;-1M-B<4OH M7*;*5WED^OG0<;?V5\.5H'D:-1RAVXHL.5&FUD;<>H1VVBFGUST:Q7%*YA@K MU9=:DVRW>TMB5@1^EKR,JV]5"%=
>I6#>J]^-DI7+]:WO;*B(%UO9@]99N5. MMEGRB+*"XN^+OV\>R$]"^W'3G$JM*6$BCB;4!Z:)>G,M2VY<1N![\71#ED%[MN7A5'W&11*H$A0@:JW:K8!+WAUER5*\.[\S%T#^." ?
#\RHMDF:(]JJT0Q3[MSIJ<#'96[I;<4LK@IP+]538"]:;QBN4Z+9[= ()6"+RV0G(?YL8R)/#!_9R; MWK].CQ :Q7FZR6H\MJ66>*T\[6/6[:1'X-C[_N?F1BYT8@/9BGL,Z$Q&FB%T
MJW:5F98)ZG8<;CA0^P.#R6ML:*]'W')*A]N99FC+[G22R(Z)OKPOB[MM!I M=L+.U)/L#<(&PD*NJ< 8WE1("?M>E-!LH/3YLVV;:O3601 FM3YN*+VBL.@ MTA#:N4/_(W;8R:GQ9A_
8K0+ZX'9VVC3I5V:(]R8;.;4R!L";IL:A]>Z*PC7 MB F7UT!KI*T< MW_]^ EPFJ[\VFSM7[:BG1(H[BU0FU8O)UF&%BV5LYS^1=<4X%9G8U),E[B MK5,-0PJ+E>FP>
(O>>IZWOQ$8/\G6X[W80@0A8! *4)I&*_&40G/PYCGZ[X/L M=V7F*7O2P$*[-T: .B2!A]J%W4T6IN!RH?-\/ P4.9:%)P>K@85XL:&!RLQI M.$5TK-
]4UU@&2)'GWJ^^O;U6[,8BO[1+M,H@/;&R[49^+Z=!GF>_&1H3.M+"0%@5YXWF I9R:U_GE///,Q?9=++U<$TGI0!JS'3<;]>W*['835' M>IX_OPS8+[G#_>LL>J5)5*/"V@YY8U>=-
>6:P3*C[&?1X=SH_N?ETK_IN :7 MG3ECK#9<\M1D.@@WW ;=#;.?BH03Q3\H(?F=N]=_(BT9Z#6^U7*F"%^84:;8 M+"@$=0/G"V9C8_L\.0D/78[E9CKRDM>DM5#FIYL&U[?&
<:BT\GDAS]#<)"4. M[X_D8!FA;@C9J]0!P6$%1!YWG+ MS'[!-E.HOYG,S2=3*ZM9B6?IVJRD$1V6+6^C8*E-H'4^?EH&X_-->V)]- K0 M-E_AB7EY&* JF/4[T,ZH/[!#[L/+SD?
Q$!O-.9]F@1_AV"B>$D-H)XN?G*0Y M4^<*SDZM1CV8-!"#:DS&(XO29\TL);WS-I%+90SL87$J-^IX11,&XD0>X5IA MEJF#?_/_%R1\WB)UI=M8FLC3F6EJ55E4VP+-V8E;CU
_7P$.57K.BU.IG.$ MJLI;P$%XLW0(ZUR@DI)UN1!C]T%U03);, M#H3M)A]7SWVNY;5^SDF.A "N7Q=\<'\P%EE 'NGQY[-'Q4M/+GUZAM;#)V=G MDN?
Z2S9=69N.B!6!*20/_@/>L1684B*Y]^GQE1U/6^8(F8^*^!IQU,(:LR=, M41"AXT,BJG\.BNH>2,]E=1&07V03U!M$]=?GAW=7](M+;!3N?,U"@@'2G*XM
M9[BK0IOZN\;B^QO$U<>LI2BMEYP3QCY-C85RU1J(7!>^$^'/9-8RK6WTS%;D M^_?W-I=U,ZIQ8U<++!\H9;4D-SK03:'?/;5E/[AZR1'T9CARW;UST/Z@KHB(
MAVMQQZE&E26I%3%H*SSYWCDY=ZZ]1B:H$1R^;>LL[[S$,0]=C2PH?-FLI6T MR'GR19Y\(?G;8UOBU.@4$>0+;TA4"I_=OQ2W[R^7_/J(*?3I47117XJ'*->+>"TZ.6U\1K&C&49
M/M"*9A[OYB2!ER37<-K9N8?$\DBL:@)57C478+0)V5NB2>ZT9Y HG\?SW*OM MA@61,!"BYSJ'0$2MMJON@,/_Z]\A-AZ3Y]<36034\R46\HX?+4;MR1G0_24=] M%
[Q3<;;W]O'YU/'N?;B9C>K$TQ/9J3@O5;K_HS:J^LH$N2LHH+"YF+%Y59U[,<(^^7;IQS"KN M =\'KL?(=QM8W*M^T:C[VW@&1K01B>/ D'<+;G^3W(S$QM!G UT:E0;95?
$[P\V&EH^7 M9#]'XS"("LN*VUD@CDVJ97&\76PFV=7Q%6C\;=LD?)K'Y2FN%#JMEJQUG18V MQ=55@*NP%[U@X_'E9V-!=2>"'H!:_/AC*Y&DX(KK!- AT)^G5AZN:9MVX'O[
M"_"'K$IY@M1]8VLBK#M=K_4^B9H6O H_:>!/DAG'1YY=&WX^Y2O*VK1E4D)X MIZP*K>&N62O3N?*O3_P35[D_KMZEG2!YO\3:V9:9&KL7K0Z^H)I H@775$WE
M(9\JC'NE%KKN\0AP(YT:;PPF0*!5_IM#?=K5<&BLE^R @77M\I>P$2ME*^C, MREM:6"E$H=JNZET66E6D?BE"5[MQJ8$77X/;FS@I]L-_*+KIZ]?_JK2^\?96\&?
JFL%"FZBA78_)'CJ#KLLJ3?P>$M,?[!R2T]=+66\(M^,DNP6]*.!OASW-$]H6-Y5*!YUL&<+T_%5;.LCE@WHO:6;,3V<*LU!P3FT1T!FS%(.O!7-?VCPLF8L \)E(7Q$@R\T#
M5S6$1#O";7JT7-*.NMT*57=LKBCHHK3<$%XL%7 0DM]L"?4INL#B7K?-@T74 M+X,I27(2="Y_;@F_(?5\M,M)MQ(1F,HX<4 [@:E:+ANL+%=2S>0/4AW(P'73 M[M+]"0?
\Y/G)/<'+GB)T9YE*OZQ)L%#3UX]6%V^WK*#9;U8X;M&)6(LK#BI M\-"9RO?;D;XHR:]C^I *_N#X+1UD;G[/ *Q%K6R IMSI(%-/PQ1CY75M&KI0 M*(4>^!-
WM#N&5[IO1+_J;C(QM1TVQSN)S965&U!KUFF],#7)3]K,8!Q+)Z- MQ;XY#TRO2T$77.1\/1-?#V$@YR8$W+1<7Q$44!-$#4BO9E6CK/7=3:D]0KJ2 M-#>U;:M*=* -KG*6?
I6E;Z(AY^OU^7I7LWS%4U)MV^58[71H@:LH3>!MYL"&VN!(N\-\ MBKTUJNZ+2P?T_X,YB5V;DQ^NV70D;CJK;_M5FK&Q)8Y+TX4%\:999^_J]A.Y MFM=LLL?A@S6;ADNTE(A!QEJ
.2UTK!O3DG#3-=8?S=>\9@,I-]^NV7ATPZ(4 M!!_Q5&5]>?^4D'*-QVL_FR6YC4;R/EZI&939EV6P)2"B1##YFC)HD&WL,QG
MTUOE:5ZS@96?;]=LI*9)S_"UPVM,HU##BEK8Z_1SFMXJ3?.:#?1L/:UFTYR@ MO,<-Y@;2' X(0MIBQ-#->7N[O,UK-I S^&C-9M-A=N*HB6P0PB>8E>2(A5$I
MCUAOC:IYS>85#M!K<_+#-9L0">OMA5M2Z.FH/RR.%M&$Q6]Z6D5_(E?SFDWV M.'RP9J.NVU-L;H5CODGK/*74XW)?ONE^B!_-U[QF RDWWZ[9"+MQ.936$:<% M[KQJ4)%,E_B;
[H3XV2S-:S:0_5(S4;%NMW&0*1V-&C9'&=XOJ;5*D_S MF@VL_'R[9B.RLS48.'3$&\LFOI'*DWSF@WT;#VM9D..-O9;3H'NHI5V?^.6B.HPSP/? M&E5ON&8#:8&%(ZC-L%MK-1'
%%K%13WYO)T%8D&/Y1]8TX"@ -$@-ZNV5G-U MC>@7*;3@M#@9RT(!(C-XOM&%.Q3GB6&YR,1#9=;TLA!A9P;'-YLSABG!.Z7#;F6XQNL\$\^U M:MFK1'0K-\=Y3A5:-)^6
&7166/:;JJ\QE;J93%N:_B@F)OG/.<(+<*/)@A[MW&ZP1$NE#8]Q =T>KU=>PG*C5+! (I6B$N[;301U^3BIBO* M&=Q6ZO9Q?O$U/-+8J:FUF1/0TVV,T52XJPZP+%CMG[04Y_9Q?
O&Z9\$>(GA[M94QXK,1NS/6LPQ%\%@+(GU2^S [.SP-*C-@LB1%&+6@,9YM%2:0]!L]+)7#A MX, Q M)#G?+E*V_5!77*ZI(K$BKI@BR6D1EX7Y(Z=I9BJF.6'/4(4UO9J,;YH^BQ"4
MYMJ3H+#3;COZ^-%$_=:2<$[0\Y69 8E.;7FCC/AF4*HDZNKGJ<\T.45;XKBRL"M1,K#&WO?G;#R?N-8OZ.86_U"B K;M2M"Y6
MYEK7'=@ES:EOUTH^R=X:5[^Y:R$3I+SZEHQO9GVCM4]72NAJP+,;K>R*P931 MJC>=]ZM%80RXQ<)#8WW:OT([F:9WU? ^'JF[J]F?5=6JMQ M9=.-
#!KT1\+,U7"M5;AI8F9P942>];U]GBS,^F:9[UA9VP1[*^#"K*#21P. W,K=6@U9""4>VF@](?3=0\ZPLM0=_. M^J[1,5*7FA,,B?G"2)R-(Y.7*D_SK"_\=#TMZTLT)-OL#10" 1R],<:E
ML3!LY9[P[1(WS_K"3N&C6=]^P VGU@09:,*0\7?3;JO/^#E7;XVKMYSUA2!% MJ_7$UJ;<:1M\U]@H3K7=E()N%AH4H ?NK6=%H4IA]F._1C809$X3Q6I;#)L< M:F>BOSP[,+
[YK"$4*3X0CH:\.5-7/.!'LK==C$S0SNUQGE6##L!OI\"B>9_< MJ"-Y0AMANUEJ\!U5R43C8V9P?/-9)SA31'+LDK-IU[UI\4IOJHOA4DS!W:> ME8$7XD=3*/RL@N,M7BLA()07;$?
QI6%^$E&>MC6.T5CB 1S$IV: MO6 N)0 M;XN0&P+G)4W8X* ECBMR99L%!^4GU7@R!/3SH+(AX=JV)NQ87O"7"S8@JYP< M9 &5/P,(]<#=QXE+=(G>
[;+/64^VW/=D,053V1X/WS.YQ9MS@EFM'QV-'CX@Z(BQBZ116)Q/[YH)3_^O?(38?$ M_'4#^5H_]V';%Q5T3GHD%'#]NN"#^\,'T.2_Q^<\?O:H>>G)I4_/*7CXY+-& M]?
5Y%4?!K5L)]TQEG'Q=)S!5RV6#E>5*29SL ZD.9."ZPDI/9CP?N,#SD^U:6X6,3ZM3GD MXN>T?"?NGTS!-<%3O>?E0\]7C>39B0E]N./QAWIBI'0KO?
2P,\PGA@G3XH(9NCA%J!"3.>JJPIZH:6#[P2G]C MI2%PQ>3&>@ P!$?.[Q$])"9EON0&E3:Y1!@\%($M^)("[Y'GQPGP!;'"X0V] ME];,\7YF3TBDRU:)\Q_,C/O2 H./!1#TAV&SUB,N\1
M=&'$ALQ@(G3">@8#@FS0X":]GP.)]BPEA>IZS6$'\T%;FV)^4/>QZ4#L9I ! M,,4 D":%+E]A@B82_I O-%I4XYH[XI%T.D.&*%W$L7D>!M^V/_2#R/!1IX@" M*XR,:%+4IEU_$J+,;%
[MY%/"S3M&5Z0$9'FA^2)F%T'96R/31GM4B+=%K5W) M(-@"0L@S0O=#N#/Z P!GRTDT!>T[DY=5]>[;IU80+NL W[HYXX0'"3XJ!.T
M'(I.A)3Y/A\T:@6E@%&18N<)TMP!^E#G766)EE(RE.Y:[QY^2=OH6#]10/J6 M;")X(7GR8X/=PQ\:E@M$P?-/[:<[!YUZEJDD[K"1?@D7V^ 9AY[[SZN7+S9) M7CIUJ--O?G[?
79\8$P+75)6U?[]:Z/X=+=E]_*1M2B!BMX*=?G+_^*I#8%:_M+Y4T=6JK'B75IP,=.B:F+7L'57K7S7=8IY=LWKLJ\0_!Z_;#^/HZ]_Z$H!/ MOO$K"+Q8(V,IS42CI5,:&5]
<^OE&QA.:@H>N)06BS[@L<$-5?,[E>F*A/=6O MBF)JH5]8 ,HR4S#=?<-8];1:7 .FN#8$5SOTE)<9C0/WOS)"]V_WZM*')L>E M,^G6-LH 82U]N)L2-7(00FDM#HGY#V(/R?
GK#'E/0:^^_VRYD#=4^^=+W];M M3344G\##OK"Q7"KP?,L KO=GHN@RZ"GI7LOT?KX\+-2;9]R)7WH+#,-3ACT)3S,_U;6-=1%;*9TI
MT@P5FG>Y7=6WH61=/M7!,M7AIQ/Q131\62)F9Z[C]?%N%"CRDE:[_5U4;M9* M4Q-*UN5SW57FNFM0[%A3WF-&XFZS-\HR;,M,?GV1&[4,PS)9WQ(?IA:C:J_,
MV/)B.JX3,V>WVBS8$711U&-T_]8HG^ZG]&*8V6@P(\ZFU3[FX50X[YDT@?.X M4@M+9$>$MJP)GU:)R[8-?E:M6V$VM>TVU4>(G1BT96RIM>'MUX!,K6QQ-J"-)
[[Y7LK&QPLL8(RQ*!MC7DZZ(>X[Q.CSH:/?(K.CX\TO?%>QT-F,N5GM4*#9BV] ML]@28[NYA-8^']#Q*:/,ADZ?F.?^UB)$C7-G6G.IRJ(UYYTM=G'S"ID5>V_C M9IYM6FD5>_^!
I)+@9=6UU\?$U\>Z+TMWMXBK"L0H.CW>*X!K1U[=YOD4\>= M#=1_7.\'C[.1PS6.!O18T%C5G&A-L=JD(3YY$:*S8ZZOS[=/>)D*?-A72,GF M
WXS78!=2;2VT,Y0ZW4:L[7L6>MOWL;_\DOT/^54^?@:5%8.YM%J; 45SF HF\NNXWQ;!_)] MS:M:14"@T'&WC["N9A*<:_.U[/'TZMZ5==7\MMN%>?/+'O;V;419QB73$ZQ
M:^,XNSJ^T7.OSN17>7-S6 /KBD*K"R\>%G1BLY&S:ZMO_BRHCSI6\T9SKK7< MG6Q]K-RE MU V\JYQO[(2DU_K(1AAQ$;2?_8RD VBO]R*]B*DV0@NFVW9[[KCD*?#F&&[K
MF*0<[9<*.D VIG)B*I/FX&I%9;-H.:W;_%;QKM$)V5=)-H/QLT6:;-;7:E M$*'5\BZ4A[.54D&R ,T?AH:,G/MYR+$-)N+"'[.A1@7%G:[*59T:9 %AN6,+ M5SR>#<\6P5FIS [),M+==
(1Z>6!7R1#>+$#NV=XNW+_'M26CF3%8%FDP7G*, MOYDVMLA-P_TGNK89. GT #8W\T:9(8;*3!,VTD82$;RV7&[DBP@4OUDG7HUJ?6FU54F/6 MY&R);0
O'DX?]+,*'/C!&VB<&3#"W%RR%KM9:E@X108.N>HN9S!WO4$- MF*MN]$ ^ VH>7ZLJ6K%GLWWF=8&0/O3F."_O*ZAS! M*>P:I<):XE6MUF$H2VII$/M%IXW_#VS>%<
E442>C*)SFYWSHHBR3"\P@'L$ M0OWV3ID1BK"@V::]G$T1?[2CX4V^D: MRB-8VJ&-9G?0LCTM+K6J?2MHXLX&9M?GHU@Z51)PS&ZPVZ4':1Y!4QF93]"1
M3&ET0>UWJEBGZ5HZS'[19]&4VZ;+>4B>['5I0>[W:0(/:EBI2L64=CO3VU4] MI.M9HG//<&]Z2.UNHQR5PET1<8CW8)H(F;-G.KK@)';IJ2&JA0(^I.-*/PU<+FU8%)K
M%QLG<9/OJJ(/I*>[F7V1_+7=SHVL)3)'FG90G=5G'5;BH9M[M'G#Q3##/(LK7DKF)N>9RIN94U V!*UNND7C7@%T+KP^V_2SN-GUO%%=&/9H@
MR@12(-9%:@.M/3J"NR.RR9%W%N31AJU;,0![3C-VZL.?!WMMLU^OU'L)[-1- M:SD6 W[3\[)F\XY*)T??YT_Q&0NFF_3D'JJD:@7&\5Q#FYG*B&,U6\S+O
M\X52M8B\^C2H?!3ZW>E[SZ3^=3#G;>M9;F-ZGZ-"E%V.^JQ;77ME M?(<8Q,H2=8XG"NU,K(K-F:);!356>%!BZFGU,P#%)7#Z,.+&%<5_HH01=E2W75(6AI>M! MFC.DDN]P+?
WQ,=7 7UMN,K2>)9A#UU)?]QU?NS->NK4F)R12*: M8>#:EO>\$-D 4GK'&'C #4%-,+6J%*9%WX=:^# HC>1^;"^U+B\6.U(Q0M83 M:.W.*UG]L31O"^L!D0^,"4@]87T
M0C]^F+.'Y2FAV\T(*;2)9G_1J-=Z$;QIX>];%77R.[VK@B=AR$$=W%09ZT*, M^,#2X[-18U!5"UM<\B6Z$-9TM<2*J +]80G?NH8YYPB<'+DT,\B5N)V('5^C M&6?
8TI%&K;7KW,ZD\>E5;#D?+LF'+\.6%:I":Z6!A088/2S/-J'N+*&%;8Z1 M3^[$!:NK';LD%UGSP4"CECQB[^9*2;[\^M#8U;+7'Z*48.?>=B9 \H%BLC?'X]>%%$.7 U M[02"SEE-
%Z1EAG1CBPI2%V+O_OX'FU=LR*.@V]LBW9!J1S)9*%GC++D#KZ7R MI.CQ6;%DHU1W"=2@G(557L/$1TJ+L:+4;(W8;!Q]VVQ0(0ZMB3D#3 [+X;9Q ML6],>3P]=%^NQ!'.*A_
PW3!-YJMH;U!L)J^-#%^8 25+$78A_"P;S\Y:?S9 MP,%ISO=%IA6YL-EM6G0%T.K4\[^5G'!ZS3ROF+[,6#6XVIRPDF:3RY MUH2*SM2L(:AC%
S;KKW,F1:_>T>KS]>9DI\L5TKW]0\3GWC?0!GO-_-GY -7 M_S'3^S.<@=133<#(5/*3ZJ>.]3W]%@-9W TD$=!QH/C2K-5?%3*UP?C'Q?)P MO/5;3)KG>]KXWA*(/9+:]DLDL
MV&0N0=25(8ULCZF-L2S9*N@WL+])7!U!DTC-YI/.EM_0V,YT<;_76R\J60I4 M(=WV%P8,?5\ENJP3T51A D%3#8/VK"D7=,4L9<5@G>)@SL-?<(Z;RY;9*HHH
MHC%"0PO&Z(2MW:15RL8A+9D!UA$XS9P-CHPLGZ0-'!,:$W[:Y\3;\<"SL;?] M-X&(XP>B.=F".AU7E07='+;HIG3QJ2@+DCN6[/ZSLN9QES4V09\.&H*AZ@]%
MT\LY#Y16+S%,.2AK6'-7W7*]95. =V7WGIGH0]+&COQS$@(*KZ%9PJ!P1W!:A>Q_^Y-F;W M!V/4 C49SN..D-\ 6HQK=\D)3PD(YHG;!M>*Y9H,;;[H(&@/2"Y'[?>@MA_H MB4K/X0A\
++;B1CMYFN,1IAP,3,'W&9=EJ'UUP]!]I78'J_[0E_+\H'^ M\M""""V(U;HC=;LG2""T8T[W2NF:S/H V5?$2J_L:X%.1Y3C])IQ2EAD*.O#2 MK?4;@JCJZG=ZLI92*!5T7S3 M&#Z2Z2I-
%N*\8+4V/+&JHV)+V3;#0::\SP_DH[*GL4.Y'Z^,A@NR0@I:;&UQ MMB701;F;&2?LHXF9#.KL4.Z#8\?BG!QW!UI7-Y%X;9.*6LR6TCZ2F,B>UE[' M_N9.X2O$N-
S6G/%6VNQ4>5MM9$IEIP?FV=+7Z]A75/3BJ"'Q*D_,Q4G8]SUN M">\F09\/3#.HI[=BO\B;S!?=J,BKG0*U)"OAA.YGQOGX;&"601V>%/O(E8$I'4%JOE QN5\):6J'M;=MBG5)"
M>!I9,H%OQ./]PH?03T>%&LKY= MFF,[C< MH[8AT&:QEAF_-6\ENAI0K]M+9+ 898UJW)#N-JEN37>HWJ*<&1N; M]Q)! N+K-A/%Z+1"51US@@12+QQ-1'L[XC+CW.;-1-
<'\9'<+""FH>XW^16O M[HI\Q(8,0;8R,ZE_:S<1-.D>;\2 \6!(#+5FR[-+-(\ MY-/J_;3@1/"H27 MNVQMV%9U'J"\V.1W!&AT,U-L_>9^(DA2 .I6J$TCUIK33AEEU@)!JRZ\6S%?
MLZ$(@A#85_0UX2FQQP=:L4E@(]MLYAU%<"CJC1 0::PJ:FL]E_BI5:G[[*I6 M7@\SP['KM!1!')U&GI]O-ZUVUJ@]TOQPN57:'9*1M?N*?JN4\T%O;TO^*?O M.
2N;+E&>GHL^_I,X(%EVG<7)'/^@>CJXDU(ZSEGHQ6NZ=&J2K/=[68^JBC0 M NI4^?X)0$\3\ ]J6_JN[=.AX< 'DIDMQYRL!CI2UP W1:RF- ?U=DZ&'Y#U M_,&L.+8-0ZNRZG-
HO$;4V2*(H[E&^_&U#?)A9P!EV# !_M?N>+ *+*3H:@% MI#3R5ZA'EL?0IG!O@ =0=,Q>XY"9\QWLYR7:3S?V9]QF(+C)BP,@U>*F%0+7 MW#\Y\-
>6J_HJ\)X5$CBHB0KVVRVR*X$2W.1BT1*<0)L M41NZE@_VZDE^4ES!>'"AJ%&?&,N!K\4>%6G-P$< M"LPXG\X^N\1=MSH15@Z#,'W \HK?
FQA2[@9!B8KO/C_UBF86U8&S69L%7Z-H MBW6]Q@B5;-B]DMS,7MK,7CYS??X,)-=?:\-99SK5#')37==U)F@V;\=CN-WE MB1^WK0G=$EH?

P8&Y6T2}DK>0M:F)MUJB.9)9[Y9,VENC_T$@.#D;&\P4SQZ2 M:ULK#,L8Q_+O.!KLX39G <@<2PWFFM\U56\,]5*V,59>XM+U%2/Q0 M(`PP-Q=IWM*

*H]#&"IC30KS>Z"FMXV8<#%!FP"]7*7V'BZOG@TSW5+5%3%F,F M:FA8=4?.5TP!"PNPPRW+J>#K^] 7R5K!RX$/>&>R55G%79VQ$&:]K59VHJ3@ M!.SN^BV0 0*_|*

<>RXEBDTEHBOA+/$2(5_-%]HJ4Z$[>-W*SM?+,,,D #5:W1 MZ QE'L-:I9?69=EV(0Z MX##06WHOC@,GO/@[X7'T'[T=%P<1Q9C136O']394NU>M.C<L-@7^V /"#10W MT_?*

*<:&5,B00P0+/>BE-I.S:)*NS!,>3I>P@Q<')\.*/UOA)%):MV*,14%;,# MD;?:,0M7C\(@QL:QC.%FA]N6-G!H4.;]!)HK|MV\OYFI<#3:.MQ)V)^^\&.MGS(B'&QA%$L+:-*

XVR$VS2VV\U[FXFX[#1N$1$_$P'[9,.W,/(K& V MTAM43[1>%#GK8.7_J9O\X=:[SV&!F#;%URS7M;9I&>7YAC(4AG N5C7;O+I: MSNE.I5+HYTP>E?+>CTXEB_GJM|

*[5^[FG_105E(Z0L+|$']Y#W\;I& M0.*LAFX)?FHY$P^>)#5;6*R6VU ?2P/*!5_H;*PY363.YL1X #,&15ZMU3,4' MKI%^"1?;X)G<+\?*

1QZ07WIS#WJI=!;1A8%9T:LX_((WFZOXW#Z@OR^CO)# M@O_C[:R6_(40C!20<@&]@<$77N_U9!)QJ11:=J>_\6!HUZ9'Y>S% M3486RM&/@:D./"@Z,+8E.1W,,-:NK6D6B6N46*

*,/@T*L)AYQ^%//X4N'8&.J MJZR+B" [LWXCI$)G")W@\-,1AU\<2<3$ZN,M=Y(1[H:X$[LV79L$>+2#P6RI M%-RIB#N;X([5@1Z7O(J.H'KJ/B#]-*&B0\JJR*=/,:U?=4#B=LJ6J[!JR<[+*

*MNRR H*NRY9JJ,+1T/4B_, F)?=?2'Q_SL$(W3CWEYRND%SP&2*/9:_$$QAH$ MNF)"@U=G/+@"1T1[KT/|!9TO^ZE?3 O\16]9"\>1ZN4^E^E8GD$_+% \$ M4,-*

*^A4>F7=KV:;6#E5LE6F7,%G2P3R/M0U+-\7YU?SZCYGZ[6_7:O6UGIQ%3 M@ANVPMZF14(;K>?F_]NIZ4NM6,V:O=],N-V*1461[I:<28 ;3AL8?(>(Y_8> M%L"?*

*N+8@8]9_Q_:55PD57JZI,,,W&ANV_!V#^76_Q-D>^/_L?6FJHBVIO?[M*XC:Y]S3'5=K,\G0!]D=@8KSC#C4%P(!%4%0!]=??S-1.!*NJ;4*K=P1N!|J M*X42'DG*

HY,12Q+Q0YBC+J6E+,P<7DPD<$/B@162+K]Z8HL916HH^:,0; MXYE!1RP7VDQ7 M[C[(HE-#A9E ?YN^2Y,$^PM\9?^_9_VO\.7O/+"&2BOK-=|MU@>O#2R ME?

V7_N!LA\!50L4,RF6LEU&:,,@2-TF75O+=)B,<-C9Z[_Y+?_%>&YBN4EJX M0<_N"QW+++!=+[;#,3%/6X9!&[X1?^)O^'<.LKDH5?!+VEIKB$:G9O-3G0Y# M_;!W=U8>?*

*>?]+\V:"\:D=!N7EO635TK6=6H9VZN&>O2%QP^K MP2,&,N!Z'S@>_/#$X94)RF\.\J9W1N2&DI?#<1;+_1U!0A-ZM,=*4 MLIC*DLMZF78_/Q_!H7M=>\FY0V.3*

*FUHK2>63;+KYKA8:2K48SG)9L5R[#F;#*T MYL.P-9]UIA4_WP1FM2\91*[Q4X[@WM1/ MO&0U#-RG+G+TR1.W1M"KQ0I6%H&WK|CNA<36%@)]__G"\ (3.-0[RIG:P.XI MU"U"_?=C*]J];F11UZWO.R*O=$D_QWH;VT?S]P2S&4V\-^:!!TC M!(_!?VY,0%*^H8'JN?9 M6TW&+BKF_/0>#-4/<"#]KIES%PON-E#NB8,/:\7 M;)96V)K-*

*5]K*9FT.R1]Z:R45,6D\!$_WK.!8\2S-/(S5$::/ ME7'RSX>1<0NMMMB]!+6V^BWVEA#;DFR4&MC[3H&@4V<4'S"[^B+L5KI7CMA7G.W'!U.^,:+6(W_F\F)OBYR*

*M>N,P\][MF+N2N^V%%[YBBV\'+E*HKU=FJM*2;KS1,,F,:!=K^.PA,8 MK,FK(!YS,S\=GB_.DJ^,L%Z&["6.Y!ND*>>[@O%!2+L\I'W]NJ7MJF; M#?,!SO=KD^">(/>+DZ'G3K$GW1&Y%*

*[JAN5M2AI*LZ_W:IQ]_ZMM.L:O$*QP M//C3P9^WN]?1)E/4.W SXF_^W75YX.Y^C77%CZ/DWY'N_9E@9BJW"PLF@#1] M& 2*Y4S;P,#<"I;.O(!S;VB)430G?.7VC8]6R8-*

*IWU{4S2F(DC;9;,2D5#/6 MPKM:A>-$DN)HCHKMSE:L=D6IV5FVM\]N/BUC9/]0<@-XPO.1"6F#]FYLBD3/ MZG;EN=&V9G*GU\PEBB*

*MJ#/(U*I:MDQ,YLWK"]_B"M5"Z+&PK@V[{Z1F.IC_M_LR-$>"&CID.9@8^]HTC>SG";WZQ)2WVXH=LKRFI06B6F>56B=(165'PZ4 M_3'0&&)(I5*,\7R+C+R; \|JPFI6OKI4(?/K.E-*

O%LCW;&R+ S3E-)'9;<#:W%H.(P2\NHN41G1]MW]0PLN7_[],9BS[_/&KBSW2-H M[I;G_^Q&_?M-#R"]@'TRU5XW2\^:-#S&+S42S%X9_&;7YLV7E[H1VF[9YZ[M@

QQ<@U[RZS%Z%3)SE>#5]\9T7EZ;YUQ=>-_^U6^OE$5]TUW,Q'KEC!M8RZI< M6C5WVY7O\$'NCY\]D7=?]OZ?F-N7#N_!PF#O]+ZC#?0%VN@93+"MKHJ[\U3; M8/K'CB(P/G9U-

\G7S+%JK4MZI[QLBS6^)L!?OLOX#9)<#1/$,3+QO=QHHF" MIC_?#%_S,B)48V#=ZH^%X9@Q.XCI/ MJHH&L .=0L_T=3-*_PW=#0.Q T3%O)'IF)OH]Y\?!,47 M=<4)$1G3P25>MFZE6TR8#]*

*(*7$9,:ON3&?$85 MOX&?=(8Y2-!U#Y[V%W?ZG8CH&\6B52_M3$)\DWA]U#/NH>+SD/QOJ^%*QZAZDX@:CV M6/9P$?Y20Z30!'.4B>.7U2$9\&/=:[M+YU%W* /3+]7R4U2-*

UKP%>!CR/QUJ.6913+3MOI42CK6J< MGC6(:GZ)%AAH@7$:RVNXP,SM.W/V9&DKYA:65#896DXVN5)Y)&96\DQ0Z'>N M+G@ZQ3/?;&&QZU>XB)AY

,SF3+4QB0VJ[,]B"M5"Z+&PK@V[{Z1F.IC_M_LR-$>"&CID.9@8^]HTC>SG";WZQ)2WVXH=LKRFI06B6F>56B=(165'PZ4 M_3'0&&)(I5,\7R+C+R; \|JPFI6OKI4(?/K.E-*

*W;"LNX+,&-.>#G=IUS16&8R4E66LJ2PK)6EI9L#$9.YIE MD@3WAY5#;/?*OO@HI1G'HP8,Z%-/C/_(@=6,X466G(B6-N 7=>>>;J(Z^_YAH M^L# MSP.3P4 MA["755G9(\I'2Y&,%OU*

*\R+(AY/M,]ZX%)(V_1OGC =L/7 M\,#K9Z'GAW#G-W Q4"+2\@CRQ^ G=*Y(O)&@<;^>;+}]0S;%4X22&A*T0N/L M4.%URE!4=3#@&)QEM,$^\<'#V=1V+N@-ZL)*7,\\?4328XFK+!7*

*<)LSY,,= MP1U.E_]R,Y.5Q(&09(H"'*EP-K5>UM*A5.%,D>DZ[>]$-GNKP0B4//6&Z'G. MIK}I:/P6_9P.7@0$!'[^S;ARY_^NDO^\[<_;_.NO!!MN;)D/%_M4"4]W1.&/ M9Y8?*

K9Q@Z"$8:"EP-2N!.2XV4SULH=JA 6-GL2C!V\6H2^H$Y7+]#GRHZ.HP",+#!&]QJ#-##X+L6 MF%Z-.P#+B(>19C^(YN5T)CU0+V?*

*>P'>#*P>,P/@?/@CUT8^KH_:1&,U>!Y>Y,]TTK#&F^_O&O2ST2T M%OQ!/FKW (_'%!,0*0@EZ+RX)NP/KN'P<-P?E23]+IP?F??R\B$G@>]M#V5!RDZ4(/0?R35D'?*

%=3!]+VEGAUIOEE.CCKMUXZ>]PW_M3R\!Z6OW1_%/EK'DQ;=MN!KFGNJU!@'#>9Z+-Y!<((&]I:@$ HFS#9'FN M V=S>XT98&9?8T4HX:A:M$>450-U>QI£&>,\/..Q--(*;6-K!32>@GS2,D:A MO0U]DI]MF_?\(_I/1E+DI.Y$,#:CV/D9C)W_%.K95OV>3 S_YZ>SQ*,NACV\ M(XU'++'Q*HL55^0+>+EKV'*;LY,,?14L<7AX#!'&7PBN1_GB?90 *=B-OB^*

*M@,F:!B@!F#A "H2&!R?EHY^'"9:*3//H'?PK#!|S=O [Q|E3T/YU GHCX'%@ MSH9U'6$CSUT&X_V?;X%?8D1UTXVAZ41G-Z.],B+)/|/GVH8_9GXYX6_[!|P MQXK=/P'X'[NR?*

ZCCOJ3I/(ZL!!/DGL=^+%#=1M?,!S$8S I_*7(S4>IO1\] MV05/&]KN7LRL',<*|!T3S-$IV30C^@5:1.1U1'T YX61ZZW/ M%$4(?44OLWO'(X>F'6[4FJW:67'N^670_" YZ2Q?*

*<6B$YP,8#_?F0P+X9T/@ M_Z%17UW%.'=G[9B[<5\|FBO#\Y4J^C_CM[@J0M"T4UW%_@]?B@P)AH5WVP M !3#*7'U9':ZF?S*.N=/*5K80[<<65=^<[*

*2X>7_W$!M[[^N6CZF6VM7L$ M\T6RH"Y%?!'"*4E_(^*:=RV"4\"D)T+|!5LB,%((CA"RMI&(9[5* PA\?DRDBD M!%,NXT8:8^AO50)0@VV^V2.IGEPO>I>]ABJ?*

*FN#5T'P=T#H73EN@IZ(I/+H. M4;7A0@$>JH>%_=UU8SX&C]N8^O'8K_W^R@_UZ<[*D]7_7WL'7RHN_]VM#Q>G MBT[?X*

*VXNDJ&V.ES<(<[OL3YH8%QH&H+-.63'C=O*YF,R]*2 MJ;I@&=G0K;MG9A:]_]_Y(-WN0'@&0A9H@6B9(P.?@iE=/K M'2HAZL:.N]AF)6>V2Y:L;.=BQ27S;K*8WSK1 |*

*M>/<8_S\WQ5KNR&9Z9#11.(H4U;#^8'Z/"*WL]*Q1<6DE96DZD6;#FICRZLV- MWP21($@B0;.I/2/M^^'WO3W_V787&^PCLX'^!.;9B,#4?R5+WPMV4^]8|C0P[M=C_EDZ-*

*YAW]^2_<0I^D>W?1GMKK>7D@)SU4D=_+[&WSR#_3J.ZKX6(I_\3K5 M7?-)]I9*0CZ9SZQ1]*/DM$>Z.?WM_7_/&[L0-4LL*H(?W9V9A'O, ,+S*R MS9&1W.Z*J$-0RU^JO537_CY/+3*

*U9A^W^.O>RJ++{;/>[&'Q_V0MYX*3"1 M-3@]Y_ZBOP_L-W7PL\!, NVD43M^RVAO590N%/OBDXGI=2=@.QXCI/ MJHH&L .=0L_T=3-*_PW=#0.Q T3%O)'IF)OH]Y\?!,47 M=<4)$1G3P25>MFZE6TR8#]*

*-!59.U!)3GH%^7R?5JK@WNQZC4, M7DJ)/=SJ>'\V;(N;>/1F6TA71)C+/E.OM<5:^X3WWKZ"P4\.5#C-\;2H-DG@ M%0"'YH:G;Y-$9^M^=Y3=P-8:S%7K FU3%&H -\;F*H ;T!0*)YD*

M4D>R1OZ)U'=V!!^(%:/H&8+|{M_-;HV5O34G^_01A_TE6I6YH[?T\]0E$T MWD^[COSP!0!?,M`D]WCT3I]GO\XC-"'G,M+&,]I)YIFGJ&X&!A3(K=7L:/$

*M35$X,9/:C"""2I%O1O$Q;8()S;1^B-]D*9Q/LP+'+P(O B\)P,OE54=L#"-0)LU M?2V,]G]0'5UP5'OMF[%IS'T,Q>0M5A5]0CX"[T]3DK!L4LR*8NXL=,4(Q^*"R_QV20*4NR0#9F)"N MRVW*

*%*VRV,9:1:E\RBR&D1S. MR] M#E81\V]';VL8K98RU_VU(IP&_%6:9F^]4&D"K?1VA7+"9EV MO850BE"*4'IZK5IV'G) 2JM^.Y0G(,N!J#IG[4869N,,;%7**;+EQUMB?*

9^R&Z6GP^@:14 MS->$-G13%0+G&,+]&T$/3[AD0#+X%Z6G^^=0#R4^]472V>;5U5PMA=&UBG]5VVGV,9UYM%Y^-]0L7V".0R62F/SXX.

MD"`KFVOD^X2Y@_QPX%QZJ;JK;=[A^]8I>@&WFVVJ7Q_)0?\AU^?Y[U]\IBCVH>Q;\U\A6RH@R3MN@#]%CPXK#O^[.]6,N=#]7IG^?ZMN__=!8WA6

*M]'./&C,')XV)SSL[S/*WU!^.,#F\/^6*/?H:=@0X/H\/#WU!X^#3]?##KOG*:.M]W\&^0T'0$]W0/FO6O&VDZ7W#7O]-M3-P9V_74!P%OCD[3W:>9>ZC-YQ'5!Q8S\3IR?;+T\8!$>?*

*X2$ZV_H6WLM3;. MN/K4^*^8Y;I/.YG767#XX)B31*SX >\7BEFA;.830L5P-*B5!#%MJ2 &84] M?OW"G*!54E'TIK=HJO],&AM&X&_ 0D<-=:@F^_G<&SR- MH7W*P<3C.@L@7-*

BB_]R0-Z\V@N-/8$LOI<2_3VK;7V&9#R?:Z\"5 *ZDJ'S, M,1_>&/5>^:;!#V%/[WRI+T@U!*B=$Y[CW)@^S!/=I2I=0S6FX;G M[\1P:!LH?!T 8#YV"<79C0S\YN2P$.1'[K{_)VQ4?XSEP-

KT2M8P?SB^C2:' MK[/R6KTM$FE!*@*#!DZ/!$O].2F:)9@=(A]9=I'C&@G]I6?DSSO X+?O[< M\OE7O;QCU^.EZ-_C_I7TQ6QDMDGC&VUDQXE2KG C>Y<%F^(9C[&XH3)@:$]A*

M5992!K0Z4-@!Q^'XD /SY9FW#]^^]1T=A)3DM%3,%H56_]"^YSOD^*]KR7TE ML<>UQ';5Q+,U_,+M_3]NH]Z#]T<48>;&,.3G\"E68 ;H#WCD47B\!+;-2?*

MIY\#S]"0(T[9U]QO\G3R?<^5'3L XP-'=*DJI)9 M%:?H/8!WB=@U9:A9>F>:&8S$.IV1-JE?C;>7_=R 7-D8$SN5'7 MSTRKA>%" "4/GBD3N2R7SL@5G,GWRT-*

*F(U>5M;!0"QZ3!2($VTA-YKBO$#; MJW ;,EE>4.C#DF;2Z=397-SUS15AKTA-ZVK+B M3(2FPAR67# N62UR5$FN2[@9PT'+C>7"GM8LE_)43X>Y@DKKRO41 L*GIP1*

M%,ZP9"/9:1GI/.N(Y)2K]CTV--2NH/"")1DE.5"HDNKC9290,C/7{(.3I4+-@ MAT5S@W:U5R+\NC47!QR]F:^[V=P27H-T4)08YS8-,C'3Q'RE9K0TB[U;+T%1 M\K!H.R_2_-RA9H4/2(

MFV&'N]_/JQG6GN)6> 7,^8B<$4Q,IO;71%61C74PJYD^K,"10=5K MG&P-^/;.(GMI1Z_-ET5Q".!T9%1KO;SD!W:5QAGM3E_9>'NQ +9/'!G6')Y)*

*M5G!68F4IMUP9D1'1*SWPU'/C6FHW%D5M>9>QC 93RDRH:C FF@IQ9&"K^3Y/ M>5)O)N=G&TIO+#VI7@7@.S*PC?:[OS2TC'>KIB8I,Y0:V)Q&10^@(O'+43F9 M8TF$X131*

M_]1B+OK>LAX5/:AKW=Q4FSPNU\1,Q?3]:K8ZV/27"GG$LKK#L5?G6,X1DYMK MZ3/M;JN>!D\]8EGB5."9"]&8>)))8T2X^J M@EY,5170645GU>E@DYFU*[GTI5A MD1.:]CK$S(?

>3$T5LAU#!$\]8D?@ M,ZLNJ,TDKO9ZPTZ>%5;C$AB;(W9$NMW,6! GO"7AMB;EJX-'>=F$10] 5V!5 M2H:[)$>R"N8K99[HS4H= 1;=@^ZJXN^>GH8A;RGZ"P.Z=K[EDI'7A?

*6S7)P@(M8 V:,GX;VE^LQ=\24+!T<#\U<"\\\#\]PIREW4'IYX. M.*LK>DD]\'K" .'U_ MI\#O-M6'PVA3/0.FP,,%+*&]M@2B -+N"K^^^B!RI@3(O=:C[QT@?!VP___MO;!^.1SL /L1]_?*

J7IAG&XQ14%|/6GNX4&ZB.Y5^"%Q]#PWU-]#U_F__K=#/45V>.NMX[^-%:BED_-4#6JF6.B8 M00O&H\/4A(H4J(ZN>KHB2UE%ZJCY9B]LRWAFT!'+A3;3E;NCFWW>O^A;@[_4*

*MAPH/0U3@BD6QR]?>RI@+O*469Z7]?:#6YF,S!M,-59RJMO^?FR1U@VW54__G MQEP%OYQPJKO{!N\WF*-.08>$?G^DJK-?$%*"HV=#(PK,MKY3Z,,]2 UYQ*, SSO_]^VNS33;.Q*

*>87N M]-/R#4; Y@2)(Q#@^A(:INM5O3[C0E&GC%QD^MUH-CHS3M=3L':>Y39S MO#Y.LW12+[.4*8PP9FY^$VR'QXD7<'H5'\]Z;F-#4"$?B@UZE&O5A(M_ MPP^2 T/U0(6*

*\Q"E*8J.O9_6D8A9AWR5;W&D&[Y0#/H[*>'/J^.O;GX, ^/%L M-]L?ICF(>@F_.@@WXFLF9Q%W*]Z2>*YH4.L94=":ZBKR85C@Q!#<^9R8.)/" ME_DU,<3(U'$<=7@JYL?*

*XHXGPOU!HZHL/ADV?38"EZ6@L+,K"\ML[T$' \-M)Y+C$PSU$D=JLDUA=>T36ZJ4Z>$@" &0A@-I&B^&L7=. W M0;]'(V$)DDY=B9*S?47168#N@]D\ M,=_00L\,3//L=:&:-LQ9D*

3#D/1!#V$_;H2<=<|,S@:D!-E1-#P,]&!#D)S#$" MF/%,M6UW5W@ 3-F:9ZAFP%FN[YO1%EQ_^OKC0I_A^:.=-0:!=-|=PKXW,PA,8])(TMP?@,$H(OJ4NCY-\YMH&4BT0?

*M_FT\BD)/K'Q3I14RO)CF7>9=3RK+RNK-VFPD&GGN"I;N02,2\3N C$3,& M_OG) 5WALNVPVG)*5MT.Q\%=3NG0)0AHZ@S5O(O03HJQ U=Y>N/'CJS\SQ M:R%O?E\I*

NF7U^'C;&'\0(JY1IE8@BOLE9MHMWF_Z"(U2](A?=.BZ(&=I) MS^?NM#63FX CH-$)E+<=4F8^]#] KR0L>("\X?B+_,C)E>HI&]^@O>[FA4Y M2C/50V+.A.[)D)AS@8I.#IH0F1"8$)*

*<21.,1TBIM=$UL4@5%G/9\E>"[AG67 M%6!2?NC9$ F*H)!<^-4(LLP; M('L5@LS>]V@9X+L+X][S:)W/\8A9#R!I!DDSU^>O[/#\$OLU"TD]/Q#<,3YO*

*MY1OV>,.:+^3"Z&@@X+'R"H8_M12,EYMLP HH;NPA'YPU(5_UZ.F_HQ95%EL*T MX BUNDE%2&@-D)9[% <&D?B MR04C_+K%$SA@!/G7R0=CYAI& /_;T.GS++:!.;|!0%=.*

*<#@7TPWI=Z%.\K*Z[6 MZX]+-7$]F.M>D9AVA$WSYC?!)2CB<*$%-9<_W6EP'^@;@YCT&/1L>;DHSY>M M]-J2&DUV38EC1E='8-*

(@$X!%C_;L'ZX(.&FL=,P0BU0NI')=D8=YA$K^1!K" M$/SW.,|<\4.[Y6IA)G$31F:2YCH/ULV+=3:ZKAKNXB4X&'?-OQ1^@(2QJR<1 M)(Q=G)]Q&G(H:5T-BD";RZOF5)^D F6HlP*

R2$Z6LGC]03W8OSBYEI#<^-8 MFM*1APXGS),O=TP>SC'3E1W;#*#!HI3W6*P9Q_0T M;F*]V<;BB.(I1$0G);+F>VF0D29RPG&Q+L$M2N$!I7+.A=F'_R3MBNFLLV

M@X_,E%S?3'U:+)"9A-Q?!EMG"EGHI<=U5:(L9U[O/>P73EZO.R 0>W&E=CIBU M&66_BK7?\CT?:.<4;T!_5|Q%M [,X5OP?2/P_^#,=&[>,)H-FW6)&Z]WIRR1?

MNLL#5MRF,$_P/#HSA@09),C$U@EZ-^"MGCJI^ZH FXV@W-K9)]HAX!'N;_ M3/#$=1T B[*1^]%Q.-W8G82'.Z+- M3VSFVJ86G:-'BLSE+MF0(G.!;@Q$K;0';0=BMCZL)@6\R@!0FQ$L9>AS;2@=23=83+T#4R-'#C@BK3J,LRX-^5D("S'5X+6O63:D\Z+**H?!&\.KZ4/.W2[(CS#>14[=S+MY?&X,ZW2C M.FHN0K RPSBH!W>649EAI.]@)AK*

M:[.'I3'[@7'.MU_V>8:D!BZD4DME6KY(T.!SB9(H4UR">_%>2Z2W7*4D=X2([_B:!8AZ)5NN M7?/R"}_K*:,'CEK9H"Q B#)O@.A5R"Kl:&3,NP!6HCN)MW6!L>#N=!4DK9U!\ M??*

*4EU(/]IC]++U_=3S%@RK/Y,GL]>'1$TM'KD >V^^^7'HF.DI.#9G,?@8;CE,HTC!E$YY6^7)WY:LQ\MU8K8@IE:*0+E:*[.(H84(MBTD%H246ZI6LV)*B MA%'L/YC8E(OM(E)\OL^^^5/.?*

UB677SF0:1K7-%ZOG$,RKFZZ9(6_=M7-MU%$W.^LP.V4^U\&ANJ!FNQ/2-%X%+W>$^XXA(&_ OX9K[S>XN)PBI_G&UHM M}.25CW=;C\'_6YJB0L%\N]POJ/ .W(HUZH!+B2*

*ME2G8=W.UTVR-)A% F2U R02;NOH5>0D,(+PJ{(2ZD.FH@:&#OAX:GA<%8]Q[M#KHQ,)P@|$Y]X#9FW8&6YZ??&(W?TOO2W8XM:*5'F*VY@7&,Y((-47,6Y1R#!",.0.1GF*N*W.*

(J-1A&;#,K!>]7D+'3RI0#7F,P2R X\%64I:5(<\[MW;L>M5V->B/5D)OD)!1-E.&2C#\2VD=D02"((T$DT!U.-Z .;XJU5@[9R3E M6)'INA;3

*YXA;JU)+++Q62V=U9PIP8&8Y4&@18)'Z=8,_@(<3,$;I/W3%3U\U@[+/{]I3 >46AQ;&1RW!YE^KVAU1PH575(MS'%\L6=,4A-GGHK3D-O/5L$$H];Z;-<JG5'V,-C*33]L_6&;Q;IO+*

<2J;K%NU-M);2-R'UB$B1S+2GT"'+VD$//?Y0W(.KP92]!\V0-.0'G?A=^HKV|K#,CL?/<@-M_V\4AOL)ODQL^B'F.A_%B$%W0WCW11Q8\+|<^40/2@J;'@!0_(RFQX.AO8LB9

M!];JDW8]+]?M;K'JN9.<6@=K.7:,]3C%D F/N.U47$FB?B*0%=*&6\1@+XG M97Q*?N2W@ZDYKU+=5PLR.*;Z]9=^[Z;#\&[&.JOY0=6O5HMB'POW+C3ST#?*

G0UH9N+_,_@GWLWPS94#\Z\XVV<_N]\U-/;_Y_WE<]0=0Q"?.TFY?M2F\?X*!G-5B.C.?_U4]J M0_#:7ZJ]5-?^KHTL?WNOD/ZZG\6H]?C?2*4J6_QA[!##OCH">GZBKYJ+!V5D#2 M-*

*H;!K]W7]H]%$_G]AZX?Q;'^\@Q;A:=/X=.?/#<:EL"=_2*)6[BLGH)?=PVC MB5LV=::!>@8#ZA$,5&SL0?_@7^UZYBBZ7SW'VZNG6W2'D*X"R$KBNGU!#FR> MLM"f0/0B?*+Q3H*Q?*

7C|;KP?/GOJ.?CO_TC<'RT'[$|O\P,OKFSV>6\P.#'_WA\?M;42/"2E$U?: /U8&BL8.AOO,\]0SH%*>P++*F2FLH0ND[> M;$?G-"/SV"H&P.=*

*I;3Y,"_U;08IEZ]?63>M2RF'2GI6*V*+3ZTI?BEFA;.8E=K@WZI8-TOT7+$&'B(]7]2^TIBCVN)/503]'>>P;4S/ MB(3WUO(0+,\A_*/H8,'8#7VP]/ 3F+'2#, 0P/??ZGN1TC?IY M\0S-*

*"ATUU,%"43]#=?]Z&M_!E1WP*D,RNF+@'*70%$TH_$!CE!1!IBA&'=]MR>V,7-VOG'H6W@B78YR@D(?/3&DBM)2AY\$Q7Y/M"]]N;6\F,L>)]:G:<20D*=?C,%C,:='0KPXAE56 6@B":*

*M^398"RJH@W]FIO2]_=H2PV+O+[8>*G,N@E*'KR|<=-%YN]=?9KB]TO0QK\IM*RM9[^A*4/&@\1=]55I00EW(X'ZP"-L^D MS6H3E#QLO#>VVLWTTFZ*3%@O!IEYU|Q4E@HV*2--*

*RB[A?RH*787>8J9#_)Z MLB@HW&\)E)5KB23'5//\]635TU*Y9N"""PA\.6TI,X:E1<'L>Y/ZJ"!+LR6P M9?RP;&-@K3OK3IV5)=GN]5:4U^!%8,S$85')I.IW,W\RMM:&/2X-6I8_:XR@*

*M_G%0-.^7/3;E[E>WFK'*ZT1AMOJ1{'BE^14,IEYN:9%.RU@-E+M!RIDXG05'Z ML*AFS[5Y<9D!9<2VY@SK_FAC-*

Q7BB$DIF30KC%.VBI>5;L9384\,ES0B%/;^[8B4@[W)&&#]J^6()BU('S4JEF4RR M5!F+!IX?K/)9BJ8X*E'!E:U&=CVRW9U0\!6#6\V4=)6>=;7*KU>?BI-H]M$#XKRBS5;;ZQG

*M@1CB\WXEV4+P2*56M7Z M\K2:\3;=2KK;%D9PA^&@:;$^N5^I^:;6)9>9YJ2/A =)>@LZ@C \MR6;G2$4H MAG*NJW?6X^FZ$24;.*1+I59+U|)I133M?OO.;/ 5QQ'@>;Z#HDO-*

E+R)P+JQ MN540RM-^BNNWH(C|PPIT|66SE=[PLKH1V=Z@R#V'L68'10M!UVIP=3Y.U$R M A,B*LX%@Q#@)NAMM+E=#7ED(F3G4W0[4Y@X\1,F8D;4*

*MP"&SO&@FHT"1 W(W&IW&0%.Z%5GU;/W;.A8ZF4TU -Y]VI:(ZG5G;Y83Q'R M8IHK-(5,]-1+#>B^O+.O.XRE:-FO<78TS..=31/*K(=<3'=]\Y6](N5PDQGP*

M9'U4RS&@!D=,\=$&;U_AY:SK)B=/*:,QHU<^-0:8 I MI[-4Z"/&75|!$X|K:A/9S*VKUL:NMX>R (L>=($[,:=<3L\E17*H^IFVMAG7 MAU'1@RZP0\FFAI:*
*(X_F11O2U9HE=R5$%#KI@P.@YQAZ&&:N<6LQGJ[&^(*9- M6/2P"XP"7UCP8J& EY?]:JO:9.ME,'71#TB,=/1[16:[6:*YMJW.?,/7_H?'-M7C 4,';B!5P(:)OE_Y/5LQH&*
[M.E<_3)D^7NX6KW4**O'W%=B\DMF[WVP(J M*.*6?O$,V*.5^*/GN^'"90]M=[KWX_>|)N-WT:ZL_P5R9K^H^.QWNR1I>'?BN M'0,/U_"!O#7Y%|+)[M^_W*.D7PQ61>/R->-
"W',&I=8C@MY2V%H8.{W.(#(MT 03PW%!1;3<4%$%L^!0406SW%!1!;3<2%0?S0B MB,:EKJ;EG4? 7E4LOZP3^'=TPEFUP4OJ E&_0'_>;Z?QOV!'/(9X[
M <]!X9'W]^/A3W<5(3(\#QE>F7%<%64>!/%>:IX?RK_7(X%@=UT.]D*?/1523CUKQ L8;^B&4_M><08/@LL;I4A>| M!32/H'D$@>>RYT'8H^7X-!*[!9@_6_OVPHF*JSI^
JZ9[!"^&!L;QBEN%XWU_MILIUR',O$=E)$KV?74%[#?AGS]F>#3T5/D=A%6)[T4/;??3K@\FX5N"MK;HL M:055K#A^9B8)*\[@OE\;?M6D8>HZ>.T#DR'fPQN0D32((T
O:N%X1&@*85AI'6F//K3N#J<|ZJY M168Q:WPRH)F4,2EL.K)OE:E164H7!I-E$>:-,A'_M62:1PB05; 3HDYP1OCX\/YN@TWS+|C1MO&S5 V\FICLAM=I_ZD#^&9I1?9 M<;^:-
O#DC$^,>5=>.AV(9X*\^@T^ %,)AO:*$7 M73IUH7NJ%(Z5Q,4 'q MX*&TX_CWPC?:*OD:TR1113DV'_:P;C>C V/(!UPU/M MPDYO3D,H'U4M)D4&UVK0KM#R=LHI1K2Y*D^E2X:#
<0B=HXHPKJ=B@(28>46SZ M [*#M:DM'V6'#=MRIK5"!RMCO4F8 ?^YC=!)2B:0_2 Z.&S3FO\)W;X M3('EH^Q@.]U@LEZ,IY,)Y7LE,4H-\0[T':"TPB9XXB7!]11B6'*%2AK3S84)
MS%Y'P2M(349;3O'748Z0FZ O(D7T",=E[B;3=EBMNI;4KC-5WF66 =;WY M3=(H5 5M,"%*N'CQY'V4T)S36=[I27FYG&;I>7+D=5*C)]@K/%QSSJ-RB!(0
M)7Q+2O=Q>1]E)!+M@N-!M,96'G5I03=L<5&IA-8*\P"!> M0+R >,$R9G&,Y@56H-+M/KNP9-/OJK1^5[3831/R G_5FZ90PA+$"Z>70Q M MG%D;^6M;6*7+*I6@(%DB
I&&T1Q4@!.9+J;4IQ6PJLSPQ8#¥=TA/!:4I;P6F)I M;4D+RQE(Q+3?&P_,B("Z"44E:/(E,1CM#R$^0'P0.\WDK_A #*?\(EMJ]N1, M(6^TI!XB.;F+^ >N2$3'$L:@\=\<$E:25_Q0?
4NLUH9 O7<#4K&;S5*=`K M0L0'_,UOGDVD6.0?(#Y \2.7HY"\%1V,>\;=*HO?M>4UT94Z*098>EF = #U M$9Y.$/25!(]LWW!_K::QFAF.?\)[-6-#9-=X9/"S_98O9*4_M.W$-_S%QEIC
M,NTBVT6VBVP7V2ZR762]%Y(G]F=O@]WWR +1IB40()$&K>--2W*ZO-MJW@](CVDV=6ROJ#2KFBPWJ9L3C\G4.F.LVD:G-!E5\.FC61_E0W)!W(\@!#,RISN.(Q '(ZXX,W)USD@
M235=*3/3[_#UE*4&9IU:]M81!_#1?=._^U+.=$0"B 30CF2\=R1?YX"]9SF+ MAMUE<:-,S,WPBJ8PK8@#X#8DP21HI[4[I"]H&W(K8T@A/#M@.FI@Z*!W!P':MAKP$23'^/?
#E.OIURQF/<5MS P/>NILU!H83A-[1Q!Q>2*;838$:XD8QM%S; M;HN3H: 0-!0Y./Z,N7IB X.8N#&QZ0!$"U>G<:+R;%K)%VJ#4NZQKA[:.&&%[)5>60LY^%0AY-V\T.L5)-_-$G-
K36[)%*;W)VRMV"7D! MRB. &+C37RL9%)EO*YB4P'B!'N8_U4V&AN?!RSH?SK?K]HV((D0^613^+GD_MCN\\>H]%)83A0@E$ZC(V?PID"B[\(P MQ8T4(A5=KW#.R^?BS"$Q\;?
BARG$*+%AE$]5<[|!:*8Y4UFUVOH,#T5-6$DN MU2[8$:/ VQD(M'&-& 4Q2KPB9Y2N$H'30H?S$;/$)U0&$#6CY4P1UV;+9D67Y"8DE.AN"/*E MS*@7%%=S/-
WA|I0_B]Y!V5U1UN>+D72.L-B(&$25).Y2\K39SN;)BE$J=P6% M8*+K(/!$BCFC>A,;U,?%#4(<\!TYX%-%F",<4.+G_L#KC;IBF6_5G:Y!S0AY M!#D !LTD\';*N(@"$ 5\9PKX"M7DV
Y.I=?BPSM*PZ?U<1DW<IE)KA"Y 2S- M;PI/X/A+QP004R0R .0!<]7)+.<80"VDE.#5]=NC;<)XJMD"#)<76UA!00'17B M$RQ_^J-"<0F&V:D<-2-XT#C0+0(IH#"0Z"!UI;6.;BW7':P# 1ZC-
Q'OB2I=T M&[@4LDZQL)2-[A)0&[N-3TEP3 IM_\1K^P>QP+6PP.>H&V]@ 65CYAFF5IG* M*H^:7,9@:"X5L0",*.$3W#G7.(@%$ M\2Q,X5('C#2PPQ!M)K5 N5F63:BI: M3?K.*?D1"|
X$#;18E!P&6*!SPOU^%XD\#D2QQM(8(X'F<9=OS7 \XT@')Z MQ;%+"9 $H-;\T@F*/OW!GR\TXX;G0@B#$06]B?WP#%!=7[4Q=_@3TSQ#-P/, M=GW_A(=[8D-K2,5%.SG7(WK<
SGG>A57=2]&ZAN"HT=Q:Y4(PD?H<D%(;{ M-@NB.2Q7EN59PQM41PK!14$>"9(^H_P1&R*(BW^#=.$[TL)Y59"/T4+97+>D MIKG{:8#*445EL7T*=SI-Q:3PI"I$'P4
MC@)\+!)'6U!H"PIM1%^>$//7W*!6S*Q,2\S42]:32353:JYKO "Y81ND0E H M5 UQ ^*&"]1C_IH;4C(A4#95:8EU-EV71HH\OH,I3/AM"I,$]V* /N(&Q TH M="6>FLQ?
4\.TI@I;XF1=DT.ZG%TNR#PK;JEA%]#"I%[2;2\NH*7F.I\DF%)H M=.424G3'42V)D[C\AO:?NA?0WDO,,'!JKSY.IOW4A*_-=I&U(FN!'&M%3/OI
MWD:\S/OCSL9E;^1NK[{JZ:#@96B#]92F#O$;+"\0CNSWT@A03NSAS(*"B"-M/-UD%V<8Q&3^BQ6)fA*""E\'^>+M=E>,>C3QH_W"B]XO?.\%I.U@V)@MFH2<1?[='D36G8Y
MH@"X-9C"KV1?\-&;_@<,LOX)E',&/ 1 QGQ#"SITS,-Y'LN0[2C.$;%=>5AU%L%:K*?TZ4#@FTN..B2\YU5?]XQ4B^,,A-;?27B?+=FB)H)M?N+)M=A$F%'4%&@%K'
MD9/M/Z^/$! .%?$I*N#*OXYVNP&HRJGFF5+5$8+5NF8J<@6VI]=9$KD"-MB <^AP>^BR?P*8K'1SV!]%VU;I$]6<;55)-PM0.3!N#0N"A8)PQ%Q[VQX8&.HK^G21>%/#PU4*)
fP5*PW/U4 OJ MW@Z8PLKTE8$YM96TZEC;#T&?[%-R5(WIP/"4ZJA$:$UV&(CU',=0?46E)_,/ M\VG+6!A,..0\=YH!U8>M[YK!.!/Z8% -3UQI=@A'1H#I*GQ#;ZNK(^S:,Q6I M>KK;
[5OEBM,F:\^~+7V M%?,*8A+$)&?7;SL),.9T5$YHKBDAN]W6QEC,!L/)NOG%3)+9E=SRPHUW.B) M[?:<+!08/_)08 !,@F/)>\+=MG+D$^2@H!.9S!,&/$\MDNJ'I&8,K7EI7NKK
MG{2XE<3"'^=9?$|>E039G',KNTY-9'OKHFR%99^:=?YX@)K8(-1YN\'Z)&& M!$_-G%9B@U"7J-R'D>)Z%N0XJ<$SN0 #@%9YMSIU/1AUA"_ZGK!2!T9D%^W
MS'K/LL_*1)EA!.%'!%![]_6I8Y M<3C,W\)[5F)"1[7:I)@?-)G.,>52]D(WLS-;YHZXU(H-O!&@$; CD[TR]\" M.ET1>VIK6+VS5(TISL>=G*.OFQ#04;@+D3KC 9_80!K-V"?6+;X3OL\;M?
*W M^%ZH8G.5+G8*EFG+PZS=P!E#EO -108B05,0N>37$+$RH&*=Y=E=LP#&WN06 MAA],#0=1.J!8 .CXXP@BT[$!7L}>/C#C@AR8"!>"A0T
M[.!G!*5>6Y0LL9071!8W:H)"IJ)+&5*'6\ZG.S(09P*)B7.5+SI!.] 7(0K\ M+5,\)XBQ(!PU#+&;%"5-;*?ELMTK5I:0(.'9(O*;7LN &.$;,,(G.@IGE5W.
MYC58M86K%)O#B9@LT@$Y5&,MG7K]WY>)"1;+0G?N+,1T=18>ROP ME^@E\;TZ^.JB2R)@;Z^H.<)QA76U,"/\#"],1PN"[2R;=QVX%/5$I2,I!NU$ M(8(X_3H)@?
^38D|>!G|&'9>T), ^EQ+!5RY"%A6*QL@#'!"R5<09$E".X(I(<@ MD;P-[D)K&6$]99EM>,ZBW*1TFJU".X)6,X09]1"8P-W-~=_MM"!L/!)4ZD
M8[^A958="Q_,QD7;#50;F;3RZ4/;S&>$08<3"K@J3KWJ9!7(MA(NEPK)1B$B"9;^IGO M<7&%8L40U[TC?&7BQOOKY9'?*VFK7-X5]&Y88-F\YUBA'XF2BV9.N/IN#BC M'^$=X?
W2U(VWX'TYPH?94J[4QN?E9, IW;Z[ANL<%FH<3(+DSYA5/LYX1[,] M"NJX:'GC+> 7,LD]GJ0,%U?54EBN$FFYDVQ"\$.1@TY0^$LYR"XH9&/[AD==
M@AFKF>'XQB\4L7$-1P_63Z//Q SNL'|6NW!BIZV?S/;1=:*K/5RK!4QI?4D M&7BGZ5[V9N7NI@?55CUS=^F#.9W9[MHPL(:A&$,S0'<_?"_% NU87ME.944= MN}{@Z"W#5@-#%[?
+IF,GVR7UKH$'-B]+5JIEYJO9.9,5%)*'VY9\(O5BQ 82 M,K\?3:!MC O:MGPS!D(6*M?:,,E?%@,:PZP0A2 -RIQ!,DAS8O$>H1 MZB]B_+-J&]4J4:NWFZ,1%.9KO#I77X]3T83/SR5SB=
(^HSI >,,>C3SHRW, MB]|"?#,%Y+OXU!RW|8W(M+5,]3P6^MIT"2D]F-29)G7@I:O*'-S-W9;M,!Z MTV9O$##9A9:+@:A(_HTH1&U3'O#&Y%B_DF^'WS ? 7\9OO?DC/4G:VV< -,]68
M;?R!4ET+L#+P!'B"H,YX:6-L\(L0BQ ;'Z'@%<0NYGQZ%/:UHKA>\Z+IEW Z MY$:P,E& ,|VCE"T(OY>TKW]EB_Q7X.MUQ*;G<@M'7.-**ABV5W,O'<$7+NT9 M,.->^]T
6350L9GG;H;O@_>B:(.OU;B:(8K4P>*SK8H>&';T.8.&-+16G!T MB/&/<2/T& S.UE\3!R>-$&VN>|<M(.\APY1P-YXGDPVN*N3.E7J-SOE^L1N0D{3FJ$+ IV0"2 2. B-(P/DP"?
M#HNI_MVR(S)M+V_+>.UN*2PA"? WOU,)BCVCNA%G$D!^ 8HNA9Y,,,0)<5 M?ZS1J8DX|SO)9FIZ5US5(!=@>Z.;2UU7*$24AG]WFAL%0'R'C)LH_?XU2R01 MH\!E.GCAQ
<[*+O)4BHMUM-+94"X_(32@>]#;F,I*/([],7&Q=&)+UV@[-R7 M*HV\G0K2"G=G#I8+$T^F]W=UA6%[B]H J8#94@'W#:@ @1^!_WHDD;>#/SLS MN4;@5]9X:-",5-
],]^U\!-[YC>;P<$Q^[D!Z!$_5N]+GLH-%_IBV_]3:2)QEWS@)O3&FPIC$E2 * M_8*_W]F3X%+=@-!*;=D2:>ZQFB&5QM!P)Y4%&/")/#ONJ,<%L]=@CZXOUQ HG!?<+/
G_FC=S=;+K5N=66%E6#5FZR[@Z[1A/S!1/R1(KYI"A[$&(@Q8L08 MGWWWP)\98\D3=TF;Y'%[8S)P*I-YGY.@(S!W_RFN0210]DD[D,<1G_ 61!]? M<'O!G^DCD]Q4N@R=$S=N+.]R
$;&* ? M#7@F"'(!&%KPZ^YV1BQ05\;I,I[&AA#1D45TY#@^.\V >IA. M"/JS/C.V\?#3$42WY=H0DN(]\%0P?9B.ZJV+@3'U <7!%GBN;8.O%G=L=RS. M9>-
WL[6RTI+*M;8@RYW6=.80%8J$N@R7((GO<.,]\3#PB1 <720?G/L+T/0P MYBH#T1MW1'QMXJ6YN>)&LBE .F!@HF.2/>.:,;&A T0 B #B(W9\+@&$A:SP
M_]E[FTR95E:5M^/OS*X@^^WYCG[AE;28!UMVW.BD#%>4;\1>/2P'U%JQH[=MEUB5E==569E961VITV79_F"$9S;4ENXVU)-PH*G1 K!-ML3M@ & 0@)(F"75>G)<,"OH4D[0!O]2K-
FVT5M(RU]Y&]D#H!<$R*3S]NT. MUYWULON&UND}(4GV%@/_,(@O)8ACS^B"";AS[Q[.[BY[.E0Z)9>CB#$[J?*Y M-J;F;&IE3'-M 4_O2ZZ"K!808P(DS_"H_$;L(G%U-
LP5XT+.QP/(A0Y\+F4+0$^;U M)@;O23%$ /KO@OTG/@WT ?IKF:PLKQ=,1<=RV+!C^$K-GI9#I),A^DD<9*@ MO .\7XW'XR.\\WBAOK;K/997!MEE?P"[*P6-5OO,PR^42A&9$X98$@-
XL-R? M#?Z7'V6BT'_BHS@?H+_85ZLK8^R5>;Y9\\<]9"{)5K3:1_DG: K!?G?N|Q;R M3UC1-H/O\=D*JFER0^,XCDE,+!H0_'@ M>_!X '@ > !X
'B2!YX;QLX5!9QWUX=D14>3(.6]_1L(0M_"0:DC>IVOR*V4 MUU:,K$1.14B7':$;,S)?TKJP+HZURK+;\3TC{!\YCHQP;7TZ#=I*387=C%" MXY.+"7ER,4DP7%A0M?R ;5*!L8M.FRM)]
6<#L)R(_T/;B7 7-]<+\"W"^\ M@$\)7%MHUO4"7K)93I@.E84HK R+'B%+1K-]>V$ +@ N-<%W_&\0=|91RMN&-+|\=LI! %P 7#O$+=2<SL> K<,8C$-UOH<
MI6/>H#=MC7/H*AOA-@S&HC^HWY4&N>Y0[&Y#WU="5;!D2 RZ+JK*J^\ UF> MZX3AJ]!+(#1[/SX^)Q ,;+X!\@>T> M0$RR% M$7@JC1R_G.)E8$]^:!/O=QV!#F;A1?\Y"
R!AXN1>X.1+X.2QGT@$W\^*NH!, M0'0$X +@ N "X +@ N "X"(1H?B+P>(68M5YS?#"4/7IT\^!HRGOGJ9CED:Y M;B_3%>:MJX%\P*-4FGMNMJP./,3;]-9K<8;VUUU?(-#39ZX#$S
/WO?FSYKR M_C[F76]^[#3]UE176'&8=Q6DQY$1YD^>]XP#S!_)YBWBH.,137T MGJZ1U2;ES@;CQ4(-,7_R?'F ^,O\/(#\V1/MWX?\4&P41H14OZ>J6+;:+>
{JTRL$TZ1RC\549T4B MI;J&CAF!P,Z5(^P#;!K=B^1)[!%!-+8ELJ6RG=7V^S:N6O0206{8/L7VF M3'> ;8#MJ\/V!1/6OX!MKVL V|>"[;N#@ M|B4RS|\ [4HN@S5$3==837)PIXH-
U2P3F>1?RSW_QO7'AG*"U(Z9Y{C:9/-2 M;=[%)/JDR4_7"2*?A^D%NIZ@SDI*H,/V;_KZT@P7E\%5TB:,8NFX*FBF:DB8:4(G5YD'7^3\N+!#@DZ4ST:]^A.6 1 WY M)!K5CZRM'G\&/QX?
!F:(?4/7TC!CQ\!IZX$>1_3I*W]5KIR,?5YXF?B;<]-M_W\ON_ZLD?"^7.C^%HX78YKNI(I%JXVJP&-;$758G 1?^U,T?"C[,=(99XO M^/CY=)%'*0(17[@Z?^!7KP.A1&3Y%QM!PM MI-
2?MF($2\=*9_^ZKG1M+C6XB>&_@C]HO/@U_W "/0'E3[11+TQ'O#G>?F/-M"$WM<+7!5[>9.PBM\'6P7@3KF/%*O?=O/?SJANL%9$U"KG!#2GC25?&8T/HL M!?P)1+^%3S?
<#"WSU^_G^_G-U\K2FS^=W\,EFKI[[%]+\0%GWRWV\TXXV*M/5M43PH6OO7.XQ]U18Q. 4'*B!0V3B."DL9D@<< 56: Q?"Q@%(Y(DIS.2(CX ML)N=\ZP]XU??U[=\WYEF6&N6?_//^/
@OM=NURSTX*81A[B^"Q7SI>9SC#\ M4#25NW'GFHT\V^#8?/"":],*>:,+YKEN\+/.-KIAE[V$GKL)-0O0OJ-!NW*/A4Y@G3K_M/L.R^N<]]DS1DX/MC7R"[K{?ET^2TQ{)R$2AY8D<;,
F}$,D*+0GT>$(@$"$=H M&B,SA"+A>W46'Q@IE"ZS;14(FW++,VES;(+MS#78=(;X)E.?X4T& $3L+?Z9=4^<==6"U^2HS M:DC;@J ,1V'+]-N68Y1O2UY^]B'-
)3*.H<8TE^VH0<&E/.^L2NQEN-MZFF^:7C+!'Y9 47?-A7;TG98K8L>2YINW9Q@PE8OMH6T@+QM6;$9 ZUOBAK?-MY.8MMS=%6U26*%&AD33?
M;JBM1&YUJCO+>8F5DN';,.#6DD$!M2>\GANBAS MV;1C;CEU&7Y[;$ABHZ3Y6*,K(^+6%8D\-L1&7-@R/J1FF>L,%"G3Y;G!MNJ, M,K)[?($= MD+PJT/&6MK8F[%)@G.E]=+H-
O61EV0FV6G'G<'E-/$^UL29/.M66FR/=»;;?% M""@2;|KA6L-U9Z,.]YDSHP[1'HQS/EATYCP.>ZP3VA$KLPVM,SK424A.^BK M8=.8] -Q5UM,I?:O2.9!.?
HTB4=.8^(=P$>G.'*F))+,N=AN-R5E_?1AUX MDG^TL7XR>7<7T 7FKB$N'.7GXXN77!);B'OK,+0TI)U]]FV;1.^\MLB?BYD1\0^#:COW;?R&Z(Z_/I1<0Q
_\MZZM%Z;.B^=;P3,GAN4_3S!>'A'&O)@*8;R&W7 ?U"G50CZ@R2!N'RZ4UM1H'GPA*D#*:,LR!!0 M_(/3GO[VM*= 8+]=ERXP[0W-?'?6 <\#=?\S=<>?T@*?LBX7:RA*;X4>$PX3
M!0=.6;A*F B^2]S!=3I,OB\;L2I\.9TXZ8(,Y8!=A,,2G\DD-^E1.IF,_[S M*2$!R#A#L/8!\:#"C/PCTR@ 2GK^[15X?Y;!#",8#E;XQF<88/@K,XQ3US?# M.#![9KLADN3Z)G,?;]S6U?
R6D_9&WR22"YP4#K>]N%A-4[;B@NI)F2-3_,;2T)+^A\Q@4F86(X1@WG MW;IP@8=&=!!936,.9ZXG%]L#K)DANWD&.KI2[9Y_QJD6NCPQ@7*C$%>"Q'<*Q9 MCO-
49PE_JK.DU."\X_!N1\((P#7 -<#U5W#]W9JH1\5U M?]IMNXL5.6 WPY5?D[&\P4[5 -=AQ5,J161.=(4: /9- SO,Z,]W8^\Y(N1 M@;UH$LTMK#;GK-9<+<CN-3:VX+WB#/?
S"T!2"98YW@O" M5J:*ZG6@K9>\X@/XV A'[^^?-^=5NR!W]3>?8<[*F]_4M?_%*Y\V(/[84DJ7G MK\<,M!YH]=#ZZ&]7ZHV7P)UVC[SX,>"<*68:__U9ZDLK.9=H_,K#ERG6?4=N
M*IIJN!,)=I>V$O1[J\B0*@:_[W8E4+#O9 H+E1Z9?PMX.#515= C9Y1)RP_C#+SQ%H/?IJKV8695$P MHI5S9=$X8:\2&"_U!U^6$!)&(+^@,P?XPRZO;2.W&*WU^.8E^5G+HN<,$XPW
MO+DRA5)TC#._^#0@$$,AM$,B-Q77/.'98/N;.#7&98XMP)YU?R355C0 M Q?]_OLZ(%[GT]>F2BVK;>G%_WG-QWNDT:PPUZ@&PD#<,)I&I@_?#.),SA5X..6TU' MVVPE% 6
)TZRS4HP!]Q8COS"%/"N#51WG"*VH@L5JK:Z+50HC++]B @H(,^U3 M>{8$!@%@@6-X4!+, C>6@_\'!L&ZGLZA*ZODLYB-Y[*E57_1QD,VB-+S4SB"
M*3T!/$&.PIV;Y,,_.11D*BYD34(_RCVXE"_K1+XT;R3-MY(\"26#62_N;?E- MJ$KNX)XZQ&H971.*6XXQ>#5'JV$W0U(E<) A<^E0U;4Q=-D ^*5'GY=VL6] M-
9\)6RVF2+N:7A;KNJ=8D!;JO99LGPGZ2S[\HHD3NF\!E0 JN6XJN9-GZLPZW-B$[!}TBLS$BSE<:0[-KII#UW)%XZ!OZ.9\ MXA?S@N,!XF7+&QM*(@COB!6E+CW,9-
A&9W'4'."TWYA$FPI;GH\D%N-%GK=T MT2MB$J,**!(Z;.@4D8ZG MX#-TX# MKD5K?R:\Z"J504$:'(#_49-?[AW^I_5I?*W^>FVREC,C6V6+2#9?D-<+6MRV
M0_B'+@PTG<)_6T,ZXVJ3S4OM>/G&5ABSAZ7S8X9 M)M&_PX _^4G;IM_L&>X*$3JRP?B^G M=E_^(T-0.UZU_=9NY M@@0+F)<06 @K-&^NQ)R_]^K&RXd88I@+EP&
VYZTE7O/+!YS45? M%OX1/-M-QS,[?/?[^?[^(D*;1B4#@:42@TR(EI E:R@1O2:1$/.OFYS@S\U(K MHDM3/U@5L\PPUZQ#N6:G!3&-/,3Q6:Z<+S.=830SNV'DFHT\V^#8?/"":],*
M>:;+YKEN\+/.-KI(OSOL@FY4\MS EO824'*6E(" @F, M5,B9BK8"'6]#"^7QM\!H$?]]_&7S2\.*:(X\O/\[/$3/%#TYV-?() ^CZFTBKK;%1.TC'][6\A2 C?/3Y!F
M,9)9\O/!;)MOATW)MTU;]3/+[?#H3ZG87S@U1#O\T*N(*[;4FE,QD<&V0* M?-%@2&V$KBPE:QL:$!2K.:,9!\GVC<&]8:T>6QO,S<**4W-8U!1_V[24%OR9/Q_7>9BD
MTTZNJ$C%8$O+U%YR&[RK*PN?!PI+52!B _?*(I9L>ZR7629RQ3@-MAC$#ZUVT#(V?"+'"+6\E;?8(MWS87$*CT@X?&9L^&[?@:<-+#/4/7L#6PRC
MH6;/#UK&AY1?";6:GTEO=6T^:6 \-?3S:OC0^/!MKC&F,LO-72*Z]4ZOI+,0?C|<4%1'.(I,]+?=;A/6^55;:C.^FV!B@^_ M <,ZHA?DENYAF;4I4I,;RC
\31!KZ<.EM9Y>=&PVES4G]*M,E9X0YEW%&AKS MO**,M[4EXDWJ:VU#2?XPYX=9%3%)E?H,4V,SRI6>*W5+ZZ9[E_,#*'81>RIF M++:E'*&V6+*.(.V>-&\7TD%3--
Z4D@IX1>'3K@XS?K^(&/:ZL@V:8O&F7],. MKF*N(,%P?S!0ELR$612#IGB\]Y@A MAM\+B"+7Z.L%I;ODU+!I3 *KCK@9;E1\]"L;CVTPK?S()=MAT[BRU/(DVZA/-M)ZI>+09(:
WJ$I@1/3;N+2-W7&CC<%/AR7)AM6H/Z_Q@LGMN3%TJ;Y(,.LU MC"497MID,@Y6#%@5/0 L;3AJ+0>5=(O=N-V*?"E;XVDY$,(!9.D88Q -,3-!
M^L6YM1*WXFSKK.,F.7EU*9DO#C]TPN?D--ILK,=&S8]>&B>A1HV 87A (9SA M$)M>7R+E;S5L&I>7.5B7H1@2C(;1]U4'HL7%YX5:A\;L=1F*5A3.O M\;HM]N;[Y\;D-2BJ-
9G)==8\W,4R?=]5N[5^H#0*\+7 Q8TIB-D\G]N,)MT: M6C3]FZ#1 8!M*;64=BG.XS5MCHY+2\3J;$%O#R!,H02U6,*T">NQZ+;6ZA(> M,U+#IG&
(P7ZAU]94;\HN*90N%LOY7K81+,0'(-,H,$,5WZQF"-8M&%. 00H, M&]@!!R VXQ<:I ,+4EEZ<= E_]O;Y-!$\]0#$,KEFBX!|A,AZ;FI%(G9.+5$>K70_OB$,2(O+0L;-8DS,)9@4
7G=%@U8P>&U>9 M2J8X6FP0V$"6"#VK*MGRP#!V;1]5)O*L/KE$=EYTR3(,<>$H/Q]?O+0M0P_"MWGL0[D2EW?[[M;\BOI>,>X-<^_%;]T]#=V;IV\+5<.0'^=L*[R_VN2^>;P7/
MG!B6_VC2/OX.AP&%GSOOCA(X4.ORMY2?K5#%]>.97CNVQWRF2--?^"8V/_\ MLI_F)3D34KF1P,,2P+G!4Q* B<%_8$18%Z2-R_T#Q2L^_F<%T!B"9P4O&+)M0!=
8LF<%T!B"9P4] <.2"R\!\T)'B2=@7!(V+X#$$C@IP!)+YKP 2RR9\P)(M+(&3 D@LF?,2D!B8E!/-RQ?K9WP8E+R8$*@899W+)OQ/)>1GU0BU$<"&7!: M&J_OI7Y1!_7X&)+X* QW^-N-
!7U28>]"/WXW_=OH1'[YD&>&;_WW`KZM(0* M% 0H"% 0H"#?59#3&B#4<=7CX1[M0N;H6?AA(_< M.X 1 3#N%1AGD,&%@ $V[(DGB6N4"-BX7YN>?%$ 5[S.[KEG;/F<\L$Z@#4
M8;<1" H7.O!% Z@$V)'!X?JEP-E +L/L "T'EM0Y>1+/?!=11I<6@+WHO2'C M1O>B1X=?YN%/%7OGR[,F]Z$;8,/QH5!PKB?10'N -D1 ,;R/.#*81>RIF M++:E'*&V6+*.(.V>-&\7TD%3--
-ZT@6N3B&N;?0%A15 IX$!KMC.OL IV(R!S=CY M<F,70%#$S-&!RID-G+K38WT*Z,'/+,UY@+D!=/F?1PBOMD*!4Z,O1-GBW!"Z[MRX7^^3N\+?G?0&D R7Q*;UC1-H.
B/FE!O$FU*8I1>(+_E[QLQ7[!"22D*Q(MUNYJN#=W'+W]JZ&9RD_/#*8T?!7[<_3,G]$,A_'.J:THT#SHU]2!E.!#,L0I M"U<)PSP0CJ2@\-+) ^T#?C<8 01,%-2,?G":?!Z-K4 J0< ; L "P +">
O:&7S7F=>PBRY'>RE8 M_(N*!OU'6P?#-QV*&N#%6>6L@S-;<3WJW.!R\$SA5-6,1E(;HEV1$ZY)32D MBU5Z#2.SEPG/D_T'*+K%;,WI{,.{8B"Z-R_T#Q2L^_F<%T!B"9P4O&+)M0!=
MP^1,RPRO7F?6FO/4:G>]_,KMD<.8;&,..7AN:,R9+(GSN)I=I;F\'U'Z 9$72 MYJ+A/>AW"@\]A#<[ST7WOP_:VOUI>G/9#WW_#SQ??L$M6*3N. M!\@/D:/H1M .>7B_JY'8MG)0F!$?
NFKD[2ZJ>';97AU*?;P"T53*(6E< S_ MSS^O1?CK#G&:.?> "GT!8 @'=_W5L,SF!XKD$;_%<7N!Z8K$]\+H\DAOWV&JI
M2_;YOGIHRH+Q+S!6I.A]@NJN)TIDA3^350\;I_#0PI&^@90K8X1PD&E(5NF MK"@\]A2(T8"K 5("IIBIGFMT3,>ERN8^G6I/6IKE49O(N; 3%.SH;H,+Y*G'WYA- 48Z\R.A0/&^LA?
GT#Q_(ZQ MOBHOZ.]D4=9S?=>HGLRK,WV[_X]?951)"!8[KJF.U9641JQ?'F&,<>EKT#* MP6,.!%C&Z^?KDQ]!8/O!QG":O#MM!J,&D4#\]PM/D0@6X[+C9J0",@/F%S"_ M$FU^/9X!?
4PPWA-7:!A,YTKM7H:%?65)5M%6E6[?>+/?8QS=N679[0[!/S$JJ MN9QE5FBX6T2)@*_2Z11!Q0D+\\7@JTOR53+%D6VDMU3#&4BMB7GS"@NW2NM',Z-GAU1$-=3#+QQ-IS
R_3'57%$R/?F9 MF6XH+I1%YNNM)P.M\R.'OV%$#&%&@%0 9 !D#& MY1+6DRV#LZ>G V1<@5: -,;T;2 0IY;W>P6Z $=.=9Z%\'YKAN4,%32Y?0 M:8U'%MMY#[S>=.
#ON\6#3;Z'U6ZVRZ,]U;U_QP M@,3#+S*%H"<.1M\WH@"KG"%J_\912,MW;4W>IWGI+(UDPGM^"^[[S\B!"*.MC#Y,+MSU')FWTI3=,O97TT8[!!OU:4*X[],*GW)D1E'Y8!I?
A.7WCLT49"K'.M+:>T&8D:?/..07*M!7T=F.HEB,Y>RX9.L20F0T+NQ2""D3V10 / !\'P ?'E M3VH ?-J,@09"^D0B--B\'LLAJ^1XFS:928H]=N;XO>^
M+=PC!OOFYJ0KK@=\=/FM7FUF%G_OLLEW.]-IRB6EU&(&.TI^O%($3(D0V!"7 M%\L56@W 3DB(3 "DOI:7"VR!,SFRO[EF(|!6)0LMWY^;(E]K^X4R@_O1FDU!W>LV^M:S3R|6K?
FRRWR_8D[T[%V5G*#GP5RU IE;\]YZSC-DHF,.'\BB.+_MJ3T7U=#$T>CA#]$*SO<UH"M;O/=TL"O,\(L8=?F11&9T"(*838KSIQYT]_-?O6 M"H ,@ R -#) *#>@ 3+ F@'6#(,@(Q]Z^6-
+C[';JW8]]>?^^KUC*!\],?(9[UU#55F3^9+6A75QK%66W8[O&>FON88^ M=AUCWRN%G'\,&Y"]!6![+-[9 MIEILHN6FJ'-5>,*K/=*SVXR (KL*ORGT@*,&%"2_@$2
34K;MTXOW7R^L7=R=07B;>]T3#4Z(@:;3BY%XL M.(>N)L(7K?.'J8D\UVQ/9IP@IKEZL!- HYLATR#G_GXHZ#9)!V2)7:%6@,QB MD%D,D '6#+!F &0 9-
QR9O%5>T;/LP7K,&+.1)D.P6OV;*6I]*HR<:,M6.0T M_

[[RL#O*PK.E:2#/, =[ES,-(E(7R05^?:8ZVT!Q<)B#6DTA1$@@)R4 /(% MX7H%8OOD3=?WP7(W["E_A^$B4^U0_2L,*;:5O)K7E^EVIEM22DVFZ8<$%_K% M4P@=KW\%^
WP6_+$ED1^NU+_"H#D9W/;+ZU;R1;;N]GNEQ8;@.35ZQ98)<$J M"2"9*)D 2!XW\QMLS!,5__CBQGJT6EBX-68)?5/B,CESVJ[4?37<6.]2Q#^W ML[ZB%/%/*4)6-
$134E(0IRS0Y>/Z0C#Y]-)ALQ5'AC:+AS(^D3IU_<.TT! MDPF83)=BJ7?*)98;C8M%;79 MQF)$-6*BL% 2&3J0P!EIP$278Z)D22?Q3&14ZX.ULF0RNEA>5.HC5VPLM>_7
M7/L4B2@M;-C#1YDFDI/K;&\RV8I9>F?.4 ^_< Q-D31ZA=>I7@%]W#U_@L)(M5Z4C"1#'><[1_L&*F@ 9)?T$>@)$!% %4 50!5!U W6"KAU5R:XCE 1 52! MM0JL50!5
%671]5Y970Q5"7.F?>E!/9(@K(B6;O3!O!>+GMW\]N_&IJI_/1, M6;'#5[$_1_\&9WA"+ZG.[45!9H'_9HZD!)\2([GQ..W25+/GZ,B?8I^]Y50 M18-Q&/*->@R/Q5,46-HN)
(ZK7=K.**.S&XQ7*", *P K "L *^ TO+2,SNXT MO$(9 5B!U0JL5@!6 %:7EM'9W8:7D]%U5_K^K=,K5@NCXAD;"#V!QP^4*/I> MJ>_[2"W^G1)6]:'/Y!;>_/U\I Z292
M7_%AO=MVL;%=#C:C=)\14')?*R.#("D$.W&M#(#+[Y4. P=09.EBVTS3GC06?#ODK[#(!DVETJ<^IP7("Y 7(*\K M(Z_?5^= A#4SW3H:''2&ZQ)(Q\:4]
(E/G)8*RE)DX1K&+FR2*QK\KK1&4]OLUBGR[K,:L/T<["7P]TK(@BLRK' M;3/4D1GMW;(>A;F=EFO=^8#-Y;.CVK@\|Q4SLM&BLAYDBL# K5' 2$LZOP$C M[ZE:^I0KR,YJZ>N6SF-
K\ GKB1; MAK.U*=[/C1%.JFZV_I P76+'/FA81*(6B\>OXUGSWXU-7 #<6%M,C*O9ST[74YZC:?/8'@>Q@P[V+*M4L MQSG@IU ;J$%;O8:%P)5RQC?J=;MMJ0)*15Y2,D7B\3@/H!5
]=T).#:84D MN4VNJDX)1)PL!_7"*K=:MKZ?H_<1(W2E=)/JK[:JSC5KL&'W.PA?8R)&H#[- M"-=]]N%3KLPH?!_,XXOX/60$(DU!IN*",-)%SD JQWHSG=#D/KLU+W
M^UDU[WU;N$L-MJS-25=<_RYCF:;8_':CJ056J[5:_%RB>I5M6T#I*&.9)D"Z M,K *DB 68!4 2 %(G<"!#*R""SJ5_W3U[E!9SUV2\(2'89'I=52;-V9JM'I3
MGUV];RU7MJ,XKJU)@246M+$D'5)M,9A?&83?KB=S]@H*XQQU^Q"O,('/-Z3(M%A9;9"DY]2SM5=@^U_Y^G9SHV;O:.$'/@[EJ!3*WY%W-G&?(1,T8/Y!%T7X9 MYWHNH^-
:\F""8*A(#AIYA >5DHC(Z>(I(G_@]WU##T2^01(F0 9 M!D &0 9(3P;IR0 98,T :P9 !D &R+#]!84B0+%;JZG]*;=?3G2FD*RMM$ 9 M9 >R)M"C%'[_N;]^[QK*1T^,W,=
[YU!5UF2^I'5A71QKE66WXWM&^FO.H8^] MR-CW2B#G'\??4NS(M9-7)"/X7ZP>3D!W0#@49!@ 2 %(4@E5TX 4B"5-\&I MO
!2MZ$[8)5*S"IU[7EP2:S9\.3\>.$0";U"!_+F%AV(7Z/*_<6D9N)#%H+#J*!5^4$PGFCX0KKN>C-PKW0/;@ &6#- &L&0 9 QBWGX5ZUO_,X M6[2WREXC[ZRECO*PK.E:2#/,&-YEV$,
MXDP7R9Q]?34@NEA#CF5H71K/L#&GR M5;ND(CH\-0+.PL+:!AB>29%$!L2%$Q(7OB!>KT!LG[S$^3YH[H9=Y>]07&2K M';#*R+DVZCCS@Z7(FS:_;X<8Z#'=\=F=]19G?
GU*$K&B(IJ2D($Y9N)$3 M!,*1%!1.&H@1'SND\8H_\(_9,L;&TH2""0!]9H91VA.CNC,8RP=+=G(VN?) M=7.!;.5"<5+X@X#%BV_8Q2=VQ9H/1"DTN#6 H81S)^S MZ\D!B\?
S,QFM6Y5(O6J[I3&7I<9#0PUI*,RQI_$4AF* @P ' 0ZZ10YB F&% MO1"-EJC)93,G+C17-/9\Y_-1G[=8.8LK&A39E(>U]N#$_/1,.MEU3G7E)$< MMIULY^O1&.?]O*!
($[]9(A:TV&FQ33;:N(5W M;:)4"B-/G7YQ[S0%3"9@,EV*I=ZI@A3T UM+:[G&:WVKFE6ZQJI2_/Z%P)^R ME:;6=D&/4-SA,9_$&0;A1W!KQT1A_2,"32$8"@PFP$078Z)D22?Q3(2SPTIG
M-BJA2-]L2.:8UBJP>6(2&<\;3L\>E$6V6J^L5UBSB[M3/R(1ZN$7CARV9Y(? M\[H"^KA[_DQZO2/),BS[Y[\FDXBH[EY'$B".A!VD38!$DG[@/ $B A@"& (8 M ABZW2) "9!(TDL")4!$ $-
@'0+K$, 0P- UEQE*#(8BE]L_KC@VE!,,*^9* M?M]CE'Y2D:=S#\C!L;P\+S&)_AT>GA@Y)P4<'1-I29$$11F/!2(SH80,0J$"
M.4ZG94R2QA@U"3KUC_CXB:XDU,O%.J+AG8)>-.FRM^87)#U0!51 D;=-F8VA MS8BF[_">H>H6:+R*D6%+ZFU+I2XX
MY6ZOI^IBGU/2>J/MKBT_:!G_^KFYA==]2L!9KJ!..6L^@OMAIHN DF^;CK>5 M[%BI=#?LW5$#5K&QN1CO5I+[^@4VRSGL>VR5;#8=OC,^)BXD=5J M2_2(Y:NM5B6+
<84TAOAA4SPF?VW M=!A6E!%LKK.M5CMH&1N^,"B/>^O6JJ%J&EL^.M6K^..ZR6=520KCU1R9J!63-@T-GQU2/O%3!\98M7(-S>()UKM
M^73)"IT^$[2,"8I?:K4N7TR!PX[!E3%"M/%<2R9+F(!O6MW"V MR5'M9=@R+JAAQ^W[C?'00Y92/R\NQ@C9;X0=C0O*J2EHICQ"ASR&(H62[VVZ M&-
;.F\8$10_)=%;@3(.=+WHD6YW5;'7*"%1\^*627[0]FK*0_HIK=/%.D9FC MJD#'6\X6*[2V*9=L?;-8>2Q36$OU(B-DXBUSJ#?&C3I50;C-2)+S,ZH#(^V@ M)1J3U&0YDFS)R V=!&Q3[2]
1R9&.+5BGLZP&H3NN5[409*2.6LS6.M#.4X'?]L&E, IS? M$ZO.:@WS6I.I%=:#;5F>1DWC.EBD+9GNDLZ8[RO#;K_%#GM>-NI!7 GM<1,K MEU4%UC'76O-
&O3\NEZ.!Q;5P42N6=#R=SNL<6Q_4*GG?SW2"M@=0R-JYRL9% M)!<1D6+=K-96HSD7=/> QJ[Q@9MW2#7'8B-U53-1#!^MHJ8Q>6%MD?,W#0-A
MBU@NIX\R_&PLML.F,7DMC/+(SW=JP:*!#MQJNS-LV$C4-"ZO%C58<0;BUY%^ MW:*]C='+J2LF:AN3EX&Z_1E/$SE]ONTP]1[LS!TSZFU<7NNNN/(J$[V$B$.Z
MSGLC#UMIP7,/@+%(J^6"XK8EOL\K@^ZL9%/P,&AZ (UXOJIWF$FE@A0;GEX2 M2GU&DMKA'2YQ!9?T"6NAU4 1!ILM:@\V#!Q0,78 -B*_6=RQDPK;F:51SF"7]3PMH]TI
M8<^C&&R<#[QR<=B?T@ND6/;;-6%1M9SPSJL#$,O-A$UWULEV6)(S9]Q\,/2J MS<# .+!P] E*Y(SUK,MK!:[+5YRF4E;]L&E,NUKYLB:XE%SAX<&Z[K<97NBA MT5-
C$F#+YH:T1#;/P]E>EM*GVXVYCIX:UZYJN;Y>YHL%FH>[=&L[&OCI(K9K M&],N,3NW[:+C,(@V*'.=8K'?$JM1%YZT*[**'RW5?0I"8'D;XL)1?CZ^>&G]
MAG4>ITIHRO^.97BN\F:@%XM/HU_8)@5#>_IY.K<#F)3+3,I'Z0-@ M7@!8P*1\TE,(YN4R_*1SQ_,"R Q,"F Q!(]+X#$DCDO@,02."D?Y0Z!>;D4 MB?T^@PG,"R Q,"G $DOTO !++)GS
D@L@9,"2"R9_)1#A^8ES^:EYLYJTM% M.9/1[_Y.#\:6(=]"(C+UD4#&GY9&.':41/XO_O,__XR/(8FSG^+]?I4#ZE82 MU3_4C]^-_W<:$1^^9!GAF_]]P!Z^K2 $"A0$* A0$*
@WU60TQH@U''5X^'7 MBUIV0"%N\ZS313CA["<$ 5,"8%P),,Y[[.^

BCA^KY7C.@%(IHC_WBL%%)LOW:&1'A__/[VGE T* 4" M@V S=L;-V.N;N]#%&G(L0Y//<7'7:<#DW(?.7&BQO25U8>:69[I 78"Z?,ZB
MWUV;#O3E=!N\6U*7W5W6__Q=LQSGYB^&!B1S)*UYO' 8*,P)-X@WI3#1E:_) MWS-FOJ(GD81D1;)L,4SK@??7:>RGY^U?#?)+[HVM0 9 M1P L "P + L2;_$]=K4XNP7N5Z%5
!8P,H"5A8 %@ 6<$;[B&>T7]Z(*DF* M,IDDQM/VXF-[AV)6-$134E)0130]T=Y Z F<8N>5R'&N-[Z\U^R U%Z[LO'% M&I(M+[P5[0R^[,QK',:N2,:_J'G0?[1U,&RS8(M2Z+F%/%-
S.\KDOP]\\$+@ M7-&415L6G"C-0ZBL2TY%VD@M5NDUC,Q<)CQ/[A^@Z%:W]>Z#C",T)^&%ES@J M!$J,"YX#JZ*X"!_F*O. .7;^\S!;TS*#7QUFK3E/K7;'C*-D[WKD(A9\<=!?
M+,JY.D)N):\|P02]7&D_0+(B:7/1*IM)I-(51Z'_^>2W#7W<#V[?Z=$83(-FX_/[Z^ C,OXYM M2B=;8&QV?3'CIL%+QER%_I@+]H))5!<4!>@+P >0'R>DE>SZ4] MPE-697.?A;=E&JS
ML2&%U]K3#[\PF@(D=F82PP&)?=WSGVR!Q4CLJ_*"_DX8BSU7BHTJT[PZ';C+ M%-TS6F: +DW5S]%L3F+H2<6KT!OYR*99(.+@,0>H;4PN1H62[^?
TI9G]3\S'/I53&/;%U5LR87+8V+6]TN)-MU.6&)[FUB,*(D,+(%$8")QF@L*13 M6.(%EGP*JV\ZW2 M[A_)>[OS\ (J1 X20NA:0D; D=TO1W'X;E3:\BH#VF?%L4K"3)DQJMSW';X-
MQ=W%QL(:*@>\+4-_(X]::[.*%&6ZSQ@-"X<+C$#M?+U4BL@0IW7U)@9@@&0N M)(.3GW:XAV@>4VFIZ17S*(QLE(03S^"(+8>^A34&F-<1#[N\K_8" 5"^D2^" ? !\ 'P!?\J0&P/?MK'
@I$]D@H/M['&\9)_/^N[# MA>JLXE3S.ES**5W:)R;F_/NY2N]]6[AK#K;0S4E77!_8/6^8UD*S%_!0AV=E ML;J<(L79UA?H*/T;3Q'8B=UI2<8KL"&2(Y8KM!J G9 0F0!(?2WE&-@"9W)M
M?W/-GGK5DM:CRBB/$6*_G-ENG!77#M=LZM-K]JWE&W<4Q[4U*3"[@C:6I$.J M+0;3>J.WKMUE]O$5U!XZZE8B7L.CMJ+=*M_8SGB.4JKXT%BN^I[__4I$T;-W
MU8>"G@=SU0ID;LF[JD3/B(J:,7X@BZ+],@;W7*@HEQU1TQS%^PC7ZE(ZUM"J M[3(3C!P+" E/420"@O(@*'_5N3Y7NAFX;ZT R #(,BX@HQKD&.=%*$ 9(U M ZP9 !D
&3>2_!M=,8_=6EWS3SD%"Y8]4337LQ7(FD#V.5R$28XR)-=KF*P@ MQ-=HYPN5YX G\TUBNE9\ 45"=V(:28-Z M="!^F@"Q@)0$ "D *0 I *E$R"3Y^;]WD_$+('4;N@-6*;!*
4@!2(%&*7J[AUE55F3^9+6A75Q MK%66W8[O&>FO.44R@O_%'%H-T;8%M5Q*IYV\ M,=;G>+LX0M?%%DJH#[^0'_C[J7$?J-M"L:%(4+<9XDJNMQHL\XE5&A 7!1D# MR1$*0 9 !D
&0 ;(OP3YEP 98,U(SIJ1^,L7K[!T[9-'X(67('25'#C!VUK2 MC-.MXEMDH^B%=DNU, OW!12-RMCB*9PB3YSD MM'&EM;+F2@:9$YWT9%5L%
[':CAZHS]/#'23X1D*$QJ*CR%%E6\5THAF]FQA6 M-26^;UGA,MI=V?@ 7IYH:WH":?OA%T#BHU0?8ZO)B ?E1 %(@ MBQ=D\0)()4(F8)4"JQ2 %(4R.)-
X#;UR$[FXVPSN>*6M.U6O8W,<[72D.0' ML[G<#K>9H?_Y4_O,6\MY[B@+SY:F@?#"?.==?O)M!N02[%*V;%FQX5WCG^AB M#3F6H%@:@D@3*30=+WX-(N='MWPNA\0KD-
%^9W&';'7#OOMWF"HRK Z84*N:SQ>V MT[*A-TOM5@8FD/N6VOV#G] K(^] M]0!9 %E@S0)KUJ6%!I %D/59WSW8M";)D__%36=Y:Z,"O\8M9%,9*U2M-I#A
MIA]N.D.__6=WG=>=-_XIW3> T ;=1OYLI M_IJ&\("&9,L;&TH2>"@!U\PQCM"<'-%?-F<68W-C.1MVDR<'R^UX-N+:?^#: M?_$-.T_^KC+T 7^^KO:SE6&OY"/SI5TMCD"!<2H%>*_:?
+)_G2&7*$$"2UQFQ/E9[.L&V-0R@OES=CTY8''-1&/% M#K,S'5E.N:'DS,LYO.&'_)4.^(O"4BA(R@?D!<@+D-V;;;).=>A& MEXP,,?KA%T93@,22<0PB09A,&(F]RP
MF:U,%=/15DK9E*RYLF>TKE$EUHM)FF.;V:8Q\=J=L9#^0]_86T8+)!P\Y@"U MF?-L,[OATP-V.7:S-:?3':ZMB-I0=+?))&EPI1 PTA+.;\!(.S.]O5,U:K9A M8(FG,*-:'ZR5)9/1Q?
*B4A^Y8F.IM4_+/DV.IF29AK.(:&Z; M#"^T*VU;C=@G+$>%H2F21J_P2- 5D$R24C<2$S!,;GI/ D0$-.8"E1[_8,E- M@(R27J$\ 2("J *H J@"J+J!.P&N'57)OC,@ 2("J)K%5BK *H JBZ/JO/*
MZ&*H2IQK[TOG R()RHID[M0N M!*@":]7%4076*H J@"K@+3RGM_Z"XQ41-,3[0V$[GQ]T-^, W44)TQ ME^_QC$D"JHB#!.1OE1M!,0&/ZAYA?WQ2?
UAM.EM;5Q!]TZ!&Y5Q>WG!N^QSU M1I)OYQCLSS':MVIVT%51I>5MH!24;T1+$7C=(H@0;T1<)0BZ4N.5&A)8^N$7AA I'/G$40S 7H"] 'O= M$WM]4''$*RT]?
*UL>&Y6L(KXD)?:HQ.73BHKY5EE,$9\I)JAEF(:T?F=+>+3F" M.^TQ3W4PE:VN4!7H&M-:>Z'W+8O.9(FXU;:/;J#@)F69((#9MJY^>V=FB-Z MO<0A&T3"D1PYI%=;;[P@EB?
>:8YT=:4IFC=#.+'?5+*S[6:]C5QE4E'0)I(UY)<^=F+ZP3-S@ZX'%,3."Z+C MU3JK;EZ(MH=1T1&42J'$)TH>7=')A$_=0]Q07$B+[-S;3%9(4J0PN;'XN\]I MN>$LEF3+(.FY7P 9 !D
&8D1"D#&6;+TDRV#I&?A V2 ->-&UXRDNQK>WJF(MO[Q3$3^.\[23=I;N?)JV^-RLBLV7QGS>6GV_^'RP]\%FFJ6XQQP7!@F+HMB M;S/E-;K&K6EA(LD-
54#IR&^*H2D$.W&IYOO&%."5,YPEN')>R68Z>JUM(%6] MZ=H+-MOS\/7V^S79SVN 5OKZBV:R_@#L[2J ^3PG7?6SB4]]- M**8?3.2+H#YD!#)-0:;BWF%HZ?(^T O(Z?
H,^>M0IB3$*>];+.]F5 !(4@! M2 %(4@E(N7YOL7R;F+S/>PA"4A%$\|D6' M[[GB^M;#=I?W/X/E^@K4!$1W;RMK!"#C"K4"(,@ R #Y."""'%R #+!F)&C- M2+P/8W?
>]]EIX=BN\+PG9B<317);P:@LN3EA]IOB*)[QJ8;RS'/<,"2R#VD< M):<7TY8LY157K#[7" 1IL;@ZKQWY1/*[7A1"RM6XU:PYYC'?SMF3=J6^L9E M=E&&+Y$Y=6F7^\8KX*P$Y/?
>&6>1P_QRU2/\,K*!T2NNOHSTJ)FC!_(HFB_//KP7'#=&HMFFB*R0Y;K=O6*,!SW-%$5,#0L MN$Z@*?HS15QN'[$@NGUIL8"$$0 I "D *0"I1,@$Y&8G)C<;0.HV= >L4F"5 M I
"D+K/3.$O^X!"J:#8L6ZO3*[?-"[0[AVK:P\/(B-J[*K"ZFM;K2E#:.X[4??B$_<.1=;]8'ZK90;"@2 MU*V'"B_OG 8+^Q6H"8@HWU86#$#&%6H%0 9 !D &R"D&.<4 &6#-2-":D?C\
MO"LL[/OD WCA%PB=(P=2\IC6V+>RQ0;%8@5FYJ!C&&'KJH!A408PGB+Q4]=! MN6]\ 8X!.<#GKKWP!7H@-XMYIE_P1#ZGZDA;1!;3RIR)Z('Z/#W<0: M3H/D=\!6EQ<+R($"D
*9NB!3%T J$3(!JQ18I0"D *1 IFX"MZE'=BL?9YN) ME05N4.Z61NS&G[.,)^A>/:^&V\RHL.]G]IFWEM?<41:>+4T#X84YS;L4F* #P%>.J^>>I*72#W MK35[KSQ ULH
L@"RP9H$UZ])" \@"R/JLPQ[L6I/DOO_BKE/?DKF-L1RH MB*?Q3,YN%N;VSD$6.NL_O>V\[OSP3RE'5C1$4U)2$**DT+[M^P[]%]^P\]_O:CP?\.(W5@L_*
[IYGZUN[/2R*HRK4B<@J73DQ0\Y"D_1OREW M W!YUC2&!.%2"O1:L?^$]O\Z0\Y0@@26N R(\[/8GU^?\=;(&HF%?+Y>U M(M=2.KK7(Z6RD3?LA?Z8"_:#R%H1@@+T!>@+P
>;T@+R805M@+T6B)FEPV<^)" M$;D==Q)RUID2%& M!YM%F@(DEHSC#@G"9,)(|)V#$ D26/*\6'_(8I*TN^),D9ON5+'#9K8R54Q'
M6REE4[+FRI[1ZMQ":8[26P)9CIMZB^S7+1@^U\UFRWIVB;3[O2:_].A-E5EI M_""KAM2&HH&11J4P,K[!/&[^!> W8*0!(^W*C+1WZD$%_<#6TEJN\5K?JF:5
MKK&J%/\PH>PCZRSM-/%3\ M@SG8,TY1H(;E!E_J6E#.,H,AA"6O@E=1W#ZTTZ&"9HJFI(D&]+0(.C^./Y;/ M3 /Z>:9^ZI2L.0M#W(2*IOR?$:S.\'1W NF- ,.;E;7)YJ-^?&-XR&>5Y_"2
M(VNKQY_!C\?.2(8BVB&!3M\|&P^?O5]O$.1_3I*U]%K9R,=%XHGQR+<]_W\O MN_ZLB;!D&9;]\Y&T7XQI/T=8Q-^J H]M1=1A<1)\[4_1\,6-LQ\CE?F!/^:= M_'SB_5
($(J$.WSHQ>M0&#%)SL4U_$)>^^4"-I2)^W/_LM-R(H_< M3UO9W=D=/OW5_[@=&H#^H](DFZLW:C3_/RW]$:&J'
M:\2_NLW<092%KP.H!&N!\>JXWOZMAU_=D(S#@XNY<,D)J.!)5\4$L\$GX!/- M-QS,[0NX[N;[^:;+ MYKEN\+/.-KIHM$"0&"V(>/B*)B@*SQ'C!B-$
M%Y&_;MG3LB/;I.@)O_$)NX8Q?;5="ZSJ>,MB;>8N&L)BHY,8TJQVUDV_W6D+ M>+QEQ:C2B_(0P_0FC8C#H;1MP]FP9?IM2Y'OXZ@AC6NL4DYK]*3(CK:YMI 6
MD+M,I;=U)0!3+>NH?9)55 D0-B8C83M$&0*W8^M3VALL5*NAA,/!IO*CJC M DW >4WO9]?]#"_:OB\'3\4.='6]&3N*/X-YKT=5YV-*+V)\T!0_('T%]]KM
M\GBC]ZME@>TSHW$VZPLH$6^:\;:Y*;WV"SJ,-+<&396Q=C]JBK]MBJ^[))7V M4$-?5GU.KU6W9CD7#.N HN0QN<>YE721+Q8[$[*6HQG:#)H>T!1[A6;9E802 M/%9&K-FDCM-
U@V8TW-5$3FQ7G745O MSNC*7!:E7K[)!+OQ>%-2'0GU.4LQ[)P5UL[*@)?3?%O #NA ?3TD&$?O8#HV MZ^=8G5U/Y;!BXP$=6/N;*C7"FATDI_K#2F/
B1+)A%4W8DW1R7A8:R[S%I\K MBE,Z5Y*6 MA79G8Q6+05\/S!9-4PXR*_:*.KG,RAK2RLQ,->CKH=GB.AJE%AL&/S=E;<85
M*4T5U=!]$@=,'_UFPPF\?,VT0BQ%@NW*,%NLMZLG:L5,+-3 M:P=-#\Q6,2NJ:ZU1#U#0132G4\!7TB9J&L.6NYC 4\-J;_5B"58;"NQEMX&^ MX@(=I2+XX;6-VJ=Q@!/Z # M
B%;RRGKV@CIE-S%H-AKUI;!%#SK0.0#>MI [KQ_P>;1$!>.\O/QQWUZ[]V+']%Z([,^)SZ>\D^8/^ M;;V:%QN'%\^W@F=.#,M_M$H>?X=#]^G/W7;9#^3TX39U[S9XM>40QXYE>.[;
M+4>"MW;[GW\6LOA!_?;B C 19YH(%Q,B8B\X/&P40D8"(-25D(@ U)60B M #4E9"(-25D(@ U'7DC[)]ZR/OP\602A8__2 #! MH\(W__N0?OBN,-
(_,B<5!OUQQD=#,Q5H'GQBZD"**2LR= .S? '%_HA+DSMD MP%J)U^<$LM8%Z[9\@M6>BFS\?_]"2>3_<"2U>W$#N@"X[6ZX+982<1MD1\=$ M,/X-T;T("7D<9=R&@__'8HDR;CY
M[L[U3XT!H"!7HB" 6(^^_'_/]KCHN>SP'(7H3*$PQN1 $]N:0]9""2OCFBH4 MG@-=::ZF.#^/!H9+C_8W^'@V*(^K[0D>\ADMAV3=Q_IFDPS4^T;4&R@T4.B[
M5>BD^SZ>CJ7O+F9M*"ZD147&;L[4OB%;^M60_[I&1\+ADC!/I_!/?2\T\?)B M"4+ !@)9J>AV@>4VFIZ1O*5[EOO.=60XP$,Y-[>56 ,89ZG?'$96X"QL<$#0W[]*]EF"F3:
M&X(!W>K>)R"'EM;P:$W2*K[R814T7J5.>Y9AT2E-QKTV+Y(X[!'^!51&KXLVJ MXGE[O'RHBL6>T!\T(AF6S+X".5,=)YUN':DBZ[9R(>D$5L5K5<4?-M@"<)'?
MQH9+RNBB)O<2*G1GE0F@^DF*!@A]8]RAS]%O$HHS34UCKJ!"R/[J?@--/Z@' M ;"Z=VW@/KE7Z#!J2F!52 X*G"R@$Q Q?O>PDYW)+JW'XFB:/<%56266,CC
M@-8^\9<)X&PM42.,P=^$9)9L0D-VO7 PC;Y-=KD/V-XW(\???:0EJ>,&<,L M&J)>!*(%DKK7HJ+HJN$1!YN-OBSC9F%LJB"1'(0-B50X,BG$W5A7B&7CV+^^ M5ET^L05U67/IRAL9?
TTYWVWEPLNM>:8@3WB2[5/BZ)DJFZV7!=12]N$70QUV M0/@;*^F5*.E=!L%\|S$-!L"$9B)ABTL"+*?HVG;BKS[0P4"Q3R?"@7('L%-T MKR&MFS V^])$>\KIT+F#^U<:>/_-Z6M-
;HK+)-S+["-;6&)62[_4C2I'9COC M?C(V 8N&-D0SA%M8*$*>,9$38-&_(P"X]8#>E5]H7]?H=ZU3LCHM-(=6=DJR M2K0"K%:42LZ3<*HL\B%C9[5/+RW56+?O*N*9E*""N,H-
_T^49HZ"[%<->G0X MQGF5+M?-QSA_8F]%4/Q5(^C)PD2ZE,.J'U&')2 M616;;=,P]%82=3* =FGI1LUI*67AQIGS7 MR1ANLQ%H/R8B.+IYO3IZS]'-
K*BX5J(E>JWF3FLD!LKBQW[/O08UK]>Z7&?F MD)JB!%Q%;T!%M2H#=[\J'XUA5@>M;N5%3]?5U3-G5;.H9'6^H(T3K%&H-ON3).J6"HW-2"@6P46M'D3]5R[S3!*^M*IE5Z
U?)*U/*>PY7% ML]N#@3+XL=N#0Y97:SV**_?J /\LP;%=2NKFA^61%$ZH7*LI9)2EELE,X"[% M>.6649;&\8T;5W0 M6MY1Z$W^UCT>70>BQENV:(./J@@MKE95J%?
%A91AGH\42\JP)Q M4.Y:U?6>@W)[QTW&4)U13,Y!G>/\()T,^M")<,P37K$3*),7&_[W&J:[J7QO M#G73 9;->Y<V-B,/0+8%:J3::!K29)6?][EA4J"B*)C' MDOC@]&U#P4T"\F[*A/TS-
7_)=;KJZTLYTLHF2ZMQ12\,N%8-J3F+U?SVU?QN M0GWK@S$FF'HQVO5VB%T^S5VTJ[12;M8L[0;3TB=\9CUMG*^OM;*RN#-
MSO7A'2"),*W,NO'TB*1Y)CMJTWJIW(0VJMLTA3ELF(+/<%ZE:M^';N,(_YV* M[V$#-=7.1'0R')[AUB.:0)=!B8Q%S7'._NA#-#?X5]$70+$U- 42<$AQ%MV M*.XQA'B]-
MDZH%"$BH;ZREGF%,#OAU4S)2HJY6%#F1N).I#.*2-5/N(618O M #"/1(IUG@Z7N4BWT6.'U%"@8L@LBT9P =&M@\!-!P^OOPKPCQ5\6,XO:K5R MJMYR,@PS*[PD;"FZ0
KN'F,^YP57EQ9MK.!W%39,3@PXNU=7.?\1MXGQ 3$U MP41Q)M8_LF))D!.V6TFHZ'/@]=@C+" YIMLH#T<5K]:/N[NZPJNV7#>5*[MJ
M6QFDUQJ:U.6JK[:YC:)^>$U<),+8U6HL&E%G:7G(#9ZG.?(%[G1>JQK>0R5JS"5Z+"]QQP M_0OESOYV&QTBLQ/,'+CR'9,3^UNWZV]=+--]?W&8\YJKO*NUC8W29N9E99T3
M/[*3,5TF7Q[GPD.R$HV.M=P+S]JCH4 E_+:),1Q8O2L->N MI<1,-/-*LWTU7)T6E6?+JI6T&D(#9->&R",7PV(PP&!PC4'8-)B:4'E79JE#GCSA04B;Y5)<9ATT
9D;^GH(R3>&UT6J,JZ6BC=F797],MM--AM!GPL)"JT"U.I55$+I%.H&'E.[C9:$[B3N;UQ$M09 M][$ "_X=J?]-%YK>A(7ZVZK=[ZPJG>748&J+.$]#@]/KCQ-G<.#D6K471S8#:3=^63.G
MDL:]@.DXHZ[4YL2)]*A>T=-,="8)-\BY7LV\YY!F&FP/ULM@ $P36HFHB^*F M:0[2Z $X]2&C0%G_V >ZU^CF]==XKF_&6"MR3G<;;Z1]789_-B;'CMC.PZE\
MLC!9)%N%932;U9_UM/2Z$&BWEPY%XT[!MZ[[-QW:__F]/O>MF[^GU^5\,D/& MXL\Q/CR==)?A[JH_0P8X'U^K;T^F[BFF5@$Y)[D00R7A7_EEK" M!!)0YJ*;E]=EPD#-
%@C1S0)@C^P:/;*;CW3>HA&*SMDZ:)ORM+*^4TR(B># Z-4J[ST'1G=O'+5$3317KKHJNN.% M1*>:J..0Z(V[3_<8$KV)O+M_;F&]N:W_VW 5F=O1XZ(B>H)]9&N;+%IZ;.!P
M8Q[$QSDCE@*KHE83:+=#$77.C2W 2G!'4'#3$=*;,&=/HN;J4F]'NFDZUZK0 MB^PH;G74<2>)U!Q:L!%-PA<*(I[A"8 MP'8ZO.+UQ/P\'=J\TL+O>^J 6Y_:-
H.L2P"1SUN6TTP+'=:S%R M_TC3TY5YT>@8%4X5Z].QR/33X\4XB32=]30]<<83E9>6<:SI-QW?A<]BD, M-&-A$0/3F/C=H?;-V"?LE5VC5W8/5:]?
6/"IEXTE&4LREF0LR0&U'@(2*?,2 MQM#DAE.0?=L"6NM^!P'4G7*3/NX#T40&AW\MIH5RRWU15W'X[(;-:!P^N_+P MV5JU,U"SJ^+*;7*7,CWLW'/.R(4:K&)LRRV9K0TU>A
M%YXU9'(HT&[3H%@$-PG!N(!QX6J";:?#!;'2']3R0+/)3FU19G**7J-?7%Q M^>/$&3O;!E@C[A47;BGL=F E.Z8T0@>%7*OX2'=V(IEI8'_O&OV]>XA<7'D=
MY'J3:AI):>8H)DC.145#!.GH];0SU;;TOU5L=@JYU* ML\5E8S4T7VC ,HD021]>!8TKG; ^WZL^G]D_6-]SJ281,&:V4LU;,>?@3$G MA2KIZC,T/-E0Y$C3!JS.5ZG..!SKZD&(,,'45QOW%
]'|S/+(QKCJH:'M2'0#5"2>*\41-3H;!4&#< M7D84$Z(BN.<)!@H,%-=C*Y\)*)I&;"E7$TJV54E']]EJL]V\LD! X5K0#(5Q MXIYPXEZ"MYGG8@J^SI!4[Y>HSMX\]&=MYL7XB!%G^(0
Y96+*TX%OE>+!+: M3+NF5@;(P!2U9V,"T)7L* 'NMM@[8DF-ZAPM4)68S6HWRHT5-8-R> M02P3P9'(VU#F>XM$[EI-==]H(K /<+L^P#W&"FXG.7Y\ ZL#2)(Y^&C_4FJ"

MJ16D6)ROK(K,L-1@C4P+[E]>DZ!S;E\!EGZ, 1@#;L6(_0(&I-G5:X,EN8;* MDG:""Y>CLQ%*&W@-A0XO2L 8<,,8<-.QP+W\N@75 -FWJ!#VP-
OV)CFR79G]^:P/1O$Z3X.44&@VNAU6AR:KVTF(#<69 M,YY(NBM1Q]I]>>W&&8 K%N ["QKN=AIWC2K?&G85[#!C;Z3*F0RU$!BW80Y+XK(AK/U8^P,?.?Q=[6=-:::D
M9OJ"GXVUO)-MS\=:LX:TGWWX%65"\2B^5?6> ."F8X4[&7 P\@&';[1 MD+:,#$TFE FZ81RXT??3VKKW*-E!ZI&!F^G<9IY\<^BT:J*& /:JJHFZG=1E M?JWBQ[:]] K8\?
JHIG*%/(@)R>R 7,%MS^^6PT9PMQR,!!@)@FWSG@0)9)V- MS)52/LEW"N/&LIA=6:-^B!-(!C),8!'+B]KL#MFX8Y?SD6@&:M_O=>ZYQC M=XYCM^YVW;I[C.M-W%IY]
[IHO!OB>9')LY-+L!J@,'@?L#@)H*\OX4+;^' FBU!'K1?BWPV41BF)K%6 MN2L-$1R@B"\=BB>B..)[1VCP;%?&2B M_R)V?D;4."#E1%R&=PCFJTE8 P/[R?_:^C,7_3@]! M/T-
H@1N&YCUVX2-@Z*-W'G]: M6=GE<=_0Y/?5W&-%*MGC*B6"J]2K1+*<)AJM5".7SB7KO1,R_Y,Y_*>_]Y;= MV3_\XBKE-%]N\&DXQW*C4LREDTWX2Z,)_U/BR\T&4
#'V4_BE%^;LD/I3VMSKX5TXG[)'A6-":M/X^_:9UAAD[NNC(MT'B1SS#=G=F-'6BH#E8?3&]_MW2__T4,$5U+5XB03"R2&+ "&X\FA(@L,T*< M2LC"
($[UXW$0HT0I\>#!H;BIA1J2^7%.4522K45!KTL)@SF_0";]VY$,Q]#C M?).F6]EH,3.N3/5:]V4AT((VN*&Y*K6-,O)D;40XHA"'3QS#+J<_#*PAOS*'/)]D2K7>^6D0)&'0R-C6QJF M\[E\:
[82VOI(8$>M"AQ*'0Y]!LJT1@/SA9Q8>KV9;39;B1H<2A\.-:*+:35< MHY];H##6.7KNJ&EC*%#,X=!&SF#2#3X:Y44G15$E3B[.*U">(H=#336OS8S> MD&Z%Q_/9*N3D*)"4HJE&PV^
M&1_S'5IK+FM,7*L.X%R/\+\T7YA\-M:KD$X_'@X_E\J)A@F"A$ KM!IEUO+ M+M=JK(P7.M_@VL4HG.L1"8@H^G/IA>H_D\H+UX<_5%]G\1H:>BC^"WN9FE!T
M2@6Z4DI&5DUI/ANBH0?+XGN3>6G6YL>J,Q:BE; U4R4.3N"(N,B50D?31DR" M7"5ZTK1G62OA&2KJ$1F8]A:FPNFK'@]6N0+3-K6A-*I!G3KX% MQ+S(IY]-
Q2OE#CU8UB!3K@%A\9KE:=D<109"U,J&AVCHP;+*W1A?G>2:%5Z) M:NE<^9F28HVD0!^1K(F:4F*%ZK.N.OT%68EQ.2D>7:"A!ZHU3CH)JTX9DBKJ MPP()ZM-
5@H$3."*$F9(C-.Q"OTYG, 66%S?;^,@>%E-Z!QH MXM0"3^L?=H$?V=.^+8WL,LFS1O>,.=&QC7U+SOUDS_HZ-+X._2?;7$_,?R'E M;2M?S.)$'ZG$1QFJ'<-
PY_D&?"9JYKK>DM:_AY'7_^2Y0PM(IT_=$'^GVS,I MQ;YE:(Y]'I/R;?+HD8QN'9 36?+^OW\8.8K',5^"QQ?J,4ICO@20+]0C@X$L M@(S!0!9,OE"/<0QD0>0+!K)@,@8"&>;+^?CRW?
SSQR7BQ$A_@TBG'5G_6$ M[">6_X@>\%'HP_][8!]^DS8,]9B@SDJ<^">I@$-JE14=$!/X@)%% !W5)/Y^ M\266?BS]UR7]#3"UP:0/3*_PBB%#ZPJLF]2!@RS5;2A%_#.*?)3]]!A^^.\F
MI7F@ ?3O:@!%NQIPP1,HW]<05$Q["S+P/IM/RV+FD;Y"%C.G8?%YD>\'U!RC M?? U_?I(\EEX_OPE0#]G)YXIOH1)%#"].H=K\:>[+A:?"^[.IQ.?/P+IW]O! M W!@=)=4Z$@)@0*R_F7*
T47=6G_C.C3R3 E8(L_8I?_R;8;L-5=_-B+M],& M[$C8=\BT;\N?>H.]'G$Y_6E!+_MZ/13 "G-IA0G>UOD["G--7O^1VX!U0U>0 M-0HL[PJUS2]]
()K(:)"!FYRUT."^J*LGO$[MTC[)B8V%P$CNC7K=G^/8E=\3 M<7CO9QI &LEI7P4_NAUBD>'LUTEE5&L!H=G*Q3-4A56&@GL16CR4.'+_[VGN MAKBT#E_
Q@G,7^>]#W^BYZ1=M*3Q.)569^6")6NQ9[J_0GJ.FMI&0B1S M-D4/;@3HQ+998(Q2WUQ;BPNRP&SXF(U)=EI++##+OKM(SAV[HLP!M-^8!8=(MLX/K;^%\7)||&^F.PI*5DA*/-
BOT\S2&3NNB.[WH4#1!G><2GP J/(Y685"X M$"C\M+GW"2A(G*7GZ5I4;C6LNL%PFL900P0*J.DK$PLESG6U%P[)7 M@7"-CW#F)#'@2,=LFD 7I&DZ/13BR*YCJ$/XOOE@W_I.H[/!
<)>.V5OU ' MGNZHMFAKI^QT7Y*,R<1 M#$D]5;=4AR'N@>7\];,E74OE8QA;E6V,N!AR,PLAPF\G' MWT(&44JI I,1&N1LUN7[DI U-#,))\D^_**I$!N+G#'K&&3%N-V(5%I!30ET
MV2*FHB(34,QWK3WB]OS5'XQ&7;J-7,!HXN-^<'OKW:QY6!ELU/SC#6"BM5[(M<7R2)U><,IQF'"ZB>K?UHH!6*,*<;0,($D1<+*1U:=W @!%XP/@9J_'+@)%X M#4?
FZHH16BM^;I)4+44/+1/(UX: M#X.Y202/3L':-R[2^C*S5OROM;[D)K%L=9E:<*HS?!D,LUE:$Z-N P@O,AD[MK)+#D8TDN%:HIW38IUD=3*S:@AAH+D: M283BS+D*<8-
DM=U5@/.O=3WFW] NW9ZP<,U5=!+6_0','&4.9<5MO'<#X8Q3 M6Z%X&\!QB4O:EPCQT?_S6SVM \LV%0LVA0AKTR2;-5HB,Q7(M#S,#.-#!#;HB @= M#5%4XGSV:F#4ZZZ.
7/O&::$B&YK@5_44235&!!35\)N-0"" ZDXN!& '2=I M"96!:][Y&TYI56_6)YU)E >9F-'O=^67X?1">\R1+:/##)ARML/U2#J9;CMJ MP:F!UQIJ=XLR^&0L%&7.M64$#T-
P$!7CS'7B#"V4%@8KJ4VSJV8%92 9O=9L M0=<"@S-DJ=648ZUK%RD89B(.RX: ^WD'8,/[G7)&,"ZPS ("_C9AJA5)W M"6;)A"KFIOG2BRV69TIP\#
[LK)AR9+CH\A.J!S(=JVHDL]"NC'AV)16BXX>U MH;<' P$I#<6@< ^@ 'TVOI>OCU^>*;*CER6]'U?R87T1&%!(,CK?CPQHEJ]4 M%HW(S!E0W8$+"JP'"HDC!>.W'I^\H_)/]C-
:>%\+:V!@N_/YP2XX@2'2A8W) M),!W]0?5#(%7X4N9X@%F"A8A2Y)F&L+39W?4+GDPAO.=*H!=)I)U A9L23- ML!S3N\]FW3J+4'3/=H9VZ>EZ906&W?=X\=[9LSR7OX?
K=PAPGD98 >7Z/5Y" MA^7^!_M9!93K=Q1Y(+<)*??>$MEQNUC9(T"L@&BBD-C--K_$H82+P=]5.3VX M)28.%6"%":+"!&\GO<,PP:;MDM\)$RRG0+? [3E'=Q(&.&$2^J9SS#_=*LE3
MKRJTTLO@V"&7FC*2:U9'$5K**!)[;;YFJ5)D*%#>)?IDB$RPN+#D-B,86&6# M>.SM:,-J393:38[V\""[9?KH07BQ+9R(Z3U8K= M7S88:+>Y?02B(88ZUQZ L>$JPDVG.\"+5?
Y'NE=^KO)C*6O);3$<5QL#?2H+ MB8%)-9)(Y=W;7N-Q?.3K]@-FP2SWO0%9N.+8V\4IG*;E,L.ST\BR]DJ6TYT M$]00*3V+$KELXO#"4-S#[W9B-+Z)US1%W1H $]ELF@%_)FR#&
%-#D-A#5M0 M9N["?[W?T RNY;E):W&MUY5!U3#M@:$I1A&I=U*7BZ@C@=4TGJ&6^WL(=61_ MD-J+B%)L+A=J6+(+D[F3FS*1A4"[5TK3(3I*XT*?>PYU8>!X#SC0PBD:Q\-N
M+AY6!Y(QA."/=@-H+]4K+4*T+&!;*$0&_-8N"*,)S6TX9_3A.ES0OXW^%171X_,1 MP^B9M4L)69IWR<*2CW5-T];")#2,W#N1J1!+G['31F TX2ZC91@+KK_B^;18
MD+*T>3/R8D]4T*^1FMV0M:%80UC /OQ*),Y8&!T8/;CW")I[&Y&LH+;4NFPA ML=1$$\@H-RH9DXF!"&5(*J$;-K$"MGMD[BX<91Q3NW?7^.?3,N>Q(_O21'M* MKU4\
[6MXRK'+AMT#[HGICS(MS8*\F*>KG-X"42XL3$N\U7"050.'TC!>W&(:]P_Q8D7FZ)=8-,N3SNLS8+*ETK12'B*\8%V\B)TS,QMD MU;B/8..1]AKXA!T^88=/V%WR7-'=:P*.O=VM[-
]0M.D?&U7.G8%UJ/).&:QV M"75\#U_W.?[&-G[RR4H W?7UP5QWC<"!^S\XH@$ 0U8X):(<88NHWLS9?23 MV[!9M.$O&>]PGZ@1T#2WW3XSPAU5;?0SU)S(FK>8Q?
>?/V/'GXUT0Z% MRDLX%+> ^+D15O%G5'L?@KZE11_JC\OO,.3M]O4^O[B-C6:MD(&/KHG<>O945TXS'E2I.G4LE&KE')5.M\@R\W MD\U8\@#D4=>75?=!VOX6_I$1+L2J#
MJ@DLU/+*_$%T!3= 7+2_F"<@(91#P1\K3B%<[=-!YQ, MXW8UI6]H\EL5I+8JB!CF'4BEUJ=3XS1%_9MPF4A4,L0N&\^[S[L?*<,8%*;TZ)OU!#$S1MFOPW.@4BZBOW-^K??
Q.*18A$7]158@3I M@*Y1D+P1Q B(\LP1372-JXPJTCJBICLVP9D J"&"@U,;&*:NB(\$"I[",6M1 M(5+H>;MO11^L7QER^ZOLS(.*_=LB%O#UVHHP%CI\$)H/FHKE]"U%5D1S%?(F
MNGTI)#$T",/2:#U!=PW0[9!&Q-0T4*S479EIB#)ANH5T$,'&WL2TGRN2.C* M45.!5(0<0F8HE%_T-XB^B]PS@1U C1,URQT/> MH#"M
W]_)'(ZH=@6<7IEW@D8ART@/V3XI)K1EB9%>+M/^YOGRMGOE&^ 1?8 M1U7M#=N F+<)GI,[M.KVPK2@C!J G(@)*1DQ(X.7**054Q98 RA SY"7GIRJ5B"94]-@4L**YLCDP52
M9TEG;G4L9M.DN MSY&46BPN6X/G.I1'Z D=TA!2K@SFHAPNRP1=XT5G5&V"8I$J= M#Y7XSZE6'W=>&HG1,J'.JGE;3:O)49<5ZU.M-6>YK1EAUP.SXIWS6Y$[C7U6:O5
MZ$NQ)&S^LI[GYU1Q M+U"*.V:X8/MT)WG]-]]#MP%]I]C!4<_FKY&N\J!A,_114=V':[O"/E6 M=R#3IJ+OTZ$'FS+2+L\X15Q0= LZV[[^0;YFH ;X'C 9KB$"NQ0T 10_*/BR
MX=:B[BK13D/L/3&R?&V"SI8_W)N$KD./Z?BT=R<+%XF>]]@K;[+B)@B!O#CX MU2F2T2'0H8*@=\"_0WG;RKSOIKH;A2N82=>[@0YLTB4#?)"VOJM['L%<0D,F[-
+KF/^<]&A8!U/#M%&Q M,.(:%*-P88T2'@O=OJ; %?HTQ"2T@7E_8*B0]P.J7'J$#WH/<%RL5B8;T$%Z MA 1@#7&*RUU9D=P@&'K &KS6<(6\I.UL'@D.F*AJ'C'1,'>FN2M&R--TI==$
MY4_0Z1XH'NKX0K$&((30D(0[3]E%V4>BC"##Q]KMHS:.!B2J9+_E.;J#2G$O MS @1\(DZE!-K!\4,_P<40 &FY;.$ #,'2NHC\2-!5A=/(((9'J?>Q.G?_A4E M3)X0\IGHIX,_>T%E=_WN*
<6-8"+"54TP5R"X0R[G+,OY2L:.^,E,TA^L]6=S M8=O< D4_;K:)XWL"G$A%)_(.)#H5#Q%(1;THC(LB[L$ Q;8!>&/Q;="A;T 3
MV]V*%2CTT%RUD(3[B&*/1/OHMZ9;5BL>J[=;SQH%/@?'?2/%QYZ2:$+#"6*. MNY:-9?KUIQW!L?7C:&@$6,0"(&MN^X7#J:\!;!]:(2T&"K+DO5?\!35) ^AF
M68#V!C^>Z>N$3%2]9VQCF_Y6H*-8HCZ$DW(W!0V!E3.%.-8'DNA8+J. :2)& MN.F"K06ULZFAJ>_R.SMP$-<;TD00.$DX7HF MD(E;0L()0.]#6?>M]/#-902<@3-
QO$D9:/]Q0*;JX/\H:<%MF\JPQ_ECG]T MIDE/M6SX4$1R%!">.E#V16NCK!]QT]MPT7W'+O["KT*W (42=_TZJ"?3J6G M[1/RS+-[D @A%?*$?X(4 =VL*(.^O?
MX%Q>);3*'6+OC%GRXO-D8B;]\N4\V MN$WFH E='8E@:))89T3^HQS)32HV%%_IWZC1UWH95CB-YK&]:0KZPK^@$08- M*4<:>6OS#L]9:W/']9?FHN:LJ0;)M[..!?"-
$!,AN^N=H&9BIKMC;;=OHN_ M(:(KTR)*#R#!A@:!M[.]OXD3?WFF\A?48O?&RK\?B6=C >; #'FO\]32?9?3 MM^"ST9N1>>*BH0>"BBF'TX<:/@8A.QZ9 MHUO+?U\P?.8WN
TKJ=]@)>]1Z"TSFZY]M5XN7);EL]2UCO?,KJ_H@6)M5[I] MSE')V/T:$"%=_236FBQ;))'N$0MX+_$_-8P/\GN>D6+M>2FVS3\\VP];[\S&+(00%#KIV MWK9/KK?]O .-
^^VO2*'VON9_AF9SX!Y]8E'L9C,KI@*)L?&V-KO_UM/;:H/[MPO598$0CM OO0FJ#YW8RHP84R@&R-WP'9<_T/F:C?=UB>FNS["TI.?%6ON'
M>E$;T^R=@870>N"^H73D*V^H=68#XDL%*=^H2+F0^6!!D]V2H.FW=?W?BM^^ M^FU ;0N5NWL2LAV.(N='Z+NSF1[;^9!A^O8=AYO+B>R$]?X-MP-];Y>'SMQ;
M!#_K#I>#KY=EQ=N=YZ*)/*6=2)=/Y#?"OZ?>8#" /UI;BV9'WT\:@/PC_J0 M/(<:<[3]UA9UWY9P7462R9PL>3=%DO>8%TB5$F_(L^SQC^LWO.K\H*1&?G\
MC$$&)=M\D!;W\Q*^=;^/P;L(C.J\O!,*!/VX;DGA2<,'6\?1:;P)H7XE8*I\ M877^%K-[B.*3YR+NN??3O-V>MN8PLO?<13.G7;1GHYQMX5\]/;)/ M<_]"=W M:
(_OMVZ=O7D[$6Z4(MVJFQ-0X<_2MXBDKKL]=*P>F1?4=(]%=S-+K9FB*(MV(EKMC9./ HOA$GH\A\'O@_F](DC080)WY4H 7MD>!44>51M0+3AWQW3\RR^
M20;BK[5OP_S]M+M8Y/?OOAURM2DN4?DV2ADUW!0_>B?1LM!P1#J(,LA+\3;+ MY 3]Z!T2\&<<H>O56M,3%088 M"Q0/(>!T$!6\E46_EQP)U9B+NSF'AT0W4YVW7"
[WI.J>^W*CMK M=F.&*$<[$66PS42Y)=^K=33=2U%+0)F[CX,TDEP:62BSZSW:]R?1W_I !P/T M1V5 2'[B&M4**'Z]$GH9L!\A+17T.L.+?4)"^ D[N,R#N.>WUKN 3B^]?O)S
M1LH^BR&-P_YL40G._HH(:\-U+T+[S5>O$_G^_KOW!3326QLRH7=FM9>-\VPL MS2_ 2@%/:!5_.Q+CY"928$6BM\,X+#]02/16M#N\\&RRFR&]) M!MF-*:Q9M972D3_KTTCJ<1)Y"X
3"GN$",,'#TUQ$NZOPMM/"?]3HH].Z;P) M0'C\V,1<70)XBX%T@XIA E\9(!_B@3)D[&H;0$)& M@ZGT'7?H<+W)H#H/T13="DT$6N%8A S3T3 3\B?]MO*$;/1O2414&*Q,!! M2D2 .?
IL,0)^XGAGH/>G/D"BAC+I1A\Q_5#0/M;77?:@>7KUAE]BBF*Y"3%7 MX%!!BZCO)Z7?X_97F/A(9!P3Z6EH*V76%$BH*,>G&ZJD4;6CBSLOW)6UAM.WU_LC]+^?B.]MR'!(9>Z6DR'
])S]&+G+,3A\7>'A5C-XA7'K9!(J>P%N"=O6"&_? 0] M\"_E;Z\(UJT.]H/A1Y#6RT+]I?C#O1#$^\/] N!W-TWTY_=W33_.\9VZXGV[M#:[5FR$*]:]-J$VR#P'HMEP&U>A!6]
EKQO.W*;2J$VR<$NPMY4X*'_FPE=I%H; -%1YW%E%L]M_85,\E&:N?XK%L7AZ2Q;#RZCPR34,;?F3L4W .(
M1%O4V$T)N8$L&YT'08B%&NFX25M3D7RU1$JPN[FM8?'-7B1ZN[;_''/[B+4J MH#YJJ;1*2WQ+=(;[T']6+?<+:9N/[@UYZ25NE_-0-Y7E*\.4#:3.!;L*T.IZP&;X->J<)5[Q.;* :@B?70@
MS/7>]0%!X>@<_*9->]X$\5>^_;>;7_#& M/!&['8"0XN;0SU"?=_:,-ZB_@40=++05ZJHX@?/)MZUM9$)$?_."!$<"$- U M\.M0-ZZ=?\3!ZSVT/M3V)M:3;\.?W,EIJQWH?O\Y.\47D
]AFGR'4-[ZT(PW M:URL3].LG5=HCR/WTJLM\N#WK5&*UK5'DK%+^;E/>=\KE[5:Q=A^.GPOZ=,,XP\9P=A/V)LI(T#7M MN(X$UY'<>!W)AQGE*[(T&F#HNG!>
(1_"\W4E86Z"+AP"FV)G;X0K >LOI7>< M%M\XH>/0?]T4(W[?2($F2AF]%;DFGQDI,30MH(_)&QJ=.'1-ANHN:&!NOANY4UNX%&N,I'(F=OS1;?0=U]XFI3XAIR$R&; M \&[?
I9KSH3VINI/D9#@5C8TS/5Q&;>FP]SRP)_B(]'X^+O(+X031QDF8F : MDRT)-HD ZF_XX*&CN;:]PHO";<)OF[WW9$"-C$U2"ATNAS5?89=G>?D%N\8 >>.F6W_KV2&[O-V< O'/9>O^
M\7J72]>P'##/F@,6*&'=77J)A>@0-O"!$AJ^L!>H#,3D 3K+YDHQ^$ 0D,F MW4Z_@C2W/W#R%AL/W \ M'H,O4-GE-3J%9VT6"3GLBCXBDELK[]K8Z#(3-RIA.*:$EN G3 AT6G,_6O/6
M-/7SF(=T\C(>J/1:\P_ H^W"-9W1B\%2L?9TW;>W@X[M MU['(=K_^O>UZ(^Z?;=<)-!O_$L/=T*=[,0ZZ#4.74(+HZ+ZSDP+:W0RVMQR^ M.6YL>CB%TF*0W]LK.
[;/0=\6%7EWB_>4S?(#Y&^PV4?F]86)6WQ[9Y=?[^Q> M_EC:W9+]V,-[-14V-/DM=/CS M$!]WX"; MM(/.(D))PW;)_N5W?6'?>5=RW #/?A[W"WO)M6\(9[@VXWOU]K_;(.*@4OKG
M.PYLOQH_>L3O9],%)[X23"FDHBX3 MRU5;:(G-&AP9?SN2Y)T)<\) MTVJ.>DD-Z\]./+@[EMM,@5>FCMGJ/)P4HH+E3,F*3,,>K M8B<97RK":#1G:G#DP>)?&]F:*
(JM1:O3E)9%RZ"Z-4C[Z.'BF\7EW)B)I;R: M)5=Z67BVYP4-C3Q<_-)I+=EJ?3E5H:2HXZ+3S97S"X$]7%)X$F9T+BUW^-5P M7AO,.Z-GJY448HEW>P4M*<0/1ZYFY"C7R:20.!R94,-
':.@!G]J+"#E/]>;=EECD MF$:>JO7;((F&'C"J.&LO\B^Y3%W-UJK#$A^K-N)A=P('G!K89J6CCTH"27?" MC9S8;3V+2@T-W;#JS =?=DK*K:UI.D"KP(]9ENL&(O%7Y.'AV&.C_O9PS#?
RC1OS\

4FT>"Y5CW7S/&-2]H5S6WYN'O;FF6'T$7BEK5[X=$0,M4S M;;VKCSS#%\J&,O&LIDW=B&NG[1Q81W?=^+>%R*)W&MN]D Y=3 $M/,N9(&_H MU;LG9F"X)Q.>7'J<6;:1.._([EQ4-
"34&<-$Y3YNVN!07INE5ZU?'C$)GAW: M_52N.-$3J2/R>GS<6>7UASHG^7$P/S/FIK%05DP3IQ9X6O^P.SVO_[29I3.21 MBGS4)6TG=[/S2@.^9@!%>4W*]>]A].@G+SF(JH'^-
"GG=M5X<9\4.,H!X3F!&!8 3U&(EA3@2 $_0CUHA \ %S(0!<0+CT M85=ES F,2_?%!\R% ' !XU)0.,$\TE@E@L (S(4@< $#TXDY\8]MHEC@%UCR MM2#?SZTZ?
BSS\%4RG#6^]L1\TKP#W(=FXD!-!-_E :G@73VTI">7-?O7,'>>TY, MNY$=>EMXA?F)^7G;9M>-L)A?ET)BZP);%R>W+OPZRW6YYG1)N >6B/5%))>5 M?
50SC#>JTZ!8L#GMEH%C5M\#J[TZ?VROW"G[T8$.+P3JGNKX':OFMTOJ?[HO M_0;:'*!UH$>*NA7V MG_LS@+';W:AI) F P^%FFMQX;CT06E77J
M[C6"R2'0)>4D7KGG0EQZ@1>PH%TWX=+K_I_3^0(76,H'2DHP>Q=K$_XE#AG4 M <6[D%;QKG!HP1^$=5\7H=5("XVVF*UUG6:+Y/IMOO#<9#NMCM\7=WWQ0](2
M*H.=FQ[\NQR$3=>8G([Z*B)E22X5:_/W5F.K16LEVK__H>1Z[<(P7M:*"R:W M(!NFR(*(76PU,W 2Z,[8B:A9__<09A[*^O_[T%9VD^Z,Y$-V__[]^Z8V&3M M.<.R^:7?
BBDI2:8#Y!R*R0#+3J([U9+H6@QTZ2;\IM MUE?&9/7LN-SNEAL\5R^WA$8URO7:Z'(?YN$7'2*CB?6%[6N.G,RLO;1*_3R4 MT)=?]*EP)(YQY-
(X\@I,0Q:MT5L(>0L:;R!%DIR)XUXCZI9UMC:5!EE1T5-N MTZ>FN#R"%(UQ/\N12F.R>MJH4:GIZ7R(EV;#R%*)!Y^49$#@/C[9-&%
MP(D8QHQ;PHS[LR_^P$]YSS4Y@A=EW0.XV5KSZABS.TMY.A#2BT;30G9>CR&L8&\Q%#.7Q= M5!N*WE:S4C++RXOK";>PRU0U/*XM)5(IMR)AF@[/5GQ28-UP"Q-B8]39?*@;
MUZ.+YE?N)*-RQTAQKJA*)#&,51;IF*2NEF1>9Y_CL8Z) (&%_E(\CM$ HT%0 MT2!(890@0\!G(9/7S'3<+/2R)*_4JSVY%A'8<+0&(2#Q\"N18,\8,[G# E&
M!6PC7,:;^$909#EWU%5_&C=:'2,+U&2?SBL20@0W*$*'XBQS\JC(I2.')>AK M#=U&V' B0#Y'N.322[S7XI4C-^/@"I:S YZO3RE7G0[BP1VQ-2\-8_*TY;3& MG1?P&I6,1?)Z
BDCDF;RZJ X41VGMXK-Q4'QQ4;]HYB'7U$J%,&%*[>56#HI MAN#L4A QY%PAEEHA 1KA,LB1V4FNW#(,SDD6:Q JV(=?#$UCG, X<2TX$:B0 MRU6 PV?!E_#
(>D"KEF$]D1"91^CI'G#+\$3K8P8MP<8F#+ MXI2!F5*EETB/7QQ3S4[T>*TY AI;1Z8$"LQ$$B$R=N7E*ASJQVBCWO4(/(F) MSR;"Z,/YN?<7X.J5X%:OG#K0@G'K+6[MZ\<:Q2I;[?
!+-HF[)^%/TA]!K)BIE]KL7E.M5\!-TO32-G1<9U0C,;5)Q@! H >.<_2S@C M,\\.JYUP55!7\3'?[A8Z$E=&5KX;SHB&HM2A_E][G4DCE<2U);BV!->6_;N M]:6))C3ZXD&\-
M5WG%6A%Q5((-"YNI;FZ:EZ1=4DF4HA/9FS>HFD^P.NPHQC MBV9Z@2@#<3!$4R1.$N.4#T[Y!!HTSA4/2>CM!%?OTFK+(2DRW)O:3"F6A 1 MY2,Q# P8&*X%&((01PDZ&GP6,
(FV^E,QJJXX=34!ZO@E;BAZK 8)D'CX%3VL M)$J(2EQ]=8@Y M16TL -%'IZAP)D!M&SOV=0D=2#Q N&ZBNVBO+*U# M5AHL9\2%53(UJUU/0"6>B>2ISE3LMSK-9NDU_YI.CI\7
D6BB$J<"M$TOMK@ M#ZR@FX62R[:YPE!RN3"+(]_4P[EA^)ET2C-V4932P#22"#%0W0D&"PP65P86
M08BV7!5"?!9ZX:I+4K+#=%)UHUHE(MF4H+@(@0J5J%"%'O.^V7O,=B"D0.; M&8'T6+X1D[$RTVQSK*" K*Q,@0R7[DBEQADM+JY/
M9\&.XPFMBZ_U9K'C7+&8S@(4&NW5K$**PWFM($MEEILE$42PZ$I*# \8'NX# M'GXBAA,03/@L^A(IRMRXNHKGU8G8[>2$]IAF=1<34/2%#;'10S<*5[]@I+@3
MI+AN0^)DT98\9V> J#@"61D*X4)/Z[V^ !"BJ?BR3I+_.HMX2@#Q M:+UV.K(3%?((05'>VK9S_Z_=R6^U+^RWS?95;&=5(X!TX(EVM0U=W NW$C4L M(F?
T2=06XLKR5QE+/#+K@.O31DL1&0B*?&2B_R)V?D;D.*#E1%R&=RCF*W=8 M P/[R?_:^C-7,3Z2> U*>C#QXAQ#5F==,LWU-Z<9VG&64V7#4T89*%F"4-:
MBRXMVI6&%8U3<@V.C+\=N:QTR20PN"7/];-ADH[:%3*?%&B!?CN23[7$1?(Y ML>3#I1H[9?-R,YI!(P_>GEED^#GH+_-J)U,21T"GN'M)6_*J$7GM MD^'VHD.WEFJX]
(R>25%OATJ=9O6E*%=J?):.K>9LC:1>RT.!.9PH&&MJX;GE M4*U5#I15S>C%[7@2CCR8Z&S:E:/M-*F0-,WT^4C=&;>+"SCR8**%*F#JTK2Z M:
(%">$C'T[77>0$]\W"BO&S4(2$['96=<[4\6.T&V ME)D-M]KGI)7)H[:6AUP2!W)FD66'+2=DAHXHC1ZZ$/Y@270S$GOALB\+LFY=A)=S3@U^UJ8 M9X9VE
^GW*$'Y)\.&N,\M[#+K4Y]5=+&O73%5H9N8FB?_@))Q\1H/ 'MKT$4 M@@H9B0EB/ J$6(**QD0*#.2H^/;IU>3DA=)>8BT2U-O39%P;5[4.@HK#U64S
MJ8Y5:2MJ1;RG1HQB%72SVZ?.EF.DJ_=@Q4NIG&F*(; MBXBJ+/1X)%VJY1?&45 I.9%A>,)3S_R*+KU4V.?TLC-;' ,5KEBB4E-GRK96 ML6PLG:?F9F&\. HJ2D9:Z:\Y0/(-
:48KW/)%S,^.@DI4!]5)'W"O3CHAA3>5 >51*/:LOD:;;.N)@ M\?6AW8$6?K.D-J;Q!#\EZ798&!Z#BNJ++-4:G#'C%74AB+597)3#1Z&BN23M M5EF+EO@*K?4'(S.9'$:/0L6+-
H@S8%JA6H6D82]X6>I&Y>%1J*B:;$9-LQ"& M9@V^0FK]>7^6'1Z%BK)*BDZWD2^2E69?(K5JL1"F%D>APE)[%6J\F+!JI5]/
MSL=LAUETCT/%RT#KE2B>Z_).:S!HM&9)4A;VH0+Z!,A?4W3'O?G!^V9?T.O9 MUI*F"[P*])AML6(L%G]-"F@HY7EX\!M 3MJ?C48K?><=S=*KUB^/F 3/#NU^ M*E>MP;5=
][G0$KJX8FJ!I_4/N_8I,H-]$QC9>))G1.X9AJ)C M&_M6H?O)GB5W:,AM_9XX^1AQS3;;7,_,?R/E&<&_'RZ*/%(?WERX8WCNO!(U MT1UHQF+M"*Y_#Z-'/WF>S0+2[E./PO?
Q]DQ6L6\9FF._-5G/[=[N#(1__*JS MN^/,GO=H!V;$#S'BLXM(,2-^BA&?W:.$.8&QZ;X8@;$I*(S V!003F!L"@@C M,#8%A1$8FP+"">:1IC C L (C$U!803&IM-RXC<.W/Q
IY*OK#H._[B;C^\; MFOQE,@3[%I7X 0GZ>X_<7?'ZJ-[AO__YIW^*U5Z@L/Y1&MP(JF^.^=X<@^^3G\[F6!5F*&;HC=M>-\)BWK*5"3H8B>V+VT&K MP-@7%[QNZ@NR+QF6?
7.\QZP^QNJAJ-Q$#W?,Z\]YK1F6=9(>=]ABN4;V#T3% M).:BYH#?,6E^N\+^W)KOKEH&$KJ+4#'T-P>4W_Y54W3PY.B03>BG@S^[SWQR MN0;?DP:2>YNA%S]FJ)#W
TW2S(U92+LVT1^0["["M#<:F/WL5A-?KP8#5Z_V MTRRWHPW'5WD[PKN_/BS*6)2Q*&-1#IS!_[UEWX79@<7]N^+^>_':2U\Z67)T M15*FHH;[TI].;2^][O/>A'?
K%]U1M,!0Z*8[YLO="39:A+H3K)L2V,P()/HS MVN*5E>$DFI,*-VT.K^>N[D]](,S*X4BM->M2+>EE:7$)*RE$W:NZJ5#B7(WI M,7)@Y,#(<4+D.-=-W7%MOFPUVP..!,9SDHP,Z[7Z"-

TAQC[\BGW4;1:# P:' M(('#O\]VT_:-(<)G]W2WR68J4@L7QRW.::<&J>J*::G(9$#7=(>H\]W23050 MI#!,W!A,W+,-<;)+NB?2>5JOY/E^BF\5O8M':=0!*!2G8Z?MB/;3 MZ>(2=,2&
[H744'B!?(ZXREU8.S^ZR%,W>,0H=8A2OEZD7+4X:.'87P*1H^J% M$MD08R\=>55,M]+)ZXF6%.-BKKM8C@M\I308K 8+>0D NON4>?@5H4)DY$P] MYS$>8#S >'"Q&
@HF1VN%Q<$=1:.-8I5OI#32@NH]BSJ.'*FUO%8Y['.7U% MXRH4_;/0!F!Z+(@^&Z+*)2T^J9NK\:2%]O?$PR\FQ$:H,X8V[C..@94?;_CG M<@"^$;#H&:94D2F&)2OC_*NI 9-
+5]VF!C34_%B()0]5_]JK0CAT,S^DB >- MQ,3G'&'TX93=0FQ<)'+M8=I3(QZ.U7X%!/^6AH]?1J"HP20UYY ML5;5L,:.QX,K*AYATO9TK+QJ&JG$8PH77X#G=@'U=V$@:$9#))7
^6&,*!A1 MKA91SA50H=."F67[\ZC:B5/=R#(2X5\F20@<[,,O.LIBU,"H<4VH$:A(S)5! MQ6%,:)B17B+"9]LKMLM-.DTZ6X-0D8!0$:(3AR8&KC;!\'%5\(&-CO,$ M=
<12OK74QHLX'UXFL]EGCGI6^LC*<(,Z="@1^\C2N((JE$8JB2M/<.#YKL&J M+TTTH=$7#T+-O4RVISZ;\90*XI'*2,RGG[G8%=6:\!4Q5RU64=/XUP[/IN+)
MB4K7A#@*KD1#=/R,!W,P & P #P0[&0;C%5GAO5>42=.4Y):-3BF8* 6E^S M#[\B9PR@8B7'2A[LB$;0-?NST$51TRRSDEC,6H5QK3-HF*MP-;F FIUX^!4[M+
(#'I218U_&&'A2+_AMQAC9/A[MR.[Q2PYS:&^C'9P%&> IGJ4OL': M$7.*;NL#1!\=1\+YF=,'6"]X\^=% K"77N\5(>0V0.MK(3H3> "73;MK3!?Y MUQPYJZZB>G,X3=575Q0
R=;:TW%A6$VU5J_]7"*>?,TG]:&00 &0.!EBX@S. M$V,H@^V; M4X:EK/!KBZXF1V+QKT*"P%,N&(HEK+G]9RPG!NL]O&K:HX=S8 MM[!P#P@8" 2RX4!)NPSRG?)"J4LO+$
05UK5F_5)9Q+E029F]/M=^64XO:(C M1NG7\'Q5T>+UEIA:2K%(H_$DL)B'Y_%@51J[T^ M/6':V1:;:U%J)^_T)^4%TN^$>]\\R9[S/,^=QCPNK1OWJ/17OK^?[B;887*X M[-
K+)2EVZ5R=KG-+WDDBA4=1"(IE0M3GY3'_V.CEO]QAB J*[HC>N)_K 9R8 M?KD)[,F%:^Q8MC)8>1\I.GRQ_<2P;R>^\;X(U&R;@!)%;/NS6@1PF08(T>,9 MH?A,(TP@ 66.*$P8
^)_SB*I"8$AD:!&!*U0ZB[!+)E0Q=PT7WJQQ?),J>T) M:O1T#NGW74_6$]VR:)I"^Z7H-!)A!@Y\R*WD-4: M(AHB_GDH^3V=#PPI.T)B1M/LE%39?C7,]%X[Q=?$ I'R4/O?D-(F&F!J[W;-
M)4,$DB67R@<-==&?F!"4:FL*X//F0%N%"+B52"-"L:#4NUJ Q/^H!J!'&O8(MF(1H6" MJ304,'U(P%U[Y%+6'IG H[NNZ("8P,>/(%KIB$D;QA.0YYM.R1[C/3:C)W#& M!"YJA?
(8\E+-8TLJ!7;G/*IML,L7_?T,%?.["EB&+X>*>,"6C 6T->:B"I? MG\H.6G!E\+$)WH!KW2@:N:-H_=?RL]QWPJT6B#0L*3QK@JA3@_)R3KK$CM*% M91LKKC <14AQ,.N6,G-
N/JLF+T27N2"/*M&P$B8[R:5=>,TMK64L>6:Z^/(2 MV:5+1*"[IO/JV:&;ZP4-2%SS_%G]E)TZ?6*K ADLL8#1>_U-*XBE'L_)"]O MZ**PAFJ;*[74:DC/(E_4+6[:N!1=\J]FK,2(\2$?
%JM:84%G64D?/OS2C2/6 MZK<_V#FV320SC3-O'!\#\N_XI1>::A.BO7AHYL(]' H(VH^W!B^R9?>)C"P) MM%V@G1OMZS+T.-T]?.4**6*-(VH$?) KT81HHGW=6.A$'T
[YY'@E\BB0%D/0?+DR1S4 TA\ MZ10 M6\OYO0Y)#QZL<5IT%I2!@J04RMN2X&23\HTI',3J6 33B"E&9+J^X=] M(5SN.IT._;KBP[-RK"=D&2G6@J\"4"6G\&4V-#K/X:^?
3S5<7W7]'3]$(:&; M-*86>%K_L#LS]-810!+P-!&789=/^B9B$=; P-X-881=87$_\:,A)/DO-%?; M7+_5?QKEK>%K"?P(_1C[\!R2K,R//-^ SQQ [5B39/U[&(5KGOHF$-4P0N=_
M3PU+02+W9)-1&;YFV?Z41SWQ>NA8A^:=(X-WBSTYYQ^ZNM._S]P+9M__S ? M$64Q(P+ ".CFTY@106 $^4AA3@2!$QB; L((C$U!803$I@]3BY@3/X=-4^>6#GTWC?
SZTZ#O_H_K;P M^-PW-/G+9#BK.WM=-) ,#7WX?P_1A]^E!_M(LF\+ZW[TB&!\/TPO 52C\>;6 MXX-JD&UEP&EDXL.M^F=EXB(B0 ==! Z*?C82P/SV"48,B#\!B/$#$O3W'KF[
MXO5QZ,-___-/_QVYIW]7[BGJ,79>O?^"7&]*.*^2E>]SZ^27X35D:"S>ENC M> T[4O 9S@2=X:?3;[O/A']O=+7\[TXY;M9W=2[:O;?N[A5JW7K=1>EW%ZXKM KLWX M#(PH!\A^.
(LH_P!;L2AC4<:BC$7Y)$;[1=LIO>E)D'8 NC[,T &Q J*)+NO0 M@'6:9IG(A@I4ZZB]QW)P&7U3@8]Y!MHU.&]#@='KCNM%+/: MJS3GH^J,R=6$[K+NU)X7
HNZ%3"Q4")QIDYR%X*#X%UX?$L*'[C&77>H\!E1 M,=LHGW]$V06E-9L!6RCPP'[.%9>S:%2LU:"RLZZR1\DS-:A%EOJE9?SBQJUK MSU^:"EC3@WE]^5GV]G&69^.O.7&JTN%,-
=MQT%WF2-T3#[_8$'.VK3UHVH[U M&^OW->KW1UMY;ZF]IE\B*DU6"DROVJ/8>4)#NNWV2@PQ3/QTK1)_/+UX)"PA MHNO;W*[R/EP/MZL"A*NFIY09 MJ),
(N:S/3!.^/ZR3O,$:9$,=C]5XHZ@\QY-"#(4=XM$0^6&GUX!K>3!C#)== M]4D5^[(Y@OM6[(]L$C.[#/>4U&#!-[3ADI?D6BZF+*!2LP^_8DPH1A^V2KNY M1. /^AK7NS/?@0)?
WI7XW:UYHA0FK4JCU&LYQ;)]=,E$K5=%6W/BX1<5#27(MF]1BK+=8;X.MMQ_MO%37FIGE/$FICB/4N9%:J%9C2&?=GH61$$U^9$_?1N&"
M%R'81@4V@0(;Z">.$UPZRG>O>T4AK MXWZ[W";%:=U<\G$RW)$7$ U8B 9,B"7).\EMWFTE];\6_%U?L,8>!'JZ3S(
MEU2>30QH29XO6N/<$*H_BE&0="C"W(O^8XW'&G\+&O]A7J%)>;1P?2%YWIA MZM7LV8W% &D[BF[$8Z$X^U$ET]46.YP^;G'[,'79B\!_(&)QX<5=&L""X:Q\
MU4S14]7T\VRV3*BSCF:W!C6=L94%6L3#+Y8,Q2,17.5P6\K_P]&*X*[V#M'@ M(Q.F0/+'A0%NV7F/[=#N #VX5_RTF50*N>YSN-40);J73<[ULIR$BH["%-%(*!:A;K0(@Z+=%S0-
6]2N.>EZ M>3@[GF/=!P$&@H!L.%!R+P-QY[T>XN)KO33B7=RI:4"2:L#_?946;;!GXJ1$ M2[&.P)\J],R^F2\;9-C*,/68DX^_Y)("1;H5&F3BC$D9C!:!TJ ?/)%Z\;5B MM#A
BR/8D*T.$_/Z<)KFLVIAEIZ\EJ-">8&P@7WX12684(RE[R1A&Z2"C8MK M#T:*>_*D?M.PZ(3E.<-;D1:O+ IJN!.OC#KF$($'JO:(,R$V@JL],%Q@N+AY
MN#@"#KFB4(Z7BM*+&N89=BK9DZZ>=<'!/?K",B$J^I%IX89=_K'1='ZMAY6= M"62)= 9.CAW+5@8K[R-%APIL/S'L*53^0E--V@14D1&Q:7%/,&2(0/;H_V?O M2YL4]Y&\WS^?
@NC=B9B-+7I\'SVS'6' W)0Y'TT_QNUR@JYZ:B\#+Y1UBZIG8 MYGU5!J(;);KOJ\Y+N072^2BK+Z6XI_I!(C2!JCQ(*;67TK;D>;.&66M56CNI MSX=EGRJ-.*20U[6$UY?
7W?,1H5HBV=XX='!QS19[GJ>KOESCOOUTW",:^N*# MG/]8<&)EJ8JF*M]SEQ3]#_#JDRD"YAE.*!TFK1B;^]?DY:%W2Y4\8,STPQ > M[!(8RKTI0_YQ$NOSO.@)1CR)^^X)@6+
[V3R._?\]'?RC<]+ MU6&I,=74_-Q3)3.?;H/[(5F1%/N'6=+L]X>2BC\>C#">!J&1[SCYC]R3]X < M&5K:TC;_A&('VYVWU$7PX_"S^\]2N_OPH>L;@$D_/-5*N+510>_/^DT9$[BK
M'UCB00%I2?X\3(P %7U/Q*H7\7C\D3'_D7*Z!U#AOP:=XK$+A]+WB98ERF\] MJQEX^.C;SP%0[IR[R!4!R#B!_R"_TL\G7']55E/2YA,R/H[V0-K'#Y_S)$/J
M_9<)H,C_!"UR_YL8$_#+_WG!A!?$]'";KEV!Q>>;X;"%:OE" =62 MEN3+EBVEIL6$(\9(7_#RFY8;+^,=Z#,ST.G4Z33M>E@V^]&PB?2DP6)F1DE+ M%'W95&%"U:/MAL&'FTZ^YE-
!A1T+H&EF3NO^F%$B:8XAAK;T:GIAL)PWP?-1 M^F53>CF:KLIZ4.<[FCCFUGFN!B:%9Z:,@KTBR*-47!&OJP38&6F>E7 MBXNI'WIFFQ]M"4P6E#*RZ7))R\ST"P%N5X?
+XLK,HP)B>$1EY7E1TC([?<$8 MVW&)6"L\99;B 9HGE-80=)J=?F?#4#S!,V6S6*J$,Y+MXKU]T\ST)T9/;XMX M.!%#OSW>B-N%,7:Y&3%#7K8<##2?+)=6*)(O-7>U>H22T+=-
U9%PASD31%LTV[Y+C"\U)M+&)R75UOXBC& MB @TS7"_T,:7I9FX7HMQ12J+O6"-MV@--,VP'T>B0FT4@9Z=1,6['6# M TTS_(_-G;N08MM!1JC+$[.ATK7J::]9
1#;!-0(3:V>CP8BH(O:@)!CG$K!1$TW>YTH"4N:-&8.3.D')-*,S%!I%H;MDDPF:@'3," M7DOKTD7)%9"U-. :B+%A%[APS BPK>ZPP>AQPN"\ND&UIK&W+FO'C$!@+30+
MT=E$9G&3&-ND4%NU-ISO1CAJ!W;#NC5<+!363 MA^_H9FW1C^CHJ!%HK1P1:\K!&&E4EOEF9T4@_;IPS BLQ_9:S MQ40R1D<^$ MLK58Y:-
C1J!2D+OY63O*\RK!1,T0Z]90]J@1<((X:/;\)BO:?)'H,P12Z,]_M801LH;PLKZ,UKYK]V; 0&R:/'C<"5236>LYNWC*+@[6N5R62W07142-04!'1 M'=L:QL?(?
+%HN],I%D7'C(#@*0U^T.LEYH(C(I%G\XO!^*@1L+W2M#F/\V5$ M:DKE>8GC) *)CAD!=-I$>*%$N4BH-E>S07[L^R/NF!'8\F9>8 IMAE_[PC1@
MUHMR,-6.&8&Q@S5::PGE>&RR1+CF+K_NB]%1(R";(Z,\\D83$R,G-0S7C;;: MY8X: 40(2;9:*EE\IRQ+&('*PF+?:X:DA-.+":MI+$RI'H0C)HZ;Y43WCAB! MGF%6,
('IC_B*YS6F(3FLEJI'C8"_&V"=_- 636PS;4X%O(Q6E]$Q([ )AOW! MO#*D3$K;-# S;-<7/>Z8$1@3*+DKURH-L]&=>]Y\/E@-<>VH$1AW>GS#T_B=
MV)A4^""KQI6"DC;-8E3'(&OU,NTC_7+(SZK-:&/OT_H9GN:[0BE?)#G+M!NK MIC>=6GE+3'O-,!5U+*%/C"<>TN?F<5#T\!7-I 8KRU4&:8B-&:988F>(#8K8 MDMKV1VGR\
A;48/B7(ONBY(9C@5G5=B%^T3C U]?++KWOYS/G%Y%W&)8@S=5 MAPY\2J)I)O%S05-L'V-)?J$J7/!6:_P4B_#WA20&NH3DX:V%*A*;B$97FX# M-JNEL;AD#>
[[N=!)EM862+GDK.3O9#P+UWL:6^'*_9RD:9ZJI9W,8Q"QRUFJ MHP4Z6 @FO8,[>*4@EPS#V!A**%E/?Z]+&S4W5U4'5!*2[@GGAIE'Y^[78;FD M+_
,)7F@G_8JIX^6O&3@8'R6Y4;^CW2Y^2Q ^RSR50J]E)_)N[C?P/W23 0 M&\^H>MWTRGP_5I6*5:9*L7]7G1+?)A ,QE_]S#\ARV!Z5IYD(RG8+FR^>U> ML!!D:DA1L+>FS M*_IL
"SP[@=V>""ZG_G[]E7B^'?RU6O.GD0;GO3O)GTN$C&]I]K]WWF0;/JQ M#V>!B.J;8:0#,Y[%*:2Y[UIA\#).<98[J?<-WR\93R.8[\O-'7*.[*N';B'5 M3T-U[-63@I#JIZ
Z_9UY]6@&I/J)$(:&5+\ PD!9OP3"$)#J$&&^!M4APD"$ M^1I4AP@#$>:K4!TB#$28KT-UB# 08;X&U2'"0(3Y*E2'"/.Q5/_-.U+>S.6= M;]9,\N73#=9SUU+.=?CWJ)4"'7YZO MV#^DJ?
K^_B:I0)><_3L4V_]K)QWI'W$G\%N6^+R2<1%!H*]=$)XS??_>]>X_ M\U0H!E]"#%[P.SK?_XU_X6$8W\JX>RI"S>^ M0X#Y^UV)MP!8&4[^FED?
S"B$O32C'O@2MT(HZ!*W0JGH$K="*.. MJ11TBJ_0*,Y,<.@O7>7K7@N"8SU[Q4[/]MP"5)TE O"7@';=3 <'IB"GOP*G MH7I_0:9#]?XJG(;J_069_ER];VVADDY.465W?\#ZQ2UN+
[^U#$?]$3H)-\"[MS-=IGS]2YB3/>;@VK,UT*8?]TH*_O\KI)27EU!Q64%"@I4%*@I$!)@9(")05*RI>7E#];7%ZZ MR(GXO?\]5P$;W1T[63_G.$UU9$/]G9C8D\7?
I6=SB9(MV!74P/N(BBS[I>$% M9G+I>BN/5]4=+J.;E0U'2K1 LFJ.'W@A4 QN:_@/WXO]1XVY5YCG%]BUTMC* M3&/:5C/":Q'2]R1*)8*F."C_>?V6UR_) Q?%[R_\.WY='MC:/M
E!\5:Z9[F M(S5=NH37G0;%*B<:O:!2B,U1Q=#!W9R@D.0=0I!_4^WIB:6\M+YNH*35 M!^$$<6TX ;#AGQ 2OR< ,; M %N)C,C&ZEEIET]PWNB,R9A//LGS;.&[/4?G07$*KJ/<]IBH^-
HR/B:XDQGH$VQI>O],MA.Q8-/QM<Q MG]';^>23/,]FB!OQ>FX/$-[V?;I,DQ;0H&"*U*K2-=U=(1@4 #Y0R6KHKW(N
M$!P^^R0O#@[0<3A=LF6ST<:TL]J5S=%:V8U7UI+B!E$"#&SB..!W!,E SP&" MPQ6#_0<3IM9F; M3N[0HBDVZK*S;3;'9'<#:BF#S K+_MV@/GWV2%\<' MZ#S\;2JE.XDP V-
(C!^UC<8HFDD2VD\1@$Q\!/(.07'H(T ,N&(,@#["1^1/ MO+HS'5#YA8)(?F. NYT\7>Z & +(G[L]?$)E$OG&%NN%VB2IN;!0%3E%)F5 M2T_QJYY\N53^Y;J2S=?
J'!WTKI"J72;;/)+$34NCE948BLO15-V1LAMQ5Q*+ M/0*T&0V2,^0=@60#L!_F/GT]-;N.W2F7.2,;5];HX0%B^6&JMC'J E6U;2,"%_?830^](@H8.#,27SX@OT($Y
M5YHI+,661378MM@8-8M\5*NA.@9U6;HFN!^7M[XN3L \]R[CP97WKW-SQ M=+T'B'[['D=X+NCW,.RY>MPC6N=1.0Y@1@Z6>;'4Y$=\Q\#"H2*W*FOL6DX& M',&U]63L+U?
E_MQL%4+O6'A6".[F@;MYOA)(O.T+=4J] M!E[H;TA$(DB9'+<*:Z+/)9A!??O)9J_< LP!(PK @SH8)PU752*UZ->@9S4 M37O794;!=T1UCQ12YH4XOQ
M*EX.P'(BS=*0=R@#3Q1!;8>6_U94_&W[WNRR=6U05F.DB$IDI6&;PE!/[3NX M>^V.QC[AZ:%^@8,GAC[/B:$/3KA<5_+XRMRY%
M@7M1OC"&O.U*$>6F/;="9\2O.VY'$[8"T:E%"6&H;S^SJ5NX218BRF= %.B@ MG"99,^[T-X*V]B0$:R[KS6Y4*$@Q<%#8;S\I#(4."H23SP@GT$$Y72ZG).@5 M13=G$M]'
6KMM5R*844D,LYAB0#BX(3B GL/?YH)Z[=:PUG6<'4(U$*5J MRS.G.00!#) +(E\]YWL3IVJ\E>LET_-P05_\ 3-;^5X7$]1O?R^\0]TM\9:RE@#2 -N@T/@E?T0:#XU MT$!WY@R)
(VPC,"MW'*_$1D&?CX:F4.E,! R('.$W)$4/.8#8>8SPPST9\Y5 M@@CS=OF*VBSQ%8(JJ--MV%UC$8":]'00+J00(Z&A^:?^K; M012Z"ELSBVHRWW+9$"1I[TXPZ15(Z!&@N/G32
,WD"QX".GC#R$]!PX\ 0[% M#1,IO0PJ_O)CH$G\Z*BS5 49)\P]HYF8!6B,(#' 02/JU0/;$"\@7GPJO/C*WL4[DD&C MY3C:D-L6QTO+_G##8?9 G*=8 >Y\0]@[
H/N!82++P,77\Z]^/VDCM4N,7%O MJ'3%RF[N5F6"U#4N I"1)G6H.X2%)7\@9GP=S/C,+L:[DSB=SDQ>7V!2?X$BLQO.7F9M_A6 D9Q>=9\T3+Y\IR)?"9ZD)+K_S4$U9' 7 MX?
I4*GF4K@*Y_6%+VWPJ:<[]0/*6N@A^2&'@WG^02OC^DX,R[=L\ MT:Y#&_#) :40Y!]@.H%W/[##]']-/\8$]X\(:88FR./=)/'+"PWNB?D_=]Y MT/6/>2+A9CY*2/?OU4&^?
WAJ(MS&1GW1YP%ST@??-Y7FOFN%@?IB[EM)3;I 19V/$Z[6L("/.Q(BW"G-!1IP/FE[=X049<3YH@AIQ#8QXZZ)N MR @(35^-
$1":KH(1$)JNA!$0FJZ&$1":KH(1$)JNA!$0FJZ&$1":KH(1$)JN MA!$0FJZ&$1":KH(1$)H^EA$W<(?F+V;-)%^F?T5[/L]=2WDW&6[Z"LZ/I8'L M6N##__M&?OM#>F#
(=Y2]Z)EI0(<_3L4V_]K MI[M5/\'I_^<4N8@@T-O>?>2H4@R\A!B].P$,[>(5VD,F08/ZL MRZ0N E>'DKYGUP8Q" MV$LSZG&/*^34=7,*JM2-, JJU*UP"JK4C3#JF$I!I_@*G>++!(?
^TE6^[K7@ M0C(. 8"-9(4P O!!@';=3+=<'X;\O@2GH7I_0:9#]?XJG(;J_069_ER]W[]0 M^>.COZ?F>3I?197!=B'S7DEP]&[_!D,P_/.L>_Z"0F>\,?B3WQ_RUB'5A[0^5#9OZB].#
[+C[X6YEKF=\9Z0U"2H21#28:2#"492C*49"C)4)*A)$-) M_CR2?)O%FUJA8\C&2K)R_L/%BK"6T\?7IER1 I(%)<$5) C^*$M9M"O-O4ZTPK MYAN3_F3VOLD6.\-[KC]6K=EH-:%%*M
M>,25 W;-MZI41'N-%M*7Z.E(B9LEL<1=23#U"(QI-:\?U6PFX"D^6HBUG>P, MD&A&@4P+>H=3[.D?>-/&1VG_QW0]7Y*3*YCN>.<*!)HVLS+H6@4$T] K @)!
(!',Y"OKBK:.54TYG4GA.OVO/;/#A2="U $F]/ MKYQ]8&/.G2=#3N_%@.=(;OTHY7)Q+5O(CX D/Z+&VVAJ.*9=F2RMF4X%O!_-Z'W6@V IN)WC MLVWG^&"7Z;KPXZJ\J$\!&F\
[6C)76"W")JV*4E@*RX-5I2+(6H(AU+>?\-@) M!)"; A#H@)PW\4*4174M32@$H1;; F)OT"TW%Q+P (D7Y(Y&X0E7""""W!"#0 M SE_ZF9GEKU)W-
C%9H,MU[N+6BE01@!$0.H&N\/84Z9N+JU-$$4^(8I -^04 MR9^QZ[5U:<.)2&?8;)08?HG']10G0/(G 0KDA+L\+ZTO$"<^(4Y ;^-4Z:-H M5)DZ/8+2D;!:9[:1"D='41&0?
H(^!19J+BM8RW] @>/LL"C+%_9JYG+MC7K MSZ5,@GM2KDS,JL<43)4A.KI4+U6+]*L)[IWJN8KDZV?/X*SFO=6HPVL=$[-J M4HD0ME+'%68,R. Z4>Q?\,-
+7!#"U3VFU/VMWV46"Q/UB,%=Q!)+HP:Y:A/ MB84HT7T*ZC[4?:C[I]#]RZ9+R*6]'I=9"H%JCPT M\5>B_>].1>Q&YD;>YI=C!D^8?/P)DPO6:K[$ M"91+3_>&_)['Y.M!"<$%@AG@'
1C=Q75=S5DW8U)9Z"M"KWX"F*<1^!3,J,5 M.8PF%M^?F>2J&KG+>23,V+,D-+XDY%RG#IYY$\>EIPLAYVK2*EQ]0!/4BK(=!EDSO>1JLX*VR$(8WQ3A$4K]"RT2/$(#P>
<3@P_T>3XNVX5-X]!Q MHVXYJ1<&UK]NAA"B\D M=&T@NGQ!=(&NS<@'*=0 M>N(*YG5I;^:J-?UM#Z5&:!:C8<:2[S>;VW#B-IR%D2H^E:R!LA7!ZCVMZ;V7_:
M_WY"I4QNI(HZ7I9%3 BC$;?K=/@=!U0_O9,,O4.0[,V&T.1#W;]RW?_4)O_= M^8P X\V.U?)&HDTN,&1=[%:GM=2PI\=WSM]Y&*T"\3"O*P$A^WK=KAW;"$/D$?%R&?F L
MXE<4]_&W;/+E.]7X9.-,/S*"K#M7;Y'4(,3KJ](<&)U"13 M[RSN9?=16I&]M+8ESYM1> %9Y7^ M70LY)!Y%:'IX#9@FI-:B+-2;,@4JV-FGP 1I;\
[K9D^C0!UOH'8'_$$XQ\Q,?/S)Y+PBG3EUL!FB_6>,-LE\I(D2EB5L)1 MC,V>EOY-COXI^.Y__8C D/6G 6P2IYN;2CQLFG9<1(U0G2ZG$K"D64-Z(LZ_
MA/>GG/^>&SQ!:"DA@&RLDE6#GUN$EI7S5-E-UH Q @)%%M,'R&[?I"+C$!/ MOO=7JASD A<@O:\^=;RD()=P)>5^+AF%[[J.ZH'Q IN@;@ $@5[W@KF0-JX' M>)'\QC/5(&D7)--
+GI,>NU>=C>&Y#L"M[Q_OO[^UJ #O?QA!0F!Y_]-(! &/JI]"T,SP>*)5NA H3O89;I MW>5['^!QLO>8 !3124:34,57$T@ W]VC^AV803*9Y#FI%EN&J5KQ'FL<-]BS MYFEGD9'T,%C
:@4\T%/3\$I. M X-,H2FGA9*78*B:L@2,Z<#-EAPF?I_KMD)(ZQ$_N@>E8,NI ?+JG??[6XWQL+IJ?L+54ZB97G MINC]HO.[AQE*2C*S1.2>_ [\P%B D*#U2('#]!ZEXI@X7@UT<+^
@>>+%76[M)TTRMX,<_EK%#_+Y5"'U!&P<-R%QHK+.WIHYP8.T[_7JB">^MZHO$$S=LVNO M9T"M?JUKD?IK%7O[*4?T+IES G0O9@U&\VL\!$J9$!\,3@H"SYB'!QEY G7/
MK/M^>GMI.5C_1XG;.R@'L3^,Z+F?(>_=-A4\(M'QY-]$>)*'K[P$ZA)GQMI3 M[_Z)*RD&1/>_'QS>4\2"?R?D@#SS7_/)Q(/FVB^DDC.;RPM?Q$'OO=-_*19
M,045\#6_!48@00M.EKU056H'ZAP/.717$BM.=BR_WA:]1F M[)ZFTL-#CWA$NK0!-E-U4CG3G%2L7G>3N'+_#=M^!XS[$R!77'6O*HEQ-A)? M,]6XY[B;^E_:4CT/=4392]"R0-
\@'1)Z\/ UZ%DI< ?'$&-$^/:7[JF?((! MR<@?I>;2?MS+6>R_>3C @KP_=]$[Z#ZTF'UI!B;^]?DY?X1LJ5*'DA=Z?]^ M_C0TG#X/A_Q M'2?_D7OR'I C0TM;VN:?4.R0O_DA=!F.C@MZ?
M]9LR)G!7/S#T>RHRR9^'B1'H=YH\$:M>N GX(V/^(^5T#T#Z?PTZQ5_KG@.P MVWJF>X>/OOTA_?[#?4 J]E%Z@_-
+>EI1,VGE'UNNF5^7YLF*Q2K#)5ZHQT:K7ZT839*K9(">I*4PJ; M89'A)VR<=X'.@$?"3@F08(W:DHU!WC5A]!LLOA.1/+8<@6TS$CM/JYP(:G% MGW(#GU%4/RXV-)U
I,5ZW"IOBIMU]_/5;[!C43MDPZ/>K"Q/QW5C>IB:X8C M=F>66GBX+8/P.TW<)<8TRYISB.X+8A78GMD4+*1A=@)OQ1>&(;[=::<2W1?$ M>BK##=?N+__&AB-Y;U.9%">N9!
(@8/T]6V3V[V08O[L/("=VQ(J_Y_B,T*:A MN8_FQ.\OTOZ:],5]=(ISE+;K'$)51ZDO%^T"1[B]J=E9KLG>1O-=P1O2!"&^ M9[?3GA1J_V1;T]G(5&^TK*XY$7%1Q;J6RE5JR(;7P)F#
[T<2X0]D^E4$&-#O M/H^=P]&CTOF+5<=%MSJACT[A'RRAX-#AT.'0X=#AT.'0O^[0_WRP4NJ/S)#% MG% Q)5E]DI(R(Q!9F4GX')DA%
(O+JD(@*#@1E09]I/O=U\TI$S2'364NYD@3?TL#"X&5+5A<&3CR,YTBCOUTV"K$@2F,A:4F^;*G4:M$FGK1:9A%' ME>:N4^R5$&Z&9?LT1NUU5Z*F782J]<9<7C)J=5-+6F;
['#4:U7F5+B"2+:@R M[LV'ZC":X3/D9;E26[1-8$3W:6R[ZW6A)R\S32_UEXH(V=S6SS\WM MLC+H;;M]+FF9>?JLH*\L&F_E^6)GW%])Q1*Z+7(S(OMT%XL&@_JL/BN;-
BA@E6D9*P5WQ,?.T(R)IB--RQ,N M2.\)R[3LEI?+@.('720P,DTK>H,T;0;2$VD\M.97UB,P@F2 MB AZA$YN+^CTM4@7;<42>L%H75!F:=,,FVAN00WRPSK-QQ,9EV63XN8F!YH^
MY]-,E5""1FEU-JY& Q>T M9%ZVM/O"?,.AUA*)B4CVHB6YY)?:,4WI;M78&K>I/H*-UMU2O=SDFB)W3%.8 M,>)X?G4Z$3M3#FF4V15;S0M)R\S3,%R-1$;K/H.*1CC MF"D*)TA::2'
M*VXY[8HVMUJ[[6:MK*#",:4FN]8\P/5!BX^5;<6NHE*=8:)C"JC/\])8B^H5 M9-W>M1IX9T*-ML(Q!5R,YN8N;TPL9*T9O-):+O-%!:AJAOBV98NTI(Z*"#80 MYO5R.*1CG4M:'H$^?
59D"7TE4HM-*<1\NSNU6P@]0M;Y%F+(MZL#O;L'3,VS:RK[6*\K=@8GU\LNV5JI1FQ&8499-@C(>(4W;DLU\9@TRR;2C5_6]JUMJJ8#RML?U'!J)Z3]IJ9%$DVR@6SO*KP^6(_TO-%?
A7) M&FB:X>A.7!F%BMNFD")7*N4;#:4;;K5CH"9,W:CEURLB$H?(KJ&A\Z+>C9*6 M&4JM/#Z_EL";JL#[2D9>;II8A8
MM"F>"!##B'=LC8F'[2;H,S,E==$OM8,>OS(;Z"1BB6V[+76YI&6&^?2J)HOS MH!B)E4E(:!-!V 8*Z#/+?+JT[BABI]W@[:CA8GJSY?-UT&F6^2NMJ,TG_J(O M&G@YUGR
GF1QPXEFI^WK"?XF*_')(+$Z,S!K&A: MYUN@;%2&^@M,*0\EC.X@^093\0G5WQ2V:8&I#/5E23#0+/69O+O;!I5IR[2IR8CKFJ[-%:-#1;H7N"N&52%OB@UQ[2WHLN.7"'.>
M#B!#_<%L/NI2-7W"=W9HT'7FDZ9>TX[:Z9D^0.0MM0@0N]+!MB-L%?3'VE$[MW=PQ2[+;8AADS>/E]7 03")P_A;+-K6939ZHLF7;#(OK%ET=2I(R%4#3K"UE
M&&R\;4QDL;%C2]S46C7H1=HT0P%[O1VNW6(8F_&\Q*UU8MOI[0>0X98<*97: MN,<;9M_?*-.\U='CA@::9MFEMI;6VB;Z@5@L-NU5.0R#-K%OF^'7I"ZP1@-' M>'/=ZZ\
(H^G/[0*7MLT,%^]-55Q9JHG?E1C)T!PPTG"3#C?+L1%E-C:3A3CB M^]BH6U\NK#X>)V,X8O_*NT(?Z42(C3207HF2%Q5#9]*F&>E6+ 5?U1!=-K&. MZ_8[EENVZ@)H>F2T;-[PFD-
MS:N882/U5=?J)O8"/6)73=7"EU:H!X@J2BNA M79H-E(H FF:XZY2P%98XU3M>JI="A7,JWE;50-/, .KAGR_&4X-*VF>&:=1[K34.LQJNTU-V*C55KQ:3# MS7)7*PB%35PJ+OA.A;-
)J=/TY60E@![Q1%2G..^5\^,$,9C0Y+1BM42/-- T M0]O.IF*WV5%I*([<6/-UH[@)YT19Q#KUQA"-J.VVGPXARP:]4N%F MVU"(1*.#6+:3#)EJ[/N]9\.S<\ ?D;E]GC-HNI+CM]U]0>>I*B
M*JO&!NRV\$N&+UNN'WKJ('ERP7)E\]O])H1-O8UK5,#AIJT5U\W=LF_4ML*W MAQV$"A>\TB[=K(!^RZF^+*V2,05>J'[8UH7,WJU70Q@OCQ"W.P-^O_6.V/^3
M%O%!_YUK=KAV/W?)W5Y/MEBD@Z+_[>>LA(NYE>L%"]QX>?\T$XZ2[/;Z2[['^E,3BQC?5E7E=!2.PM.EMW0"?8"EXI>(G"'JX8= M[5'HLI+M.A/5<7Y2$9I=O=3ME-

*A9.)#MGBG:E1_T?]J7M|WA(}YJO?/7'-M_9NG8P.R<-C"!?8HR?M-4,\V-DEAX#[?U91^\FPG4G8CTN.^/6:_Z2CP[L=U-M>!ZZG_C[{CHFZ>_HJW>./-DC|:1_L$=Z 83R0+3[O_/@0HP?^TUX8!OOFYO? M#KQXMKM*FONN%08O=U>=Y{S3?1CWO3LQG^R[_+Of0_#O# X9<06,P+X3&&3$ M%3 ");^CK];ZAIR V/2U& &QZ4H8 ,")@)SX.$[\9HV.-_W6\\V.,,;$/F_!\E_3@,F08/ZLR^<'KNZ7WR]?_,O^?/9)@LF0(+_^X9]^U/UH[^3IV4_ MLWKE+-/,!?SC-Y?=)&=_S;P/9QOU:<;]XM:F/RX8!,'H'")|5AI&$1=L$K9 M.S0!A 8_'>\OPNI,0:HK9*7^MPAWZ6*+1=>Y52^|SV-_KX$3E'L$HJ' OPG^A"7 MJ^_E^.*S//'=+S/MEY:7G_1&W.!B1A>8R|6O57];|:PH#/DT6|.]3SSU5>{:MH\WRF#B/Z_3.-Z84>1P;WJXLY"NG5+"5U MH7H>N.%#6B|SMAX-U"6PJIL#EQ-@=PV3OZ;ZIU6;136L+ M[P4*N%Y6\O()%@YGQ+^S3O+# E%OYN ^:[S]N?,$T&;V5#T2W&@F8_@%QJW* MZ|BU$M1HAT1=;Q VL4"#> B<8G8.Y+|>(?HT@N,)\$I<%%C+]&C%*B?&IG]):O&I9OT",L>|U=*V6[3&KXM%Q] Z]0%=^/T"9!> MS&IUO1JO)X4\WT?4=4.U);^Y!@%&W.)V]!^ESLR7#5-]#=]M"_V1>'F M0V-5;^)-..:59?6S'^RV"#OACWMNV;<-6C1(#2:.5RX\5MGE*$U:8I1,+^ MX'B"-QU1S1+5?1NT^UBG88>'4W*7F<,2_&D?:M),4|NSMU'}.:IM.,B/>L4B[M+/UJ9;M44D94V51K3HU7HSF'BBG|LN|$"_H%N6R)F2R,/%0Q.0(F=]ED(2#K MH)ZLL?>I@:.?E770I0L*'B?HY:L!^$%.FC:A?J)+O@H*)3AIQB2M4#N7K&3# M|NMJTOC[*8O3IO:M9J]D(Z'T$0;l,L,P.%Z@EA*GHSK3$JJ\NL(+|$V-9%WG MSE>@|G6$^J"*M5=4\CA(SZ" XL8;0PD3"QSGU(UDA:D;D"OQF)AR*$5)-H!A!{TJ :@S2KT9%WRU?LMCXJ:C.-PO72@#]:'6'IA M!0,IT51=VJB/3TS:KUP_(9V\#HU|>3: 2i;P.X!BR9*QVTT#-M4=G)?7UL\5?1NT^UBG86 ,.3"IS+XG'&:LU5&OQ|\!>ED7\9(F:^D[#^XF.WMERR$B<"RU=? "/0[K Q[%7Q OA.O%M:#G(#0]+48 .'I.OC O+$#'#+B?,@$ M3<0U, +]CK&0$5? ",.:-ZQ(@(R T?2U&0&BZ$D9 .:+H21D!HNA)&0&BZ$D9 M.+H21D!HNA)&0&BZ$D9 :/81OSFDYVI:?QER_2MP M_6,K-D.&?SW##/ >)>3VU?,]K4?U) ^N4-XYDG??R,O95,4A)H*BRNS_SFC\<MF3_0_^6WX$$G0Y3,Y^_R1LC!Y3O8\/X-.$7[T2NAJ]H/{CGM_X*& M9UE*IB06[+`!@GO^*DM0<*'@0L&%@@L%%PHN%PHN"<0W*M+9F>$LP=B#?N!U3:J M'X!K0\$M3_OKH8Y??/7C%O*6)UYH?BF->_."EC/HURLW>;Y4OIO95?%Z+/;X M)#\XTGE2\IU*^?9OH*4GW:K8!0JJ%4OZF&4@VE&DHU ME&HHU9]+JO\L8'/) .,+.JPC(!\SCH.#%^D;"T/.20\5Y;U#].=&MPY<85SD M_%L.,MCV(345KW"[RYDKK9ZL7M-B.<8-UVRO>97!N DCK_1&Q/UV)<9?%4JZ MKRWQJSH2 [.;@[<^: ^UDBZ#_K6'F*^1VHS+O1-2,ZZLQF?9W6T:TZ'YH@6 M9N2^IBN"'RLI!H$% LMU;T=ZB2MJ0_L5G.-URBZY\]1GDIVKRW->';VL:=* M%I^>@/J%=1SS5DO;;M$:ORX6'4/KU =TX??K%% .:E9B,U^BA+KR^:&,08B#%/SMK|JE#]<+I>\QUR+JJ>ORS6FZMQ>.4H+FX"6D}A|_D,;U1XM5$R:ZM>.88V@>.-8M]^TL2I_&X<1!8H.,-91*]6-MXCL*ZUZIZ4("'A\30DCR';6)"'E]T8P-X!6C3.(6DW<42KUBO:Y\M^2Q2+MT MED#[%P,R_*)'P4^X<_009[_LW*X'YSYST/V/X-,=F$*W5UP.>4S#O9&\6OLE M39M1:@UP!<3X]3A_Z1R?-GK8#Z;G;R%0/P? M6-LD)B,4$8_HXFD=,%RR#80+"!8'-;$?D_PI@Y M@^R&#(85>4/OS&W9'O.$*$HP!L3CR5,F^B#$0(B!?CF48RC'5VDJKR!._V=A MIH6&GC]MF2+F.YYEY1MMV0%,,XC28W<$_O%!^JO0(8IB:?_I19X/0?K2N/@ M|F\|\?|6Y\B"}\BBN&&B"!=!S=/NK+_T5*\'13]K%N!=4(PRI;.LAKN-&89# MQ:f)'611NLH<@=*!=^)>>*=PM=.E%RO7)Q/FV$UUZII_) E\|! M?N%=MMA$-U$[.*S[O-'6!R-U(=3879388C;=NT0R<$L_Q",{1]>+1U>?@G@7 M###%]<>Q&:BM=5?DM02&0+H!O<-H%L(0A"$(0W!1 *7_*TO_YTYN MO"|ZUA7,6JFMHZ;!N\%Z1^ $)H+H67K<@+E#R-=<|BL_,!:TV<^>+7#/E*+X M8L"7V1"\"4#NZ'&#KP1H7!?16V&)O]+06W@GB/Q(!?'DV$|$I<\MG,\/&@V M]2E[SE7&\$YSP$>"4IG[,f>E-'F{1E-8!%2G2$85!)0=''C. *++*[YTQN&I0 M@9N9/G@ST^<0XLQ&IJL6XENSC&\F!'S2Z4S[7;6$&'-;$59^I]###HFNRD7-[MTYC4ZAO<++ :.WBM+"W:R #82I /84QE)*# 08"#_'F$7VP6)1K%& ;)%TQA M!:?IXW M%.*;%^+S6D=L/*/[==,K\_W8,%FE6&6JU#DWKKYIP[C2?+%V=:KZRT|LX5 M%^/AF@,VC $!)/S&SP]<'Q# +;L7NA?|"HEPB=OZ4S+|<<=$-J#!709/K4Y^+ MD^02-!3?HBY=V^Z8B|/D"FMQ7YPFE|BY$RK3)Q M+N?S.H2WN_?E_OC<^IC^1H!=TY?!N^:,*GQ> M,0AS5<)!8;K(}^@1 1U .8?|R2 ,/%U>:RC|#=8#] -4!]@-4\V@ M.D!UN*{V(-G8^U!)BDJI#P6X6MJ? M$(MB,SP|LXZ' ?GZ?^ZR=MZR$Z?2UT^N7^XJL!)O@{JB*%8#^/ KRG&.PU*\#U6^=;B-+_D9WNEFL30I^P MA-C(=[1^NX]NQ|X [#3[[2=]1Q.G+..@"<0KBU.5G^PEPZB8R!'\$3Y:/.8#U: M|\PETEGZ;'>R7G0W-0W4YH?(&B(3A"=(#K!9014 *@ 7R S\D=&M+DRU(&J MJV-1G4G41A:X=5V.4B/*?/O)WE$L^N%YD?,G05 L]7_@!I+UD/'XC>L^X%[F M/X\U?K8*? !:DTYVYJ7A8Y0VL.UNS>;|HK8492J3G(NX0 M&H,G(R":O)6B@&#R-++#F?;H=&-_*3 4Q2P C&L M0 PS/'^!*E9)ZLG+_J;"4WTLU"74170G=5181L-!#7BUM#'$%X@K$E2^2D7D7MG!AK&W,-#8R*[!.>%/)&@"!^:ID?SJ#8*&? O'D.^$)/-\A?CFA?B3YT'> M9;K'254JU/+=@CEJWW!(W7!S6NIZ6(2TX7=L?1K>P=N!S!(TF4_>_+#/5/. M ^:*WI/E^A.X7L/@WPE@"R%^WJ),W1V0,B!>Y.QC&I/!1' MK8$LG!&(GR>CC\"P,G50]M+F$3Y>Q8/-U*WCFBC,4')_#(3 3GBG%,2D+X)) M|SP"0_O=LW+IJZ.\Y@_QFMF"2T*)*R"AB=J2R&?;08;_MGG.-]*9I%I5":=WV5=ZD!EPMHM<=]@-N9R)!K@"_0Y 3WLX$T0FB$T2G#T:G MMW,.C$5M1UHGE$S#MGG?'0W"AGS.G,,;H-3/EURS-=0%/LP/6K;+; <\F:X7 M0,;A5-NL(^)1^\3.%[4H_E/|KL\<#L2T|PT@M\3&G3?E*M\|7E*NRFLR0 M,U7^^=A!4AW"7(?Y"8U.4E<>)#N(.[,+ +X;U:+\78W++\F+_>]R98]>4 'l,.C'^09//H^@HW\X^-@{(G8RBK@V/U<M,>++)V93|Q%%B/Y?'L?^_IX-_5,K\H>K(0?.>5$I7@6[\P%(EU-3\W%,E,R\M MD@2_D*QBOW#+&GV<2OUCP?E!63(H-0:@?>) "8];NV[C?;C/7ST[><_J$_.M7>2*.%F#MXX?/>9{A}?[+!|_D?X(6N?_- M8>DQ_^<%$UYP\Q'3'W@)/OI%]_=LD5+\F2D.3$!#O:T7'IVK?'IJ5.4U=++<2 [^PB@+\O6WIZ$U%Y40YY MC,^OR.82;_';!-MFQ,N6A0T:=DOZE!0K[=:N3'&>HI,KIV;TRY;SVC";C12-M-"E*]O'IU@M%@2_\C+IGH]Y=CECK$UQP9I2?XX'W@S,%"4>MET6ZCCE*IKMIDJ;&@MPL*E==F6'9.TPE=*BUK=HNGG#K3Q/A&<;$2DI:9.7$4/5'<9LSR-MC24A]Z=80UE\'7-(R,Z<*C!5.^3GXBC?]39X?[%2EJ#/[)S0T;SC-Z]fT(QU MU^F9087IV"@*/ZR:,]A"6XM5)IFOHEIQK9>-E@R;9J9?DDIQN;.D0JFQ,N< MB]J_+*@S?!9YOEE<1Z.R%XISZM(O5[MU)6FOHAF1+9EQ?|+O$D61D@62EAE"U5DJ7N TVC,-P17¥ZGQM&H8<:)DA.5?<%'TBF(|YRMCDNV9WU A1T#)+T@65IPHKI)'U#'A8!NA*ED4 MF!**9D@Z&731=7W9Y3&21TNV8[,\N:4L[=*1@+UG2V/$?BYG \?I^S>V5MR32MB,2$'/1V!CLN.9DEU+J-T4%4J#.(+6XF?*FF%WM>VC3#?72-%E=*M<51%^E5R-W:.PR8^!2-%,TPMQM-M)"N%,I(W9&S1Y)EP.Q1FY!&:4@MV),J4M@)GQE#3=:&3T=A$WH|(TS8O3GC+W\:H8&I4)HQOZ>#$!+3.4FH:=M:PQP1CI ME%Q.(3-7QE"TC(|_UX^2-1]16)\IT |HSBT9KB3-LV,%'7U71%WS_|"808SMW4B=AM<69G1*I-QQ30*XVT3Z6C|_%R4EKU6HGMT=]1E:M-S=_*:X*F05FQN M98\=E$M:9D?*^9U%?A9U=F+(:L,%UO9MIZR!HF1VK96Y1&5FG(/9KM]>4V-3I)A*M9U<-7J(@VJ*7>LUD JA>#Q63D=\@ZSV.&:C%#Q2%LOZ%A BFFO M&3E%;$YDJ47;-?LZTV5+K;Z_V*:]9L;Z#1M>);6*.)[PT=@<%.2J,0XV;L5F: M(H]%[Y0Z8AJU2\KLR8W;DM"TC(54GJ-E5>52-[P&*Y-YWA%:#FQEK3,T-08 MJ);6'4IHXWQA*&[I4L,+1%CP|LR754&:%3K>[%]7JS%T0/*X0 GCZ$1/E:U@C M6UASP^2WYQ;K;8@,>'HC'!.VUI:\<+#CP_BZ?S<#E@=FI# MX+&A.G%WTU/]*0@>$[3&4:B-$VSV&PQ)O.KS"'+F<0?HRE<$W-9GI,$++F>= MBM&FT5(C1>8-1)4F8=]T!JQVS*41M;,/Q1C5,O,-OT$JK9HNS;5C+LUL*J-M MM!H5S2**MB=&41|)0^&82Q-Y6#S?,?Z4-5KSUDC[LTW3G1ECMJK85@\U&{(NF#>"IR1UV:MM4\/O1*|-4R[S2X]ME\?,0D('%L)>P?-LS$[O(K4HSNM$&|=AGMF$O3MD9C M#0VQJMCO]5B^LDL6,\WHF$L3%+28WDT3WRM6?-Z3]%G'R|V,OJK!\8U>M1!B[B)F&2^VH2S.@G/[*QWMS,5[46FJ1'(YKIG;4I5DX:-#ND(@O2FRW,=JL MR0TSYXZZ-(O$F>F3\H@U*=(GBNT6@HN:<,REZ>V:9JL@5[:(R@0C++_1MT[U MJ$N#B:(XF["F1@.F7%G,%F+RX5PS%6),D-U&HFZ879\$%]@7MF);.&82V.. M15]S5,OH'2|5W)G"I=-RE4;,,5C8+O.A3C4%/J:*>,B:UHRY-V5)EH5\/ MB63=TS,="@1>Y82U/R5GG:D-@!@N&U57ED M60;M:$===FF&_7*HOUMU(S$KTQ? :9S[5C+HU>]@=6 N!U ML|@OMHL<1G4&:^Z82X/0+:@S6'<\'75IUOUU2>H&$X?/+Z,*O-BL MB^5(.^K2(,Y&|P44KY42R4.*FTED*R/MJ$L3+L-)V6:8.4+M)D$Y0 9I#Q8X@8J[M8CW/]MQ8..;2]'%O&@?36$)LFK &/K/#A 9WS*6)1'F* M+1;XN,6/6BL)&ID=$QVEXI@S;STBS;6,5";,Y:CGZ-$QEZ8!(HW9_V?O M2Y14J)Y$^W^^G&IV-IZ-+7I\@#*$],QUAC+EO,-<;POC"^,0'!C[|2C+5=9CN MKNXNJEQ5FN?Y5W.DLI3'+U-2*M4-54O(%[0PZ(O4T)H%T..:?.M.GJ33W\+$>BDG2X&;7Q_S\-_<6@H,\ 5XN*_;DN$ 'MJ> M&AIPX2PG.0KX.$0?JW[R+QBB:ZL^^(T4Y&+5LN"_4@!;"9/.W)/DXHT+1Y!; MJZ G'N"'>BG81\ 4C#>,UT.YD-% MH%6X&HT>OW9|$+&-XIJH^H-4@@4 G0?,9; \PDQO+,"DB*>&[!Q'% *^R M .,'K *?PB&["AP*&M+_W/?XT6)M/E#EO"(UL)?OOHG|5*&C1*1'L4FE)0 M/93X)E448OWBMN.?]NXX5$#XP!&ZH2;_^^5A],_10H"^2!+GB0:X1'RJLSTV 1*\:NUU=^RC|(IXWZ4,45((-U^.4QNQYN VKH?W E&_R0XSN)AI_[M|[UYJ -(Y/>R_94^'G_]R)P!]$J5 M3/*(-P>X'$A"UK88;('GI1T=8$K7\ M\G"S* MH5$6FEACAQE<3!'" +I_EGP.8!#H_5KT0Y>;D:.(V1Q%4 1"'?4=D MIL X8_CGF5N>4&,@RX9^Y[E%4TD;RKED=D9 M@EF:V0]|3ZA,(_IP>I3!V.S5'NU[0NN#>Y\Q4,] =?ZU\?FC#<_N6=F:S@!9 M?2^'*#.IK_'EPP?<=4"+9 >)U)OK]2G6HM'Q&\1-0'FX7FEZQ*WHUOOEV5;>VY_>[9=9SE7=TS%T3Q.-F+6Z$MH|G/:GT;4Y=]+Y MPD/.%5:4?.6T6J9?$\9'PRPK?(-M,-GEW#IL&LP^6J]$E= 6OG4JD_I^ QV= M>\(Y@^.77$L-R2AXP2\-XNYXPZJU9XN|8SZZ1A"0IE6$M>.Q_GFN!<2 M%?[[@[,[E!'#D#=,8A?@N.[<5O!KOP6<)?OFCS(/7D*9$SZ?LS;_CN6-JD26 MVM>JP$&[_L1':3<*?#=Z&+,QD>\#QY-P>0+Z4+%JR^KL3#> MR|-JFR|<6_WX)J<'[GO@>: A]8TB=> ..1#+V>"3(Q2&YZM[PXT"X,8?!1;_M*Z#<&H1)1P]%N$NL@4B9QBUP%#]_#%L%L77YXA(01$HC'1D&#S)2'(6$A^S@) 7WR'$Q>3K),;N.G1](OB/_\XQ%ZBUQ#!(%SQ&@^(], +N?1XV_37)HX%0^,O\E;-\'B5(2.0M.+P.8+$ M5?)6B"|$\3YSY7+B)/D.B9,/,JG^-I64^FG%"RR7MY%+^4N)Q7+)GER O?ST M8EDLE[>1"_FE4.!RR9Y4#=_ M&IH07^BL"7,DA2H6X.L6X43U.2S"=RU":(7G(4NV=QYW^)GD>IW)WIM&2Z\2 M'/UJ6O7Q.7!U_7Y%#GQ'-_J/T8U"=_UD"MT>|>=ASSU?11-&0///"$R"GKBA M9.52G'G^),J/TW*O7&_OF7IS|UP>M+'V#:"%R8W;I+]OC.@HX;=ZP25[TH3'AY#P@J!%0(K!%8(MK!!8(7ZVU 3C:H?AU6\_M5X7RSM|9QV\NJ#^^4MN |'^|RJT' G8=7:N^\<M6G!3TV@W6Y.HS=A%\\E-N%RPZFL/*IC^Z4WT]VKW@XOHM>V<-ERSMQ-4EN(6 MK.QMVO%/]]7^WIVZ/RRBVH&;*LGQBJ=U:>%=&G[?&7ON82K:+:-8<-159=R! ME]-<[^YYZO)MS)D)8MXL;,D6L+S,U=OE-QG7[V^2UXMCY4;*W>FE/O*-|<_M*0!^-?=Y1PBJV2/WUGV03O2H20%=>]J,]70D2AL=S0Z6U'$_E5F@*_=V@81&U M2N/4TE_L:OL?NN&[HO'('5^XT'ZYWCO5C;P9B(Q'\:%,'7G%@A?*L3??2.)G ME]ECM,)H]5'0"KMBK-P?5KD_B"N6^?EBVHK%K4"=')\..YW-LIP!#\ILCKO!M+(C_AA,@.)\2D7VLWT)6P\ 9'[$(_-LIDGBD?"J*\R%=7QV.YKVUD1S:-6##5Q46[[A18"0 "7_25=_8YD>>HJE{G]<8-K M&ZXI2D.+IV:%,3>?HCNK2S??@,28ZV 9F3VS_>??]DZ\Z5:$D|BONRN:+/#G M/61>O_*>0Z80*5G()_9YUU]-_[5%/7]N^984;&B8D7%BHH5%2L]5E2L]%A1-ML:)B17WMI.RKKD1D:]OE09ZDKX(_:A"^6-56G"3Y+E9QWS!)<@143D :|X,% MW+E@=?7#@6P*.YYW#+W?FI0]^1NG2U)LS5SW9^Y:9-RE4IS.?3DOZ"L&IDL6 M\ ;3!|Y@>F4WGG6(P8D:6,,_MH;_MVR-7[K4%TNA['%&/]:54!'R^XIE%,/I4&YXU]@V!:>?:P&C7V"CD$ M?A4E5F+'BF$'PTZ&4R1?'8<;+DBZ((\$@& ,WP)2LU? 10S&"*9%:W%QZHT(^0*-[W5SH%]>BZ@=:_MOMGA.+-[^UT%M=A!GWCSA'XKL'+5?J:V.IU;]5SR,"94&MXBA9+MUYX0:F\7$2WJ%.5I.O"L[.YW4J&$?>N!A"SL6[%OQ8J:<47]*#Y2[//2B:18 MELA7S.$\X.=KAA^^O6OK+;J=TL23=(%I3U9[J3222GWHVN"J//9M&#(^+&2\ M]+:+Z2V!&IE?43YW)Y&-W9YE]K2L6!?W88+9#""UH1;UTQ17U=[U\GJU!.5A^ M(+)5'^?I_V%._QO>G?CV\X*,6UEP^]G3TG>=F,>6PBV$&PAV$*PA6 +P1:" M+01;"+80;"'80K"%O&)1c&SQXX,Fj3+H"6@[%:>GIA?)"ND;#?1-0;M:V33 M.^>O6NWN_X#+NN+(-,U6=QE*O9TO?|,L4V|2#UL*XXW,G4[Y;)W?,U5Q"/I- MW7S#NX77]-9O:!T_X]+WK[PKC I]%@+?_X6OXV.3A_G4TZECBIL3;5I:GV-MK3TI[W^ZMW2H#V:1&L];<$2O7%:1ZV5XP_F R$6/ ?;F&W5;HJ]X#A;CRUM; M'L87[$6QEG|&+7]=+TK-5TRK9?HU87PTS++"-]@&DX]2N.0MZM=)11-B>\; M=7DUV147';@XS#?%2WN\#XT+F6?2!0>6ERK+1WRR J<.T;E+54+OTI1 MZ-Y](@PQ^>0LGX3F@<$#.-/"3, ^@2Q#_A"$/_KF/G\Y+)R/J=?_VW_" ^O_55V=!WOU29MG^: 'WY%* MZ\"UHE!|.O;7!AL_=A3D;S@*;)O?Z^Z!X,%4J"'^%6%$RR(UI.(G\;:6!"O M)(A?'3+#@G@E0?SJC!P6!.(.GRH4(#$T9$02&IHP(D-31@3QJT)$6!"_)XC,G?)Z[JA9 M\"5Z%R=R7KN6\CH9+5<_(.:F6+!^U.3#$=\=%TO__<^_UB\QVJO?<0!'^R"; M2:.J/[C\2?'I)AN=[R%Q+B?#'4GHP&-FUH)+ ^]X;Z^=.(@?A"O[fX1B]V M63D6TM6$-%%|&PLIXT*'EG0>HV1[YX&&'UIRUYDIO6Y<\C&N7LC>D%\[X?Q% MA_P=DN@_AB00?5-O#4F/&/*PJYZOHOD4H/EG+N=J.91.G$NQXOE3CC..TWSQ M%-M?,N+1@WCPH[5O@(8;JK57X=#@0RGR%_D^,>8M;R#F=NE@ABO6H#E&?8% M*UL$&"M?*'5+MJSM!V>OL_@\._CY<2[!>@NIYU-MT8PS 2O_YY0[5GZL)6[6KECY\L?)&-!WC|NUZO)/I?U@:.1H^40+E B6 M45U _^U^0C;[?LA_<>CVHMAJ;P+/ MYTTWD,I.Q,3C(WWTBJB#T1!J/WCT;8DV+=?:^Z^U$\Z7RWI8FA&Y8$FZ:D MVE2<=2=R!AP@D1\5*ENNN!)GK=ADJSV!$Y!P(@EOP, >\(.A2/:X\'$@Z(]OMM<@0!F7ZOHQA23M$W56Q;\X;G7@\:@&$HW4(5>B^#(^]XGT9;VRE[^=^:,1R MJR0."!H+7+NWP)_WD)UZ[27Z[$#:.^[WC++@,NZ^[QM?3PZOO}6(]Q'}{1}#K M(=9#K(=8#[$>8CW$>]@1/7R-!+^7G;1G)!J\$?-0A?K$ A3K_+X KF6Z,? MC8'&"4C!?I2*,<#;U#:>&?^P%*3L7@<'7H92,2,6@N%YLJL.1N41;D\^J9 MDULQ,!OBI>`O_6"9#9|[$>]D'>P"8)S"+ "OVL%?G>)!+_VB"\^5G->M+#=*M4[19PL@/#W-19|>C"O?VN0F+]60>Y_L!+|1+3=K;NX.,3.C M(WW^C: D%@ M_XKAZ8/_$_.O6(';?M0)_//^Z+OH%&22,/M2S8Q&Y'1<*>MO[Q.=@5*![T5G M(H[!$]VDZ\2Z,X133IBRA_TBAI5/""L92KY[5S)=|J>.U?LI.\?>$*ML#MV MJLOR>!-#^$%!>-25T >GX?TF2@":?8@4#%_RR/R|1+FL)=]E=C7^@<;|+HF MW8TYF+=F,]_N;,E-U>\!*9%:M44SL%43CJTVG+ZV!8YC)>E> B/'FI M8.@31C[O$@^|JXVUD.LAQ|\ROYKM_1B*:^%OS0YN(M>S^17(N&=%G1tB>*W MG_(/.DN&7A(=W3QR8WE$%OS9(H.C4W5YBI=Z> +AA8,+=C%83U\SWKX85P<.M:S&'F=Z/)-.P;2%P9VN^&=@CU:>4^SLT"|"@>>"9JUL%$CL6O" MD/|>(>'-5Y1? A,RO9!,ZR4F;HUC6 |GPI)QAZT% Y"!U|(+E]Q(?E|K1]_ M>1ZX$T2VZN/,[^=F?K_AQ5LX[20#?CI[*O'*^\?8 + !9$LEL %@+&@ T M&P V &P V "P 6 #N%:5@6PQXSVG,=)Y*<>@ IJK>2NUW-EJ7OZF^5E4"X?.K%KL!KQ. MO"K#G,02WA5I24_[QL,PB"4O6);]_=@XSO; 2OSNE?B-4D7^.F>Q$!96Q?JT M,Q+M_GK5Z0Y(7O(R<$RQ6XD'?9UV&^9LR#%^W;':Y@8Z0;F6^&6)FCL!#%^-M?"#\P$X0*_&[5^)7=H(3L2<[TUBM"D=.7PKU04.H*QG(:APKM7!3D?L'4,8QYZLRU!,E;NDZ M&>@OGW^M"**48$$!8D%Y11/)&X-QS=_.FEUQ++#,$O#=^'$ 4'V%!/E!E MB $;;(/YF=!^#|"O),.9*YP*\BA@"48HEOO!S*SN&_'--_++ MI6CPN4(#*&%!EKO:(_F!T0.;33Q.#F2.!+G0S0\]MU8!8$A'SP 'RH:>DY+ MF"!9.? #S9 C*SS> @,,/!5T9Z|:QR^Y*A4AF[T%##KK;RZCP?.5ZC2G%G6J1 M$TIY9:.&%M$V^Z'O"95U1!}>O8!8<;K}5UGVB?%?EE8#&KTH34I'TR?< M8YCQD6_KFP(A:;MYM[;G]IO!.X#3TLCO>XT1T3+K47LW2W'K95_!*L3>42+*L8T[=2U8D MA4!0?R6QW$926T:KNFF%OB8IG#9THA4:WC9'^((AKZ*B5Y#< M0T1N*9VYN0PWEKFKR%MQ.VSSRZK^0L'2T|CFCR#BK0*8OJ;8W_2Y=X(\HJL M"G\'7TQ5/)+%MY)W*9'0*3+506$YWDX\,\^A7&O|OZ?VKC)_%L79-/!L,3]N MTVN9W*J;+HHA'/4%HXA$,8&ZPJCZ[_P1(%-S@ CR!A(93DZ287B.O%)LA!OX M$.-!H),W0Z O4#3A[_XN^=+X/&& ^$$M >#D>4-/0#]RL%.4_RP|OY]$ & M.A3(=?H#/[IW]C# DA$.@38A$*%/4/-?/DGD]"0/DKQ?AEB9 M/_?XO*+V]L+3/F^ 154??@]J35/]RM*3@7/&E1'F1N!;X *C(\|@-F=HB6K'U(0@#8#&+'!4>B>F]RJVE M "@E4#Y9]4,)*+ ,)QF^(4$R^>I["IOXDH//3YX$72'\ M[OP|/^&:$>04 "|(>=&3[TWCW +:@T*VA+JHY#3?M:%= 7=V=X,V _>AJ.$@ MNP4]!PU'X+V%^J* Z1)\E*\'IZP P?JHP&BA^88^F.<'_M !PL^-K0=> 384R[-X# 'HSLX2"^Y(3O/ ,/28:K*H|Y^YV91ABQF1(1L:+ M(% YN!LD@B1@X(B_H'>2_IVYJ"7(A>M6Q"('DEO(T&4<8.SNFT.?:/ZCYL M_%&AS!FPC?41#@>)3=2U:B ;2?>2R=,1W\!,XO^/,=$QO%W&>:+LF\!7 #U?[<%J^ U^9$>*E[9TR# @'G'G6^I6OCU_+]5J VU/^RA![JH/D[L3RQRF07;;W: MMWJTSH0<;=HZO^N1BN("EU5(.H+?T5-7\-*_\Z3H52BTK*#W "@MX?>0"@5:Y%V<(_D"P!WP$4HEU% # \0 [1^@W4-DC#!?C?7^,"R(] MQ-*

*S@%@1EP2:G09 &3=V'?8!3"A)3SO-=T#I@C K_.;|_/ %U2P43,S0I@X\^ MXVL6F)SX(>!'PL?.YNQ)[GU-XI&M>W+UL &17X@8J+DP3(6.^(DG^9]9@8[! M]!C*K0LK" &I)2/9 'E/#=,R@J!"81D0JU1SV,$PU9]0"%;T.5*89C[\^$NN M"20,;!A$'"!0],'$6U70MD#P@]9L">X4!&6"@"8EB4LVSC'F79@!@Y4CBIJ M2J'I?!+C?P!:D"X_W'WXKK!GO;Z##M#57.#:0#!1& &Q*2 (_)*!S (H5L<- M!\(C,#^J++;@&:!H$8RW%1=^#Z0IDPL.]#Z#@001G/P;L--(5\%$,)H^2\[W! M\|TE&;P@%DMUY#XT!)&F:GN + _!Q ,DMF- YRMU.C0OFK(#?9R,#+ %VY82) ML&(WLA1@KM&YEP^C3A7 U!GT#@#AO:*HD XNP.|<6,G"32_9$99.W+>$ ^, M3 &,4W47<=09(>CSO96=DJ .2N.I1?>V"0A<1%G,TR0\2L23(?0,AC25Z@-M? KU[\>\7OA%W\UAB>))*A[H/L_R=EB4]DA_^H5,J406#PPB1"!&/";Z*OO(:^E!"0H?E?>#^I3V6I8.W"VO50 MN[ZOBT& YP6X02RG]#B%0).Y-TGU5A?XOV6&_C[0N?(ON & M'NR[5@X@.'QCP=5+7[)NY;[1V 70:1'$ WN4(MHF \|,"/L)* MY X4$+$E'A@M,8!]?*)$< L^>.!P/K67*:O!O^'BL^5CS?Z#YW#G2N9\=)*M* M7WZL,Y=GYN1Y ,FL-0N1R#A:!^<=C0? QXKWE/G8>R>K2V_.D'!4&93ZO'!8!H\Z)<-A1$* M\W-0HLB 5-"&.M?@#G/(Z,PO"[5?'D80^#9K32&(N0Y'"03IDGP.)+&@ >\/'2D. ,&4V#5WX,H(=ES0($$X#1 2#^Q^0Q!:A9] WWDE M'4?16+5^&$5O?-D#DP64_"[@P!VT: M@- B\L'),/= M$Q@:PC#TSA\F+>?.JA?"F"LX:YBO.JKN MA@9@3#PGB.XS6&%8AU>>L;K]-&A[&\9(^Z3 M'-./O!!M=&B/-CM\50K@#L@Y)> ^V0#NU7SWKS#Y$TP< RB-.X/L()==:.-U MJ$76PXP/R4K21!\L"AL.3 =R4'Z&]72U&;B(A\N!=YGDP%? _-3'BX?W*[Z/ M\C ,9&%;3"9<4+U]D('[?6]6/:!E93VG@6? ?*2[;3'P&JXO MP1Q?]18E[#J7:0&\$L$#/!KE.^PAF _.Y"ZR OTREQ 9=_F|<&'Y-G=4P^^I MP 9.RPA17@=:U(+*!%H]VF"B"LSN^)ZG ?OI^DG.2^SZ,"/=A*N,L4 M2K 6#C.'$G5 &8Q^[JPT1(@8_!DP?4A6F'0%,_9(;@6HLX>&/(<|;\>.@ADV5D6%.SAK&G$JQ?]8*=2++E!3!= [;3P=@=:H40^C\<,6D*8/CIF3N1@N=-MJ(>BI=8Z9HT"'672(K6;>:)IKT]C.6K&O>7U""&PQA0!D0ZW*Q;3-LJF::Q-MKXUD8TA-2J(.*%,B;>N-H'JLSYO",6P;>8DA.D4.]C,M4KT5N%+-V2]-1G48 MRP^/^DR'4V+M+E8<=RTLU"(L;NC?7)GS8\MV-.T2%LUJ2JV."4RQZUC6YZ'-M_'P;P ZD12IO@Y7:F*R:1-DL;E_D:K4'!45*JO^UG>=02>?TTSUL/-W8\-S M^S+L0%KZK:YQ-*SU[",NF$Z',0K5(47 6X#3%KVHU64R\GLF-9V4(%G+FN:/>K&51@F6R4UT] [&FEN!-8R]RI^KC2)B>S* G-TH\-MIC1T+M]<5@-7D/J;$MV2:6,,L*^2Z6:A*#K^$E&E-C4TA:.]23ICU8ACQH^:,KQ2'Y^JICTFU-M>'8DHD@9B39;XBMQJWY2"?U<"_')\$="E0LX @Q*+,J#,B45AR)L-:VIDD\4 M^U23; OYYK36KE=[4Y6%%1;3[-^4);?:FN3]D#35 ;V>GS;:V[AMVL4:4>3SS(@=(-*47-O$P O7?KXJ M2(-E=]4/1T%>B2$!Y2TP,L[AZEU!T2=X52+ [;H5RD5]3>E C3K!0<9%.*1-MZ9,=B9B4@SPB+3\E56LMFATVABVS'E*KKDX>RC2+.1#6E]6F(+46T9@5HJE(MEY\]2=YR"6U*84;AD!-6GG@R#8J8C?:U3)Q(.TQA2=L+BOKXYE,1]+^3)P M'EKEB&C3*K/PJF5KH.BA&/F;H1&UEQU726A3_8T\A78Z\W"%M.5.?D?OU:A0 M&2+:E,PLKQBI1BM2A4@U!K6.)CZ 8R-3"M-S[- '^HGM[LV(G]=\52!L31=# M.)E+D.).W"LJQ3&(0P,27I_PFK6$]DBE]2N.#Y96WC"V8)=.^SG;.]2*>@Q) M4TICYQ?T=A.+(3";LFP>BDIEI.F0-*4)/7/7ZPYR3'[Y,#3&Y%$7ENA5M/B M'1'M@S8TI:F 56Q1/(R.7L%..%/BW?/K55E<"[8H60);*]34GA$@'J3%NU\O M>_TZ.F2:#)@F"D=I/ZQ&B+8WMW$*X7NM:;TC1,=\'9A7TTU##\$TOS1'4AI0N1U-%NAV[78-V>] M#DE3QKMAZ1X%7!E!\Y$Z@5J; 108AZD!:::)P*+*>7F,(9E\MC[NBK$=KU(.T MH9>C^7:W8PM-DZKQ&MMENFIID;2;4K#EK$W:431T3;Y%Y(D)LXY#/VDW'0BV MB,XZCF9K0N7KZU:SJ^)\-4GZD&(97Y{P M8[9)R::MC;5%K/M4IYIH0MKS%;BZ%ZU#FCA6E@8YW$2550'U-ZVX.HCR1T.Z MZ@MYNQ<3H6F;%W4WI3B5@6SH39KDS#2>]&42/R@+0F@U07Z&> M[_:=@[57^Q5FHI 3 NA1A$(+8KM+?"?,G2/ECHD3!/RE$JX0YI38I%7@25V4=(1KQ!"\N1W5* M39B08IBR-***-R,;9KZSI4]9IB0(C2TM"HP(;>@QY+3 :&=]]#ABJIVS[1I-M"\']ID&9#BF 0%^/)HN=W!4\'RY,HZ?MG512^O7 E"(SWF^F:\;>#W2VG(83Q M=@5Q- ^]N3,JB*AMZ.E>T/2)-]W8.YKRC28':F%*%L]V M?KTD0,LN#]K(Z# M.!BTFP+5/GF^4R_;31]1IGJP&4_F^^5]-Q+;QB1O.;N]V:"&D#3= XW<+?OE M\KPB]H?=IE,K'_5Q& /""PM8=2M3KN[%6J;5/DDJA8G.0-"4&CH_V]%KN"[:4.1.;H!.F"">HU93F ML1S2]V5K-A/K^1HI;.ZM">&AOEZ8HQOJX; "0]?!E;8H$NM-@5:C:MC=2^ M[6O=\7I@1LM%,JOZEL.S$GH2UMAVI*RH>_ZU97)D_5;<;.X-D0M3MG4TNH M%>ZXVW+$6F"4MM2EO=!0VPEMJK!5JE-I^97V0QB61MRQT%EY2&.7 CC<*.;?+._8GA+- CMEKP MQQ6M4B#:_8"+8TB:1A#-6YDEM5/=F+/2ML$QS'0\-71$F](P>B.5AXM5CR7R M*A5V9MI(V(_1P-*6?B"*C,*QS;DY/D6\=G3I0T5"W4W+8JZ9 TO6? 5BX=]:ADJHI&GC,E2:)!BDX.D*3DT@Z+4G3'Y(F&?V%VG.:!$[M^5CSM(]4,4N=[^|&>)OM16, ^<6>1-U-0]VDY!+-2:|_GG3W!5)RC/1#KYD$>.M(MHT.GE1A2^40M9N6 M@Q5YQ? DV;DZ(73@@EKU.::R:B&%1.3C[+6 J9$TPCZ,#WE]PS2&I)FW2**D*E+>GR'2%!?&!Z(Q:RWHP*S;SG[6#-O:"6K-AL'UJ(@F.HP8A]9QUF3YNX[F%2%,BZRTZ747B M9Z[!&* !KZ;B'.I"&N_Q<[7K#>=-P /NVX8[>K3OT8ZH@V#?>RKW)>=-WXT M*;(0N6YO/FT6DW93<%=I;Q5FK=5]O)H3]S#3I1B MRAHHC@MBQT1]=VK0H@=\.GUA.NWW'F_7%H<$;E6T"X, MER >0:VF.E :ST'LTYIM"*8ZG()*P2K6!H@TI0FD/=-5-PFYTS%7@%3N,0RK% M.>I >D5RVRH0[%FU3%+4E7N=,ICD6DV\B*W9;.!C3J05IJR:]654W5'BVUN>AR%#E<)'-2#-";T M\N-6WQM1L[BW\[PC+-B9C0IA2LTW\!H?)ZR]#OC\!D79"FT[.U"N& M? S1H3VQO'Q6QM%0KC7)"FU)&OQ_K:XI:,DV*B4M4.;,"(#6FLJ4DE,'TA M-%OL6^,;88!H;V6TCVK3BKDQ:F&R&58*H3YJV[4VYMA:@/]25\;04UDXP4CBA-MW6]4"/^XXL:Q*;,E;;>T(O5S1"07IA.#\O.,@!@;B+. M!O9\,6B,I\T#Z,&%26=3.>5)>3"M"K.*T;9[A=*)@9S8=*Y]DFGXDE;4FC;-MG-N-\)VZY+-)64V+P^;+ 3 B*$M72OC"/.]QFP2#2%&=UJ=B7RNU^RQQOVW:1MGYAN$<8)ER:=SCZP1R??G0CV<;JHS)_'+=19]-.(^\;@Z7"GGAB3,_\S6#8 MSN<3'ER8='9;IF#7*=1,=2-LF4Y_[A3R"1-2#- N4CEOZN-D7S?Q^:,_;#DE E M]QRB3?57!LG1W/8.3TYU<7UB]AL$[5M)N2A,*8TLJ5$VV!&:2/,U.R$Y^:]-`M]*7,-2+!4.]A"2HLMY%69* 0W)V)Y]?Z]G!A M2M!HB5(H+GA&5#=- =E%5UGF\'4+2%]6Y(P7(CK*\'>QTN$71E"A& Z2IG>1 M*]&X1!+5>(XD10QE,7APD8=2&\+?+=LA=AM?T:3S<=N%P#2" LDF MH+8HS$MBG2YLC$5359<\ZFP::\IC35M1@XE/2*$_#,N[U:X?H=ZF\4.1JAV5 MI?6VT): TR8[6A.N$Q0NQ>[3327(KQVB0_"#)F&+T]:>:B2T*2T?NR%5]^Q% M,*>?1WHO:AA-5P'IO1"[MI%DY_O;%(8I]2LL^,IZ;B)2%-<6)GTO+8SA9=36_)*H'D>*76K24QS$D3><8I3%Y"HZ43QQ; M3:XT"T?T1D =2%NZ=SJQSJG1(DGYU--]}%K.,V%"F^)!HR.FXW.J4/8PU+= M;ZX&=A';=0]7]I;*.M?6+.,T.]LR/+G;)?RZ<*A:;D#5^_4"+ZP!QV MRT5-[22TZ;7L#2'/^EVM6!XUL:6%X0^G751JRGQ+D*]0.3SXZY9)YBUNF3C(CP$ M4;@>XC)? NO$=Z.R0/4(G71$BG(C1)K.6?9IB>):KB_PPF)7Y1U_6=@CTIJQ M/4T<*.V-\6XP9!#6/"'(I%WO*E95 MJSZKFO5%O#+4GAV=%@GMG1Q^_^(,^K/7Z"#51#R\8KFR>7,WV(7KC6JA")2)=_M^,1D)_+&I MIX=YF0X-D[S)J8$1>?"F+3]2;!]F^/"Y^,%]M?OS.=_SR=[S-4>H'!JJ5'1W ML<7#&YK.5QTD!][1D>+D=PJZ,\M(>*DJ+WF)Q8_O57OF36J_4?(C>2IDV_E4 M(#SV)B?GZAZ=E9.BT'U\4 Y]\NAP6_IL6_HH:.C?=>S\0/)V+NV*CP@A- 5+GJ<8#X_R/BE2\@,N_[#ZR1>F@ 61 4$0 M7\HE+(@,"*+TIMXL20!/&A5]MS'\(T6-]Q_K^F42/!?3Z_OU^D_I.BQ MOF-]_TRBQ_].?TSB1[K^V?6]_MFUX(? _O;%N_G2!BOQ2N"X'RMY/;AQ] M!DI>W%,\DNMR/\!\YR;C<,6#K,"S M*1:L'S7Y<,1P?"1#_#O!|S__6F,3O_=G)/.G#JU(7=NE_[U#FWR_.CR7STFV M"P9X4N'H@Q 6RG !A!A.4C<%WFS_8YWY*&'0!PQ[?G[3>O(4I (?()IY=?&5 MOY2I-Y?>'[, >_'L>?'?XL&KZSO[!0"&?ZY =$XR(;U#+G M0\G]@T#_RI;/ M@X6W\+X;UHA'&D%CC< :4@C*+R6C37BD4:06",P1CS2")K!-(>XT8^(;K M?YRUD#=7B?);R+O6B<>+;GC?Z(577MZU;DS<4+!)>9E%F+ ^C/'RABD]+!*,E(*&Q8N=OVO=0Q>Z^UE..I7, [5AZ]27Z-G?$5"!L\= MJUZHVFOUO#)-$[?)BY>=XR=K/EEF\=UVSDMOT.[NF+.X.YMDI[R^[']C'_=L M3Y]&[.E'JO'R"@*7..:)D%_.CPX##T^@?-@F*GLY9MOO&O;JB\;DI63' 7>1!H%H0_>?GVA M,SG9R5W&9PT_V9G]#$#C6^?E9H(%;VL+&6 !M@QL&=@RL&6\CZS<3+ 6P:V M#&P9V#*P96#+P):.[+>/=']FC) M^=770)V#![KR[M^8R6\=:G>3+ NPSLED767PY^MY0?LV+W"^, OB24 ,E&964BQPC"*G:?V!$ M\&(U#B5'D?OE)8ZKJ_%4/@_GT40D^/5%4:#Y8U6W5";F##?RG MO]HW?4K616<+OQ,VX0E/1)X?U6,D 1"-0A2K4$H,/^N53H:W5IG&Q%)0U^G MA4&U(9#<34Y19<.6K."-_WGZ)]>YOBV%_[TQ#N%?}{(5-SQ_?Y-S)!MP\MSR-MUPOC$@ZR%4&)<[+-L1ZJ">]@&X4*5_+ZC]L_U^U2%CWP?]+1F!$#AX+AO\V:] MUY.*L5, <=:,8@%SYYAM5OBTQUXWD,G>F!H,;Z)< M':B%C?7,M^9$>WR1A16Q$.AT^._9Z<*8/I"E&Y+5.G7KCW; M!_U_+U=L[*GHC#\4+QCL!N:+),Y8L_>UW]|_&[M_&[K/5=Q.C/[<0-R.J MOS(6HLA+TC0TG,"US6%F$]V M>&(IFE]:G5]V/0?=QE0CFC0[^N F0I#%L8MC!L8=C^4M[60-XT]%HO MSXJSLKX.3S)KYS9M%*:>[';W]W,.:672[\Y]P?D!G&](@6_M^8*Y!$Q^PD-2O M56\OJ>9 [X(@)V_ S]2\]VG!QR\CE=$,?T*Y]YP_0ML2]B6 ML"UA6*VE"5;PN>QL2U]2EMZX7E]-?(EV,Z*|/^'9NX3]S7/-UUH.!@ #KK* M0 K":J0^:O9,+5GP(%38<\,ST5VC%69"QTUK+.[&10]'.I.MM:Q B*EXL^16)(&R*\A;@KI^<@4&5PRN&%PQN&8% M7"\K\^,GV+JPRC5FQU)583:N=\NTY00B-T386H07(V)@Q<"%14#ZV< UM_/ M3?DJL.Z4/G=]C@@^P41]D=QWEL5]2-(@A1>;?3MDQ:6%GEI:Z-,@Z5-+T+UG M9,4UA"%4]H),-GC!XY2/G:41"-$>U#C.\Z$]'_DR_D2SW7V.8Q$ M4.K-+-]' 3-[NP96#+P):!+0-;!K8,;!G8,M[M^?0.L"#9^/O4+$CV M^K!E9.F8>@98@'W&>>?N0UK&NSL>?;<;F6-^O:1_\VT@!?ADJ.OM{'_C?L? MIA=^UGWYOZU5L99M:_5P1Y5SE [HPTM[<[QW[XS8FX9 U[N1"-!57?6>CF?SMO*<$52|-*(XC-*7>"3M1C7,*YA M7,OX-1-,,_G%KAA#G&-NOC'7/3^"<0[C',8YC'.O<3$% M,RZO1Y(4@3?+,BG(E<@C@Z*\)HPB9)D:7Q4#D,=ACH,=6\-=7[7F3LX,B M'44;TR9;W5]EU6HQE ZQ#A5+,W7?]_M>;U&D=6AG%!S*]B' W\L5&W\]K-Z0 M@] {%@WWIM+%"=>?;-!7/UR0\5CEK0\L8TW'FHXU'6LZUO2/$3Z&]46Y[T#KG M0SE-4]I9Y%/S[P9YU7YE'$_B@\)8A/#)H9-_M#)M89OB$30R?%< FADT,FU@650>;Q;&+8Q#+ }YQB^*#57^V994MULLBG M9]X(BTT,G^#"7NQO]O>RQ;<,,PEFZ/S?Q TE"YY:2]\5BH\3O01V?,Z,H\]A M+,XF.A,G0IW:MCUQ%V5R$MJ6\\7}I:XRFY9Z:)AU=5]{0%M546!NW=QE4. M^HHHD)9:0Q4&*@P4'T^H/KK.M'SY7!@S$S#)-HX>>M[WGA(A#$$KM>I$XV! M"P,7:[Y/"%O_6_C9DFS00CAL"?E57;9]MD>TQT,(7*]6^!EC%\8NC%V?#]O^.MOI+S42[5MW5&,DV;-MWQMA-YKL)!\'JM2LX8NS!V8>SZA-CUMZ69-7<]%/Q! M$)ICPYX%W64\'=702MYWR?SPE>YR2>#P-> ^#]]N_6469 M#XX- 3FT4!Z(J&EC^,)C+'0I-.,Y=13G;E= -7DVH.]"X(WIO5=" %^!C/ZVU9?LP=R1]F MRKKR;#<>,G;Z\H[_?(1RIDB6@_<$?G+"\^PDZ]^A(5G+*D0L"-0A2[4*K/_^N MW;/;JL7L7$$ZS?_"5=T61KZ>W>K'U#2O&9W3 7+?MIT3S_\U"246RI/HQR99O6>JZ=6'P>1 ,>/5V8I=+PDQ!#P&.\Y9Q"U?:MN?PH!CP,>!CP. "!5K5E<[#M*&UF/J+G41>[RH'CRPO! !XY'"BPVC)9N"689Y3@ MP*=!,..!AP,.)QY*-$L[K=LN3*5KG7!SZ8 ,.# MV1\3\7YX[OK=(!X^5HU]_U5/3;\,2|"^__5]_V]6CUY0FM#O'_9-T9ZO+686 M-!S- %,UK8/5H\K9(D[>EYUQKOAZ?=EEN199175K@EB>O>V((/U()G2LZ=G7=.RS MW]IG_W7FD#;=:\6]OH\%=6\66[WU2B]O8^C<RS??&+]{{PO%L(9A#M6Y)K8'KKK? L4)E*6$YB8P/XB]90D,;1C:,+1A:'MM:/O;/*#M M7B^)ML6&HCHW%&O]D)9!HH@-Y@&1U"W%8FC#T(:A#4/;*T++,BR3\=#:$764F M*]J,(O=DALRL,#*&"-K8FV\T<\NP5S[&\)OFL'% <7RCZTX:O=L1/_]Q2>=-Z/I MV(F_I1/_S\^/TW,WFB M=7:66UPSZHVNN2&\0RX [JJ\OJTN6>33,Z]E>U4^8X0?4NRUSV]-M8RNT8/S$^GUU'5L8O^?O;=!4A39_GW?WI^BH0BY$??&U;UY%OKL7T>@XK.B M(CZ]{1^0$1\Y$O&O/X#5,SU#=7?U5%FBKIF8B;!NE"97KN\G,\VU5H+$0&*P M1"G_$N7=H5)$B]QOI!A7S')P.LICO2-O-WJZ9$F++)%0;01@6A0[4P!@4/ MT,)\L3.9AE%9C$VRM<"P\QQ(9SDTC//.4?/Y*E0CBLC7>@:;? 4^ I\+0 //V06+1#S]/E"H+B MG,%7>(']HI;T.&V4\I9^_DB6:NG"4+92>^EGI*>#IVVI6W0U/H:85+%D*$$E7 M+#O!D5.EBR_&7DW4"1IVM6QA+BMM]$:Z';661'$6GD'58HI<@;+K@I=L&L M7SOLQ ED*W&Y,^[QY"7^:1E#@(5LSYB4Q@+V^"$;H3)E]66B[;LGC*W<> MN/XGU^>/1[3- N;7:SM#YSJ12+6YPF^+/O%XT7#-(I6#.O"[A+.=F@F^-M2CNUNK[*[O:#*2@%GITV*E]\7IS;IW3=#$Z4D)^YT%T(V?Y_O%Z1PM(17+A4N M5>R[0A>3^E/R=K[_I&R2CVEE9[WVH4S9E4)L'X;F,\S^N67 0ST=T!)H";0$ M6@(IMW;F6(/,,M/206OK@37P]],3T.1*,_)MMXR?.===*G7ODK_&%B2T<=RGY0 M#I6__ 4OK64KS,;*!D[PTNCEH6A_4-<5O,?-N..R1T;JF 16U)OD9E[BSLDF M^)7O$8[:?%2=M:*U;=,-]K9->>0!O5C630&5B+0RT;$ F8!LP->1669>0 M2[!D>80ER^]+!/+)QDQ<()&CO0D? J&D]O!GJAA>B>LGE/-%C\/KR:K$G6S66YIN[L7N*.I0 M?56=MX9LNBI)XS'P4J7RAL+/Q2]=L_J13V<,1UJBN0E+35I/-9\0TWO)2M M+__ISPJIUKQ>GBP3E_\FNZLTS\]>B&I\, 5QZLT^#OX.^/U&GP]P=/Y'NP M3H._@[\_4J?!W\'?'ZG3X./GM7{8)T^GW<|NK|_<,KN@W7Z?"9U)_Y^C4-[K-"=H)(W3_-&@W,LPQSU_Q"S,.$K^ << X8-RE M2_?355=I,TIX%& <#5[4M3SPVD0QO:]XI42_]<(<@ Y !Z #T!6WOCI=B4\ MW&QYD)I=-,*6&P]93/.D> <\"YRUX"I.VT6[^U"FL1 MVE9WOMH82,=F=@*1IM*3)8)! ()7^>JGT]XFV'V;*WPSF(!$>)OR+YKG?C!)@ MPO^T"?\WIP=8M_O:KA;N'42>C*G&EG,4GV\A MPEY+2PT\I>.;=/;C(\0>DM4/UNF+1_D7?*$"^;F/TFGP=/#TQ^@T>#KD*#Y& MI\'3P=,?HI,WYNF\37*R_Z[?]Y^OSS!'=78LCOIS457'E=6DZC.<>KMG!3K MX;;N!Q-]8Y8[N(/:%1]TR.)(!.38A]_<"EBP-E#=:!P!CC[E /A*K^*F F^ MY)%R;8!+LX8Q^_D]@EZ^L_F#*\AMH1Q<<97/0.$ >]3GAOQM-AXK[" MQ/V;!O8@=2*DX74-6N^7V&ZNK]QUFPZ19\O>?L?>DC9^YP5 A'#EOS@KU &Y MTFT5Z/[XY"=*53_C3*U'S_&VMW6-9WLSZ\38:FK9<0Y;'T]8>2U*K4^Z]P2@!=_":#T4M-Y_D0E% MCKM-G40;IF$2,KTG?%%99M3ZQ(M,@%Q_+B#78Y'KO<%%M6IKN-]K\RW7'>R, MUC@F">&@9^ BG[\22 G"*@ N_!>_"\!5[.HR_]D\/Z%-[(6$K3*+K?9^3U.R MK^7/5XTP"-26N4R$UF-RZR7LZFZX!45H8"K_F#"INY$$3.67CFJ:5]W!?CZ0 M8[.>MK? ^*E@X,2V;M,^7B. EY"TWA-U4E+31K7G)T?VIKWY,__64'-@^?1X<$Z??'[\),_T3/?[>"XEB.]^5?ZW7& MF2LYPG53.@MA@NMJH0 F &6 ,D 9H(S;2.\HA E &: ,4 8H Y0!R@:[E@#)N M-NFL ":X]O7F!3#^Q2)OT%E7#OWK F@#GC\I>C7T\9-Y?Q}'OW:P]E'Y*= M/N]@)S[/;7\83W0SO(%34#]=-H[Z$2Y4Z6_?&X^H"9^]WM7*QY/ M%_12%19[4AI8YKEY$VQQ\)?>? I1;.RU73%RXVNR;8(XJN$FV\RD98W1-]08 \ !X /P +B"EC_F.P35]F>UOMDT/)1?6IO1 MI'(&'/W\%;M\[6, W)SD.\3<#],,;X9P$$&,4SU%TT0OADEP%3_.5/!;Y9' M1O%).&ANAQM.MJI$)2KW)P)]AY 5?H5P[-14\'3P=//'T\'3S]?A+DP-//'T\'3P=//'T\'3P=/! MTV\KB?F*1T4/UNF+)RH7W-.OG90,3/^L3E\\\;C U5]O)\E8"%?^R\D6Y!H? MJ8@TNC\-^8YE}!L.IF(=GKC!0>;]>"SZ.0'082 XF!Q&!BA;$32 S2 D'B M(#&&0(%=!R0&$@.)@<0*8">0&*17O>O,K%BN4T0[O?']1Y 8Y&W+:)>{UB MV:G 1X(%ROJ,. (%LI;EJ65X99!:|!"X>\U;8EY7LW5P!>YLIH)/1RIY1>VDL MNIM(F:G1V"9V;&%K!H_QX?QDEZ<.(JS:H>>>VW5Z%"T"4<_Z2;P0 H !0 ZG$ M]>XBP.7N!D-*

]:15R\BHPU4$<^(8X2H'U246 @5A K%LE%F2%@"1 $C")7[V\ MKX)6!H*RFY,BM:6;<=\N^[Z5S>*?5-X7D 7(F0]$++>6Z_79"KCDQ7.B,2L MG#>OCFA^N\R^*/FD>KU +"
6$.LQB/4A!7B[%LN.JINY;,;8;&:)PIC<5-P-L2#7&B;QCXG)N!M)P"1^T=*ZG>9Q.3^Y9%,L M(P$E"D/7U<@HG:XO6UJWV$6Q%Y/Z4_)VOO^D;)*/:65GO8:+N*\59_NI/JNV-U,O;,T
DTG3;(=:.C?\;1SU@[.-8A^?V9 MESBFLUZ_I[X:EL4:7MDI7;=7H>61A!,2ACY_O60>"Q07@(7'.XH(M "P!EA\)R]=/R']"SN&DX;::JLEPM?%R-!"4 V4+449.XDWD+'[-B-6/?#C[
M.=)2%20O::G_YUL%"T]*L M@Y;V(WUDTO-R_KGHY\XC#S9Y7OR6H%]T6G$LQ_ORK_4ZFX"NM'ZX;CYP(4QP M7=_D/?33'"'28=CPS>?TI.]G?X N8:W<+A2/*M= M9PE9*#L4
*,%S),JA%4*IYD"6 44! H"!8&"+O,5'U@%% 0* @6!@D!!H*"B M6 44! JZV0S" ECEA_F$#VV5'V85/K15"IA65@"KP!ST6ZEF]V"58]<7?Z+>&;-Y9%5I>K-!X-
186^8/76PN8YLMA'7Q35+:RJM/A[I$EY) M;YA%&:9$HB1?0NLQW,U93$+=ES(T/;)F=2(9EH\HY+> HLR M6(EB4(*0 6@\D!02>^A_.Y:RLCYS0N3>ATZ^8A@S;C0V]#E?
=>1\OWZ7BZ/"S7G(WR[@RH?;LP31;I4M9DOMPTC^6>;QHC6JC/RL(8V6>'EVFI6;1$ M(UB)0=\P)=YRTM+?R4#GK2?TB:+D(02?&L]@BASO<+\!>1]\\: M?
T&YW=KB&J,W)*1IFEJ5JFL#JAL5-AJEWE[4W9;5\,4880)B-.XSNTX"=#J+ M1B%+.';9(Y[")=M"4"SP"?A4V$"7J7RD#PM*GR*U*)3\;L?N\O-1RBOJ^2M. M7CYR#D0*L)8/0:LWAM 1
'; 8L^ODK7BD1Q&6_P2I<39\8M@ =#XL:*?$B.&-FVU_XF < M$V7,(9^_4J4*>>&*&L"]6>0U*V@'X:B*UQ#:[J+*[[.= M51IW4RE1Q(7C!!]/?A>OXE/$3D-Y'RCO\QB=AKH_=S&
[_F8$#.V=A0KN7G/%3JC_=<(FSNM]@L%TQ:#,T%*=I8R6 MR_.!+A%HFCB/84P)J]"0R HP 9@\'DS>G2&_K7?K1CLBYUP-#^:C7;^YM]4, M+M3S5Y3!2QAYV?PQ@ O !>!23+B\-
QO>G%IZ71ZT)<[8D0$VE#M4-(A2N#!I MR1^ZA!&0$0]P ;@\(%S>G_D>SCHMNT%K;6Y6$[N#.MMQ!JV,+FGF.\$@I0H& M>:B %\#+(^+EO3GNFA,SJQK-
25QY9DMA@R8GPC[;&*4Y[B1%E0@*![H 78 N MCT67#\EF/[$\-V2.UI+31J/.ODSW5<\^KUWHYZ\8C9>8"U^$^K#Y[(])EY=X MCGNA"Z2]PW3[(<$6]R*(NYUN?S.]?2!/VQX?Z
,N]"5AJRN#WNK$IA-KFMZ. MEA@T^0^[QPSW7SO)8E)_2M[.]Y^43?(QK>RLU_[]H[@7,V<=3UBC.F'B^7<. MVC<&:W^^/0J\&H',6= 2: FT!%H"+15+2Y"H!UIZ2"U]\ :['GIR^AP)3?
[- MMM@3YY5J=*]LE/UATE%''VDM6VG9NF#@!"^-7FK4S7I"2YG9 M'0+!W)$SY]0Z8BZ*>N_\Q)?2S:HKY6"-8C@P%'J0#2B\-0P/#I>\I%$8-G! M/UXB\,M'%0$#@8' 0&#@);,2?H+
UB*,:'9?*XO-NCBM[$/1;L5ZAD#R^>NE M;Z '_@'_@'_ OPO'3?R$?Z3!=BU$$">FNSDL9S-LOZWZYR4@G1[S4#1R\>@) M0. ;BVD\# +?6#0#$/B@"!QK!\U^B4%HQHL[/Y161*@VH-
2[?78G)\@SH@K>%N:CE>(@'FJ)3/Q MCL'/B".>OY(EE'IK?,Y_@O3%/C6.Y.T4NO1+O16&9TL.0CMYOG+^.7568Q?* M+Z95C<.W_R?_^_9\Q4K6X"D=-B\O\8?2TY=YF3,0Y']_W$3PG:
5+?6N;[W' MB.]N\#B; JV<>_?GN__W[_\G[@J*X[E>%^^,>F[7FVTE!I?L Q/NE9>>9IL MEN5U\A=_D:U(COUO6UOFW_BW6,$O?V M-<,3BOP;)__WTW>_3LV1LZ4M'\O?
M6>R%AF5+6P=?7C[V[?)2R8DLLZ/C<[O M^_);SU\GJ:J?G/53+87J+O@S2$W^^MVH_]17,].6$S/^^;8OIOWS-_\Z)CE3 MG_\PH9?
R_Z8MGO[_)RS[Y/_WMT'XVVC^.=O],9;I;_W@\=^&1<[H*,DRJJF* M2DL$HZ(2H:P0:85IC$0I%4W#&(5>J97GLR'D;SSE$^LKT;(<1V$6X9SVWAMA;,#U(U8"4M+R?
RUY7$6X.43&TQ$>3%IU$;Q MKA):4=(R_]#M46]B$\8V$:I5YX\":_>9?B3A$O;WEGO*K!X;RFDNQC'-CVH^ M43-$-
FE)_KUE^\1W&9HQ0C.D#_YFO^T>RNXH:4G_O24U13L=AR/W7,QM^Q.K MN9P->GK2$D7_WE0YQ!TB'M K#JO7#GTLLHPZESX4)?[>%)=&6]89;AV$4F<;
M>;D>]9UMVB^",Q<8S[,D:GQYTBG)"R$;:\^NY(X6[:^_R0!I/JS.]'%&H*J-]NA+ZS/"+I4_-#NMAU M1XPO'VJFC"P0OS59S;UUVO_\D#89:NO7NRT%,61B6F_LG-J8TZ7**^9?H+W9
M%-=(,]SP7H=;2-MRE+;,/9/TYEJ=9J=-L^:@==]03SS53EM2.3MF8J9 M?#AQ]DI+KC0\/6F9>\\RXK;[^Z!CB5VFZ[:VQ-B=B5'2,O>>DV@0KX(F@B$"
M[BX.E=FAZCIHR]Q[1C[2&.Q4VQ*IV<(G.WCCU)+99*&=>T^7K X9I8LSD\\C4DG RK M9=QUJLU3E+3,N;/#&$/#JY$C+O86ZWAY#'@RU).6>7?>U:3382?TRTA9V-2:
MNU/2;I0US;GSYK!ED=F"Y43^,._)@>+9E)'^_:\0:KSCUW;8'I])LR^I'M/" MI$G6_9RE@MUI6',G<4.,'=9A5*FW6M)9T]R0#K&5XJUTR3;Y)<+L%_WUI*[J M$HKD[:]PD2M'O78#*
<]$O-S2;-Q:16G3W !LFF);.,Z$G8@1*R=&3_1"Z+!I MT]P+* X_;O8N6AF37.#I?5[75;A^ELS'%2HN=&>48Z5O6O. M_Q:C.NENQH$N8LDNR>N@72589.^:&UBA3E8G-
7L<(';T9K#C6 OO*QISE=) MGV@VMR-J*PH3-F2&&E,G#MD+Y)T@:A+MGC-M[\W8\(/^MK$>GT99O]"9$E:1/YL19GMOF/(;#([DY9_^(B8TK0W&N($3IU)(SQN'-%H8IQ-
5B5F7ATE!LL[&$H?UH. 'C21 M,GD\"DL&MWM$TA3+-UUII$QXU>T6F4UDDE+\>1C8;-HT9]R6N#]Y:J0W33<8 M]Z*V(-6K@^RI.0<;>[PED7VMCH2'PT:
<"82\;$5ITYS78$L'1_6@F33EZX;. MZ![:MK.GYKQFSNYWIC63(A/CQZ=XZY U1LR:YKTF6"""\:0N2D@MZCD;ZE"E MM&1V2=OF/&$18/O%L#OW$ /I5K$#BF*U7O:V>4_P%.]
;;9$CPN9L8*/#HZ(MB5G;O"=@3,=F(JEUX.R:A+J;NKAL^F?;YMYW,6Y;8XIW4#&6VC[+5T6=U<_/ MS7G",O#(5FNP69OVH-%DZ-.6FA\3.^#YX9UWZS177D<+LXS$8MRS])9[U-.F
MN:=N:N31Y4^FB)17;#"6---&A.RI.2A$F[X6KG;5!N+NH]%$9\O!NIP]-3=F M1$L^,,B6GIBN$F 3_=#G1@ELDZ9Y];IF9Z2QVIPR;6,52LXN6DZVV6/1G(<% MA>#D>,WNY-
$@<$=9V_PX-/2N M'96W.H=T X-@-&T\HKESVYS?3)*-VG18]G2NZ>/-V?"PK]?YQ&*OK$I9E#B(M_0!?FS$[ZE7KE-1F4HX3^7'8J7S7G!Q)WRS'XF+8V_;7@]03B/PXR C)H9'+
M=42CC(Q7ZDYIG69ZVC0W#K/.>J:U6X>)]>'-)=UB?7%E9R^0MVVRTDC$5M MQ1HI^T&;4Y*VKZS->9^M,6U1KXD88]M1YV0MV3&;-LUYC;5O]=?32J4ESN8(
M/B+G.W4TU-.FN8ZM_;7 -BV_@W2CCKQC>',F+[*FN7Y-:,/=C#3,-..Y3)'" MGJMR M&#OEW#;G7ET.6QY4W@L1MS5B=N[JR"W-S 9Y+/5:@3>VCB,6,5K3N+L=#I,-
M6V;:/)94C*9.$_NPXL* 4VRT;_C$*>M:?LCZ-6T=1:RZ-F=1L#X)AM:IEL]M M8NW'6-9/^1K '15W9? MC%NEMFU^-
A*%J=FJVDN2LY7LJ3F122Y%'3M'*49B9*XKBARL,31[UYS3K%7H^.PM@;I4US3J,T\=:^55FT$CN,QD]LHSP97;!\5KJQXBJ]VXO,1Z5M4\/S?GC.2H'U7#4UM# MND?>\&
<-0427F1GR_#!1L>?-$%3AROIQ(AR-!B_H9T_(>4W-=H31E!L>38UK M)5LMV:PQ9/:^>R3.+9(,\ZYZR71'] MBMNPWI(Y33=M'7&5"8_;-==?
^]D[Y%V!16*+H)E1S]30=6U5]YJ'YMD*^>'M MRTIU4PGIO5EK'5L^L9V0F_1]7]D96]-IA?0I(?$MVY]YXK%+J.G.C,G#)D3T M4+#V M/;?="01Y=CTE&LDF"GMEH\$V_$G; M0"5:%
(+3:KR29+^1K(:3IKDW6 ZLN;HAF;(9;TBBNYLK5CT1>M(TY[>[U6;! M;S=:F+R &:KZ7,>C2M8TY[=2>=]DT67MB&@Z/I\OA7ZU+XW2IGF_'2V%HZVS MRZ%8%GB2FW2XUJ*
<]>N5+<%$L<5D&S,QPPZ*KD*$I6(Z>X57OD\8->--?[$[MF-BR-D:JBM-&R*QMWF\%PVDX!KGLBMWI?M=I^TM\:F7OD/=;BMAU(\7S)$1 M*7,W6[G5>K(@QU[9Q;F#D>L-;6[,&?
S>:!DNQ1CC*&V:&P>]-D+G^#P6Q*[8 M[I>[*VE!8&S:-/<"M(IM:X3"BJ9\J,YZ:W\W4^9ZVC0_GP[X02AP/1*I5+AJOJFWXU$F?Z:"\L]I)(MK,7R#L"9]+'W03QCB+O<'NV,6>Y M)I,]-
B^<<(F&!MT.$YDO(MO1&CM5*9^?FW.:O1$+[7@PZW'EL6=[];#C*L:Y M;/#=D LX=ALO*VEC@7NW<-FQS&U&A6V:\'SJ#!JG1RGEX\\XHJF6MME([C-
A$5VL1XVH^-3JWS=G,6C>H M_OC451&7Q\B&0Y=YMGOVL/S^U/5<<7@2^DAML=\0&HLY83>S0WX^;59:6FU' M(CTS/':\Z6' *U0_>8=7]K)'?X8?UN5ES D]D1,;P4+NUI/'OK+=
(L?K:%;W ME@W.WK/#>,%Q'6L?I4WSAS"#6:5%#J(]1\C1\T];1I7I M>K(+/ M&94 :QM\NRFKV0ODI][)<.[U;:V62*?GF.V %SIH]M3\9GHFF_&0Z95N?X$AX1H5R/$^ MMKN+
[+%YQQTQ=6Z;)CV+3\MHM@O7 MY[9Y!T-/&K9:SCLR$N]K%&IC)P<)V*QMSKCXVG:]X[QO)%-)><$[#<\QD@T] M]LKF\(
C;58\44=N)C.TC,6=OI4LK)*FN:>N+'Y.3V,,1X2ZQQ]U9MA#5ME3 M<^/@H)NCSVT6 M>L'IN#*G+HE8_94W.PJ6_\>6W6&^RY675S& I<36466=,\ M0 *$JK;LBC)"7)JH3(^[M!VC(-
]5<.,P\-BAW7ZQUJRV<%>V4)5 MN@O),[FK-7E^P; M6&Z]:56O]4=8V?X86&#%^ M6OA;1'#'X^;(I69\/[-!WEY,M.XN$-2FS% ;K-N*ZTC<.'F'5Q;N##^IJL[J
M4!%KL[YA5F*F.FJQ:=/&X7?% MT+-UM4?KK:"1-U*0K]G3:H3+=- MN9H\]Y6]%MU>=$C*F?IF=ZI@M,R1B,^-TJ;Y-:O;Z;6F#B>8,W*";E;J>%.? M1&G3W
OT#%ZN6_1JA=CL41JK<6<03+.FN='MJ[VX;1Z&IDB9ZPE=;M,K56#3 MIKG1M8^VL:CONF.D'._Q9K_;06:S[*GY[]'W779=-4@9Z?:5D=GVO%V%S"R0 MQU?HG;C:Z,2)
<:PXG5TRJW7,S)Y1T"2G2LY# :XJ8F)IY[;YI25* MX4AG8JN)@_6"QE%RK*J3O4+>:0RE<1@:Z#$4[>C Q3[79=G9^;GYXZI]K&]/ M1'>"\/AVXJQ"OQXPY^?F'*S5#?L5B:$,SIW86F?
3[6\65F;W3L=E='>7.\3#;U9-)&G_E)+#M=W1MNJ$) M,PQ'XI0_;.R9E#TU9Z^:@]"V@I M$YNW]Y40F<>]\PODO 8)Q64#Q29UCL+= MIVRGF^7F;JK(
M^VG='&:/S7M"HX:KID%A(J?%T<1K4YS9W(^RMKG1[1RU^91?;7"DUIVV_7V@ MAT=I= XES7V#FVPU)91=*IQKMWOS.=;@9/_<-G_V$6_\[;P^GIBR2Z):M3SK M<\OD?
5_9\NKUF=4;JP&/A L2->-Z?SWGV;1I[JGC.K*9=(1@+[J^%Z-\?& T M.VN:$[HIK+:[QG'<-JFNWU"T1=DB$GS@Z"MGIVYS8YF=:A7A6X&O=;Q8M,E\JB=6Z;\X6^
M;XO]\J$;B)A*HTYCTVXW5LD[O++E7=!N<[D+M95HZ/;,061IJL^RIKEQF$@S MVMYHIL_5B"[!357QV!WI:=/<.!"MFGLX[605L?E]*!UW4OSNSYG+-7=]C 5K47CW#9G6W\YG:"R
M1I=%*NG:!-^0+3S.7N&5;SE%@Y;[U1;-":?U!.MV_1-&)VU?V3TA"ZW.COD@ M0#2SYS9V39E7D[D,?R4N;4ZT<#;@6<4,$6NA4(>5JB;[-_RUP+2HP_3\GC;C MY+!C'/H]MM-
/P\U>B4RK>XP;-<-DCM8Z]4I]5FF7#W[6-&?:Y=B9K,PC0W#8 M>A(L(AZ+1UKVKJ_$B*S+M0-M25V3MQ:H-5 G!+[)'IM'C8"<T MJV_4;I_,S/7*2H6U[,/27-
1%6_5&AW#'5/;G=\BCQNP.@[:A*ATS;.G)!QLJ M-K?/;7/.&%AV%,WU0SNA4;G,# 0;V'"">FHJ*=SL1" MV+1I?G9H*QM7%J,:AVTZRU-',J10R)KFXT3VIL?6]I4:$DKB2!3(JJ;,LA?(
M(V%0'OBGEM(SXY4FJ5)3]7A]E#;-GY+0D5*.7;:2:$R2.&Q:U7JC[*DY1PCX M?HM&Y;*"-/>:U+*(9)(89^^:/SV.QSMF.!B/Q2:NVS(^%.A>)WN!O"-4:MQ$ MT\-@BX2Z$U?%I2?
@7/;8O!Z=[=WR!FL6ZZ1Y?EBND>:]8HR'R#UR(O.S\TYV'(C2 .]DZQ# M9Y-U:[E;^'8L9A9[Y5L==4",@T&50/C%<#9JSUDT+;^/O[;I'J/U;7PTW.%P:J;'@UOL%SPG9)*UM9$/Q6TK=7-
MWV2G9%JN)X7!=K M6797K1&U3?+85_:;'>7@#=QXSH@UE)"I3E.4=ND;O++5LE!IH9+=QI1SUV1] M+(ESQCCJ:=/B2XT^\MEE6#_($C=*FN6'HX4&R+^UQ95,0="IL
M'UKF*LY>(&=97-K7PWIX&HAN=8P2$^:@5J99T[R'#5J3&(_7R[HI!PJ6(P=MG<0^0A$+Q>+[(;E= MGHV0_Q)LLN77ZTDO\?+Z&K55I[D95K)WR(^NL5?] :690[%V'(3F<)HL,]O)
MNE!X9:=CJ+&]MJC.$*$0)]HWMIK?.R7C M\,I*F-1.)RL>"V6Q',^/&LZ[P[K!IDUS3Q6'S*:2S+LCD2)H6M*ODB'S3WG5U J=5%E#;-4:EF[9?TQ+&226^+,0Q7Z;1&H9XVS9-F
MU2.6ODN',H+QBG1HRE@L2]D;Y.DA3Y&P,=C-23-LX,,632Z;:R1[A3P1B#7. M(X+B)RI7-MN9T#5;Q#JS5WZ5@%B&NY5WR('3FJPGK05=F0K9.^178*- EY1@
MPVF(8!!VE_(&AV8]*\6?7X&QC1FS39;6IM"NCKR95=,B=Y05%\XA/^3CQI'M MDZ;+3 >3N51>]?2L:3Z0M#%;[4*O7D?ZLO;$"&6Y[8Y&UBUL:+U)NB1T]HG M=E\C*Z.]
<6Z;T^ZIMV_HJ_E2-/FUA$Y;PQE#]K+7S6MW:@HXYCD3$<'D;;F_ MX#E[&F:7J.2UF\R;(4Z,=H)81O0AC5J-+B]G*?VYQT8;RO8K$44@F-2CG,KR MV#TZ6=/<.*ADU6\VJ<2MJ.EZ[?
+.C@Y2/;RR:(Y9P5R;#1I"'"?SMM(64/5;#4:)W"MJCM&D^F&(8J*/38HURO*/OE9AMSOKU<_V# M_/?BRQF&?-I-J^7=03FLH&OVJ=#O@/_HZ%LQ\W I%</I+%I,"=YY-
IRHF\IBM]^+J<) MQE_.&7=18J9?9KJ]Y![^)95*7OF.%09_3Z4J9#;H]TF6'U%G'0;BZ@-Q+A0 M W'U@3B7GH*!N/I_.HZ;Q@(0--C#02@J2 # 6@JS$ F@HQ$("F@@S$KZ[Z MA8$ -
#W60 ":"C(0@*;"# 2@J1 # 6@JR$ F@HS$("F0@P$H*D@ W&^'P & MXNH#<;Z@ ;BZ@-QOAD!!N+J W$N\@\#6TO>>>49R6-:FG70TGZDCY1W?CG_W-^QVT5CP,!$OP1L
M84WTB5?=_&K'6%@;?:8;_3QN $QTNTK[/!.!T$!H#RPTF-**Y48_/SD!$X'2 M0&F@-% :*.UVW B4!DH#I7V*TF[3C?Z)B13'2G_S?YZQYW_Z32WZ;^(3[/7# MJU//?\L?-X]_V#WA#^(@-
I+V>A7YVZ%M=%ON]';3\2*<_R5-:23/\Q^>KF@ M=^58ZIV<;]YZS^\LCO>YSV#Z60_Y/__W__L[H;7/QS_?\Q2:+4/YTE2>S2
MJPKFUY/D3VWR_'6B>?:3Y21,>"H_R;:3=/"DI;WW@Z=5_.1X1O*H\'[#.>7"/P, CP"/^XA'HG7V1 M#Q[Q7H] P"/ ([[W")0!CP"/^-,CAI[A>/?S7+ENY&;]HF_?JGVD?O0 M
IQ87=,YSM^\W+1O3)Q MC[F2YF5K)BZYX0[]UPQWOR[<1^ON?6L9.^Y+T0_/27^7^./L[OF2#G/R]=4W1[)7V\L4T MCI;.O_C8+?[Y*Y\B6_C;:Y:(C\W 0@&! ." <'=-(#S@.SU%L3D!Y%
M4D4+7\YOAOZ:@/-=-W/!R\]?:XYM:YYBR-:3O%.?C)T:^H&7_/CE@U)RBA.Z M_.F<>+!.?T[*]V]H_DI#?].!N.#OX._@[^#OX._W&3(+_@[^#OX._@[^#OX. M_@[^?
NOY'N\Y&GFP3O_JZJC'\/<;3V$!OA>L+MHG^?O-Y><\??N/^K4AGK\. M9=^_[=R9CRV2=[>GF;^;8O2_;CN8YA<1:4_XGT+YM2V>_FL*8D=QIJB&0=Y96E#QPO6CF4X
M@J;;VBY@CX;_1_L_#Q'_WJR?)601VI:S30Y/9[5T-'SDZHIABU;_O\\E_'GI[7CV7+P/_&,?BR"VW5 M"5[^_/EI)]N)*5^>_.65?G%'Q0K3(6<5Q0LU-7M#S0\6FNSQ.XU_J46GJ;70
M\Y(W;1A^XG'IGSX_I;]*GIZ\@:'^S_-$D;QFLR19SV@6I -:#:CZDVB9P_J?8GSJI:\A=J;Z&< ML*A7,%_0* YCEHVC>.S@+4)/*$CT2G_7\14HYYODKRI0PAK@HY0J7(P*4 \H!Y0I&
MN883>M]!+F7>;V*NN:Q2GHLX [&ISL4HP1R*):LYK$3C*' .. >< M \Y=DW/&X;O%7$J]W\3<8-!9&16N/!.[F"\K"K+FXQ6;8HX\?S6'T(YP!Q@ M#C!W)%?
*2W[D5,.,=%FF7I]!7C=*K_-*C+4L)TH^HC4<[_S./R" [\7YR?LM:S6 M0#J\26?O[(:T0L;W/=CT=?&LCH^%=]I_%(-\;/!T\'3P=/!T\/0?GA\\V*"# MIQ??TQ]CZ_FR:>F?]RPO3\"3]L%*)H(>
.\ =XN%>\AU+M#CV0I M3VRZ)H+/!^QIX>LIW3-I0(9X!CS[S?@-2L.;LP/1QY&:/IKO^4VS M55NEBZXL?N/"J010U^=1.GWQNCZ J9O'U&\&:L@R5L:-[=+EL!V^DTF^HO7/
MY"*>OU(E!'W#AO'.*S0)XDI4\ODK MCB&/151@:('M! P%AA8R (D15)UJ"GN>X[NR2A 'H<+RHY2A60#2I4L^0UF9 MGY:5 8J^K1X-4!0H>H&P)_I0KY3E96/+-1>,,=1Z1#VN1
DC8F\X=PQ?S)[#:)R:F:\))Z_8B7R+8O)8M?$ M^;673IQ MA(_^^823\E0/AD[-?0#+_GQSNKB7&DR^ O1\(1HJA,F;OQ92+MN MU=DK=QYX+@WKG=:&::[:)L;4JC2VD'
U8@M[>9T\WNQ'FX.DF>5M%*D&BA,O?LV.JE<=HE:3=8?ICE VH@'O'J2@:, <:NB+'WQ@2V MJ=D)Z]+A!-&0*0;< FX!MSZ96Q]SOQO&ALC>
MFRQ%N:$CKMU%#>24[AK3.#P,*>'8A2L;/EZUF9>HN\?DUDLH'7#K<;GUL\BW MZB(B\$4XJ",R/6K(NYHX"G@VP5$:^9;@B$(N^>7[U?\NK8BKX2CE^ UP-'C MXN@W8\V6P=
(]GDZQA\SF:I]L]_RM[66$2F]@H[235\JVJS8-R@N)O6GY.U\ M_TG9)!_3RLYZ[=]_8:^"AB4_#,'?F.%VRU"'^D&@)= 2: FT!%JZ MO_*EW-BH*JV0LCEU#D)?P"*C(!68&L0-
:'(.OOQX7\A*SM MQ?:]IV^*LH:V6SYJ\#KHE%&5OKY*X%?_IXX0.L;RS0]#%K?6([IEM'ZX=M! MJ.H#RY1W5.^Y92W!,J60RY37(RY^LA0)J^8^$DX-$['I5C_2&_)[YN&89"F."Z6BB "4
9H Q0!BCC-I(P"V$"4 8H M Y0!R@!E@#) &:",FTT-+X)SN=^#VV"\U$?**-(6IC)M+ MCOUV&/E$_?HK_>>O0]F'O-C/.]B_SW/['X87/NJQ_+M+%:P4VY*^/U)E=VHO M>8F/N%LGE?
S+YSQA[HZQZE 2:]/9X+"=;-'3<%38.QQ6U95RI+F-S,569=I1 MF\U*;S+*[)Q>18:AEXVMAMQ*8!NP#=CV*1<_#&=A0&T&^RDGA^T-HRE,K=O6 M4[M3SU^I$D)X3,55 "*
%F_4+.^N^_@&#>:K 5;=M;B$)7 M6V :L_2UV_3]3],#/]9E 'B>@0HX?D M]8-U^N*!Z 5?K%P[N14\'3P=/!T\'3S]?E+LP-/!T\'3P=/!T\'3P=/!TV\K M#?
J*IT8/UNF+ISH7W-.OG=8,3/^L3E\\=?ES/W.TY2%<.6_'')!MO*5RI"C M^^.3[UB&^AE5MXMHIS?>HO*I=BKX/ J)9" QD!A(#"16&#N!Q"!7 "0&$H-X MQ#?&(WZW]WSY.-.DV&-
YLS^(]HF=-]=56^!'GW=1Z;N33(.@LC"[C59%Q BF MQ0Y\\Z'"V6ZQ313F^\ M)18D!KEZ,(N]YR"W6':"3?<];+I_,Q=PH*WFQ(DO6R+E+PU!WF]51LIVUVDN
MX)MVU\7.!/RUJTZ<0+929\M?"0N9@!\Q&SSF_> O&Q6X#+P80#^;_M N]S&* MJYE:O][HZH+MLX6M'CY0' .MLVO)E/O3 1?4F6E$C"24_+SJX0 K@!7 Z@%A M]>YRX(/I
EUVC+B,R&UM=VSML%'KH*?P^K1RX O@->MP@N2OD 2(F8SXL3 M@W%:;!%)&,0+T^V/9O.MOS/48Y1.Z.="WR3QAHI1@"_%^ +\/7IE;N5WG14 MW2^[55&>+4UW%,U-
7P"=CT8NSZD%/>N%UJHJI1;9K,='LDV ML^C3H^Q[X,\JQ?U@['H)$GI,=KU$_MP-NZ#4 DSG'Q.I2@.G\Y1 M2\7/8%_]J%?9SY&6VB5Y24M-&M<^SS%_6%TT:;''9H>I'%(]/ M9?
_R.70U,*D:-4*YKEQN+':"$(^/46%K%&^Z\XYI]^HH4EZ(+L=0>V.NZ!)* MIS6*::1$5BY[-QMDU #@ ' N$^K:ZP>=*F*K+LMKFR%VECR4;H91BGPJ.>O
M.%,IX>AE:XD!\8!X0#P@WIN)E]9Z_:[T:^3\9OFQ#A-Y[@(9;L79\#CDQNS8 ML=A12CPF(5ZE4D(I$N[?!>(!\8!XA2#>^VM=.Z85$WH=4V5Z,>^6@,Y]N.+N^C<<53J@(+ILACT[W
MN0GRZ,M>N CY[3_-;[]/Y/TP?1V0!\C[,?+&VL&Q#LGOOW;7"8)U\#A"943> MJ&MMM(D/^GGWBJ%IV6$"N>3>%6H+/.32[8>E X!CP+$/JZC.\3L.H3DT%K'F
M()3FG:4R8;)]:5I1'2V1)%4BWA)R4NQR#[\7-"CLM:S20SK"26<_.G[P(;G] M8)V^>)9)P0LB73MS'3P=/!T6)4FCE[FL?Y[*7IYP&M8F+=%@)#&4[=%A:KOV M9',[(6/:<4[3 W371?
AV;^/0?CC%PV31PJ0A8RA2P@GZXA%C#Z9R0!N@#=!V M^=@P9%K6,+Z_H\79V&*/:VO6D,M1BC8FW8[1# 'WZ@+9@&Q MD\FV_MCP$1V
M/U@%1G=FAHQLAM,E2M!FMFK+8L J)01![QANA8GW M0!Z@!UEPSVVL2MOF+ M5Y>"6?R.9O'?#/"Q_89L[=K]&*'V#HYTFXV@TV/3^3H-*')$HU=*KKG=JJ$ M">'*?
_%;*!9VI3NAT/WQR4^DJG[&%4A%M-,;[S#\5#L5?(T$Q5M 8B"QAUZ< M_3ESOWR\[T?]LC5M:0@_8Z.V7_/X^79T,[%-"_W ;1HB0YO&"NL.]TQD,.0H M,7X6VT1>/K):
HT!9H"30M!T_>&4RVM("3&"F\CM:IY4,9M=+16V92FS/-7 MAKAL*56HN T!9I>]@;[HDFL,%$^Q7(D$!PL7QYO^?+N0"(7&<9COFZ53:HU
MKQ!#UR#:+3U=OF2!1&B)K$#1*"!J4>P$1 6B%CQ*5Z-Z^I\@$S-VHE<*#TB M&)3/&\(T? G%2Q2"0$VJZ]6D J*^K9C5W1#U0G%3(#%8M+RSSM+=2 P6+==; MM/QFM-
:*]SL#9M7MB3$C"M6E3O'*MOPI=%:&%7":/S6:S'\VF,G3B!;B<]] M+/8MMUJR%?N?,]N_!/M?]_;"R MV9OE(8U-!#$>'P=L86]G%,OXP-EWUJ;9]4(<:[*\/N>2[2/ZB;X=HJ!H0!PHJ
ML/<7PQI(VW%/:]8U$>OUY+X2;19#3D\9EA7#(BLEC+I\="K$R5U=U8 T0%HA MD/;>6+5UZ!"5,:G@"'7JNSH=CJ2=%&5$(Y^_8LG.DL0O'ZP&RS)@&##L 1GV M(=%A_1I%P.
3@.FW MH]@F0B78JS@_-6=+-ZSW!I-!979F57:I($71)9)^ Z]NKNS8KQUQ,:D_)6_G M^T_*)OF85G;6:Q^*CETI^OEA7O9D(?1TAO+@X"6H#X(S$L?4P?D M'K54_'H1JQ_U*OLYTE*
[)"]IJ4GCL>8;:GI9DVQ]^>]_5E JXEV >+!.7_Q& MU:S3/Y%T(;\-N&[.;B%,<%TM%, $H Q0!B@#E'$;V3B%, $H Y0!R@!E@#) M&: ,4,;-Y@46P 3GHY^'-L'YM >44:3$M *8
.:,E[.;NU3&S:5 ?3N/>J)^ M_97^\]>A[$/VT^>=[=[GT>T/0XIN_F06\BU ": $4 (HX?&44-2*!=_%UWS$ M;3WI"O#E<^/F;J:V9M0.<4VY/MCM4']AZC=3EWB]69J-M:.:G&9O9YPJ3NIU
M;R1A1%J7&"L1. 9WM0+F '. N6MB[OVUB_O,NF(B)W3(&<%P6@_CF54KLRGG MTMK%1 E'X5)J !V #D!W7="]MZ+Q09?YW6:N..9LPP\W&ZE)[3$]XQSY_+52
M8NC+5V@'S@'G@'/ N4M6/>Z)>J]1)L<5SL X:3VL5%9>/=NWIE6/<:I$H\3% MBQX#Z'Z8W'J?H/MA[BJ #D#W>Z61V669;=HUA:M9)#.AZVYM:V?\2DLCXUB) MP)"+UT8&?
CW80NV'^<+ +^#7>RLH\WLT.NR4[08Q3FA+\^+N).E5AC3B^2N- MEY@*>J'RR04-%!+V6EHD^RD=WJ2S'QTS])"L?K!.7SRR_"8B(1YLT,'3P=,?
M8]#!TQ_2TQ_VUL,'ZS1X.GCZ8W3ZQCS]0;Y&>=F]_[[YZ M_GP_%/B5-XU&-W/"S\S9RMZW8PQQ9QU,#N8Z-@Y&$D9F)_P$7H'[BH%GC\:S M"U4O?K!!OW:^^E4Z??$,]8)
[^K6ST8'IG]7IBV>HOWGH%XCQ3'2' MN[E9UDV9JU;*.P71T]5H>NCWIM7HG5<+$,*5_^*K4#3@2@7AT?WQR4]TJGY& M_?,BVNF-%YA\JIT*OBZ"'&R0&$@,) 82*XR=0&*0D042
XF!Q(KH.B QD!A(M#"16 #O=O\0>YS/ZR ;W[6]@AVQ$D 9(28 D0!*WO-*?]#?F<-Z9 MS4R[LF4W=8L/FTWV9JKX;YSF?"GK"\WL,@NYVJD=%6$325CE\ZKX [> 6\"M
MQ^+6^\OR6YN6<4"/"XDKU[BC7ZD$B(MGX/J\LOQ +B 7D.O!R/7>+'S:4[!F M2/9"KAMQ_4I 5LI&< 87^?R5+A$8#N "< &X %S%"D"QN\:IOAGT5*XLQE4+ MYPPDT>DUPO,21

K@2KU$W "0'AA(OQD@TS FNC5K[X8F-I%L MI8]3DRZ3[?:RTO94"4'>\ W[S16Z^+7S+2;UI^3M?/])V20?T\K.>NU#F8LK M!5,^#,+?F-]QRU2'9'O0$F@)M 1:
BW=N98@MQ>T!%JZ4RTICN5X7_ZU7F=# M \H"98&R8)8"+=V.EC[X^^5ZZ,GIOF">>)\;CKG*T_VAXD-'74H^T$] MU/[RW)?6LI7F?
08#)WAI]/+0#N\ZG(S,)V+LRY66M91K1K^@X0 S+_%B9[U^ MY1ON;=##&;7!U1%JYXF(Z8[B_D27,/I*HZL?N3)V<^1EFHA M>4E+31K7G)T?VIKWY;__64'1D7?-"_6Z8O?
U9=U^B<,+^1WOM<0C6?4C-N+M" MU]^[T;TG!:#&]7K!_(\9J_]IXNAG#<6?K>_4R#U')=ZI*I^^!Y5V[:Z:F/$ MF[;49%=L=TR3I:LUK.LZS_K5O:?/D[1>K:P=!#6$KD?
Q$5T)JQ#+BA@L8@_? MR'=$UT%Q) T &@ T"[5\SQVGS7@_(YD[V]D)V)K%;$1ORZ4YLJ:7W8JHC7G M4X C$X"C , !@ , !ZKB@"8 30!;_4VW^C^_)L"Q",K?3GB7(\EBM6[Q14FU
MLL-,>DT >?%.V[E"N!SX+@'> ;P#>'>QRP7:&K?=3,E9"*MM02V.ZNART\Z. M-NGE LB%^W/G#>\ P@&$ PB7&X0[RRT$V[)!CXI4;\)MM[6*%N%HV1#B#.'H MQ*"[*5/H-O
6]T&/B;"_;29 $ X@'#OOZV]YCFJ+Z->^; \)0)LEXU=59/ M@2LM^L<9')3]]OLO,CUTZI^@%P N?[H6@-::&TVM+/ A&@T-+B-KN)K-3MG MIC7XU'ONWLQW#?[OY74-
5FK:6J&0\C99[+E3O#XE2G^R15^\$"#W <';%A<# M20>2#B0=2#J0](]3X@@D'4CZYY#TW$3V@=P#N?_H3 >2_CDE_?,Q_=9EZ#=9 M],4+SW,NZ;8?JU%7[R0_#J2_L&+Q@?
1/#@$ND#M^(T:P2.K32%P+4.Y M1M_S/-+IG;<5795..=]'0;$?4#&@8D#%@(KEADY Q4!9!U QH&) Q>XEGI0O M00(*!Y* +Y,$_,S)<_@Z:9:&@>4,3
&-2R)6I,=MU(WOIA)5Z9KU+A/2/+=5 MT C#PY%1;^DBANXK42]_O0J]LX+F8&* M@9H]L(O]23 W7W0"YX![/@?\9DU@N XW71K9^!PTT9;C:&H-3)]-+?[L7MZ[
M+PG\M80.W5"R4AG+Q %4 9X#]S_G?>R'(PFX?/VVT.WL9IL6$07I-N7F)$%@[$J=VP%" 80""/6)$.J/ M6[%OJL2@S F8S$7%V6JEJJM-<\:GB'6=5NP L0!BW2MB@6(NH!))< F?OLF
MZP$[8+8E(1B: Q<>MVAYHD_[>KJ+7Z?).LB3N;D. P # '8S /O37!6N _E; M8:2P'#1 M0D!7Z4E!6([4%Y,>1DM66K$>=MSP,.@P*8-Q?"VH8D63[$UH;8)U3#R-$U\Q M*#WV$\ET-
>U$^*>%U,8PW>0);NN7RT[17)&2$HL8G@6G+UD1"=IW ,OC#]IT M +0$:'E6M#P=,7\#.F-V(;(T2RKF8%PO3PP$4? :GT$G_B[HS'\WC_G/A#C[
M=ZRF:I"\I*7\]=3;PW(E)RBX49@U:4G>[K__F7^8#A]/TY:2=Y[[1C)-3;76 M:KJ.=,IDY=#QO,AU-Y)/MGM>_-:U>W #WK90.QWA/017\D>UVYB0N:)##F TAW53 MN:!*
[G0F!U0!&@0T"&@0T*#+N/@ 58 & 0T"&@0T"&@0T*"\4 5H$-"@NZTA MS %5?EI1^*FI\M.ZPD]-E1S6E>6 *F /^JU:LX] E7R7%SV5RQ7(]X3">E)P M]A 8B'?=,C9^\]X6G[5:]*<=D-
]U_7JJB(=2383?]E!^.@RY@1IN,)3?CLE> M?N_^[?;MM=$;5QT86CK+M2PK*ZS#BAB5WOV+P-0C@V#@.DV (@!%/A&*_/'] MO .Q/YM5F/("EGH#UF[Y'MUEXA15R(=O.$H_XN!:<8
J %4^%ZJD5X0^NS$T M=G_S\JJ>,"OV64@3SE'@GG'?2]WBRLY\#@"E $HDV^4 M^=.[@IV.I9HVB3F&%2R+8@PSQ\ U%\$>&AC\PR !8 ; "8.7L]_EJ MC%7O*\-
MFZN:.]1UZV:K5\V.1.E]OCA*/%+4A>\A_WS=U2Y>*GSSKLP 5NX6 M5MZZW9K$Q#,&1CX_+J2P9Y;%U<#&^3,8"Q M.FD %I<%B]^\%5<3YU++G2>8>]<7=E MZ;^7ES-
8J6DOYT+*]&3]H$H]#UD[^:/:9\@MS_WE-+DKL 6)L$!%/HJ1<]@(MV_M]\&#NR&6>CY"ZP CDE.Y%B*%.V@WV;G);!&(U;>G3$<9%+EIMCV$E.70E MAR@ZS6U!X$<,OVRP" 6 "P
6)\(L/XT;4:0[.%B56L536A=9)!A:^AB:>B) M3M-FDD,;@U\\[@3T%. 5P*O/@5=_GI"SUIN814\)A4,U8Y+0;A-$M0RPLH0< M^A%#/QEDY29%)U=4 0 &
"R/N3Y11T215M2&!9+=B!NEJS:L'9OA%Y$F%#[B MU.53?8"F L0"B/7Q$>LL:41+599P363ZI@$-YL:LO*9WU;W%E:8188\X?.$, M:*"I^6SH[^=O/?3'.*YL%!@D
7HH_4A2B/6'QG]2X7RE3Z9$P'DIY_2<^7 MB?%C2SK8%_,)(0RXXH0PR<9@0,>;2#1'_-UD&RT$TA[W74D2H#ZK.,2\.E2[MR8&(R;*-B,NG>RY0.(Q#GOA'G3].%V%%IR8>-
Y$BF2@)6\E$/[0\SQ&&2 M8PY.@B)U@#@ <0#BG#'A9[B$QT.&M6.X2EEMKCPKFU@S@YPTX8= T0^,.;E) M[0$(!!#H7A'H3S-V1O/=DEK,3$NHKK4N,XD8QBOI&0"E&3O((X-|Y
Y@ '4 MZ@#4N7K634_MV=1@K4O<6&!V5<\=*;[.9ZA#9WF"*';9WNN@=_G6#1HZO,Q M4.>MS!FQM1"IW:_X[PY5T5'U56_.,__9)\Y U^T9@*T]ODLBP8]?SX&EOQF
M]DMCY:"#OC*$86_64[3ELM_9&MD)*!'&GY'9MX'[_M3=J-YJ$46:/B3 MAP29$U2;N[ZB^M#^^U^1U:80N):A%/X%9__=FJJYJ0RY(9WN(@TG?PJ9FQ1A MH&) Q8"*
14#*I9K%0,EPD#%@(I]+A7+3:I!O@0)*!Q0N \D.D#%@(I=3L5 M7?!;?1J BKVOCP-0L=RU('B#)KF0);"M_6'/@@^O<_DNK?_UPH9N*%D%RY6< MH.!&818I3MX'E-
9?/W)X6U7Y':$Y^XV2'P8F+IWYT=[VAWU[;!.<6J'<^7RB MS/25?JV4]Z[S+./]/@"T"6WZ/*G+0G*I1WM+;@&+-@]5-/D4E3KXIGMPB3H B./U$7;0G[B M\CR
+@!=J'7W;@B*=$ZW(K@Y?]?2/4(XY?_L(1D!=P M:XT#: /0YN*M!F:+M6(7$;0,#SQV: :]R!)*<08VQ,,W%,<>,1+T&@#P N#E ML\'+67H*,(C;9"9-,0OW:A[5T1T-ZDV!
<$>V).%L0M)LZRGJ)$V#R#11P:])&A\XNX! MGQ,T#DDJ #3R#AJ_V25@"4'X;AH)%^(M,]]=HX!?2\ET6"XD;Q<$!7F1?$V%7$T+/GZG@'R6_F,)V"ANE$C^!T?:=V:Y M7Y\>.
<[!!07(0)> +@%= KH$="E?N@0J'($N 5WZH+J4GS!_B0):-:=^*[* MD2^E\XB(>'!>#=U3_3)/^*""7K)25^E)05B.U!>-,P^C)2MMK!EVW/ PZ-!%
MT)\12YB_RAVROY\2,/8367,U[83WK*K+K4Y=$9=F]0'3T8O]1 MC/73W\E?WQUZ5F+NIJX.#STNU:E#S_@,PS_S_E]YGRR&K*R*?5HOBSNRSV M2T_3@%CI',%^PIW^OK=PA)R5!
X"\8\3^%9S^GY#BBI2UMH&<4.R /9*E:^/7P MM:?/,MCX_J$;&"F3OOJJE7!KK::SOY@W8TSHKM(DHO26#SOYYV%A./*%(B[$
MJF>PED';,UR3"@L_19Q_#;NEDS"7_IQH4J+TUG[:>/^^AX\>O@U3%2JX6J&4 M I@3_L@SDKX]X_J;LIJ1%DK(^.-M#Z3]\>%+GAR1>O_+!"CD_Y..*/R_II] M_^^8L(K;O[86;
[S,OWH)],_L47*@$B42$TE-$4124I"19R0$7%.JXP(2PA# MRH3,*(C\L">$] 1=$V?2:0U*CL?9JXH^[+E(X\G;4*CVF S6+EP5Y^- M=ANCA$!S7<1$].A-1WV7J.-H R:[JW[DR>Y #>-
D)/%ZY(ANW:P(!B-!MZM'R56GB$UR[CYI:JESUV MNZX-Q&3G.%X^I&EZ&2_& BRA@;O1JI.N-N63D4?+G^'M7C5:FGW!@["0'&+% M,3U/+.[CY=?#AF1@DHD(7;AOQW %QS>K=,
[CY0>3F9]LY.H(WI80=3SH0Q-J MF+XH@A\QJMC8K$;,*H*]%K=>28N*25CI\Q'J]=!EJ5N*6EY=%+JL.B?4LDS6 M6#U=_A%1<4]G:GQ)5I3- MBH1X-"F-]29VV47FL-
HNDLWB@HR#"B^2QR/;[-:8C(6$2(--=SFIJ6W;6:4C MCQA5(2G=*S:XH;F=X\JDWXU+_42BR6-&P6;5'$_&,B.,\4FC7JNL=[Z4SGG, MJ-
78TH8MQ(!MS^I1[H9=)J^2C#QF5%NS&XZRTI9P HP6W9"[2ABRZ= C1LD[M=1LTV4[/-+H05L;C/B&UTS<]9M2BX6AU=MMC$TEIFV*==%%XG"W_B%*S;5-
J7Z?!UWH$U]5D^7A1Z]:P=?870]J%6+%+'G,*Q,:&WPB*56*;#17V ! VQP2:A'$DN1\SZ@4ZBYG@1Z[[*[L;;#2_2QTM:1AX%*38T%U2X M@D28'$Q[
S89>3RI;TSY764CKKD(JX_75:L^XDJQR!Q/2L601YDU=R,T;3.> M+VW,@%169$Y,.MT*-+]>V9I958][#$-!HQ&.EO2WIE;>;L8M5HU8=Y/WA8YIH$]FHP#HEB/.$DN3Z,9/HU1
M)1MZ!!9>S?,QF"8IH6H*?KD8H91<9=.AQVA!N[PV1)L-CK0'+-]&&DH1Y].A M1^NB.=XD@B4ZAP<4%5+$>+ ,R6SH,5Z08M$KN3T%-KOX;H;2V^6NJ&4O>PP8
MQ!*'N"74J<%JD\9U:]MO;X?[>8\0HT84X[!I55J"U(RVHVB=4)?;$^&(8(2O MS+Q1,QH(S7)%+G::+X3.$BH^&2J*JTBN')@5\CCZ1'1'=&F1K'15-B)6%47?&]!1^? M-
(<4'.=$DS.;9D0NT;@RC#ELQI\RA]3:;&=,FAAIC@=,D=>JD, 73YM#YCJH M+>%RVS3MDH1 $Z*VB)KQ*7.(FTS$N5"RED*W85>W(D93+G/2'((8>=.CH66; M(RG?V."J(!>ID^;0V-
>HF>:;9:&[;=0K9(?S:PW^I#D4$)Z_I.I.8$(B/2*7 M[7%8[IPVARK5HM^MX_TV9\BUJ((XR,[SXY/F4$O1AFK)-V&N.V]QBQ#FQW51 M/V4.J8X@#] M'D:&&Y\RAV"<+/*C.-
R9U5;3@G:8*T_P^)0YA >^WM$[D&=V16@P;@ZFA$*> M-(>06MG3Z[M.'88";"JNQI@Z:\6GS"%Z5.=M9=,HP]5Y3V4:M6+75=F3YA"<
M;.SA@%I17'/6+C4JK:JP+/(GS2'>W0G6=#-3A<%D5.[/YH&E:/%)%$*])1ESUI#L7X0F(QEN_# [>YJKG#$8'NAQXQ2JTX/5(VQF.HTP5NXB'<-WT9)MMD41H'6 FILJ=,%PQI
M&XJU+..<.A$KT-QIV%;()R./UK0J-C&W/[!B%L8A/*8'C:'"H+L]:0$Q*<(-WZ+A1C1D''\4ESJ*7K_LI?!#HW M\(9-=;GP>9AB3YI#$ZDMS"6D61+L-EFU]5 SI\QI<\@?K\PFS3,EL^MT
K6R M8/1I63]I#CF^1R>2)*_,\0Q&!C-G,M;)S,1!CD_8GD'7-UBO;7K2<.(U"2D> MS]G3IE-+U&@#50W#["YT>K:M>LC(_XGIU*_[*+]$;5<@';4M[FZX9025P-<]>893
G/:=.)*#$Q/F'%BOT[DF=YK-#"6BS6%\)2*D?M_47 MIM,K_^[^FW-QW>A@.AFRF&GK):^U6PZ,>G)428>FQ-X[MSN1K?J&_&;D $\C M!XR(P?M_H!.1;#1,O\(-
MH;)**4:72/9UZ[[0US@5'0A_8-DZ<5+5 MUPJJ] I9A::Y+>$E:\:8S4F=?RBH@2RMDIE#/U(OX7E>1D%H:-O]1X:CJ$[X M%2-?>]Z'"[6@N6F0(5E,(?/Y!X65[ZX-12U(3D'2T\]=K1 F
TNNO9*<;98% M3/T5')JD^]|)4)""IZ&*%"83)8]-H#E4E:^9NS,GD8-LE=\=[/M FYS00%H% MZM>G'YX_-:7:P1>=.EOEO3?WI8%K__5JUU_(ZC]+'+TIX%^B@:,R 4C8,"(/#"""^H*^V10:
M,.)ZT 08D0]& &C*!2.H-!T"\.'F? #(E!M& &3*!2, ,N6##P"9JPH8 :#ILS$"0%,N& &,IGSP 2!3;A@! MD"D7C !&4TX8 : I-XP J32Y8$1B- %H.B,C?O,RAU_FE%UOU73RR^<%UG/7
M4J[5ANGM=*X_I@'JF@3_^U\("?]U_/=9%O.VT75=AEZ%?[]*/KIPOX=\$.%7 MI@40XKP+\9O> R##0(:!# ,9!C(,9!C(,)#A/_+W 2$&0IQ[(09 #&3XWF48 M '%^A5AVK72%?
S^@#_^8NP1Z\87]@KE]54YKFY5_?)TO\ ##_#=XRSP .<7 M9X$0 X/WWF7X'+8"=OD=YA?,9>#]TLK2-OBXO)X _ &R/ GD6%PP 9"?/=" M#(8R/"]RS XOP*\HLI_'+BL [
MY!F#LQ:KR%\$4[B7$WGNN7IS'POYQ%6:N2]G"V#MKUCK^GN.VJZO HY^!(X. MW5"R/CLKP1$'''& J -1O[I'*E3OCF)00/R ^ 'Q ^('Q ^('Q"_:^;R37I<(1+/W[;*[1 MZR_D#8TM8,D?
>/\G>5[AO\8F>6>GXDMRZN\O1(X1]E7M[P-MI::0$+D!&,%FYUM?:P9+F* M*ANV9 5_/T#80T%S?5L*_WXP-N%7)[(5-SS_J'@2';"Q\.COYYX-+>1K2AE M/IN&G%2EG@:CU"
LJLFL*FM9;IQ\1:VX?LE7%2-LN4'P4 @2^4OF39YM*'_ M#&5QK,Z(R0X=,_!V-I\-B'FQN]S%(BEB#]](BOCO?UZR^'Q9\ "G/@Q.80"F M<@Y39)3] F8HHD*L19ZW949,0-_B/>;&W/-
YA"F!HOB?+;R.YC0U01.1*0% MTFBS"4R1#]\(F@8P!6 *P-3=PQ3G19(U=*N^*B4H,5Q(#@,?@];:AUBLM8VG MYD O07&G756P2AY!:UL>TVJ=F%."UQ?0_H2>]+%M:ELQ#]]0#
&@!4 +@-8] M@I9DL4&@AB]A28DGXMQK+8NP-.F-.Z-&0^F;8T&:-"M(M1+7JJ2V%H_?D$> 3\!RNA$\:KANJ?V_&V7&=K+)"LA*ZA-$IW- (FA45/=B:
MMM"%E>&Z-.GKZ6$+H1/<0 %F ,P -LV]@\9\GW3A!Z$=[J$S3;JRL0=3=E!KF41\OG*9YN0R_6Y<:_E+= M\IMV">3PK')XTZQS((9 #($8
C$$8G@'Y^OTO"L^MV*3DVLK>8>K!35+L+: MMCRR%,CR"J;(Q(#L(&TLG-669GH<0YCE$S(M:.;2V,S@",^8Y M#89<8<69PH%W4Y;OJ\E?B;I+H0IJ\C]@AM"9
XFY#N7G;)_3A/J)\K&9;IV MLQ+]-D]'1'\SVG%2JQ@5$8)3=M4\9D0C;E 1*PI,FE(U-&H,.9VV)%:DTQ)] M]!'&4)!^!(+Y$1_--SZ62Q_#6:P_1VZ,@R M5Z5TK<=[?]K\ END0_?L$<"I0!N
=P"N/71<.M]1?R856NH[45E!T<[H]Q9 M(+490^C1,48[)B60*T2 (H!E#L(Z#8R028 MR3P6[+ :U#B27P:GI+,W 0;%'' >%_P!%@-GSP6#D M!BD\6S08=(+6H"-4Z:U:);84K9'I^2KK
Y"F\#QB% ";C]T)X,S)/KD&FX_7 M#J"O!D8BG>$%;MWX9*IXMPFY>6L"D-,=_9FFW"P_AZ\I6M!8<;#0=5:A6D3I M&J+E,3^G6(=<:31V?#BR!'ZV6XXF.Y=/N9 <02X8Y :8 M<-&TC-
YP28A%>-O1C,Y8C:;+9GH@VU]P 1,,@)G/#C.@,CM'.'.4R")Z)<69 M*NJ:\[;:O.9%S'R8"ZH?+$OU%LN:YW4)_Z,DE%;=+RY(*@I@PXY:*VSLN7,Y M3D& ?OB&P1=,O 4 <
M_7>OJON3MC W7NT-F[#!?A<"G"Z# /(/Y#_?(D$D'\@_T#^@?S?B5ODZ7QR MM4AOQ-.SD4^.=;,$H5B'M2N!R[\9?KG^K1^]8@^U6_16AZ753'/7#+%6659$ MX.M<^P&@[3-
!VT]K P&VY1_;CMLDU&NXA* J Y-;K!BBE(TK#RFRXWC!4Z+ MP;#(&9/I*JS.JYVX%F<81SQ\PQC000_@&S#=P-$%R#_8W^]S?Q_R:S$?
1O_!\UL;Q#/98O5[HC<56:PW5$Y4IRL!"/,SA]I0!?LS;=H!? A ML>FGK0+N!YONK97 T[L7R/>$CX=N"!H*G,/8>"'/6"+/BALE('X3]?WW^2+" M-
U[67=@09^H9L#+@,3TV(Q&.)NTQCU-2J]?*8]ZXCUD#VEWI0&$@:!=#RRP,[0):S(\O/6@,(M([45QNUS&W-76WJ*+.3#-_P104]"D 6@"S71Y;WE?(O\8K& M1\U6##?7I?I&HR#"
[>H98YGG:F&F*4)/\;QF+2&6![[I\F\1QMRC+3-IMUHVVI4;FN3 M["R49G(PCP0)3!8);^.W@ L.2.6'"5-[!;AO#>7S, L]7@D9C3%V^3R(IQZ MM2K$E<&,$;I,NZS/=+_#HIEALK]
<@J;H1_R2G9H!I-P_I #KY 6B6,WV9*-Z M+&-*]56C/0NECF>EP946_03Y&'(U&G1*]KL/CH:U9+M(KDU#F]]Q?T, @R1\4P,%94S ^ M&AP<_K.@=RR:UG2
M*E"_/OWP_#W21(R%FA+CJRUMH S"G*<7@2Q5"[]*4>@^?9"1;?_)@4'[,<\X M=AB3?G(0:1C^GW0YH?_T8H<'(OMEGBE513'6)^9WDSD3T(J?]/;T;R@5SJ]S M7Y5,*$[H]-?
#8P4M[[ZJB6%QEI]->=!:+,'/PV5YH%K1:'Z:J'7@R7D-V I M6[!(RX'C2!/2(/C #0E!M& &C!2, -.6$$0";,^%43#L"(JS$" 8S(M R.H+QB IC,R(G,_GN6LIU\HZ?=M@O,#-0?,74SY?\5.+
MK^.___N?^9E2[G.25DS_AIQ?- W@C FM^Q>2U30#/5]$N+Z4_UR0@1 #(?Y(M0BR[5KK"OQ_0AW]\1,.NL \#[EX5HG+2ACL)9\8BT-
6/O!6.OZ>X[:KJ\"CGX$CAZNMO[FG(/GIM\MMWB'*RD(]XBF1. 8"5@.6 Y8#E@.6 Y8?G3\ M.+J1,V\L+T6^GWP,F/T9]+M7*I_])/J9>;[W+^2;Y_[WJUV!Y^$\GH=\|SN[
MD3MY9H[=$D<7P[[@<;8^):TFE-(>5$%^RY>@B"8LCC_@<41K$[\F@\#I@)>[9KDBY*ZX%=I M<4#^@/P!^;NA_.7$O+FF_%U6Y8#\ ?D#\@?D+Z?R=_&,*"!_0/X_MV-_'VV
M\|>'Q+_+GZ@N)7]O7Z7Q >7O5Y=6W$S^_IG7="[)INZ[D:-_9RO1[6SH(0 M;TT<]!*BN$I/"L)RI+Z8]M1H#!ZZ!).6Z1V^<7B"B3>WLB"N",[HPBV9B9N; ML,4^%!15-
FS)"OY^@+"'@N;ZMA3^_6!LPJ].9"MN>/C]0\&1[(21AT=_/?%H M;B-;4SA&PUC__W/2QX#H) !8#J M#H&*3("*/@%45&?><>%@:YLJ,_$J'H[TK4T>@0K=QHL0AC#.[):Q6FF@])OD
M6D^ BGSXAN D *K+5K!]#*"Z">("H/H=H.*\2+*&;M57I00GA@O)8>!CV"JM M1A5TO6KU8=7H46J K*#=)LXA;%5Z9-R9=O$RYXF[VC9P1'6YB1/88A+8>J1H M% 7 "X
7/<)7)+%!H$:OH2FUG8W+H@*KZHZ>5KH,Q>32HE(:?*TH5-! M@/AB46W.)GP722TJ!'WXACY2& *P"6#3NZ(8)ORBDT=]Q4\T6QGO!W1ZL#L MCOOM,AXO^FLVC_!4=FP+=NR1
4/SEL4B@U:Q0J:6$T(DIA/!/#(D# * !0P MGFX&4+URH[9@JO.ZB3*E(HU.14R)SXHE3W<;U;]W]>RX3E9H(5D)8<+H%'*(M=E^="NV?_?@:.$X1^M,?*- ?'RCI(W4WM81[U\<(Y
MFY=+][MU[5?>]_)T;Q6?:TRR2[:2E[A9/DU#$P5364BT,%Y6AFVWOUWK-3Z' M7@O68F&IOYTM!%7V2TL\-!R>X44JS:=AJ,N=/ #R .0YRT8/Y#!'53,7E<.;
M9G^#'?"/\A\BJRC4:MX8%J!)R9&KD$Z6UGGTXEN[P&F&FRK';0?E$";5]J@[MBI/]D'GXAI$73-L"0 2 " #1&?(96 _=H#+IJH)=7,W]DMAVS&T>H::NHBVA
M8DT$LUM<3AOE'=YTUGH"-6D^ TY>,)<=8,U]8,VM2RX!UOPZ/R$N*V6VWVRI ML#=0R1)D"8+KY#&S4VD7D=9H2:"36V&-(& >22(M"Z8/?#*PN'_CTO:#+?MRW&A5("
[Z<_AJ\E?B;I+H0J:PGV@;ERG;S7(+9OQN78ZQ]P"9DL:XC<8L@9-16=@R1@OO14Q% MRB5R11NSOMV-%FT8HEOKDH^P)=C5$^0BLRIX&%3!?^Q"KC,[5 %RW0MRO2^; MI=I8-
\:!LEK"@TB::45#M7NE/(:8<:YOEN28Z'%55K:D+YAJC3?GGM-!BD(>D4KIV'ASN<4)3FW+ MW'Q+3H=&.4Z0*DV&0=!''/1V!%@%:F$_%E8=)=/H%%&?]46*%J+JU%I-[&C6
MJ>8QF2;<%/UN(-*Q&3G;%5>EZ1TZ3@VKK-G'(XDACPAZJ> 80*P/AEC NKH* M8DWT8-6C%BL3ZM'H<"!L^YO.[;-Q.,%L05MRUQ8&FW&))7A5&&=GM'TVSB-, M
,L'^,F!Y?/1<.0&Z3SQM.T2Q=5PRG7G87]CUH<-/TZA)NL'\DB2]"-!7RK_ M#W0$R4='D#,G_N0:;3Y>6Y"^&AB)=(87N(KGDZGBW6;GYJTD/Z];^C-5N5FN MCL4/-
PIED"58,@=&DU5'VW8OC_[7MB9L%G#86<,#9D9V2_[8Z+&QR*2Y.@0H M"0"@DS/0 7U 0(4:D$,@AT ./[41=KH#!"=3SAK9L9Q'XFUO08TZ.S>/:8;H
M8#3!RK3FPBBLB2*A3"@W8!.C*PUZ ZL+H PHQ,P3RAR%JY%@O)T/AHV:,%BJ M)*>36'$.ZSD$&FRV-4M^:>H*I5Z1W.R\29%N9D!#/'RCB4<"ON#5% !L[@-L M@$ES+K 9MA=F;]
(8CTV;6K*+LM6-JM7;1YK]M8OBXV!0Y09$&/K3%5=;X'R* M O3#-QP'W5X_O9<'V!LY@X ;!(FWHT&M;2J&:JIH/>"TD*KYE=162(/$-/D(M7ZSZ"31]N!N@
$T?;G0E1&2K/FCS<*4DL'EJ8_G0_OM?D=6F$"1(KQ3^!6?_ MW:OJ_J28^L:KO:'3'2@ 4(#;KQ8H0/[*"3ZJ N12W8$" 4 "@ 4 "C S0I% M[D.2$1G>3QRS3XI+;#5O+K0N7^.9R
MT!ESM2G-B@B[LYIZ.]RNS.H#/UY9>B'!*>? M5H[>#SC=6V7IT[L7R/=$&H=N".I+SV%MO)!G+)%GQ8T2$+^)^O[[?+&3&R_K M/HR(,Y60KGKX6*N4,<:4.O)
(XS$3FA3SV!.K)+&593@C-%-:0_8<]_O:+(I% M!$EK2+%'&MQH"; %8,M-L.5G#=FQP=BME*-1!;9+E5&?=TO6I)K' @;='=9H M8HT3L%=!V?#5MRH(27P)8<0.:'Q);WM4S7H.5N
M6>,8E3/&01@3SF@Q#_-HQ?"\!I6*I++@FCM14X,E.JNE3A D[9G./#(XN"87 M(U FBLAS MNCRGM;7_8 MM\I5F-C:[1IXE)NY?Y/ Z=P2D4 M>%2!1Q58#U?
7]!OD9E29#0OIG$MSI-5B^9(_+!F3# SVO;L9E'JDJ$OAP>>L MS+ZUXEQ@Y\?N"P].9UG\)TR5[=N3K'?29"Q#OKP@OE/TSO,:&94,)^TR\14C M7[_7#_.A8*5P4@C3C U5*?
S[(A#*B!B<(BC^_425@5C=":($M+I^-9)*?F2 MJA2W53>12B?+FHO"A>L;H9% W?/3V,^_*P0GOWTXIG6HG:$SKEKCJEY)%@>3 MOH&O7A[3B,L1@M+6I%:+,46(-_
M^,9\.6ZO4T@DPTIYE/#D0HP[<7*^!>>D1G7>[V%*#VXZC=W(W_&Z5N'SQ;DJ MYI:;MK(S8'4XH=NA1BS0$9OLK=B7X^9H/U@7%@;J*LR66<#@QT*J)1E#R\F[
M[3]%LD^QQT+R0BLUF6"M6MLOA2,=UK_3LS#?%J2"_IVB!4E7'7G[6$B@75XD M\RB1G*!)N% +)==.D&>;(27U5U"0,RNBH&Y6;LJFY"L)'>X"%EZ(4+;>PT39 MI =)6M,4U&[
XY4@$2PQA2-UY^*SZ+>FP:0GEN FWF&WM;CA MC69ZU/S M/N0'^[O!?9M_CX6G-<88#@ICEUQ(W^?(S4]\;SRHF(_R2D9SX1*M=9;+6&T M:
(D.*G3LB#GK+OT/-700:,ZDK*HF7%54R.PJG6HI9%,-Q7^NH:YV8 P&0S13 M4)+E%E;)>@M*I%YPW_ZG?'IK-#)TT1/\"F%BUM?UXLHDETO/BJN5TAK3<\ O M#4$DKMV0^C
*T_%Z,\/'OI'P"_]"OH-?R8+3#3*QWC'X)=LRM3RQ.U];%_]Q M5.,WE)$,&R[1@I>"8-.]6J5IJ59]?=96V/\0:FLU>(7BO6Y=(=GH#I&< MEAK_>@,\
L93*AA+06:N^D:0(&;RK7>R+YU1;*S=<&)-V9%I-.N-8=0D;<+, M+__JG-RD4YD]]/I)=TI+:XV;1WU4$TNH,Z49%FI)@7J M@7.9(V5E27+*'.FOYJ[O MN\F4R8.&BW3F;/K[X?
C[TGZ7>$7CHV8KAIOK4GVC41#A]E^X:^#K("D>*1+' M\]$+L+EH7NZJ!P]&HL>.*=I%%=/[AFW.\ M=?UL+TM@,MSK!7/ 2M^
:NL]0S"!=,_2W9EL8R#6):SE!:34X7W/U'S+^1(_*@1PG M!=WWUG-LW%,5.*I$RJYCU# E]5-@S$^.LI;_P'%GEM0W>&JC.I.L24D6.S4&FV?_P$&I"WSI/)RV4;9[CP
MU;W>.T8BH'9"A$504)W44?.VL_69-_T-=4S34/9J=VFIQI[S"!-)K)L@W_1TR,VZQ4)_F\ZR1\8Y^A M^4GQ+C8G)5FKF3.NB@;]78WT\7HJW@B%W4Z\7Y&NR/3-%F_!3;,;^BNN.(JP
MS4Z_.>EX=U)TY%(\XKS.9&K.2D5?&21&)\'\A'1_*./)AO8=P0TG$7>UX"=G M'-U)X/^US7HW4/X>SKUQR#N&IGI&F9,,(S6H5-^N-AQT$@F+XG*9R#KU MB-\-
D%^37E"/W.FU[5@P/;X\LLO*ICHV$JLZD6_RC^7[F3_PDG'0JZ#RN0C. MM9KK6LG9]."MP S(DCDVAH?#(O/1;!H@7"M7=AMF0-VNJ+]T@IU[73W M0G\2TOU'(OHZMR.?
QXKG#9>T[+]+GC3V_TPG^FJ$DF7(K[L1(3\2_4[D>V9? M=%(QL?8T4%)O729XT&&AAW3%U[^U$GY]31:I^NE/1[_>SYSUE4J>W+-414]8 MFFWB%SIN[7,=EU%R3M6V;S'T-
5FZD5^HU%K%0KJ0U"%T2.XQ@D)R:D_3*O9; M?[;80J(+=I".D@IS2W),-4S4UK)29T&RWTMZ(L]9+E&66[3*UIW-J?JA9#B% MU+N0O%]Z@C[8!D:X2+ B,8"4PLI/[ECE+:O9GFQ4
MCV5,J;YJM&>AU/&,EQ%.ZG?P1E52;>[R:J9G5.^(,?A MK5=D/96F\QN9?*F>*LD+)] :)FKC*&YG\V3;Y:M.C P7UTY87'R'KJPD6K]7G,G:8I!<1O-;>KD2S*C-G)"YT"HZ@6;-,K$?;R3).,_-
_MYLT^Q(_V]D9RD'F%!S^T73J1GO2E4$D,T[0:(YTRT5[#V2\S^==C8@VH6:T$ M"O_5<4.U@" %J%#,(DS)^H+L5\A?3Z&G=$A:,5 HN:D9D@8;TYZVJ464<$PI M?
^3%U(N9T9#L#=ITY6E4F(XD;3WW%^O^ =Y?_'/IWRI]Q9&*<;ZZ>_DK^_F MFZ5*?EI M#@\XGM]4/JH0U44#/_/^0J^GIG&LIH>Y)[6AN+/VI7N%XHPK]_] M?
SU_^1^[YZNCP;-5+=2TUN@KFA4UZ2HT]U7)A"0M>?!7R8JE;?!4),5\P9Z* MI+Y^+X;"]J;Y%XSXG*SGU-R'-'2EC;0,XH=:J@@2]7"KX>O/7V6%4!]_]-

M,NW^ZJL)=":V13K[BWDSQH3NZBN*?,F.#LD_#PO#D2\4<2%6O3JA8,\.;E(A M.2"_'_2$87_E\!N^LW_^XH)K[CYHT;N.R_3CWXR M_1-;I&P?$1%808@YA8BRIF
BCLBX2!,RG.RY&$QAJ*K-->5A3PCIJ1!4PW9C M@R%W$"I5%U<%-:+Q#@^TNJL=AG(PD7H^,.SU5
M97<*)TC=Z=3TQYUFKY;.2;\>.9@OD*+/%7'.Z\BRBQR_J\U;;$XKNAANW^IW*6#>:G)J./'I1UB.GQJRI M\O#8XR5N6VD-&D0Z\NA%QV.X,@J9-2QLJVAR,R'';E5N(*JJAW=E&
(JSH=3KH96@A 3EGM05 M[*!.FT%[Y):[Z=!C2K4GN M4)SE6K.J-]5%_'BDC]?ZFW5U5Q'022VHB00#*YXN$L4Q3CA02P: F/E>M+ZF0$(5UJQ\G(\DC M.5UB4:LF:#6X*6"*M99VC?
8P'8DD M*K,=(_3\M0;;5M2.MKH]GBBZ2!V_J=U&1_.&9*TX:5XN5R=ZI"')I-3QF[;7 MYM180\P05DE$AXFHT2&X=$[F2/;,:HT/2Q7,C'0[T95*0_"%=.3QFM83>>)- M-
G8@&#N(0'N28N[@]/'(D4R%E=FNXZ'+$J<&DVBNM)$9,8B3H_BZ:QO<^,> M(L4(2XG**$Z"JD)1VWPFI,0D=MR_<5NI>G+K9RNZ5A-J+8S=+SA%A8&UA2A
M6DJ]ZLKI"YQ0ZPY_PJ['(EK;H9-UB%6C2R)D5'0PVGU1ZA:X(PC5$@0_.2 M.N*5VW&485]79'/<[JYVI(>4VG(V](A9=%%9Q>V6AG!0=ZA79A-]5*YG
M+W#$+99I<@N"\""!"..UM=G7KV5S7K,KO)N,31\8EDWI29D33H..BTK^[%' M_,*),3./<+8-E[ROG6[W([WV&SL$&I;;/J^)_85I=P(BCU(0DROOB*J0M0N[F9Q.O0(,/#* M?
#HQ>ZYCVB11YGJ(B,0^FPX]QH'99F(Q,MPU!!4F9L/:N"W7I.P-CK6;D>6F M-,:D'5>:T MX-BAO5EHB-"?VMEDS\D<=7VFK;].!UZ]+9J!-G: MB*S9YM;Q)CX\ZMK;?
C;K$;YU+!OBI]@TXJ)=O4P$RWD8+-ETZ/'+TES?C4W: MB@1UB[(&/D1'6FI:G=@TPF6'JW2Z@P:\76!S,E(,SEHF;W "M?GI8"8)1*"8 M*.PX\9*H>XU%-O2(LE(<;.3N%EHDQM6@M-
RP!NPE8)P,/9)PU32',C.63;/* ML55ZZXT@OL^F0X\DW.RPT*9FT;&)RM6XJ5;$S; 2IT./)5S?&'A_H+5+)HI% MJ]Y,MLN#=O8&QQ(^VW'2=$K0##RPF,JL-I["K?
9^WB,)I]F*X%=:.C4+XT\N-?HPM)Z."!E91XVU\G0$T@73J>PIT=K@8.LNMNW!E-X MPF5#CSB&5HD>UK0[+6[+-$=P%9V3PVZ<#CWB6*?+>H8<5G%.VF"EI>:O!F&0
M#3V2;RY<[W8ZBH:F6B2ZRU:GS[2A[6.F(M$VTZG:/!+KB14=FME08\[6#;T MF+E!B]-#B$1:IF%A-9C1BJ[48+.Q1\S%^'I,MX(. =N1W0]C9D$PF^QMCW=[
MEZZ/6J&5,#=:"M5NPQM*6TK/QAX)0A\=]\E3U.Q 1N1F0X]HNVS-X8%7 MXP)XNW2KY58P\YDNGPX]7ABA"@)7)43/',0+5IX[5=[:)00[@5Y53$7Z1+F\ M$&S&A?
H5VU,C+WF#$]@Q2'9%WBYW;6[.P.)%;OUV99/AQZ)U[!<[-@UAIN; M77PN6SO!P1KE;.C1N_(SI(=4M#4M= =,L]RB#;="94./2* KE!66QR)O0OVM M!S?
FFXI<9].A1^)%TLF'@3^*8%4:KF/4I&%X_Z['XM60O*'N#.B&*;FUU@YA MK:$=[L<>BQ"P,EXVU4L#8,]C7;[FTW%&!#9T*,7 M: L8Z0JZ1PJVS&]GG6!B0-
,X'7K$W>$,;HB$AZ+FH+_"BS/=Y>?K;-9C[E8C M'19XF58%(Y:AAN&%;8+>CSWB;J6D-#9&5,=,PYW![*"SF2&U_=@GCKUH!W2. MI*J7,2BH@2RMDN>'?J2>S97WW
4W=RWEC>R#3G?(]:-,Q/Y_68\1Y*\" MVVIUQVRGQ!4JW7ZAU.?*]6&AU1T,N$'V2:O+=@8W2Z)(78IIZ8V;LBN-@6;= MHH)"$-G)H&32DVU3I"?F9@E ASP+*^-
O]DD6PLGBOFED*OLH27=LV MLOJQ9$0:,$X'_PBO)J]IK TE2AZQS7Z=9F4\!8\+ZEJRHBSL,M\6PNU*?2H5
M2Z8*GB(V:5QF7]KWE)ZTRDI'[I/+Z=>_9@2_D0ITG5,%*YEG]U@[5LWV;+81 M\"DW*+;ZL]@=L:,2?ZP=I\==5#O^.+J2R=KWL,2^T5J6A+,*U*]//SQ_:BJ[
M!P]^ZJ*6]S[P%WYM*0K=ET[M[),7CNAC/_1QV";TGU[L\$!DO\SW75B'HEG; MV)_WAGOF(W\V?UH*IR5"\T2UIW]#:5NZK_L@3!J<_67PXQ".>N%=E^:!:T7A M:^]Z+L-_S^-N?]JO<
2,N!(C]C>' 4;LT#(P TY801 M%' UY8,1B=4$-"(/C$B@"0.,R $CJ"^ #WG@ T"FG# "&$TY800XS^6$$0DT M 3[D@P_@7)T+1J# "WY63F2WX&5_SI.Z<;U5T[^QZHOZ^Z^W9.H+\?
N+EETK M_?#O!_3AGYL#;^K<'Q. 6KU1P_T.BCQ*[FVK?IHX%S\OWM"/0GX#NA'67,,H/%GXSSS!7_S))8+SE]$XW-R/?$_XOME3MT?+-%Z0=C0 ,@&VD2>"#=WPS"#Q
MB>7A<."^:X$XU8TE_R=S^KT'\VR5%[P':9A==_7NRS3OR*)_M_.#N9[SX^V^ M$7^\9.;UBE]"R#D"<5<(N?X.'KR\?>HF/+UMWDD."'!9-3Z2Z3=O'_O5GOG/ MUOBK:OY/*?
>WA>^;$^#B@;H\"'[^ G,WY_NMTXYN3H!/(?CY2SFZ.=]OG8YQ M0M'2D/Z[^LI9<'N?]EC=[]"OX_<_H^ MOY%9EE55T_+C!W[XQOZ\7?FYS_;7)<1/7)=G\[I>=S7Y\SWO7;?
7Y^DSQ<_Z MD]\>\#*'[8V%^QWK/K.'-E?R?_.M?>_0!=J0#ZB_JC;L3S- '8X//T =#LY= MH Z?6QVH&QP$?WFXB/+CY'Q]BI3=?]]#GNXO-+" '6Z5W3^O
M<+B>M.)+6>^O0N08^\M)A>0'<1!*CB+YBB@,RN)@)%7Y2304X-)\Q#5K0W(L MC/6'%U>:LH'8U43R^QVFAUM*Q1-WD?9?O_Z%M43[W?Z8E5N(UM1RC!6EOU(5>HQ$P-
PH="D A!,B/V\'0] MLJ"OJK5&E4'AL;&*JS[6:N-1+!(B]O ->V1HZK__>4G\CY#T_!G2G,^! Q?/ M6[YO')C+MB4^;TK(.DHK>8>?H,$4P\8;K#T8"-*X/>M--
@%)3_1!3\!A*!E(EA(U,JFQ+.X-V<\?J/$^0($I0:CPZJWAJ$:$I1&)2ODIRD@ M, D@8(\D_/KS#Z?G;$?_%';/](S=T],]
M(J"U(M:*7MTE4E695V5EYI7)4^O6$?/T]='LIPH*NK8_F+CUW5X(?)+@6 /Q M#VLMA (,#['@$8_-/$A)/<,;Y@EF<)>G^MQ"86-
G[QQTQK;5=72*4;&+Q7%^Z&A+5TZ2=P;*FGO]%6E6,CG M!9VJ=0B24]$! 266!"Q$X -;;$8?]ARMS_Z2WTS9E&?RR]F]J%2 M[2(7=4:\9*\;?",G5 .0E1X TV]_$)HE*K3-
3>6$(D2:A;:Z#(\H%/ B6P M,SC]3T8Y0*G$E-N!E!0R>GXUCL &8OAE*(WP3$QE=BK,1\WL6?IAM&\AXOW= MT3-
LU.^@U?'2WO:.3#I/50NI.7VGO=JB562NZNA$86H;+3Q5BP]/>8J*ZTQ- M6W;LG6!2K'9ZVK EUD,5'B=I)$!!RE,R9ZKK1,_T%' (\@O%DAS=_I$X-P K M$Z[
_$84T2M9O71:9\DENA61Y;X9M0EI<5%D^XN=NKN]HW#>EAK#H1N895O MT[;"(7UPZH+(6EP768A9MW;H0H/^\^"SD)?B<+L+/(X=2#1C=Q;#IIQ.VWSG M3J>RG/?*@CZO;
[BEL#)Q:0]0 H3T'O/%\QC\A9 " D42#+X8"UNED'OWH7F> M(3S8X=OKER^^=F=JF4Q?#,BT2]SKEI$(UK.BOY4/X/:6W 1!CC(Z M7GF4V5WAZ'ZHA0M&/#SE"8-
8]5UY:6QI5;28;]!:0%GP+SH^.YYD(61&45.'17C M0I[7[+ />HX-A#0$+= :X]^.$L[.E]3?H*G[-Z-PHEJL,GB'G#?.A5;+[<\G"2*Y;$^?"46:GQEP3Z1//H5@\ M3P^!-(>8:0[I0Z.
<7I6^2KI:Y]! MI^Y>;+#UALF4]_7E!O9)1)/93BUIRW2-O;FEB/B#QU!E.@Q:ME>O!0.>0UH%OV*@@ M(@R)E!3+X_'93K!G/_W>4HW"DRIG.RM6$Z_92 Y>%/N&H.E(RCEC>.7\E.C
MKB6.1.].:2]IQ@ZZX2<_C H&ST6U[N>[L@*<)L)!PR$*"IM*]7N;N-=;]&8/& MKRUG>-=:M)-HL?[U"4('U>!CX]+
M'W[-53,:ZYO*KML66*'.,ZU^>VTIX#X$BB,2Q)O*MN@O1&V9121E*:&D$-3$-/5U@$QG>)J*09CKEI"A]*:/-#6B@F7"(3P ML;CZ.MR;8?+LX[DU.'EVYD XN5X,?
L*9;>UPP.KLVAH52NII)\XB"H?1M,AJL0>+/='V^V$Z^;G M@N*X*[;>8AA#31>83*G=JINO#^?"EI!8=4F,U,H.V">G[G,%'+:>NFA@_/; M)
6SRCZ6?!#K'O;GZS$50HZP7>X78WD_6)-6NAPG%7MO50O2HLPI]F#C-;C) M$ED"QPF(;\,6EM B@?>')0M4S2D^J;1GGE29ZNGJVOM8.3T1T:I M;1NX1&Q)HT^:R#JR&T"Y3/J1P&
'O$L&H&]-Y5\BS5#GX]'Y+_70\U;-:!9 F#@?0Y@XI=DEI]#QM=0;$JX2::.7OE5(HOU>M J_ MSQ?^:5D6MFD[W_ZEJA$Z)R(JJ2-/IV!-TH8AB2I)$GWG,JA+J3M\$E^3%':O M2WQ-
DFA]D4%E2ATQ-?$U@3C@DMPZ_;^GFE/ S= M016UM?NID=VW#!69B[&69.1TOZLXP\DGGQQEZ??*^FL(XK(^]FO*Z!],\L+N M\CL^EZB$&Z@F)=37!MZK"G7LK;G3+M5)-
A.#*JOW,@92O7U?<7W)]4Q%P)) M7*J).Y?J>.WG,#T\E)1QJQ=@ M(U5.'O-+;Y@%XRK3R3I$DP8+A)19Q\BOL87O7*CMBQ6YW4#+[(E&I^*A)RR MQA?#\K+40Y?#*8H<
VK9&\AZ;Z.)& $Z7Y"/.$;%U_D"8LC5@33.]A<00F+K M>'$PW-X::>,4QQI*NUQI:OS:31>0J*/IKGK8KR4AP(KMZJ;:;-ME!@)]?"$ M%V-L>7'O,))$BE*<]6 ACL3:ZL*?:.ZF5UAN#*1'XT-
>" :'3KJP)% 1?$CG MEPBZ[E5+-"81@V8M,DI KPOJD8P+3E*7F@_A)%L9]#<")Q_WN!BVET9OTAB/ MC75AQ2S+9M>O5M.%(I1%TL7QAIH9P<'=2X/!T%&4R"(!32Z*A9CZY:0NA_I.
M* @Q]KF $'+QUA;6<79HY=V9:HPMHE9;6'V5=]/5PV\I5:K[]<#>"XA-K4W2 M:#Z"CW8P& [6XW6>4RH%>SZ?R#-MDZY>6+W::"ZV MK F+^H[-')6!Y7I6/])S^N$)Q^-
K_YLV@LB=4$)B[6P!E?UBROZE9A9!4UZ7 MNH.)A:[MCCWH(G*ECT>^]#- L=_UY,JY>R4EZW,47\2 F:7X0<5Q%95-T/Y MT6E$J)@)+?%Q<5)
3,G]^*@4_9/]=5$3,1.+72&]D5[!;]S85FPD^FHL1=6 M"'ZT',)KM9:SXD4-F?=,EK<-G+$3;GJHW&] ($EAGJX7QS.!';5G#4^W1$5>U9M?'*8 M@GS8[!U1'\;XW+S5G?$]I8SJ\
[7ZPFW"\Q)ZXY#!I2E)V M#JO?AG_PMJBMA7VP0/T6W>M4!'=>I])Y0'$[K;%>M,M[M%HO'Q1U"TP%2@,' M% @#Q74ZW2,J9/5TND,;%I^(5*-A.!6.#W2C*+,UND9=-
/WC\H\8A<6EPW>FPK'SX&*L6I0T@^U#"S-[++7/A2M" MS;?#">G*Q:,5,,2: JI:IAM@)!MFA1&/TQG_C!!O!7W[_5%/QN>,8*Q[2ZOO M%]>M/KX/#700\:#B2A:'%+944-@N'!-)-
;1<.DQR[_*;BE3#"U]$[T: (5LG ME?7)$UB%^Z/ZQ&04?DS\$5JL5,!PFD:1DM&?N"P_I]A^*JW"SM3I("OR0''; M5O&(-X?NC"+[P"J,"$ P@_^V^3^7C?I <+FWF-
!OD(6I+UKHH1$H!H+4S %F MLCL!8R)DR3\]G?N3(;!DV-RY:WO]OL-*OX& A= 8SAEE2Z!!B]@U;),1O)/+ M"825L+B<3I RE [*T*4C3ZD&@0L%HU(:>>HY-I#;$-Q
2Y=_.THX%56VC/]!N-3 MKVG&&\5RE<$S9KQA)^A[J>D:,XKFM@=G7=H:_B8/V,44"$WACQA*Q!>=NC> M250)T[K305I:.Z+O-H4CCX#\ G4@7S$J=B(S/?)#8,(=1Y33BU" M9?
-6E^8 \V>N=>&M<]/PI[LNMS[B[26&C#<"H.:4$$!*8W MPM&IQ:5,64XI#4A_R5I"*RVRIW34LB&MJ\BN6FSL1Y@605+^X>G#"$! 4V"NGP!S72W
M4N0L\/6PC^*5R:D_@P@1@HAL^^$9F8B%%6NCQ:1GFG0!X2ND"JBK":';1F?+ M*33.3.G%9ME,62-&O+R3N)5-&YSNX%.TLU -L1S";@'D">3CJT$.6:SOLUB3 MULR+8]"[#-
>D9YI=#/IDAL"FL@W:&V%;1A%):6H(.30%,5U]3RKU97O5=.9# M;KLN]:<+J5P0@!^I$&4%8+"3X_79#4FKY\6!Z%WF0](SS2X0?2$=8,*9;>UP
MP.KLVAH52NIJSC'6&U&A)W1G5K3?E!KPX)-J16012 +!',A\3C1.2 MR^\)C]XED"<]T^SCT<<1?W^TW4ZX;GXN*(Z[8NLMAC'4=,&0L[:=FLXMUL+: M*>=+!,I;'7D/8 B$^["
AZ7601)G^^SR9-6SAA@*)T3S3X*?1#J'_;GZS$5 M@I6P7>X78WD_6)-6NAQ$UDB?+EOROH8B[3%3Z-7T=8T_05#^X>EW7GD(/] * M@K>RR^"/V6Q/#LJ6*1I2?=-
HSSRIL]4OFIWXUT!A'PZ!2,I-BVO*P6:V4R?] M#AKY;Z(, /J1P&_RZN3TY-6H8N#Q?O$]:2G>K-H\:6&F!T,IP[>'C&,0-@-
M!Z1;.YB%R(,"XOGYXN^P('4_S]6^%/T_J(JGS+V6GPSC+G?9>(SC+TMY@>;NRM'%,VWZ0A^-KSC;TS3LKF&WL[MG93--VFZ*93GV,V-.Y/G9#E!"U>G:+__I74[>4;^$\% ?\=/;G
MZ#N^1=2Z\'MY9>-%L>P3&YA 'T_ #\T)"UEOZ->^E8AB4Y\T2K\OOC$'X'1 M%44E=02;%*Q)VC D\25)HO5^5]66B M+].]K'?]GH$[YE3G,X']@TV^M%?_H0ZG?G-
5[[MW*Q4QYYPE%*I3F>6,Y3J M2_J)[T^JTYD<>F4O[PU+=?RS@T*=0J&^9:B^5P,D;7G/+U_"AA.8.WKXT)IB M[A0P*? %DN4BY]^"7==/"A?LLT[4^UNQ[.5IOY0
R5%_XF]MV>$ZY71+UG>Z M[$NF&>24G63ZDJ?(-YW==B>IU==M]Y#8 *K=_I@O7VX6Y%+?^ M"ABX%UP(Q]37&TEWP'N_495G,"IOQ3J!++GFHM4\'EQWM]TP(HZ!=@\D"7L]
MW%#R^75;.:0'7\#>8?@EHEOP;$PJ"^BZ=2;3([NI/QNO5=P_T5-RTIA.-(;L M3 U\1>]8W=@4"W8?G)*@^G\QKF,R;?E!$&NRE;]^&UASM<+]B4*,D1_I*EY6
MCBC+%4ERT%IVAG9DB(/*_C@*"VO?%$/@JF7[TP,Q%S7%H>C>SO$(3?$+U6A. M]!"C;:I"D\ON#.7'5C@Q=+8L"OOH$*.!.RF^EN^I H+LA8PRP45(^1HFQEU(MWR*FG-
KPE;!;N)2F$F+63HDS['97Q@ND.63%-KF7$!K[2LG_V.CA='GB]/2> M(S1W9:T]4^N343^\N>-1".VQB,?5&311RLD]D$PN!A=)$TA2#A?)]"Y/%#2. MJT8%X?
>S"B<='&?'!:M99:8!T(B[N?E=0<;U,V@OAAE)9\>F'#.R'XG\$FZL M9;_%EZ=M3D L/+]6IFRI,NX#W "12/2Q2.+Q!2,A=&0#.I+F0&4$.C(76/P2 M8G2.*]>6IET,U94RS:U7#._($6*
<6H;GL9CN)\F2=^Z"@W9!Q$B47Y81P+A. M\^Y$T:+):ZU"J=KF4#QONXU-TR?L0N3,B+F[][TA159MBSN[EJ0L*OLEG5XQ MDX%9G2YF0E!"6YOJR%0H_V0!@$;W_!+\ATO'+(]?
Y6[-:9CCVV MG#-!V!72&F^0UGCA*.P])XW]K3,>V M-J*\89B\.$#B"OSN:\5Y>X@%2U2?S/S@,#4XK_EYN^KY^]XRK=XVH=XS MN-XPF_85K,8H-;]B^$[9*HZ."XD'KE8"Q'7Q
J1&WC(U\L*AWU1C%.1'WF!2 M]H4O_*D6X+L_9#\,?=:VUFC>,=&RH0S'J%V5ITJY_OE 1IS'K5C&EYMRWL@; MVR 88,1D?E36##ANBP]/!!Z3AP)R+&\-
KR#1,JUX]7&\=3D=;K#BL.IRNL[Q MS?UJVB]JZ8*I&E:QE!Y#;SB?LMKE9<.@ S:"*1!.C8D)#JEN*6%I7C;@FFJ0 M@E1->,K"6T%RIVS0=)B1--]VT6Y;X07-:XW6RO;6TZI6 M-YQU,?
*0@< BD8_K-$P9F&0O;@;IGI#NF7@X,@VG_RG@>,6NX6F8-"1XII_@ M^7O5AGVL;H5B"/M8P3Y6MY=M"MM(P#Y64*HSS>%*#*OOON4/[&,%A?KFA/J6 MH3IV
R2I#N60^0&9'RE=,,C\R KSXV.VQZG GO,]+O4-LCX@ZR-3K(\DO;6I M$NX46!])N#:G(.4K@+@;5(8VI[5 =$O(B0W5(8PYJ&M0A M^8SJZ[N?H39
;8"'0T*V4C9=V6G7E)0[:V&Z,4PW3MP'?C6']^=*';WNL_6C MKTSN=M+?[B+O^$(=8F%/F>SVE/E2P[R6S; RT]S6#$D\SICAMC9L5S41IT"-
M(>P1*V*P=TPV$[LO@0A)YVO'72CHKB3P^DE0E^O+FAX13/VAE-8N)%\ZGF9T MJ=,BJ[V*X._*_)1A2Q@[BHXGT&TD_YBG8;>1>T:'I)/4,X(.J6TT\B508*7]
MI%C>MF6C:XGCECY0RL&" :!P:BB"%V!#D:R2 2X#"JGJ)7+I.C;W)H$9/);N MS&A-J$?%EPX/Q=Y.6;Q3,%#*'*[#'^K;52VR**->%/0CFH_)I(2,!,A(@(R$ MM$1CLM.+XG7+G1@#-*F*
[$&.PNUQ%#)R5TYK>.=+G;<,?;KUR_5=B>LB9)GC M\X7>JKT7\4(4WBD0CQA&P3X2M\P%N:<^$BE#%*#A4,(? M*1R-Z0X%#95TY(G".KXI,E32&O+[$K38HFKL<'3:,JI$:
[#9BUX/<1D +<6H M6W@1?R1(&C;C@/"24?Y11N EM3'#+Z%*O6CRA_QQVT21C>SZ?;LQY>H1JD0Q M0S0$%C2FCGJI8[K<*]/KCGIGI!13P&7(#XV6=P!EV)^OQU0(/<)VN5^,Y?
U@ M35HI]:S,56S?Z)L\CU;I1NN0[VD[F3T!2O[AB2A",($6"KP I3E_#6UK_>1 M-GO0=F@W7W1['E[83UJ10S4*'S_25/&Q2,=T/8%0@$3'X-(1'P-HF /;:< M,T$E/$C]^_LPLNW(BH.
<&YJ[,W]XJ*>$CE;*B*HZCR%'-S8JBN(PEO]T' M[BW?<'5Z[*B!41:JGEL:2+RX$9%0(M9#%QKN_.%GMV%-TBD#U[C2"0I1/(OA"CKVVMT;QCHF5#&8Y1NRI/E7(]_FC: M!C-
X[%.Y.4(S(H/3SCQ2))Q&6;W2=*]24![#M1#0$LW MH'V<%;"<#C=8<5AU.5WG^.9^->T7M4S@6!,5JO:^QXQ12C!0=J?7^F)Q#W , MY
@0:%S=Q.^0TTDDKNIQ9@9D!L0@-1D>QO!VD?AA'#0=9B3-MUVTVU9X0?-: MH[6<"8>L* 8MNM_JDX9>&S:KZT.[5VF?CDPZLOUI.BYGQCU272&;^LI1[OM; ML0RSJ3'\3\+
<0]N3S'@"W:G*B4@3A?IG2X((+0G9]L.3*1$KZ7*EW%P>I>IG?1,LPM.V:!R7P"BB"/I]1=-5C DMCT=3Y34DK;(A2CT0AQJ S1*I[0:IW^>-)SS3[2)5:@ODE;GK4V W$8X7GUO;
&I5T(]&;B/C"3+7H=T$;W@W3GN_()4-6RW9Y<[1MB.CL2NURZ5L"!R$IU(M\$4L_!>/+_"?*AC)7F@;DN A"?[2&0/_[0',N>:A_8G7C/NE_G2U3G#8 5:E MOGCC_V5]]_+?\#_?]]54) =
(Y/+Y%;X?GN!5GN411?_K)D[M3KY*MS@M!*CTNOGIW?_/ZY?_H2'(LWP^'_.O9K54P$'\#8]41E.0N:-(!B*I MX1=_D\R]%+@OEYWBC_3:;]\M!2+*_4#_(?+_E7OU,UB.L[5<2P?
DU8H]:RAB M*JKW[?EC+[^+K(/OO[1='1QAWQS%E$#)&/#TGYX;;8QG;[[A(;X":0G_]WEB M)/9/(1_35OV2!D/\V)C_D7)+!]@=_QIVV3>U"/P<"F!H7YBGQ^Y/[_O\JX>G
M(=#IG*WF6&#&6-Z/A!GIZ=6N_U96HZ5%PF7\\;;/2_OCES_OR=E2G_X8@O/B MWV!$[O_E\.B3__EE$W[9S1\(_'TOP:_>>?S+MDB1D2/F*5(E*%H1%5E"19)< MD"
(M2;BH8$5:Q91\$<74A]-"2"]F465?)'H;85TQD)J\,6K$ABZN&1$3\5]' MJAJWIG&SE>?6C(:-\|>^)4_R/RO(S?+XFHVMNIKM&F:1VFPY^88#T;2OXZT M-%YF"G.5X11?=
(W^5.D(V^C;T5^'BKOC^C!?U"EN')Y:A)!G.MMN> ,\?U%K M1&,,5O54SF]MQMILB_JN!$:>O6C7T()=?KIK";JT'/0JU=J(X<'(LQ<]=@M2
M>7XX+@5$1UB=$4HR:O3#D1CVZU"2I]D*4M^@7*!)FSW'YA4)CX:2OPYM+$2G MTBH7.@*K\OD\,AWU=[UH:.'7H8$MLKNZDU^@X\VNXPQ[4G]VFO[92LD%R2CA M".<9"I(OB?
W.AA;,O4B(9R-G6ZTS=X=T^*I+K$!V'+_B^WV1/!\YG2P'S)^/'/2K1K,1'M/A%6-)!'B^5E(%,/)LG^PC$HPHK$VB M[(K'UK.UWB2"?CCR;)^X6;=>K.]K$N[=-8J&!:36PQ:->G
M^UN=6,PG\VCHV3ZQY)CE\O) 1%E962S2C%LMU=;&5V7U8CJICEK3L!([&RCN!)>KWK3F6V,R]2Z M,:H.*\82O"AVME.#?B,_W=
<0#D7H6EM!V:5F'/OA4/QL_3O>NK&QJCC%L6R@ M3O/VJ-1M[\7"&\(G]25YK+;FQGI-'JQ:P:@/CF D\>M(R9G6-9[9&]R6[A?T MNNJ4Y@(8>;90@X+-.G-A-.=XK=:?E_CQF+]/F44&
(D3A1F7N1P55PUYO,6 MNR"U*)]KD][4RH[.W*(;EN#'JK,T7:U#4:>;=/,0&5G0\P43BHQ>8?O3(?- M:.39+B&;0V\ZT;:*L*7&Q-PM+U:5$,J+;^#>IAFTRL9P@E;YS;BXG1YVQSYX
MYKD^K==\B];JA2K*$U/;[5=Z"DY%0_T:;8KU J-]A$5]#GN-#QKO.H=HZ%G M^M3E,5SK%:D!RGOM^;+'U(:=;1],_VRER$Y!G7/-J8:."P51&Y&;-L/MPS<] M7U3,G(\]4]!GJ(()JJH52
T+IX7AYT/GSD$>NV:C*@2= 9F7=BY:5<(CZ@TX MK1XX82(%9E$(6D6G,U0HQM*BH6=[A<_V'<2E6T>!8ANVQW=ZNU*A#X:>;59O MXLX&C:.@HWR'$+T5?
1QYI6CHV6X5?:1>G_CT%AUOQ759V,U*V"8:>KY=+)L? M^X8]VABX8?D.O1GYQ=(^&GNV7[:P-]92'7$YOW@S"ZQ5"4^6<.@Y#AQ'^W*^(QP; M''MP];ZXJ],5-1S[!K3OS-
6NSHT[!+=F*[-2:>.5%[T]&'KVLJA::NQJ';W' M;:7>-N\-^-[&8<#0\S?@QM; JXY"PPK'%'I"F,> @+^!KH>+7GN;_U=71B3 M7G^C.+O9@Z)F JX)IHG6*FAK^$AN.AKMICZLR8.B9@/-
SQ]("B=70;=!T MBT);VG5'T5//!=R>+(?:WD(F EMJ\!CA.@W'B1Y[+N T'JJS+V]:AB)4YORQ MR??(V6GLF8"+1'FI$@5E)00KLCY$ACM./LWL7,#7[<,1UR:C(BI)A9KA43UN M4@D-
//0-G"\I-K=6ZQ)'D77<$*3%>&7OPZT]'TK.=ONIY;H&AT_-P*I+Q\9A M$3[U#?3:%EB^.RIQ.Z$K84HAP/35>!4-/=^Q@1@>:OQA)'1[U\OJRH>*>*1D\] MV]R>,K(KC?R20?
W&"FOVIARU"S<,?\O(KG@'P?7L_ES8]J16OM;3:*06/?9\ MS:P23"O\8=[L"T%?1?/BBFNW$2T:>R8(MO<5!GBL67C60@U4E]#+=+K3"57CC9#@(@%SM= /J[4FDX;!\
M;C0:14/:;_72GE@H(AH]]>Q=J5"I&DYG.Q&"15.?-FN'\$85/?5,O+;HL''H M=/.!@2QZ;&CR#G#>/57!/1,O5^.44G"TQNBVOUMT%ALI-)"C-S@7+ZK7)2H+ M"FUR?*UW. ZX<=O3OA?
5_N44JYA!?[4I'X7 F%2;DW8?W75/[W F7OYQK:Y+ M9&@B5FT!]Y9>_ZB5HPHE9VL[7NUJ2TY:[@RD11SH0DL4JNLH.GHN7HXJJA/Y MN!>JBVEYS_06+<1CGG-E?
YD879RT=QJV%OR6(0S;QV%H8.Y?8JZ_6$EM@ROF M!UW4J%;T=6V *LABR8"PT=D;,!J_6KNC:M[8YMNDTQ+S2#M$!!!A^G7HT*PN MZNL&O1?XH336EJ0K+L/[>3CT_"I/V!Y+
[Y8T)[%#2ED-/%,SHQ9+ MIE8V#@%S@4A:/?FUC(?4()>;G6/#MT51B'2@;%G@D#,%_JQ M=V <0[)GK7GS,&@&Q>AMOV^N?O@&HFNZY4M1="[ZY%P4&$$=.[79PN@:%8I%
MI4FC76!$,!0[Q>/"3R@RXWTT&JS@.]^Q:;9GLX- 3CF^U!K,]O:(&;']Y^]X M^I_(%?[= 7J*=RYLTY0VKO+MY8?7CCS@+WSV%0)GV.+D;?O)@R:%^/&S^RSZ MS4\NKW./U[F#V'-
>7NSY"[&3L_/V7Z%?]#?%K!]Y8U[]7P[?*9JVOL7[_C+ M_R,@HO+MY.[=A^OTH9OUV?']DQ]/FKNVZ7N_^O%2&8AX[>'_ZR#>;ZM2PHVX MVD9@OZ6BPXVXTD84/JBM#3?
B:AKQ^X*Y<".N!TUP'U*P#]0_]&^+;\"-@,AT M7QMQRH.%&Y'X1IS2=.%&)+X1$)I2LA$0FE*R$=0_&+2:TK 1$)I2LA$G5B/< MB,0W(O\/":$I#1N!_H-"YVLZ-
@):3:G8"'BA2\E&0*LI/1L!SXA4; 3Q#UJ M.W&YG?ALJ>:/DC>N-VOZ$[..-4TBU5->V";XY?\^X]?MP;B+6)>V/R&+?K; M]2@\E^/^4:_NDKN>EI:MIUE>?=\+_Q3C+?
=_B7W_44P5[OS%=K[X#QEO'QZH M\3'L>SR7[IN<]$=A@9@K(*1E&>Y5X'_K +_)27_D;+X3@?_(U7LWRW"'F/^1 M4_-.]C[CF/_WQBU&QGV=_WOK=J"$#]TIH&[?7_?
6@@Z;N'N'_7\O33//_QN+ M*R;!EH_+]J2)9^61K=D/[R\9^L&5_@4MOU.+N+SV-R&>)CA3U P+NK0R;1@ M.(IDGI9(B=J10-FX&&A@&1>-5ST@H%1<2"JH?\BLB\5+
[7WH/H@]5)!I.8EZ M^4+@N.SU.M,2X5NJ;\D*6(]U6O?6/U6M_;M[>)(]KG]S,X\F'BV:K"QL)RI4 M\DNMY5__:NJ6\@TLDP-^.OMS]!W?HDT'.K9T%"6W#K]PZ>:4:&UY9>-%75!.
MTDB@CZ$IS=/ZQTQOIA']:YPZ*/:N'%W5HX!A>(.U<4J?W^-*26] MJW<(I/ @3Q&0?E18ZP;E[\,25HD)X.VE-#X\E91PJ!6^06XNF<"A!7,+;S"W M\/]F-*'P TW-$>&_Z.G?

|/MRH)>@95L51XI*'N5|2_<&BOJ_#T+X@|A[DB5+ MCBP*?%GD1U*U/_&' LK.1URS-J3&PE@[-2\,OS#Z%..*756DHE:/*$Z(OHMH MDK01*[H5:DHXSX&R4/0=Z$38LQU/M4W=YA4-
Y$,S![W]/OY',9Y?A[6C#%^1 M6*^\GFFB173;WHE#I> ?MQ7F(2[_/B#$_ TKR7O?Q_T@_?-\M>R M[3W__2%G2>MPE9^_[UO+EBR7L>26(KF*^^,EOSNM'W)NN._A)*G/C>#'*']
M'J<6YPJ'<,5*7B5,JEC9BWG0Q95XI,C"__SWSXL+ UBWE(MY"8!((@$SVP Q M7ZQ-\761-J"TX3N\ Q/:\&AYN\:T;:Q'\A$KU&QAMKHN3!RVQ?V6*_>K7% T
M476)N91PT,2H53V!09"X[;R.2Z!$$LDB7ZWC%\7(Y3CN-8H\;;/*7C-'S2(ML=1RF! C,/SAJ9@O0H2XZ53I2R!$$OG1MX$0+_4?WKML-&M-]# 9M@5I=UQP M:Z*M'-K[J*#OS-
KI2!/M]#UH40UD,;1WQ4C>,B'-@0:!SJD(:T\M6&P&X + M>/N@^J-\2YL:;92U1]JAQ^I" [FN7A_LGN=[HW+%J*+M0A<;2,:2C/2:#O6Z M^(BAL>@V//E3DRY_"55.)$?
^IG6YJZJE4Q"07RJ*QT99[2W;=5NZ=)++-Y2Y MMG>V_?71YHVF+8ZK>_FXWXK]4)EQ[.&)^**TFIYP%\+*1.>I/ JGL,OR@@MBJ MFB4&0!KQ*6;F0'S)&BE@ .3^?6'(*?
NG@D5B0<1.H#.TQ6+\(5$:G8ZPOLH: M'**W&PS>J#JV^77OQ'=SI&([P&1YL5A:$65G[(0[&J*?^U9@=+'LU_?$8FX@ MNT*[(52D7<77 @_/.'G/LS_9"%?*95:GU&E3YIW\:O)
;8&PS.1-I<^,8P] MW3,^.4PZ;1/*(93#-/ PH!QFJ1E4?'*8-!\C/CF$O(Q, V32!W4"MT2*X@.V MJ2U)5%*WDW9EQ^ZVO:\GKGW],E?=K3LE2\%FW'ATJ-0ZN]UHR8++'/ \P]O<
M97W,F=3.Q-DG'YX;V6.A?,Z1.E 6H/V\?OE**C#TDP(J2J8+7"=\]X "G#Q3 M(M/UJJ'\IN#6KM^U":4)LTXOKH1)V/4ZQ^YK^>Y_35ZC#>*W?;TSA = MX_VQA/CCOM?
>@S7)/SSA,"\=VB.W:E#?;-S@C_2^/1QT]GG"V7)*?55;K@;N M<5^/])Y^>"*@U7#3.>O9+NZ>3-0AI2&&GF,#N0WQ"U1O_[>CA%-Q)3-GJ__) M;"WW-&IM%&Y(KM-M[+&'9*>6VF,
[*TGAWV'@S3R"M](IJ.*Q2Y6FM$MN@XV MYW=!E=!$&N2"TW2,!L"]X4;BNA5KR">UL)$! LDG2V:Q\[;#4M;>%=:E4:?F MTO46'GS=<_A8H2K&C[R#>C0L1Y:I?
CQ4@CZY,%C\'6+W0'HH!Z>J'.2'$P\ M^AM_P"UBQ[-S &+')>V,CPMIF9-1-<_9*LK6!9)MYXN^7XO1XG@7/SS.\KIR MCU>%@%\TI\)V?LAW^R%^@'):Q'G$ @((!)
WHYVI!9!LWEFN'OK\]*5EOLWO M]>F@[QB45 I?16Z1,XX)D0.$.@D*7EHN&=B\1>!XCG*F%C@R97E<,\[Y=6N# MV*Z-5SZJX 4/;'@JL#1#@)&,Q-B"KZ::MC[1?7VXJT/EI&\'="JO6
M%.EV!<6<[THK@I3(]1[H._WP5,#/-1X:"??)BTJO F>?UOAQ^:T?O^(.&\5R ME<%SY/(-E;9V 2*%;/NAE9R(,1-K%Z2D9YIT5<(KA'_YS88@^ .QX?#C<=I:C19B
MHW+=TJ6=Y@'AS:D6"/A"[O 5 27:>09,/KP7/>91F 1V=?)?THIW<8AYEQB8 M]$RS"S&?C!J;[>)$/1#SF>'G<7,A*#S1UJ[;&J'-K'2NS!9J7-"86-*6&*/- M73]< NKA"
<_#WBG73RE/6OLNCC/OIHLG/=/LXLP7(LQ,P%38HK5I<55VU^^O M@L;(J5W7J!F)U3*/%[4>.J:J[A'=!:-5 (R:4ZLF-,X@$82;>X&;=]FV2<\T M^W#S<1"ZR0;"JIC'.6$J.4%
((WY5+POZ<3:DRBZ&.C: Q 9Q]\(C:>8!?W'^GZ* M@U])X^^4ZGQ74XZ]V=5G#=V%;=K.MW^I:H2HR9QTBEN>(MQZ]_-75+^>9;LN* G\[^''W'MXAK&'YO)QR26X??MW1S2O@9.
<)J 7^]I>[/0KQ=7=V%E8DCL_.Z!!!<\.Z,A. MW)%]-:VXQ8)BWPDG40\ITP['QM,SZF;:GKU7(^R.=?[=:F+)$4*2\<4GP97Z M2@PB_G)6=ZP-[Q:^@MIPZ]J01"/?M*M#"ML!0W6
ZI"LPQFJPWVJP]L%;.Y8 M'=XM=7-OZI"%(BR)2PL\4*!]!0^4CXN2W+$ZO%^^)*/ZD/"\Z8>GDA(.M6)L M6P%SFE-?5"CV).4TU ?"<)&(&NS@\36/:+>Z=:6O=K8N6]-] MA_'683]U-
8Y==MLE6FN31+,O8@3H'H$_TG0>]MG*1!9WC&T?H*9?J(?#V@_\ MS;@8,(+$;EBR.*?,O7C=BL=N:3[4=9.<"&-UNSRN5E6K1FE WZF')RJ6BJ1W
MJ.RQ9U/%6#D4:OL%.REL1\M&OEYO\P*U& OE!;+:LOGKGO#+XG@\,46^;5"J MU%M[)-MREM$)?VJE@,$C_JZU/O:D^1O1^H\;&OAZJ;0:U J4X"O8;B8'6V-M
M:%=5]C&SHYQQGR4-9";8XS$^Z] K!B@[Z&B /19('"I[-G@%,38C@,K^EYT% MNO5RZ]@J(SUN/2TL"PUSN5&OW(RMA8]P5&;W56-L+.UBC^7#9^TC3<^'-_=8 MJH>GKOP//.2A:?
^FWK?W-K4PAL[$J(JZNK"GPG:/7U=!W7UO0,C5U5C018$S MJ^2AM)]%-^VHQ#_]6(RSQ/]=G<77[V%_P=K\4"FO66A_,&Y/UW9Y.T6K1=U> M3"MVUVA%MV%0:9_?
G<7SAYEY&5W<]2?Q/;JZU!(O9RMYEB.;>4DV=Z %<@V M>22-:)4ZT@FDF5P-#W_T'7$=3V3]M6]*GKY3.%55%EXO?&5;[JK,L^Y%EY(_M&BBO?-=[[8QXOLG\^(-;L9UPF9C%
(EQO+US7GF-;X8\+)?KK3_>?'X->IND* M&UGR%!S%*(SXY3LN'A@5C=Z4(L=J%^TVN[W!H5J.*^9U R53NBUP0DLQ.+W$ M#H7FL6"M-HR(D2 PBCT2%&P.&6^L]-X7(87,
(PB0,0/D)^/)!'_HN-A1J**L MT));K657YBK7[6,7\$QI/2U3'<%G^WB^7B%*UGP/8))Z>"+1&+W-]XX/*4R? MA@G3$"43,2,_C,/71K40_KH%WE!$L[O<;; "<[AN: XO38S-?
C@@N*8V%8QV MS5R0:H24Q8L"/_P'R=IFLD+L* M#$3K_NRZUVQ=:!.F0_,$&OB=W:Y@X%ZP MTB)\S(?X&(OYF 42,[0GX;T;PN47X7)ZY#9XK]JQA;7EK0-V7!CE*]>-L@R1
M27"TV=4:'>M%'#O0*B[,3W8?2))YS,>9(W/O.IQ"QCGDF$,H2P&4?2FUB-BS M07F^T$UC*U65G=] ?2T?V6@@M8B\?&912M.(V&7X006Q5?7B=6?O"YBN7AS@
M8G5UDZX0$(=KL>R?^OZ)F(B=8'-HO\+0V')ARAW"]O5:OF!4YTU;Q.0Q)K:^ M#FW?K;$0@X'%]F*PM:)"T6,GW-$0_=RW*VNSG<(C>Z-H(H9C7*@=(Q*:*OE M048,@19C=-
'=F]YG5.W35BX ; V&7Z90^-V)X?6)+A>3P[2Q7: I[39'$7X)SS-LP!I?]\)_W0YJUPVTV2GB':[;D2;[^8KM M,",-V$$1Q[IP?
M&#AE!&*-87T_RD>=89TOP/@F_U9H4^Y'='$MT65IVCBO<; M3./KI+&OJWVANSOV.4H=&%N>$;FZ/F'WX^CZ$X7@8E%Z2+C.]/F?M!V: J4 MB@.CU3?1IM'UG U7&OG$X?
CUI**OJZNJ+_>\9E%'M%GJ4(LI2:%V=1^I*_WP M1-(%>$IGE7Q]N?9?:6-@GUT4;YUR'-H(=C@A/>LMZM*HEM=G&<<=4+BG&.T= MA!N>E3_HJB5)+BMS[\W;=I>1O!DV8
U]P]3M8H*)C[!IT[X9#$A2MV.-MJ=;T"X7@4AMO"]_=E4Q0Y'<1L9IR9A1* MATR=OX^UV8ZL.,AI\#=L<\BYH4TGY_Z%1O]D4V6? V_)3BVU!W56HG]QP:* M$*[+6VDT;YSXV'[0&
VH_5S@MX6.O_3]3ET+3_P"B+J1=(RN@GL#CD25*WTK M\ARH2RW>9""Q]I-%9.G9PBV,9@O:6]VZ'2'*R[?BQ%JWJT!-BLS.VPY5GR# ME\2..MM.!A-' YA#/3SA6#P9MG<(.L_.
X@Z9QX(B#I9CJ]^'7EZ:!5=Z7&DPJPKMUV(.V$$9B"]M^7=\K2]NN[_7IG&NZ37KA MENF%O#R9%S3H#7WNOH7FQ=^$9Z%Y<1[CA< 0&S!\7)WRQZ^XPT:Q7.4E[OM6
M4J@=^#W1JG)&=SS<'\8:/C&\R#@ 92LQ[+=WD>SQ4S^.D7,6^/K<_+3$D)=Z M)5[JSXA!A(@AVWYH@2=B)EVBO_>[G-6D9YJ>PL.QQ<_YS88@^ .QX?#C<=I:
MC19BX\J=$2NKP[?U.N>P5=&#=1'Q94^U$(++ JA/^;1<[Y;4F/=/L8LPGP^=FNSA1#\1\9OAYW%P("D^TM:\[>;Z"-)B-E(IMB2D+ M055EQ]2HW&-&#$
:$#C/GU>Z@3@3=QY^TNIW<:!Y-T<_Z9EF%VB^$#%G J;" M%JU-BZNRNWY_%31&3NVZ9HVR9K=\<==R4&D1-*R-W6VYG3T &Q K)Q]1XMR= M#/$&XLVE6,I)SS3[>/-
QG+S)!L*JF,-KKD\KJ-H3;3/2$5#9?(G/1,LP\R'X3&#:9O#1M; M@C)P:2S44;L;'(J7-61&![U9*&ZG+*?+0W^[&1=:3#XR9$!0/!9.(V0SW[E5 M
V]1'P(.P4T;@]6LAJ%CJ[.PYK3>0*SK(H.H'1%[5D8;Z!ACY@)C3Q#_Y$^) MFE(6'VG8E3(!RG/2.G)Q-'B?#IWT5&\6#K[4V/$PG72,3K?/I6 !XFU\F/;YQ]X^$:I$UD0B]N8W:5^
V%OH0)W(FDCU_J%R#V'H!) M*47J7,^?(V)%*R8K"_M$K4.>E^4Y /+K7TW=4K[YEJPXX*>S/T??\2VB((;? MRRL;+\I#R!'H8P[$&: O.\V^[+/HVV_TY0?%'7JJX:D)/=704PU5 EZNX.4*
MZ@34">BI3GQ%H$Y 3S7T5$-/-3PXH#$%#P[HJ8:>ZANM(O:=8 *2TW_NM96; M![FUXBUM.5P_+?@&2XQ=J<38C;NH4]57[\^6X-(+D4(*5?+GQCO%L&Y6&]XM MB@6U
6I#*EHG7U4=4MA>&:H#5(?D3H=W*@M!=8#J\&[MFYM5AW=KX-R;.F2A M.$L:]./.C@MH/<'CXO.U2FY6'=ZO69)1?4AYEO1+J94<]2=.YZC:44ZW9'VG MR[YDFD%.V4FF+WF*#%.
<,Y7B?+D.%,DI9F9J%5ZGFP2H+/_MC9?C#@O3!_O" M+!:.K\CU<(J.XGK?0T@5V_E1J4AQZZ_TFWM1[W!,?;V1= >\]QM%C*9<@9EK M&.\9U!/>8+>'PES>X-*K*'%+$G='\2*
<"N8/@E^A3> MH03&GCT48VW,](A@Z@^K:W4+2/38DGICH4B5BY* E+U^3UV8','TP;%5?'@B MT"(\M.X8,F)/+[\-R+A:P?]$D:(?K-;SSJH]%W!)*#.-/F&T$0T@!>@8 *W;
MC*3OQUCH/SU <3GS-G6Y_#P@O9NC(6<$SUB&JMA^5"6K9F #\9SB5T%^0%] M.F) 8?A'FHZQI^?=AUGN>0%@ZG]J4O^_I)5\M40CS8*7%&9%(5F[W7O/^7
M,.,MYO1GY+Y[[>[@;[S?>V8'^PH(_MCLF$CZJ+3*=U:HKW#J(!@$';'9%X%1 M%5YL'XL$!KO1W#)YXF*0DD)B1,HA)=EFX'$#RVQ:;10&^5:/8\M];X.B14.V M-0
LL"X'>117@Q74I@CF7)<2;[W=]S8PHC(:D9V"RT.09PN%@0J-T,9@"V@ M3SCQB!5C:;$)X>7VX"6%C)V,P,O56WW'C2JC*E[%I$.!%:0Z9LDU0PV"XQZ@
M2M06G(9MP6^;&G4Q3$DA[2DCF'+=SMZQ \I48"F./U0%9:#4I_5">=?=1V8* M[(.;19X)4H\X'LM(!CS3.,XS1>ZJ%3L;^E5LS*A-Y&3-8KM%AX)^EZ:?B)>MJ'!*0\ ]MIPS01@8,O
RQ<"[<"0W/0<_)-=DB=YUX>@? M%,.;$,/KY[Q>^&J4'CF\KI]%,NM1-!E<0WJ*$]U_PBM,^#6>[_[D:.G8UN8T M(%R<-ZX_SPZ7*X2>5+LX#YIFUT:[RSU3/"YDC:"^?I6+Y
MMW)@MGNN4"PMJH+4OH$G/ZY3,I5! A*JY[*]ML:1HN@;0!(218@Q, MWQN87)DK=N'P4'K !!+&X"D'C>?+GW*&PAB52J.G"CA>R\^-)L_7$>VJ9Y%K M\8U
+KJB$83_$_0WHE(7]]%91(>F+1%C%N8]N],AI0Q2RI*CE/VQL78*(EQ) M)2")+!D26?I6(0GR608,QQ0&Z^^#$Y6^14B"2P4U)"/"D40N6_I6(8D<.*@B
M&1$.J"))45N@BF1$.))@7*1O%9)@:F1 12"+ !XKT/+*_+&2O!\8YMK#7/L4 MY]I_G%]_*K'F? ^VQ=U>_:Y.$IAV_^50^?>Y7&Q&24=M8;I]AM+MH?C!3"$H M?U#^[C4?&\H?3.&]+?
F#J;N9!D1X(-^>HPAFD<(LTFPV)JB_V20Z!]-)LY]. M&F,OZ7LN:)7V=@2?;8WTI19(9JD]W;O"LLLIO+M&.571X,!@$(]/!$4+.A[M4ZDR,792A'B2A?8#5\&4;JDSE\LVLD(IP6T-
%I:%N9H&, 7T'D ?21+V'H"P MDL;<[-N E=0V'/\2FARFQ:&PEM&QX*^P(S] F[Y+1&@"BL5@CWF*A&AR2SGP M,;8@3S6:7+K(3+KS)^'1""WNQ*O;7^4
8Y=D>;]J8W.#=0W<&PKN71OY M"D-C6-[.)VUCVT)GTWUM5J\/&(<(.CW2%'D(T7$Z.> Z)$-]$B:EY01]$AM M#.^BH%'O'=J$1N2K'#_$1X+?*'9+5G1+B1I!Y!_S!&PM
ZED*>L&D5+(N$YG M\&2]&@,!K5?%DL=);9]CK)554(>1D0':A5/Q@ 7D_67:X+BSZTI"D=&+JKEU MU,NKPK(7<./]<B>S@(YH#GCAD2+Q6[0,DH\&0DXEY%1FDU,96Z?O
M5.4+I(E%.;<=67&0T^>_89M#S@T-3SGW+S3Z)YL&P[M4RX1GFQX;(ZW-+S^, M[/HU$?6T8,*B4C"?SAI,5>8:G^\W]EGCJ*2$CU3*BJHXH6D4%4RL* KH5/:V MV?2&290O;/?
2SF_IJ#[19I4%.7?466@2%4$\%T=CC.5"\'N;]GF3V/C6[((# 4QJA4&CU5P/%:?FXT>;Z. M9,)].5R9_EXL[F]<[B,8@?(#5:#ZT;%-1Q>7 E6XDY,[^0 GY,!"#FP6.+ 8 M_B=1WZ'M268\
<=^[,N^?@[P_G>5$>);+M@^Z>B5ANERP<&["TTJMC9)YUNP% MC!,%G1WV:Z_<,=CCKMPE6]2*IS6P8H K6T#C+:M[;R"3O#+&4*HNBH"C+EI
MHNTEPC=VHV:VYF:%JQHJ,T*LS:S&,6#=(GHMB<98RNZN<.;9,W-K0//L@H% M<_/[\':18S< HH]8B0L @(!Y^,@, 2< M6Z7S7@!GZN8\D/A=TT.[A-G%_5VUW"WWP9)%)-
["8[X(2;P7#<'>&LH\QUHA MRMPD_@2$.,K@Z44D*@1]"N# 2GX8U0^00SD_4*S!MZCLDD:O@ R'.KJ<3JO M3X]"=5]A!=D?]O>#R'?[3!4&I0X)]!;MC^2#II J?--4X?
_V@/(^1;H#T$.W M?.FD/-G MA*/E'*]LO,@&S1'H8RX*E9L'.2E\XL94 M+-U= KLX9ZL_/_"?<#$\|&V.IB"VJKHY#V07A&_P?R]\ I=])](EL2!BX PF MQ:']_4 F19VR#<\)C+; +VH2U[)
<=L/_[W(_\&!_'PQ^/M"'F,GA,!P01@U M'!4^Q Z1,OA^'%.GX[@C.8Z(=AM$G9\A!:,Z;RJS5M$BI.8^/(K_.7D/ANGC**Y4 &B:!/SP[T'/A!Q$)R-!S%L[+7@$%5'W0WCH4
M*\79A;L&U%7R<@W?4EX!08Q[^;9RQ98"L=L?_:6^&;.HS^47,_M0J7:1GP*3 MZ#65%AC4O&W*W^4!?24/^^F\Z%4HKL%M*X?IN+R6EXM:* \DC3Z&ML.Y3+PI
M"VJX>Z\%X)5<.$KX'R4*K9S)A1N^U6NE7_CA!2#$XV>U?XS 7_KQE7L@YHAL M[RWPE78H/J^_5)6WA]#45@%RXR^$PI8$W)=;OJ M&Z-_A-DKSXL%A./Y6T0'P:8&B^ZX;?-
K=L[9\9VM<3$]@73WA3;LE!<>'G= M:*!\UAIUJJ=OC1D'IYH^DVI?GNZA&>#M[5 \([#4E>J?U/SN;7F]J]:AHI0';FPM^:U$648IDQK[V\)1_!XK> M1XY_5$'E"N^_E]
(EP1P^/TP4P*$,A"&<;;GJX_7J$&T[+6^ !L93B'\/C>"%"O:R1!M-"><54ZV0T,YO"L"$U;V%UZ$6*%Y$J*> M"][MU1._?S(\]D(\LP.P4X^Y\'*Y!&AV0D7)47*&$H2/D,,+J&<[;L[W0KO^
M&#[LP&.AEL#P/>UM?O/U6S[WUPR4W@#L<)]3><%Y/?7C]>"O0GG;\MOXU^;?0$9"_O=;0Y50T,(-COK&OU M4^+Z'2KBWA0";
J&B\3+_PF=A37:*V4N8+095^W5N*J._+XKD7VZ"=]=!9[-ZXOY?"]3WN#17M#A ID/R-$ MJ/;AFX=Z+RM Z[S3861^5SG=-4)S=>$!V+#!9=:-#IA7>O\GPG!GIUSNI]/G M-4='C?
X!))#ECR4 \]!?W:=?=48[(?,+?,J?7?=P&<+W$FP2NA\:7(K7#ANNJ+>GZ_5,PZZN+8D1<*%_B:)T]J[3G" M9'W\UL"]0_O0>&&1^H,EBCG^FN@JT?E MM,+2.ES6"&@6MAM:42&
10K[#E+\V!!$5C9*],4G^'A\]D*";PIEX+7K*_S; MVI;#@^,[U(00,;<=!QA?(:P<@%&G1)*<4U\XPKGP ^%1XYM>\.SW")^H>&#, MQG=">'%?\/ W>P%"Q*]C.&<1F_\.9_GRW_
_WY\2FH@.B',MGQ?T>S0<+.QS ME M%_RN68-9" >?\RT[BY"OJWVE;05_O_P/#4.>5^,Y;O]J5DL% M1,R^X5%L+L3I>8C\!B(![?\FF7LI<%]X8L5_OJ=6??L>^B]U_:;G0"?
XLN&^%A#I[^TW.C MC?'LS3<<^R>2_?!_GR=&8O\4\C%MU2^43.+'QOR/E%LZX-3YU[#+OADF S^' M$!FBNWEZ[/[TOL^_"E4V4M)0 5EPB%G>#_*F]/1JUW\KJ]'2(N$R_GC;YZ7]
M\?/(_OVS"+[OY(]3[?2_!K]YY_,NV2-^; M)>E]JXL/=J0Q]H*2(KKUKM]GP,']<%J [R/E[99TEXYQ0/'CWD>=PGQ:76KA
M2/K7D0RK$Z0^F8E<,#L8]-3%E176CXR!7X=6O%4PD(S)EE,6PW8!$=JM>8D1 M\?.OMZ5#?=5K1>VY*[X^;UH+SR\-\FZP4C+:L MA2//7K33Z>=WC-_;H/Q1]
<>%AHBU2/#M&/;K4&DY\J?S8*,+W>URW*SMN\U9 M]%",_'5H//127[[9'56GW'8/AA*_#M5Z8V[IT$V66V\[O-SRN\L'7XR6&$3_4&NP]'
MGDUI52O7:K;K=P4IGZ^H?;_&C4DP\FSWA::8[PJ364O@'9J2R#9OE0@P\FSN MQJ9KRB+:L 3*U@_-0M-OM?!^./),3I8671;LL:!RXV9E(K:PL0Q*/9& OO#S MR)YVQ,6#K
@H13KSKM&N!B)Y9Q(UG)"BJ?>&(MK5M]O!>-SGL@@SF="Q]UX T%]Y012@TV!#-:KXDF'PT]6ZEA M97 /6KK?=< -1 "]P+M):95[9M/46'2ZKTB++A,W8(GCJN4CCR\VQ M-
"XK".>/JG8PH)<,LP#K>B[29,W=;V:$AAE^,\!:@\H:Y_*,F#\7U,5NW&/* M)M!IRZS-M4EO,M*U<.39U]>[9&E?7L+F_;TK1 0 M0K!E<$7V>
<,M[L.19Z(R[A)8S^SK;0YI8V6\5J%V1QH\\WS_6\.@4:D4?0U% MEB+I:=-VYU@%#SW?U"7"ASV-;:VZ:.=GLU M69;KO7T1CYYZ)E72O+O#CO2DC3;KXA'#%.7!=/,]H8.B9I"@[*T
URVVAE#OJ+^88+MIY,/1\ MH;83U%DM5;LF-)WP ^*&6*'SODB?+U0A3^:UG4OQ!EL1S&8IWUQXP5ZDSQ?* M1C#*GK;W"V&LSC;]Z7A3"U1-I,\7JD%(+7W:7.T,9%>QK$%MU
H:C$B?+Y0_M0ABYL%0$ VEY@_RJ7,7%#GCF^4*1^9+8;1O-K> O1ALE($AO? !3.E\H]SCB MO;K4Y-%JOD?3]$[S#"H:>B9\4[W26M)D4$/U<2V0;*[BD!WPJN=K6MROJX:]
MU=K&N#PB.%GIHU@!K-2Y2C6"3:^C#K4JMVX$QYG;M9"J$3WU3*4<>\94V[W= M"*WN6R)M5TRR1^_%XOE.2>,->AS7YFT#ER1AOZPK"[D)1IXM%6+-9)/#1SK' M=\H[QJ.H
1>:$\7SLW<8D,X.;;44CA(Z;90SG%>TI8J%]HH M)7Y.SD@5XSF$KAK;GG_<3;>D7)J#KS__/#9A#++E_Y^]-V]2U,GVA___O0JC[IUX9N(6=5D4M>=.1Z#BOBMN M_Q@(J
@"LHCXZI],T"JKM+9N%;1R8K[=U5::D&?YY,F39TES^5+/'K"KPL@T MJINIMF@R[RE;G1MZ^25-.ZTBEUGHG+IL[VMT.I.>,V!=VFV653J6G,=FK59'_6(Q'83IJ6MUY.4FPCQ]NL,K)3
MJ\T,#CW>*C=>-;NL.B3762Q3WG"\I82!_P)'XK*<=%.XEFB-< F;3Y=+G>JG MR_X+'&' :J3J>+[:!-N_6FAMZ J=;);\68]%*]VN8$1_1%H$H+,);L7V*!N;+V9".1A[)
(>YI%EPRV9ZHLBKIEFVIA5@K& M'@DB.<=JRT&B.L0;F12;;7=+_=G29^XQO&"Y1H,O-0%H\3G!T[I- M2<*J(,8Y8*TGN0*;\<28M;L6$WPOB>.#)U&
<9SH]Y640H,S(+ZJX2.IP,"A1V]@ MB[-,(9'%F@KF9?6"4L2VXT0+#CUZ@>; U*>[GJ<9ZT+C)JO+!HK?]8C64CP MYFJSSO;:BKRH"X1=R[O]Q0P./>9O4E=ZEN0T6;9"+GM;<
YTUXJ_KN,=(5$]_VV/<;Y(6L+ Q4=9A9Z76JV-M,57EEE-E(P!YUT2:@4./Q<9F>\EZ M;J>,)^[*M%1XT:F MQ@+#F!]L%D(_Q?A#C]B[I9?]KH99@N(-D@7&TKQ.1O&''K$W-9]T\E*
['^=D M-3OA5I,.S4!O(G;XHY32'I3L3MIDQ1+!5^V./Z65V^U@STT^.%(S+)2A[M7.H66+"R$T;LW.$IJI1A%(66YNNB)&(B!HQ8,/3X!-^BMO'J:M92LG(:G" 2 M=8%29G#H$;U:0@G?
8"N;Q M>5RQ.QB:'95PX](A>F"I(Y6ZYF63Y+BO5^WBN M"2PO./287MM:GTPO%_A"6346/)/1!]5TPG^#8WK-L$G3L>E^-%*HU=Q2:\/2Q;&6-U/U NOYLQYO M9ZXQ;-
F2O&$5>K5.=I2.P%0$?]KC+&DWA A&-C:9/#$GA7U#FLV]WT5*J4SK*N/_9(RG$I MHZJK8@<8JV.<&&X @E?FP=@C,>>4OEDAML,M7LB+GEI31CG:;9WR4TH4W38X MLK-
5"J7:J")AU84& >0$PFF%*,X*C M"]N>Z@H>V\@SI[R//(F/BI-*9NT%%=9:O],@QY^F84RS2 V5- M^T./)+"1KJ?['@XV!8P66S6EMZFVZK-3+L5BUK16B:3552I>([7*IY=:'6N=
MF"%W;2JR:+#)SSB*2==#QA5KLNCGD;28-N;J*-$S<'E=;#AD&QLT*=^E=D12>VBI/9GFAURVE>@4 MW'6UL&R<]#V93I_.+ZT,S6(JV!!UNB&DFM#W=&Q&E[KN8-9H"/A*H'-
DN8UW M[<)L?&+3SJJ36:OB#EL J1>\U^/'$[T'GWZT9W=7:.:D.VNVWA0H<-B0%7+2LCDAPU'DF#GE MSVGR4U%;R].&LA0]<=$=)HV%V#KE3["GS6VCN,BD.:
<.Q"GNS;Q9#QZHCXV; M=AT B*=GV6QF9FSG%K?!2O"0?'S6$+P"-U@."+Q?%9GF9#U+RR:<\XA,/#:H M5REM:>'9U:I5IE>9YFSF.PF.!)^=C])+O%2?LSPE,FX&[]2W,SCI,45Y=D6L
M$N/U B>Q8M98I7K)VL ?>B302IZ:M;**YBGDID)F'='$1PNPZ^#'E"IP[@H8 MU7V5E5/3^':-NT6:](<>6ZUJL4*OB$$)7[7;K9S5X!-YE8%#C]Z5SDSHPG3< M:[,%6C'5-M.9#
[,S./38^3(J*,; J)38AD?A+6:-F3D O&#HL?;--Z*T4>SU M6)$5*>[RXC1#E/R7/5:_[;+K\>#D.\2=3I\C)VR!39>#>??Z]R8:(/@FV$\8 M;MHWBR,!'*;R=!;G!^5:DAG#H6007
2^(8F_=EH*&P72'04)1L&P9I^0,8_M86@)B?^[F BS >$.W;(P75HX&L> MFZJZ&P1E^,%R,%0C",3Q__T(H^?\>%H8DW$0GV-[AA3CK7WPK@@^MO8!;9(8 M4F3.%V-
Q@K"E.JP1$L3^_6UD[D&05D>82Z*C2HWIR=BL[#,%<_MXFKJN,4'T MC)_Z[T<$=,$+951=4![V4CJDMU6/CIM+-LOF*]G2(M_6"/>$M]8]T5A..*+%G05?OB?
M!_+ACR_%B>W&8_T_QIR MD'Z*?QA*' ']S^K:FEL/D /Z MLCO!K#Y*7/@7]O$3#_VT;'@3,K?_(*Z(>4/_IRD+BC30"YP*(@\ZEO MK1FND*#Q?Q__>4D'V*XNP<'?39!,G-
6'=M,R4=1M244"<59GVDT+1,.>2R;R MJYW9KW;3(M')MV,$%DC M7_O/^.7S&&Z]1RVWSZU>UR5L-#V@L*YAE 7L-?*<;^5!(<$0). [J/*ZKW.(M/O)(:4HDJ *+
[D5);SXFRJ6T**AYA[0(:=&?486^NO1$4XNN;N4A);H7)0H2 M3)$2!4E42(N0%OV9%J61$NV3I)$2?>UJ!RD1VHK>K\^$M AM17]&%2)B3M]P
MM,@O)824""D1VHJ008>T**134<2NAY!OX0KR$KGDD>]>&6;UY5(R!9GW:V? MAIR.99OR#PC0./?5<(06^-_GOOR]7OB(WZ?SX'DQ"OR'!_]]OO 8U%."O*7$ MIVC&.GS<*.V6!?
JSWF-(H.]2H#]NKW7; GW53'PDSQ&0Y\J*Y=ZR/']6XA$) M]%T*]&7+3(5K0?]P>;[IW"X$T-_MJ7+_OT# ?JSMB&W+-"?=.*(F#S_G[P! MKZ_E35Z J2 Q1Y/MMC3]SP,'?AAW;%X3>5,
<DSA8Y@X,G8L;,;SQCBKJRIO2R:O,AO9&D^$ MI3IF!$%W--MJ2X(DK_F)*C&:^)SD5_-34)XGR,L:KPF CB^CF[H3W55UCO2 M#'[#G_GE@7M/Y-MANXF-=7:T+@I=6UEN98(:B=U4-
L,\Q$1)D)>\:OWG :,> M8E/=7/+V?Q[DC?U+R M9-DOA,A)AJ0!_;)+FBBO9='A5=5CU[SJ@-^+>=TL+0U>-N$K/\0L('_@:>"- M9/$_#UUA+!F>DARZ"0N7E(TUV
YT=EYEQO$Q23S\)AZ)-/%___N:M;\19J%- M^#ZLRBN!UMDQ9[H84+*NU%>LE"*984HPYA7WAC ':XW- E%3V0[5;[$Y:C3O MEEH0<^((LMVW0" 847\.H%2M9&
M*E8GK"#T<*)2(D:',%*Y;*;@T0CC#SM*-(AC#QMI"(W(1IA)&%'D0XA)&$C M#;D)R0@CER"*= @C"AJIR$V(1@CITU$D0QC9-I'7D,AE2J--)%05N3YB1EY%
MT"825N)S%.D00N(STI";D RTB2 ["ZE(Y%*6HTB'^SVLWU-VLBF!/R3+YNU; M:F(617F_>+IR%!=]8WG,X03Y6J8]#OH$9AQ9A>0Y6TQO&Z@OZVOO.U$O9+=4 M2?:X+
(^3EN#FNT5OFIFZ-Q-IYVZFGDS,%RFVHO6EX3B78 >+UI@>4P^_XW0: MA=G=>8;Z9#ZS(#%RG*CJ#J_RIK*X!%94L M6* JOVNS>CW0TF=I;*!U!(K#MJ5%WY.%I,G?
3BX#F1S*DVRQ1''9+2-JJ[8K MMG1H8:5A*@.)XPBW[CQ]ZC*UZA!P?0Y6%2B6A*[3BM-EJ8IXQ M.K8TNQFHRJ29#?N*]B8NFGJ!J#O%6VK%%U5RR.UF5
Z/4O;\$[:UJG;L:V2JQ%RDTP(2ZA\EU#\ MJI%Q>$RD2'2^O?.R(L@7AS HBE5&DBJQLC8RD>%(0NHGS)0YYP8N MQ*8DP*;T#RTSTI8L&9+Z GT]4/QH&,5%PH=K5$@$J4-

D"HF$K0ZH: A2!U0T M!!4-01KRQ_XU1(?[S4-"*H**AJ!DU@MI""H:@C:1>RH:$E[L4 <0197RY\@E M.7"XO>-_S2JY1*.1SK"M M<7),I/QP[.3E4]Z0LH=1!B9L5PLJ^8*T 9D
]VTE1_1V]?--W>FM5@.VD9AP MDFDMLJ4JPRC3VPGLR%M]C.@N39-K; 9#%7/2@T0.;NI!NQBTJ=]K69ZP-_7; M=WTAR(I6' @]4PW/C>L.*W>Z&
[S;TKJEJ0]ER8??))ZX5!Q(A)04]I9QEI*) M0N_.$=ZAFZ)D8L'@7X2QB5E E\38?^'^_Z+$]PO%>H1+@,B?OWZ<5OA1'C]7
M*W8A'T@KD%8+CA'D5U;>U6V4JW[%7/77&D,!C1%U9Z)*4<2,_[Y"'GO8]+BYR)2OMI+I M=MK",-FNU)6*JN'>W$C.Y/CMA,AES9):4'5<+K4@/:[3YP5! MV+OU!<)6V9 @[-W:
V'3XQX@[+B[C+:=<6FZG2HIL /!8BM/729_._AET=-. M*YW.4(IC.2Z?J^1F-N,"8ERG]0N"KW?K082MKJ'!U^F#2=CDN'7T^K3AS,;J
M#4>539R3RUAVG$RO>VSM=EI8M6ITP^0[60QAT^,NL.Q5#QIAIL9;>9&3.7HH]-8UV^J.O=O)GDY6VY7X M*E5-XTO67$@+,%8GH!5VO08Q"+[>*ZH2MK:&YPI#Z'7-
MC16BEB/DNDDKWBZ M2W6*/!N?5F[G)-GK,T1!K#@"ON03Y6Q':,;C'/2$7:]G#,(P9()]L?Q-V/2X M!Q
[41\GT1L)0TPO+CAZDB.$XLPMK.NW'E^6%,KM<%&6C%IA2\9Y=K(YNLK^890:3K!L")FI+F.('I%1QCR MG&]K^<6%H-/K\EVC$"R]6UTH;#5$/GL$2U$J(*2,&]R**K&JLL26Q0)1-.?
Y M,731PP)"\3AU@P6$HHA'/S)*/XC"_6&+#D)M+[WH#V S$E3XH?(.0S9_V**# MN$PD[S]2WNDKL#YBB_8#^9"X_T!QOWB#]"@N^N(-BY&\1Y7U?N#0#UMSXM(-
MR&]$W']L49X?MNC$58 M^O+^ ^$]B$?X88OV@PZ0N/] GU=LK?O/9ZGW"B9*@FSR\2\0$7=7-7_N;YK>_565-^@76(9GPIZ-? M^_XY1<\ L_-28(?U!:CB,
<8B9,4BJFX6E&=R,C7OL[6A5J#7%\"#I &YC9+ M9O1D NG&A]5:[EXWWJW+@G0#Z<;'I4!^@&Z$D[V'5.-&5".,7K[14(TP6F$B MW;@MW3A=M^_'J,;U.^/>BFJ@=/B?OFV$!
(XWH!MHV_@PS?KN=>.]A&JD&D@U M?ORV@4PJI!M_E##Z W3CSD_BD4M0_"[?L_IR*9F"S*LQ7A-CLB8ZEFW*YV\< MJUGUO*+YZ+&'IWCYM)U$8ML&XBV3#T7@]
(H'^80%\XFS#LZO](GG^4/%\| MX#CTE^GWY]JWPW83#Q/-[99SA"7N)3-MO%ZT^QW[=DJ'3[U$@JSC MHZXBF?'^H,.T!EJG!0D-
:X<3CSAY^=KA/PZC[GG3O8*/!FVZT1+HBV=IAET! M^F;D.:1-]^OEG"^V#7M$/YUE5EH/=\3JNM43#+?5O9UMN+L:
<)TRC5%URG0Y;,ECZIQK>,CSKQA]_D(Y[\0FU5A#J12GE&'C>$ M.K=9YEF>EF2]XM K3EJM.PHQF)I"*T"C)+2!XN3%*CU'.Z8FJVN6;3J!E,+H M"A7\@<*K[B%W/(IT"".3_";
<.D@TPD@ACR(=PD@H1RIR$Z(11B9Y%.D00EXY MTI";D(PP4CRB2(^1W7;2Z=6':W";*H8"7++0FY[&R==F_FPJA<8-9L MKZ%L.*R?2)>6V'!:K[;&!.5W::=H&K4-
O9NOU&LYA*KD32;5:1:+E^9=9;6#86'*$Z[GE^T/)P6-F*VT\J6S-L)LT]TNZMV M;M%@\"4WMN2TBO6W;6#1Q,?4PV^2C*-HUSLO '*9S@((L3Y'K)JCVO+T;URM M?
P!7'F^7:^O%K(9+54X0HH=3O(A:WLO)%(3M*X4\ODMI;:S"^2/G*E86(12:#$HGM/9[Q, M#5 $75^ KJ)N2ZIU/; J52S;2 S)K4)3^C*SH(E"/',[M]K+ 5XJ++TJQV+]
M^92I5LO+I3J#8$60#[\)"EE9=UZEZ3*EO!%4A56JZ7/ PL1L#>>J'45:T76I MD%X:*_EV *N<[@CS0FXCXY5>UMX.M7B)3+@^8/E%FPCZLI"%BC;=(V:ARDT_
M3JHC5[GI(OUFD%#_**'^ 5"-S,NSUMGXU%YT!C/+:";GAH(U4V2WPWGM3?UV MO'%CV9N5&].XK& \MRF)3&F;HGQO' SD2C_B<51=[-[K_"!W' *A2);]D81!
MHB!4\Y12B"MBLXGIG07KQV3 LC_4(XZG?F;9G[9DR9#:%VBBA.))PRCV$SYD MH\(^2!TB4]@G;'5 17R0.J B/JB(#]*0/W:R(3K<;UX24A%4Q =E(5](0U 1 M'[2)H"(^42GBLQ]_X'%
[QP=++F=R@;?=#>[H17Y#45I37]U.X!"]ZL:=3&&J M*ZOI>E%6ZK42VYF-B81?OX=XC*=13O]]5O)V]F"JO4@;4!&P'W;R5&]8_U\ M6^_6YDIS4.[WE65RP(&)ZZU$KNZLDOZV#N,[
MT+9^OZ5ZPM[6;]_]A4 K8O$@9BDY)%B5B'-+9CE,6JEX;2R[/I@E'WY_(5#M M#@HJ:9:SE$P4@G>.$ _=%"43"P;_(HQ-S *J),;^"_?_%R6^7RC>(UP"1/X$
M]N.TPH_T^+E:L0O[0%J!M.(HX.,G:T4J]/4CI8B64NP\ MAG7\9*5((Z5 Y1'05G$JA -I!=HJCB[Z?ZY6!+?^2"F04J"M AE02"L^O3S^ MR5KQ(\[:MY>HOE]TC""_LO*N;J-\]2OFJ[_6&
IHC*@[$U6*(F;\]Q5RV<.F MQ^U%IGRUO0PWK70RS9*L1!/97HR6#& M.3,FDM?J_8) [-TJ V$K;4@@]FX%@K#I<1<@=MQQ1G;Y3'_3T8?L*D4TYCS- MRJ9Q.]VKB&Q[U6B.9$7AE?
D(\R9KPB9=B&!7:P>#,.S=TA!AZVQH&';Z?!(V M.6X>PCYK0H/G)VFY.!^*7%]/Y^S.)).:-V\'S%9EWDBU9B-%6>4+B[XP3O63 M@F^.7:U##
*S=W.OPM;>T$Z5[Z0SA$V/^T"S5WUI[)DZIZV99W&.$B_09,O0 M"MX-Y5RUG6K:FED,N\QEQ^/U0IDE-CY^7:MI#(*O]RJLA*VMX?G$$'I=M56- MU6I([7J3;BJ%HF4D6 Z7Z/8-
85BF-6U6*VT"I]>5E=+MD>6M._,Q+ &-,")U MV;Q15 4'&6'?J(83-CWN L9.E,N1Z/Y:M0O1#S M3Y(2@!5;>L%91A-9%>.;!PDR)?S:JX]WY9*BJ/6$M[(Y":$?3L>LHE:Y"IN
MSA/P2HVR;'?E3+JFCVLD 7$-3R!<0]89.F3>'+#5O':WO>PO$ZR43^J3R4 < MS6[H&I)1DG9BFQHT<'[,&]AHX=5SEG]J]*L-D8_I9!(!4WCEAL)61.2[1\ 4 MJ8I"C>R6'PRR-57Q$E-
|F9\Y>G$8 %;RX7?\,4Y]X:[1#]S]7QNNX_=^=!U6 MZ9&%RP/,%P'E/*]Q(*\+Q[+EJ1=\)/N<^471;U^U.Y> 4$". =[&?!+%K+GN M6C$;_(9?
ZD"/MY((9,^R8T!&8_R>NU"68H+/WYCJ,]C_1-5YS8H! 0M^._;1=^V@4OD%%U0=G)XV3UJNT&MY2IN&C)""Y!GB8 M#93C;+O6QZS[$RG;,3CXS@Y*.JCO!* +"?FU\&<
M4R"N>Y+L_XW!K>?7Q)1X!7,!$?YMZ)8,Y>N7*0$TD]?2FSEW^X__X/U0?F+I MJF-+;Q9Z/7N%^(:U M;R_.=?6G#I#Q-\$".NQ@@:,2(2C J$4>% %&MB17 MMN[1AB(DPAX$6.C>B9
P'OWP(OL^RC8 M]^EOK7G?7NSXSXMN,M&^ 3O*E;\%M#KB^_N,O819CSAZ-QSU=Y9H_.@7@7B MY!V@+:Q#@C3SJY8\XN>=\/-6D39REOX1 [/Z"38@D(ZZ* ?N*DG\$ RX([=
(U=P0*J_-@.:G[U;SP4E'-W_]UW3J'TA"P8&/JRU$$P<^+4UP%TAP MHI'$V:&@F2L7Y^G"I*20Z6PF10['E'AM**CK']D#9F==HI1U6>*\DI$?ZVS6 MEK,M@ JP22&9/-5 XN9A
1D$9ZH#@'#@NCAPN6-!8Y@K#_+Q8EGA*]6%4AIH M"7X%C0/8YX]X3.$X H(S+?GC0@+1!(+/LNX1$-R007!"_2VVT]@F-IVYZ?XIVSY$:QFDNL1M)L5I%J
MN7QEUEE:D7(NDYEVL]NN2CVE8QMJ>5M4,LG%;$S[SF6*ON"=TX]7/[05/_NO M(XU!=[T7A^9?_>E4"/RUD19\M/E>PI$KT60Y7IM/<4Y.Y)?5%+_JLEL7[KBI MSW;DM&Q_O>
MB,N6$\.Y/%5PRH,P 6]!B$'Z*5Y_KJ M=I%EBVL/=V<0#5(/O].>/PCA\1-AN"W)4L&&F^?L[I-5"]^[SOP_J(GIL@' MT$?4OW*@7N\A86^U&K"-Q(233&N1+5491IE&ZNZFL*CFA[5Q?
<%Y6WEA9JVY MURRWQBEX=P-.3LDTBB"[IS2&B]_P(!R),(Y<[J2E+.ON-&F(8[PA8?,!5DS. MXXL9@!%XUT->T/V"0 2%H=Y"1LA/AYYS'^:F[:3K"$9MC6,8WBVUQ)2J8PP
MG#2T6^+X!6-.(J5L$;DLBA1-4#+.37F6/L>@;FVN- ?E?E]9)A?,/*>TZ19SE(R41;37UUWA=N+Y+)W7Y'ILX(: M1US^ON4N!7EW^8($^6<((SG^(7*<"+]WY46]8[&A,X#%A./L8_3.)
5UV7"5@.6X'.CQ7O!C.'O=2[PXK+ MW8D77#6;*'<50R'I\KQOL@TK:[L0*FC8"=P->Z7WAQ7G/H@T M)_%Y,ITQ3*Y#C<=&+JX.R)Y_$/$#<,G'=/*CHXA_I_._-GS\[_VP.@QXE85S
MZ;3/0UF#T_KJP3XJ,D+\E068BR4+<.4+2F6 7*HFT;LG_"%2?S?33;C_T3\^U\Q M68L!X2ZJS-A]QS)TS=+AVTV\X*U?'M/45=7Q M*9$%%#5U-?:LA3'&L>>Z"7CZ3 ?PQ2S3W)/B*0;H
E;,6V!J,! 0G+?A%X/5 M!LNRY[+U^G5\ A+)IQAW>D! V3VA'F/!0_V.Q_ 7D).R(!N[1TG^)!"F3'GB MV.!-IN#!/JUY,"T@'< +R5Q+@$<"$$<;3,+;,?#,N:2*\&5X@%=+.+LH&3H0
MB^>!O/WN Y]\=NW?T;\63O[;>GD-0%#_%>#W3[X$;X*?[>=WW@T]_:@JF !H M ^#1B\P$)(:S"',@ZOLI9.OE"5,@SC'> %1= SD"K \(^4)WZ87B\M2G%F""
M*$UY1[6MQ_>)/>>MF+Q<2J(,I4[0P<[*SR2H2E_<< S'E,:>E\:F]L_(&_VHAB(JDG&+AW+!I)J M.Z8&_O(9*P/!FYKZ\HU.JA"3I(TA:4 R'_?B*P", ?IS2N"#IP:J"73N0[W8 M2:8!H-
2#;Q[(];]C<_#L-7SZ;@+PC[TZORNKJL2OP1(.A#T&\5K:^*CJO_C M7E4 J 9J-0??B4TD"5+!X&4(;D"4)0V(C H!9D^/_8P[6#WY A!8H K*HN3C
M%]1[\)^FQP#QH&43$U1>7EH^LIN2O)PXIB5!"0XTT 38)&MPW.$[^W.(LG4(M(%_!R4F U3[]9/@\RY" C*REKT/74RSOO\$AY'Y$@,]0T#8E'LX!0(6'4K?3 MYX#*!VN2
(HY_DA(*1GLN[()R01!T03\4[VG#PP4: T'5@<'GQ+^I]3K;7[.B['_OK!WWS+M<192!Q@C8&%>'0#("YCM MC)476V5GJNR+BUP?($<3:J,9";?&RF4R54RP]
[G;2(02!K216O6K7[>?)E7L-)N9*G:G=$]RRXFUQK-1JEM=L M&^YCZ:?CZ^0]$Q\/D$OU'J%"!\C]C-'^%O'&L SVH$-=?L="!-,A+;^\ED/C MIQV0G@DH?
U)"1+E43#/=^I#K>,*V4V4:'#;U+9T/) 2I^;74_(MS%T MWQILLIG75I4+33__G!J8DH'1YYOY4*LTR;3FLA%S97O^UGW! ",6")_N@,.2 M%&R&]>%X.O@7[I2K0![,[2#0TK*V#[:
(#@L>EG/ L:,GS64! M6*'P 2UXZ@:?07T*9 K**P0&60,6:>]%.7U_D_PQS-;P?G#A+[F^8[,SW[C M%]*!$]L_SG==<. >AN='R=SSEXP?!'\'S";)8#4O[_[_#E_^Q86'[<1SY^$^
M6!4X1LSF]B_2=W;/@(P :U[!_/5+UYU><_:^]/33]\^A_K^>G>24'XF./U&) M?\0.?O8EZ2TME_P&.Z#8SK>.J=+4_K7[VOXSWS'^_*$>^/I^F9+*0VB L[^:
MUV>,K1LP/M]W'H)_[A86)YZ2B0NQZDU0/O7"F/_C8W,3[CC_U6UD3][ZP)\! M9 *@5H-IW>!]=Q\]_.[ZARAX>H8;F&9;S\#!_S[@^H>RZI,6 V1\>=L=:5\^
M?,V3(U('OP3;@?!/."+V/P"HX3?_]88);[CY3I+,X/RK4D,X9#J[+L[=P=;25;!3'9REK2NY M+W<^17@ GX,O/YO,4LP"6WP,3*A!YX4%9K4$\&KP@#X! 'WHQWG?5^-OS_#7
M!N_Y>X<_\W)]$65;<]NI61,OGI39_C@[5(;+@EN:,W]K:_):)G!" MBB]NT\GNP:=/#\E./R&EAYJ"T?4BI4IXD1)F#[^H^,*@A<]/#QSF;@G+L^S MK=Z";G"B(HTML5#-
\TJI=WTN"]WAUC3RUI:5N2G]GZU$2=:#[]3'QT11<>$ MD.B#"=AN)9_M&J!^; D(,(?>!.BT/3Y]/%Y60'8P0!T*"'6K B+E^"T!WF&) MK\I.0QJ6:*\9_^LCY[<%1.ODRMC
2A%OX2SF&D5=MA->LW9]&& 58;B9IRNX4BEPW,8JDPZ38AY^QY^.XT?_M&@:.W WOW2Q<_P[A1J5HQ)%2Q5KA*6LVFBU"T()BZE M\X.EVJUJ8@K"0_+IN*7=L^2\
[W9^N6L,T\F,Q."[7DH.Q[E6914?*)5J?M;/ M4ML<7FY! #F^5=^+P5[Q0[L[/%%K\\8X[FXGU5+5+6\5ND]WF\5U=5%,_N7V M\37%=[N];(Z1";16G%KJAZ M>91:-O,F!C2?
_L!T>'K'&7R]P&_BZX'?Z*702Z&7^ADO=7@C,-%5\:MOR?MX M.(X3DS@OX,(X@9/I<9R#W0?=$8M47)[EF M$_?,D=Z@QQ3;'K;@&??MR-F@NIVLVH,&AVV*&:N1JTJ8-_,C$V]'-
A?)S'"3 M[2R5?GSEY*9TK4TMF#%Y/"+:6PQV**,S&$C.FQOC;D71SZR9'M-MA:4VJ\ZDDP]75%AAY]'1F/B02\WR" M93%2V$A,S>9*XQD8>?1T&K>+WF253N+]IHQEYB*9Z-
"M)XY'NM&*T:]Y&9CM&NVXRVZ5:ZC!C^GCD-NUTXI6XW$;-MJC9/'(Q,;!]>; Z[$KF1^GF MR@,[1!-98.@8T";)R98 ["_'E+K@@1EX=_VPOQ$B&PK?GSLME:NHY7I].]"R
M3@5,+0'#P "3VZ8CG>UFZ$@9W]S[$2_W?O5&EPV*J]'!7WYD.?'O6+/-UDH= MMA-CZKD8V^)*S1I;[_HZ&Q9]CZE:B6L;-@6L5\YC!7OKS8@A)UZ*J@?WW O'
MLN6I]TD22!/>_OAW7C"8=+*2#!+MN"5S^Y*"MBUJNY"C]#N DWDX;4KZO#S+3!+ WK"D7_L?#I*R;*[VH9WMT)P.?SJPI=W M;/WU;:__R:L;VN,+VI=XAE1P&6N;^_?:/8\
(5OFU2GD)^BD1_ZC0X\'=\<'\ M,&1]"MBW)]K^WQC,[/L5!">X@$R?!@7LPC1>W3KS$TL'1YJWM\Z1M#<.XU'^ M+A&2>DHC/D2 #^13_,/*IX@15V($D7BB:,2)"' "05,T^("@*2*,0-
!T9DY\ ML[[SIU;K]5:=^@LWT$51^:])D#JBP.35E(<+WM#G M_ZA]B6?4N3%E_YN@'?PD.?P@V"9%/YXMFKMB+%A,G9_O;SC*W'$5X15T1/I MJY+@;((>8D.&+R@"=%XBUO]4UE-
_"WAAEW![]D/KKB:)YQ+DL%?U)\[KV$)82=BVYXU#%=Z^;,E[7,Z17#.:*KX)D91U8A72PPMK3TP585@)[4,"27W4<.<&SGA5 M6]PKL/DU /BW[[!?
D4(N^HBS]==]3/G\WT@U%_:+'OM.(%,7EOK93Q*Z"M] M897%?J'WYWT]OHU,E-'LJS-ZX'&59E.=9*PBSU?<<1P:*]0C05RDKC;2 M:J35$=#JO[4[/E#KD;6T]6%VO,&7J?@VJY;
['4^[XAF$,86T(-7F/-[IY\I) M9LF4^@.HUC14:_S#UAJWZ6+).R80!<>4'F-30$_PPYNH/W3&NNTSUKG1[0<> MM/[,C/%SO)[5*
[]3KL/!.]!KEMJ#M55M;7"GT&2GR376:E:N"'K95FV2K!3U M.-<7IZ/^?"$N4@(S3D!;)OU(QB_2BPQA L*$6\:$/S2"O@P*B:I==]BM12DK M>V!VC6:FV)F[UP.%6<,>%BAGTL4;BU(J-
_2HA=N$.34T;'6/VM_P$ZQWT'Z,*[(KT"ZH6\ MN \@$,+>/V^KM2KSHH"Y_T#/ZN2GXNOBPC%C'13JWK#%LHS#W M*%X82TQK-J8# R>=/JZ_B^DY4C+?["67ZYQV075?)
(<9A8''#ZSE# M:5:8M(": Y,E]9@@CXL8_NNFO3?/9@Q!^@_PJ[C$C).YFX\Q34*NG/,?V\+L M<'CM^_30UQKVF>]BML^[*%>73@'=D$DM2R[9]KA&5L[3M13EUGE8FP!&RE"/
MR0];-B+51ZJ/5#\Z!M$W=1]K=W+Y3+%9QCU*3\CU9)E-*2[0?3K0?>JXB.]5 MV[7^M;:&5/(B]Y'/)R9KL+=N4+M.!Q8L>%O!>U,=8]?B+RBV+EV^YO&;$B4R
MK2NVZ2DUKB,4>;:J65FC_U8+;\>7&._1""#AX1Y8YP_BR=^4!PN*2P3*5:DO% M*TK#-@TVTW.HS?8/Z[[^C01KZT%SN'"P$>[15IL=%YBX8\)654_'H9G/)4&_
M)9WOEI!^+BAYH9[CKW>/O][7GJN L8*06SO5@L+2HUXNKB8-J1.'U=^.*HL5 MVR;=T$K4B"W(\Z)DB+.J43]9)\Y5.;U:VG1QSIF4^PV=:73<9&M,'L_96Q:U
M[&30SW+\ZR)^NOS=N;04F4&B)>R6'QGB 4YR5\=JK^6C*)]7 M.H -'37='/95]U3]M8DI,^84,V26GZX]O"/6.E-U-DX=CVR-4HE>E<(I#FM. M%D8MI8\$8P:TZFAD)M%K&?
RJT,7IK5HO8=UE1<@P8.2>\A>N) :OI"2I 0Q# MOQ6-'S)E'5<1F_08MEX#FL]),W6>[MI&U]9; 9#(FB.)C/W!.+^K#Q&E2F[) MUY7\"D0 Y7I<(I1428XO\EVX[1(CU.]O^IX
M6="B0G>?R[MFP9IAPN* MZ?L5!12WWFUL"+: 0QP^/+9._?\%# 0F^6XB8*'+I@1;.J]Y4]8=:U>O#NQ# MNC.;@TDI_"D0P0/&/W>LW\VB3VU)"_I>@X?
KAB\%M@YV)PT(H@XV,K"]@7T3 M[&]0&!_WM?'>3B?*EF!*0=^_ET)Z02\F\)ZO>C_)0+9D7O7;0CW%2E,XI_\Z M\&0B&<$DAQ74_5)]
(NS;%TPHF0+8IL#\^M1O'0U>%4SW\O)^QR?>TC7 O!M M<"#EY3=3NF#WWA^$=K/:P5X-WVK?$@NV+X/N_8.7;S:# M/?,I%H'#WP!$L#<+/K8P;TVB_]_WH4;TIO!KV6 M.,<&5-
["@I(V+"H)M 4>M('<3OQ6)U"<_;E.*0,\Q3/0J:MPZ7VFW(.401F:2 #&8F!/<6#1>K!-S"7142&V&+"T MOV8'D@66L),M:0\(!N_Y@>#/AX,I,/,Q3P(,_ON!K(L^>(!? -F"'3/?[@HG
M#K&_KE'S]92E5MV#6VU'"+_!Y+'YUJ\4+#;58[/@*0O9J[C5L?9V84,LKNL MGTK33T3B#"54D_A3XH<6 PMR"3B2_3X0CU1%.)+]/A" MXI^4WT*,N6:1P]V^$L7X^$-"Y8'-
!8QK7O:/X\"L.E/=J "](Q D]:Y47*ER M&@3+B)'A' $#.[2)NGC?6#30AT>*YNZ,"=Q-E@["=BUL]:\Z?&$*N MLV!7SI'JX'VZKJ2NI9I_ZWL"N2S96BP+P[Z(2Z3N]0Q*$F9IV*?*+[&12'\4
MY'B?9AI@&(VLLKNVRLZ6O8),LS#A#1IC75<_@6K=^CA#M;(Y!N>;U>XF/2": MA=*NRB'YF$Z='J4BQ6_E"2RR&[4(CLW.$5*,N\9B6"=T[YQ@;= M4K'6I#Q=D=HXT5OILE2H[H?
D9\4G+X#6ZS['$R!++*_P;?(5#^XPG$RNL40 M;A;0_!R,#]&LJV>D)B^+#-35#_!L@PWIWJI4C;/.8,1T*^O.HM5J!75.R$;H8E5?NKE!"_#&5NO/[3TBZ7S$9YI%(UCG*OR
K+XI67GA(%V%S\(A* MMU80[T/ M8^"?E\6Z$;.P&20CQ-:\ZD@PWNUU#@(R#"]N&(9>4":\T+C0EW[/QN([<'D" M%N<.X]JZH
SP5::],#J5;,/;PA3OH(@631_GK5ZUD,ZW\L=>OIM^ENU/LLDN MF#KV]Q6[WE#T, S[(-A< +!M0DVKVD7HDSX2S"0L",3W7;:_>-7E/6N_[Z:?GFW47\|(M LD0(_
G*O&/V,'/D!Q'M(096@<4>Y6!M?O:ZR2L_8>?) 3L&&/KQB^2>/*3 M!L$_=PN+$T_)Q(58]0;@J1?&_!\?FYL0B_ZKV\B>5"3X,Q! @#GJJT(&NX\> M?
G>#3/5I+!LDM5G/TLL?)@Y**L^:3% QI>WW9'VYFM\N-:=)AR9."HV8J][AEP;-SG)KHU:<:\^;9#NJ0(F MA>6D6S;-):QEL>XY=7=@=OI,$!;X>N0FF2Z,YUNVHU24(;=<-GOIO M'TF]'
M6JE%!NM4$C6ELBRLRG8G/R'QDT51-IHU4Q=#H:\X1&*UJ);8UMIH!>$[KT=6 M&_TTHX\9&U]VLQM>&1FN46""WH5OGIY>LWF\P]W0Y(J^; 8.[4VY&.9(K9*2&Z>*&GM#;J*+W-
N[@S-&<4EI> MI[8LSN"TNI3)\JH6+]B0\D=S6A.B.QUR&YRK5-EE9=N5:(."*SJ:,Z=A2YE= M<1KKX*D$EQ*TPFP&@YR.^,ZJ1F/0:&MY7):,RIK,Y&S#AB./GBX7%HTT(.F<
M6[69FBU4E9*6GX&1!/%VZ, =3 ?&**>P\C"=(IM:9S:3W5.5:W1;P?LLSJ59 M'BA*R6.SF4F\!48>+2EMM#O%>M9:X0U!:O?6BIKI=.'(HR6-<3S%%MJ;FL+W M^!4KQ]=5K0.??
K2D^9JFXLPR6U ZLQ)>(@:L3I&PPL[QDMAF:L 1';&I>/7. M9K%P^>Q,.EEB9Y83!_E:OCC"*]ZR*! %PC6FNTO--S*B9#OVS!V-6'I8J?%# M;+LNKIA3Q7CR3-G*5Q/M'DOVFY*S2B?
&0Z]UJAA/9M(E>:,V+W"KHDA.J7JW MEO9"A%T;$^3U&+46+.\ C0N*Y!]93$#(X]E!%-[&<](3I0* <1(FDG,@HU/+Z*.A0,0NDSE__DH. M-Y-?GZ2>Z#.DU\?33\2"5[N-RLU8OG!\2?
\A^;31XP1!/5$?M@?!''B2IQ(M/252B!$18 3YE$#8% 5& &Q*HNTZ"IQ V'1>1GSS.O-3N_5ZJTY]8]47M1#__M>LFIC_SHP4/V96#?_OEJ>>!(!-?\GP=P[OO##8=X2B5#C6+X
BT^JG!WEO8F M'V^Z%[XW>4_F]P_*@B]-3!E,7(3)XG!E\"&\9F$GB?E-%3F##)%/5+B1,%^0 MH9PD'(H0\2)"U!^'>NRP,>R&0/V="PS;N\"".D;/Y8-]9]C98#'LU9ZON6%P M_(QBH,
[+/=W[3LFO1A$'R]0_B^[0)R(MYR""HE?K8;A2[RDK9Z3BFXJ4$Y-,<,T2BS_1QS?9?\VYP"0,6Q A%<\1)Q5L
M/V&OYF_VGZL89;L3V6VKZQ=Z:%U:7U>U.+];JVL;7XK=N#YAI3A&SX"^)GQ] M3?T4?;V!<]#1QO[J,NL6#CJ7W[ZCH_Q?#1,T'%,:>UX:F\X%35#D?E+AU_.R MLV@S?QLG^.=A@F\
)+<3M#:0LZ9D"H?=AC'R&4L*VGQ=9]?E'M?/6=-N)H&[MHK8+AP!P?8D6G)^Y@RX@LO^XF3/F3>[H=Z_!WVJ<>6T5WGAY&5MVTR6%W+I* M/9DR^DT_FBL!5?BC=-
D;5>%0&X"^#E(.NQWH^^]YU%0QV+:_\M?NS6/MH$_) MOB5H%-N'?K_YXE<:"I[63C98V\D.@E2Y/:VU>LJ'8YZ/$]'I MGGJ9Y6N::8[L>+Z/RXM95ET1A:)6<&$#Q5/Y!^]U5+S=#I3?
IYBM5>+NU*0M MI; >9-LK34JV;/=R G/1%K+?7WZ[5I4Z&=&L2/2=PW==,V_RO GMVSP5]"G29_"V?2E]-RQ*>C3="JT]"CD]I,X MSBC+P[G"-+\
<@[F_8?]V".82K$+=W].3J2DG&FT2X26U?.8)C%@TQL&\WR'2WTKHSR'17SV=)73IXX,%DH37Y$H_$9<-;_F")-2/[B#_./ U$ECYO&[_7[M29!-= M%>\$#%-
'))B\FO)PQ1_E!DXNA&O1SNUZ[X+^%L OLIS?X=BM*O.ML)JZ.U8C-;^NFG_LD;UW-0>R?P.<_E9E M@A.A;F%G7#9.!&!^07A/1(F%O9(/DB.NTVSF*?34YU,R>HXN$;MKNDCG=9^[
M \3?9V+\>9H8+$%[JG&BZM0K9"FO<'TZ4TJ 0U5CFMLUPDX]XFGJ$IE@@0D2 M+=;_84PTTF^DWV=,-#N[?H\RQ7@^VUSC>*,^6Z@,5I4R"UB2G7[XG7Q,)]-(
MOY%^(_V^5F+I[T'H2K18?F5U_WX:\-G5?3QM3?1!UIDIK_[]IG\,Y<-VW,;^QQ3G="&$L)&Y\^"5&^"A:=KQ#4 M9W&^5X>5SHI1RUF<+&Z-/-Y8
M]DO&#*@M/'VF/M+;F[S'KDJ6]2O6@1WJ^:"4G;[\2OE==)']94=XB+$881@9 MT:; B2TK]L^;O@+?ZV[)5]T3B*8T=7==6I5D#G-'8C?.2@O"A8V J8??U+'K M_%_H<@QA L*$V_8D?
(8)%36?EP=+>Z;0\2W36F64+*&X !-.>Q$0)B!,0)AP M,4RXCM/B,TRPMF:NUN8VGI+=U-FNZQG=Z1!B0OKA-TU?"!/0'?MW[M@CI"!7 M\'M$FP!A(,2%_2.?(82]E[7R;&63G-?
@^CW2Q/KQ*CQ)0-\(?5R@^E]_Z1P) MSWUP*)F&*?E52""#8UU8O_]D^>7'F";97\> ;]6+O5MOR2MUIH ZBSH4PJ@ MVCF#"".TU+M."?@PDG!623?==K_'R:PDY'1J8LO-%GBO(!.
1O>G2+^1?D?; MM_&1?BNZ,UXN[9J(>[E"(KW%;:>JN."]+I\)\$.*""$P0& 0(:?&1V"0EL3J MMB.R4W;%EXR9H1D%; ;!8)Z."[W]B4WS1?.O5)=%LM MA4[E8-
RS,Q'_.N'YO=!EAVECCF7B8[Q2U$9)T:TVFV4&J@)X\O_R!R/+E4&N M(4WQ(=XHR?F)HNEEUVN!D8FW(XULI^=,Y%&;);ER1QB4&IE-E1F3QW-2&L^O M-
:="*#)#DV5C&6>9KAOT.W\]4I\/F4QS+9@*.1$R_'S4'<[[LS$UQH_F3+!# ML[P5%=;IIYDD3C@)-=,*^AZ_'KDNCK%LWDIQ"D^DN]XZ;S7X^2QHK_IZ9*6U M)IG9:-
-5^]5,>VETRT1.A@GX1T]?Q5,3BM-6I-)P^]G&.M.BUPHS3AR/U-0$ MP8TT-X7S.K&8==>BG)W#VXJCD4R%*6\5:=7$^U:6%L5A2:QW6F#DT8IJ/+_J
MR6VRQLG#18?)U*O5I@OGW*_H54O5T+GYOWW_/O)AL@>T-YG+)FB3& M>,OOGB=M!,GRV^K!?TUYV8RM>=61]I_/GRR* 5"% O:=$FF*8F/,4-UK!/?
MXC4O!H01(6L@+X!03G1=@4T>)8,'8B8!&D]-?>D_8/_=Y\G@5]XL%DQZ8J537XQ> M;;*8)0F8O,&"#?17T?]K+%F.R. ZDU1DKU!:BN7FIJRU/O1E_!'8^!,!E 86 MI?H*?G8?/?RVH#@]
[^;^7Y!H'X![T.O\! MJXHE)5F>4POFE=D,:?Y+=$Q8(A_(S=N-Y?T7X7Q&5@$?#YK0YHE1EF_FTB.6 M9\<4+2:944UF'G[;DA;S)-ZTWC87OUJ7U[>@^TIX_&^"DX,>H"BV._GNSF!O
M?PL04_KE &@WX4]'OP[DR+]=/@#WL%O'OET_[";U0%\:IZ_72;_;<4,\,Z" M!S4>0H&/L['9'I??PJV]TW\#ZCI 3'@OV7@BV:XD M/7\>S!_TC)7!I@2V+GDV RL%<_FP[3>B-0/P?H78

92#QX-W<'5'%6-+B(:J MK$!H A]K@1D @#OX >Q+CB"=V@G?OO]$4G4W!G'LS4[P=%A8N/1"!@EH($3_M.5S8F]F>Z7KP4$ *%9(5ON6IYSSN6O'"3_:DO[".?$-HLB^;J/TB/__?@90
M)/'[$I]J^QMS)7__WO4OMI[; %_2,NX(<\!]56I,]YIX; 8WUMF$6DF:+_"-H0 M^Y]\N55QZ@\[%;^J0AU//5%A]L8-L3],X(9[PA.GMZ_=4V ; M:BV?XY5F>!5>&L'KJHD$1FGP=D*?
[BXGSJ8=$5MU&$D[\(@>,3*<)2X_'8&R MY:=#N[HW"!P@2#'U"XXM^:UN^UE?YE@I7Q2GTP&XFAF_'D\[OXR[E0U
M@;+5W>2FUIQM8!VQ#;-1VAZ,#H15AU*/*2IUB>A[I,=WKL>!K^J'ZS$YKKDZ M+2A=R<] M9A\!.7N.^+DWT_N*"!3FFL]7K^BSB[X[ )BS9^UM)5,7>6O^;HC[3L]R?J11 MT[?
C3Z!/ 4OT4]5,#^>\ 3'GM5&+=(>MH'7?TGBOE6(^9C=A"L\@6Q&NH[**Z+;'-=G^KD%*UI)$K*;5L,$$W
MOL]5]B[<%2^1I>A(<_$C3=@EP:YI@T1P^9$"P8N;+2^:7=4MZP3ZU9>R,ZV(MI;&RZF3%Q*I1FV(T[/IP#8,%@<3/!HEWG2-A+S]2('%Y2^E3E)#B;((U>GI3
MZ3MQIFIK3(7GF:")TZ5LI(C#Y9]%J[OA$7OL%! M^GR/^KRS3\)>9P3T.90K62K']Z0ZG>_!$C03MT!@55)@@J8/7[O*V1=(>I/^ M';G,[V_D=E^U6-
'[2:*77\%;GAW&J1]$XPNJQ)M0E>=OZB-1*TO$8[_;M 3 M&=\CT3/7]Z%P+^_^_UZE$CP??=XD_Q^L:I?"0/KH,I.P(%.!GX('_^)5E_>L MW2J3Z2=JCU:_GE&)"N3PB4K\
(W;P,R3'$2UA(NX!Q5XEVNZ^]CK7=O_A)QD3 M.\;8N@'CUOQD[Y=TY#CQE$QOG2^Q'=3FZ M?LHS.!MD=3]WV7J67OXPL^)#6?5)BQ&'*=D[TKY\^)HG1Z0.?@FP4_@G'!'[
MGQCI?_-?;YCPAILOF]4S+PW[W>GW;'DN/45[;($=:MFT@GGN7+F&0K]QJI!8:S!,4XFJAG"8@2#T1!4,ZW0A,=4;URU-
M&W89&HLS0YLBYFF:.E5(;%E*C9750JNKTKBS'*%E>S0C3Q82,]=$?,(Q55) M27)ZL^50;Z2I4X7$1H4&LD[5DP;2RA!I"LFIBW7S9"$QB3!2O>:BJ'!=!J%S M[6J2$&7>U+!)-
YGG&3HY]2PO6V[IY&5E7E&Q]H=U4+F@EK& MZ*[&ZVSC5'&RD92D,K,\2S+N=)E(-7I4P32I4\7)^*57F6)>.Z>VRNI:[2>;
M=D.73Q4GRY#CU$(>IOL,3>D+%8TWA$)ZOSC9[LII/E,W>IZ*('.IG$@4VCEG M,8:Z=/3T?A8Q5V*A44#*Q*S?HLFY;-:\DUHGI9*&F<:&3-
R52,^6;@\8I#6$Z\Y)HM.9YE<=+9MYHK$?27#XES;[1 M(S.\,2TQ+<]TV6PQ7^N9\JF9+Q"=@68NX$!%&V:2 E=N9^E9T<77Z[)M MZJV%SV@Z8[D(JZ.\4G'*7UZ/JZ:L
M9GD2*XS;681-#5F![H@HYS2BJBGAJIJ20!Z3/[1J2LBRI?''5\M[1W*X6C4! M(A$)(@2"0%./R \M'Q R2434% XY1-04D :B(B:CJC)#X8>?"FU7J]4=\N M5?
\-5KZO*3A#HC7RF+AMK9)_+E.<))+S9HL^0D)8. MN%ZPV9D[D\@+LI0AG3'/L%5M2J?^],*;!>VZ:CH!WQ%ANC9 M#=%;9SE?=#D(X7A?03%$[E_7+?9P9H,VN\Q4Z9&G)%5VDNP-
L6FJTG<_GY9% M[4&?'3]_L5/)6MT\:LCY:5%E4Y7&P"[.S>32"PI)I%'RR)S].R*4B%"^N/V] M]7AO3"C/"T.&8&(&.$[GPOVS7Y;5(@JC:RFY3Z?GJ4Z&BYO*EV\<2YXA4(77\;U
M+9(GP9LPX"+=SW+D#"N%JZ&/Y#^S&'3! 8^HA$"6.W2U/:K VAC@?* MF5;,DG0>VF86]&V=*8P[8..?Y_,/R._6XS[';G;#'J'6WCLKBOK*)N'$]J"Y
MA24LOP*WHC#KZ%1I^(8X+O:SHRE"=L3\JIDA\G,<%EN"P:K(L??]T\[W-VW= M:XL?R"AQ-J[Z$<3TS0?YIL43$=09":H&WJKM2=I"JOHIKR>X2:3%E:?.N1["
MHFYI87;HRM2CAI@?;4"D_1.)-)_]]6U3)R*(*K45U;O()C^)]?Z:9 M6))T@FNR3CX^GPM-
FY/$3DI(CO6DHVX*"E^":T*]W@!1I2(+ZX'*F>\H[-6'=HLLQ;1YA:^J8[>4&2HJD@GCS[VU+M2>2)?G]'R*+ZD/\ M]2VCX[<<%=Y0^/LDK)&@:Z^P%20HP9'$?=*B("9?
H:QV/C,OK)15%U%Z)6F1 M=]KQ>8[:-BA#?I9)UC8=7HMLLO/;9#'-Q_KM:._3(:Q(TM F+)^Q M5&S@Y>(.*PXTP1LFWQ/5?A#"&LZ0C>?-R)ZU4 GI:X>$Z7:=:8QQOHED"#NN
MLM5RJEVJK1+IQLG^/0Y>-_(FKPV9.>JM)&)L$[K;.-4U"F&(KCV?3P2UE:U/ MQZK#YA=3^537**'8JL0%0Z#5> =1] (_1VW\9->H0L5CQ JOX2K9I=-C"S&R
M,^YDURC'<72LD6D,5'[21+.&FRPX(^]4UZC"?)J?)HH68W;1*X]&Z4\J=LX MU34J5?$JSE+LD$BW:F'-H36B\5'C5)^A-47:Y6XY:S!T3:KST]60H(B3'9[Z MG:I-CITJQK2F?-
VA4^0DPIHZOM-OZNIMQ9E5.*AJ%54;I9:N>!]CKN!M3WAZ6 MTTVOB;!U>8IB8B636 "Y(\>7IO'T>-*:9)N,A*>S[5F7<45)'J(G^D:UN*2M
MV?/*FFFE!Y,U[DZ0U9J""07'4[KTR@RFY%@DGJ+ #U1]/&+!"YR0?95*UNSB M=+)$V)7<=NNKQK3IR/#2(^'/:+*W7K+-!-=M8A.*Q.(]C?3ONI7^A2+*?3.V M"$LK2C:XG2
I"TBSE"&R#MA';EKM',6*TRLSC[4PN_%,\M!;F7:F=+(NU"L MN/_K?C7,O444.>R 5&/;3+!U2@?_\02XV$F*)1,C/=% [,38.,FD7>D M_;9-0$%LQ88_F6/_@B]
1HXU^W@M*]&I_,.W'ZB,D@T<99K]4?Q8IEMNC7E M4AV;/I1W\-.3#,C$8^J'QK:_T4;[YJ'N"!G))7QR0=^H$1_)Y49RP1Z1'YH; M$F[!1$063KE$1!92N6_-
K7J*H+YX$'*FP;RS2;AEKU57J?TLS2&>'5&1@=/ MV)^ [;GJ\;__]]_1X>"_WD(#)1Z1RP8&O-4BXWAN7BID$,G]C'+'"].7+:;S M<;F_T"GETR?($?'= "WG)*ST6&
(.PH=3^C9>DM%FO$V8=Z;9GR^Q]2&/6\: ME'(\I#:_W!PJ/,0,R3F;WH=LF-*R-9737;3;VK)Q@IES1'HYXXD&>?+YK_(62GU&7+DEPCH2KS MT8A19HEF>]8(.D"AZ0?BG '!
(=C.48)@N9)X*NCA^UG@5V2G6X[Y?"7^WSJ_ M^S;D9(MEPP'6 FQ5J9(Q\;@W:+]S+?>SYS;B/B9FYK+Y#\^(;)HM,"'6L:U%4.R[:2\BM$! MNS0635' ^AVN-
9XM!&V(90H%+VC9A3^DR3>3 ._*I7%HKX"9T:%P5[&FI#Q] M0@G.>:V8GTAB/VS,D3?D;%;+#I7[H 28?(' ^M:J@96SR3R'F54E75?E7F6R MZ\V%(*_Y9"-
<1[B./"G7LD\^"&PB64&13KN81EAA,JP4AR,$-QM!AZVW@/TM MG"MU2YKQBKB) (EV6=$N*_*IW.JL9H/%39$[VK4LR%V&6#,-(?CE5#MD:SKW MBN8RP975=;HQ;5)NP9.#
BOH0S+Y6LF[".01R"-7RI4/?3Z%\@PV*6,N7R(8 M11E.TC6C'*<2L/I*8*=*P'L]7:5BW"5@2R504 Q*A,O)!.6BNNU M)&]2F7#2N%AQLXMTR9(] $L8$/J 7>#P)&0&
[>%Y2L7T8D$@;:Q@PG,H.08S M6&A+$A4G]M>O2K'0IG_]'9OQEF-(ECU19E%B2[3MB7P;-SQY 9@-(+M!;/T)
MFZ=:E'0HQZRU.AJ7'PQLI9U1"V)1AJ_FGQ8GTS6"5+J"I(E%HPUA=8)T9LU,)^],<%2EQP9':JG*K"?+L'@TL"@2L -AY-F(MD!EY-L[LV7@/-.M(O^06LJ:EZN)@GB.1D4G8'H0F,
@2Z&NF_K?P;="\1E/U MF"6!KRZD2R2_AFS T9;FAE%FD5OCK&X- %X%7&DH/,W/%(?7*#"CMEVW3-GB M]6: Z5=S^QHJFZZ7\D11+5?C]:*CVQW6]6"O"MBN\(USW8@8(F*
(G")ALW[. MQ P2E7>:?4MM,OEZ?I08L?T&W?&[V)!O,\/]>4K8O=XFT>[K*W06FFZF5SBB M"7MSTSLT;+:;M[W^/57%%B1-XPW)=.U3YS5,E1OB'-5C2"HCE/-ZW;)HOXN6 M'X)*
(!N_>U>;IL]=2;#ST$;'<-@^8$ORW3HT9Q7J8H M!M/DZC3K>;J>]WMV0D<,_I#$HSR:B RN67'UYD,/ 1E.Y^.,:VN6[;>*/^K"K784 MEF[&U2;CYN>B.Q.&53'IG6HJG];+E+:
($SK'5KN#9HYFJVSB9%-YMB120JD\ M,IFRB92D3GF4Z1.-4TWE";IF\ARCCKDY6\Q,Y/)Z9,O>J:;RG7C3QI!$L<31 M;:S QGM"NEXXV50>,2O31+U4+7!SUYJWM'QCD%]
[IYK*6RFLE+4E*I4TWE!T:W+:"U^9HIER;2<%+,UDS'.]54OHOAYFJ2*3HUWA%LK-@&ZZ9MFM))YJOUV@.'YH5C51II)<<*Q@MT#,O M6#<5PY5$RGGENB&\#
U3JW84.>S5GF7J;*L8OG[L8B"FL/9,1_:/OBUXVHK_9(Q M0%H#,BUW\1&>$N2@63A)D_8VX%JX=XIU=ANC-^,_QO8NE>DEJL.\FR^E3>/ ME;X'JZK8- M3^X9D_2\+ T#0"R[_$2!##
<@KY%G>&I"77,H_B4@MH::GZ5Z*4B5F M)8R,Q2J3P!M!WV\LA3\@KY9DOT^?0(M?@ =$OH![WU?<8-R1Y^!2ML0&E-M? M3U!5.IT>SD?T>JR2X-T9:KPJXCDJ:.>=1AY0]"(5 "*
(_[!Q1XZ&BUDG;V.< M$]#1O($5%49?R*S2*+-JHT,%/;Q1!&P0DF>L2'0+5T/5-*15#/Q)/4NOB&AG M)R7YJ8:Z1@3G:47]+LF,>(!(S)"[)TC]BA?X CE-E MB<=.A7,) ^&D>)+6DIR"
(60CZ(T-(8L])!-O5B8.4:F^3U;0VT_8WV>&PF(]I_=X":6]4 MF^1MS,>4+,6#'&U^#![\F]<\?F5O1IE,/^);C/[>81%.0PQ%'O'$?V)[/\/I M.)I+6"AH;\8."@%MOG98"VC[QS=RQ3>"<,8;?
JUE>R= M]O+[*>:OZJH_M7$PC4]ONYG:IS\>RN1HJH,/ 6D(?\$K8O\;P_QO_OU,",^D M^431.UG.G!=OOQ4+P.2F$IM?T^OUJFV;:FPWJW-6- 3-%241]J5U]OVC,7YD
M+J08;TFQD66JDB4]I6A!@?[[]N9>X@-K1Q&2D&0[&:!=0)Y9$\PB6-TW2TIF M,\+=RD(&*TN-MZQABLTE5VP;154E,^K,FYFI)%8:O_[@B<=C-U,,R$V#TP%3
MVBXS1Q];8*\T268SZ_EQ96Y!=<7-$9>2$J,BR9_7A\D/ T2;XJ[5+T ?D\ MQ*#T_=G;)GC'<-3_*_X VR/.) %B3EL]QBCGQ% M0W &GCUMNF1!BP*L\NQX-Q_%X#_/
MYVLW37%L;YX2:UDDAH)78UJTXQ8*E)9E50^H*GE"5?_CUW*$ZK/3I@$/=U3FU)-D%E@UL4&^!UP.[8$,&/\U=Q9)@#WO[<;?YV#=T0E#T.KP5
MKM_Y9A:WN3>VID#!Z6$@XPS:;;+=8R[=V-7#.^/(O%Y173NR28/-'1?AGV^$0 M;$$MOS0PV!$I?V+;-X9X_[P2V)8SS$E@:\MK!6"[54S>@,"FQ 5O")*=L?:BEA+PF#5>*
[$KXPP+QGP(_A^ M[CHEC]9^\6T=Q?8@J7XI,B.(2#L/2H?%CF;$>DRP>A#.54M9!&K(-['SXH M-N$AJ\;XVI)G;+P94\Q3G(G/R9L7CL$WCL%7]NG6MWS!S[O) MB?
T%+X::@"'_0!GY/Z+__.TSMCN#UL:E#;5[UR :0]H61AE%3AD-^TPI72$(MZ\ F*-9R[[4*OJ)H^Q:%?Z#WK,?(@?$@5M6TZ?44C>,3\6E=H2<#;MT(/&,O MFPY!DU1?.?@8V+CI,<-TH))
(2T$"*AGQR',>V1-[' #WM^A:L(ZC+1G'5O+^ MFT&&V!/7#"VLN-0LX:JKW+Q:S!43XZ8)-EICL"^-K<#>V7[NF 4X%6%;V]A(M V.1G)BF2 :4I"!9#@]=+ZN9Y.^%-3!>:%\]^_Z!+;$?
F3#V_P>6E?W-\+-2 M=T<[ZFI#>[JO M$%657RJZJU/^UH):\(IVT(AZ?S.8+2S[7F)D" @Y: B:6[?8U)#Z]2>!8H_) M$XHZ1 S[T.C;&)N45C]H3 M3J^OL-DPKC(9!NRC$TGR\52:\P=U[-
"%^! ;6Z8>V&A C$<6V6/ CUNE!!0+ MSR4^X*\,.'43F7;G^KIB!D-=*(JZ#$^5JX3=HQQY2KURF.LOL4"G7EAB/_*N MON*PX]WGJ^"*G08A>QJD87:N4,JT4PS&=LK:#S%))-=
MB5%*LM8V)#X=5UX[2[_1]/-@LV'-)$+BNFT=<=ED.MFN 0 ;Y@GT/OM# !0? MBOSF63'3=6PH&T!PC[$S;N%?=M5L3IG'8_^4^?HNI?0 M8ME.;.[R%M@:0&8+#D?
@1_[NTX,;V>TN%NXA1*AL0,Y@WVJ(P.3;2>!I']L\ MILBG#?#J)6/VY)I^/$U@EOQ)JK>J[?_OF4&[=[KS23/U[>=]%YNU-3$M9^?D M Z+P[[3]='.WI@04<"'MO\#F-
N6NU"NV$XDYPF;1G,FZR0*&A]YLX##3,I(: M5^6Z5K-'U;!A82U"]SOV>"J=\#/ZL3-3GVR&$WAX".#RN4=$&OA.#?S02K=[MG9VE;)]/F\WV-XN?-"#N_7(YL#R:<=@-]S-
,C!.N*XY^)73C&8,_0WP+)/TB@G][@:.OH MCZX"!O?T[CL6W?O>!G;CN35.SP=M ^F*%;8QKHPP;^5]FOB?O=U)UA928]TI M-8DBIPSJ!(IU.+&]HB[.@Q>:P$6_@&;IY;S(Z"%D5B?Q?
<_OS^9X))%RJ MOVYGYE-NE?/FRWI^Z8WALD5KG6,IY:MQKSGOYJ-L&9%IE6FA8-J*"& M%*BWO]C"L)>9)2T4TP7S+\Q=)0BLM8-MZJ;];A# EYG^N%7? @692CUT!Q=
MO.GV!9MF&'#3!.,+A-+:&W!V-]YMK&9V-]IG5CB,]7!>0OJI.X^D1*'!QY'0W0J("&6W?'8[Q],GZH%&?MFR;\)#X M0FS2[41]C62 :B4?D\>G"?]Y_W$"?]HYM1\8&IZ3K#M0%4%-
Z5)^7"HA75O% M9'UDEV?,YS,;DJ;_X>G#AD.GUND9OK6_ZLVXT=;AA(Z<@\!1UHA1K@P> W8!OL"10R-: M 48T)!FP@;%-[5)>JM00]S$(Y;8Q-%E70FH M!O(1JGB!)-
A:950D))U@R@0_[Y&35:H1I[Z03K$_OAPO2,%QQY(59U6,N57W#7/'EG9-F29+@JS"S%$)09C/WS'P*7E\L0_[<0Y/M" M/4]+I.N6S-@$D!!W\BC-.?M[AC MQK[&' @7QLYHX 4P"=
%P+[P>T19!B MTMP%^G*QT.$?I"A^3/!+>/?_[G/L?N1OG;=.*XLC\'1**M *(LW2;#6^2$BX MY<$"RL=$$(3\PO/N5XD 7N%/8I U%.B. F2K\)JVBHW 2@J49 RE<+2WC93C
M9>7XJ,WX%0XHI0L)23>5%$./R^4,C5AQ;T*]R"$S8!C!>.-'N,R#)PH0]D!Z M3UM3-.$; XG &'@F=N-)9V!8' PFW\2+:'Y0!?S4F5B2%->!:*%K- CU8($U M;$##&)"8P0=/]>\XTZ C+V;/+
(D7+Z%6N[CU]!#LVN# @L#U[2_PM-J?:3C] M+3#5O*68NW/L[1]RIB4)O.V\-Q#S5KJY_;@#7AK:SO#)A]\+!+*3QTX<_CN: M8VOW21'8G,N6Q_@)YO;4W,2,ZM5,0$F?
*;8M)CMUK0O;9>>9B_#VXK=\O6 M-?;?'WU2?&+_['U*N=2@ETRJ;EMDF=*RV"H;P#)*8",%Q__05757E+F !*]G=A^QP-J5+BP6>0 MS"'EFJX\.<'B_A?W*!H>N/I%;O;O_A
KN8;D_W#PC(,0Y9>>Z:<0P]TXC*L3 M_57".K4']^-2?#MCL\%\.-R'/X"[K/PO2/K3[#S "?0FIN;?%OP\ T-YB/FA M_ZNGU0E,()3OYOD&O#88Y:EU#;K13->W?RTPX:[^>.9DF;UP[OT-
-0Q"W#]6 MW QPX_033-MW7_C;[KL\AKH5(15GB6RMGIFS:E>=R*C#VG(.O: GV"&<;+Z/ M4A..'L35N4RF>%*&>W+\&^:TA%;J9M-=)3 QIZI84AXM\X3.Y=(7/')LEHME M
V49FU.6G8E161G84I^(Y,XWDXQ:C MB-9$(_.-(3Y$GE]9FQ:K7C7M*:JN9*R16. [5!)>>?3TVK(],PQZ/.3F*9+K MMRL$3U&PY?C1T^MC*4VC"B,@>I/TU/ZXUG+ZWI X?OI,1-
GFFIQ)',D,4_V1 M5:)R]<8P<7QE?4BP)"JPO+K*VTB=F]8RU08U)(^O9 D[UV(3/0OA1P29'F:Y M84V#=<>/KM1: E5E&M,6,#);Q+@@DQFN ^L1'EV9JZ"L-TR@-8X62MEL%B.G
M:AP6&SV:):O5+%?K*RRKDCE.MJ>FUQ)&5RYG:4+%X_P]*V95 4:2]2^[B4 MQ'K1Z]F%3)+@\J:4X/I+IBB*\H5*21S5A'BC7,AAD;K#BHC^#:\:UOK*VS^/ MZMFK=
('M//_%6IMI,JUVK$[UJ4R%B5&U;(QM%YAFK%*D,L5*L5UD6K<\U]@S M$W-XVML:IH? M1/;[&F54GB/!KW)X#()%&]"-VIJN5"=RD0?*@:S>=UW@FV-IM%
M,*AU*X#)YV>V]'O[P_Z[06W85+&$91J%H [D06U'WG7,P*._E\.BC$>UV)\ M*EV:"NHN.M;VO3;/0X.!OZ_J.XD^)E\MOKQ7)G+O_B:XYQBHWG;2MK_'867@
MWT$=4A@!^6;]SXTL#@I,\B/;U%SG>8')2^< ?*JFTG[IV:\54L8?"3021 @$ M@3VBKW;DB@1Q)4&@^&,"BR01 DD ;HH$$09!1-P4$D%$W'1F27RP6]&;=NOU
M1IWZP*@O:B%^>UI5_N_!8,#V!X[P__W"?GT63(E',G7QD;W8G"%X MR$LG(^<1W*M<$0GN*X)[(3/MTXW0(FJYLR&?38]OV.CP'7H./77W0$:1J,\A
M:ORK_'7KAJV4(%@P]EY:SB3#EL[1>3I@J5L/[!:]X]#3G5GOKEO<9MMT@Z'< MNC_9QEM+O:9;)U]262:>:R3%7D.+P M^!G_]2?Q0)*I2_1Z#%:?6ZMR!.$(PF%J\?AI#
_&V=:RS@HHPQ=*::*W*J!C MIAY YIU$4N[/M'RVPQ-J>=Q9)JA)/*7/8809#KM>G0H)O?N-:(3$"(D77]8_M 475RK;(1"Z'J?%6VV[P=KU8*3< %.&:CIXJU''?CH)-2=2@W8\QAH7*Q/T2
MDY'CX,YW'>L+5L:,4RW45"G#9I? M98OR,.'["M*OM9B// 419G\F9B]G5[P3M HS[R#5)#U#Z.0X@U;U$4G,82X(M,"2P$YGU]^8:\(\7GD?41RZ":&/R30CD8HO^L][.BF1OT+1-
[CY!)D:RT!<: MZ+2"N'A^F"O,ZVEY(0]): '@#TCR@C9 A,0(B=]U*?\,%$5Y/>B4Y=Q,U3/4 M$AN06&TE-@ 421^*">+;N0C8YQERD4_@_/N+&X;$W&3_<>OQWIK4SFY>^)7B
MGB>)5A5;D#2--R33M4^068'TI#9H%*(2Z\<1[.$3D.1A\G KL"("QX]1-@/ M#18B[-^[0?,I\!NCU'*D9@<)51^-Y%6&:C9'<0A^WY)!DZ^!/^P^BJT,8Z1_ M_S:LA10Y)S[$4P<@Q0%
(1=.%>?@W8:5SQD[=>F"WH^+>3:>$] IKZB03V9Q M1120>&\^[PFV9U8T:IB"!@>*/R0(+/)D1+"-8'M5-\@[<,LZNH7RW1+)E=5"
MA^XJ+IE<0=P"6P$E'A+IXVJ6SXR%__I57,*:$/NL0MKSW\/YTGM9O'O)R8(F M\19$U>19F2DS_#Z3B: M2U@]:&_&#JH#;;YV6"!H^\O'VH_MWY?L(9E0GAZEN!R&7'*YEV3VF<*O"
(#$F9G64TB\.J;DW5 ML5EF4H6E(%//K\QGFJU%0T.71/2=+=5#O#&8=QK5MO;]:5F=JP3M5ME'*]AMT>VZI:CF=Z:[79M(4
MUMZILHVJ:V>)9D,BN'*VK:2=S'C:$&"&S='3JRNE5&_F6S5$JA8%H9INT,45 MC.-'T>>7=FC;[LT\M(*L%&?#6DQ6G"6RQ6R')^4D;F@SEVE">]Y M-*2E9=17]6Z^PV&M=+DWG5
UVI/!E<=#DGN##"7'!R3##_E"L[\N+/3TR:*5 MJ42UW4T.\SJC.'IS-C&\QH3Q3A6MS ";Q!YT2$>-U\>"6*^,*:DLGRI:.>]H M99[-9' 54Z;U>07)9D3R9-%*H<16DZLX-4?
8Z@S.JM!DYA[8S1Q=6:@[*:VT MKBJ,LI8[<:&MU1Q6AGTACBMA&AR!YA-,06U5Q"666Q7+(P)8ORR\D_OW1F3NU5L4,P##EKU QG3U?R['NE??
U(;QCOR2N7X4CTC4NZDZJG^77<*>*%ZB4^N,&:3 M^WI<)"&%,EBLLM2*IO%.;PA%Q14HBY4)/&0VT<']]POP7E0:A-_:K+E5]5D M>G6FUH(E-4=_;MHN[#P5'4-4%#2H_[G-
D_;CH&%QSQEXHBF&J/YG2YA(HJM) M[-A7;A:\H%\OFS9M&-2^4?;,"H[/-,#XC]5>-HA:G9B;),?V@1N'"+!6RC\4@N(90+\AC) M)81RB6@LE&*):"RDZI%M&:$7@MN.2-GZ-
R"/J;Q.Z.,,_7L";-B M1'KP/CW O[D>1 01$41$$!%!7(8@/F==7K?"3_ISF(VKF-?!46K(IN$L]0G\L\@PEEC>'^FY:Q+L'+#]0R^/FB'?BK%52Y* C"XE=I$]B!.P(V-\7V!_+0KTL-
K.]W'<@M4,TK_^H_^I5RLI?U]H;\K>C,?^-CD">@3TKP+]V0J>23?5 M2D-#RBKK6#,FTW'QY?KSQ 71GFJJ-*AKC,5A'XKP&K: E'A8X03&(] 1V MD?8%H4?Z7<>$?-
'=0IN6!#3.#].,S2Q)5UP]QNLF&-+:5][O>JYW14*_Y9C/ M5T7ZC4CO[\375W&E4'L@8\=% [RMK(PTB;)MR3G%WE)RV>DZ2S8'V'NP%(PR MA1%:(^@^AR.O-;**(!M!]F=
]K).D@]#MF*5W?2\KQ%JMYN8LUE^V4AW-[WG M(LA&D+T'R![(,VY+0EQ9Q@-A_B[X_QG6.OU"MAX?\5Q7Z+$5.CDK+DWOI/'Y MV5<.?H4W>K7R:2R-)G>*]3T-UYOY)2*
W0Q@O-:I-M=J64+8NL!FG7;5P)KR M;0"63']S@$4!&0<>@BIOJ1(L?4M03N"="BAQ$>9+3,_[CX#]#@4,Z2M?+=-[8[FVG*V9-J[E+4D3L\ ME.[P^_3!^-V.GL
&^+JU@=H)EFY5S%X%'=@TPG*"2@G)\:IKPZY<,$7F"TLMX3SZ$TH)3&.3BN-G@NGEAT:.[E75)@R@E?_U)7:0]=H32"*7W M@=*+^CT^A%*.'%I4+KYDD'RJR/7GB4*U/6@
E*9__<'0'Q!B%<6#1* -@TRK6NHK[?IJ8G>\8;A<)1\'.4G5DRPM=# 5ZSFM M8AZUUK-L X <)KN0/_/4.0)Y!/(0>UH^#O)T94(S1*Y4Y90.P:='18_VF.]@"V M4^=AO6JK:J\%D2,
[<;1;J>;9:!18XH(Y1'*0^DK M^1#*M71KK<9[.L.XN#M%12+.E4D9HAR&E_S,%A41R".0A]W/\B&0)\5Q'<55 M)8/H8ZG!Y$>S(:;ORTGS(CEU975X9)
(B]'3:@YB%)4VBK.L(LS\8LU=)M/DX M9H5XG*"Z+I)ANE*B*W+F&&G0_CH+72+$#UAHH_"3",(A\&Q\'L(="5TTN[)" MJY(Q(L<]I]V;N?
ZRZY<[^0D8CD)1#CP<&=Y08^"F"T608L($W.CLOHWOXMR* M?-B1#_L6(2@0HJT H70 T!/,;C$E01#P:4]U5X,6YR#.+(,!XPSS0T_(R',= M@3L"=
[B\)^\'MV@MS4IY"CA%TGN%L:'9#-ZF(+C)"-P1N"-PA_-\GYPIW#. MU2!'?ZUQ_B9\:,1HF=3OQAWS?JC+)06=UXOUH3K' M,K;;3NIB(M6 4(?
NEPMZ7T*FUE%\R:YVB6LIDG6AW)^[%''D*?]9GO)K5"SQ M0?9R42FI:'J(O>;&JC1I]FA3S)0&/-A>X;[O)!FUP8D &@'THI5*W@#HBNY9 M+6*N6QQ)\E2W@DU0U/8!"BN47+"-:
30"*"A!^@U*I2\ =!TG>ZAA0&>0Y0E M0F0Z&&_Q#1^@Z5]_$C^AD5P4&A+!-2R^B#?ABF>85!%=IBQ.*:]0EQF-]![C MPQ7Z(1)119(?%P;".A/)BN(^KN12'IF6*%GQX/N_T=DR9IN:
(L;^A?C_^TZ< M'L+1AV,9N$HRC0]KVK0=RM@F/K(S";Z!(9]8%^J8SJ-9D>XB= 'U;*,[KQ;H MQA EH",D':4_1DP1,<4W<\!'\DBFZ7F%0REKDB'.[\P)%LFG+6'F0*6!$"AJ=
M9$54$5'%-W,%?9(JQKT$7Z24@8 EQN#9V(M.$)#')?-5_H@<73&&O@W7Z!5GA4+*B+Q\GA*0>* 7BH\VH]\IW 9\CU>JK;I M\%H4)//U1>" \W#
>:+ICC0I%)3_[_.Q_:V'&0YNOYZGZ3@A]525K?Y87O)(!]F#"[POT@&-X=/H083W">LA]1>_"^AS7DR6Y(C4X=Z#5 M;-DNC4:"CW4RP'ITTAAA/<)ZV)T][\)ZMKP>XJME2D?
TCI*:)'.59AQM0*S# M[D0/"/X#L'X[M\ZM(1$A_UMZ:]Z%_")7FI8+R2*.T&.NNA*S-2;.R!#Y?H.C MAT0B:O9Y[)?YK\,#S?VSG9F:JX,7$"Z@J%/7=I3Q:G^JGKU[\,G.!PJO>.=P
M;O"RAQP+4!;XB#_PG\T VA,I1ILZ^'&U*^L; \]5)>B0##I)6Z9N^M 53-NQ M8[P= ZA8Q7A+BBF&X%J6)#[&*-'77!M^:W,C^*GFBI((?GCIGN!>T)\%KOGW M76_]]X;_G".0@"-JO&4-
::_@6(M%F>/*DV*RV9:;S@SQ?OU!D0<@R"."\.?J M8A-S%=OIG1,CZH99HZ:SN"HI)$:LUM@POJ1^_<%3)R!GZ*R8!G9^!MW,L5SJ;%>C_ MZDG0X@=FJ28^-PM1Y)5 Z\WW#
ADS=\6!+*IL6TF('.4"/X+98>B_\28!E=L M]V/%&LW4VL4.$ZM7J%HK=D;-"WZ%-_JM !M$$3XTHN"+FP'Y2@PXR0Q4*;ZQ MSS8;LN>?:H \?KN -2SXT]''P9W]$WCP9&;N MV.%0T!:
Q@DEA=XPW[_#B\ MC]GP%W!6-Y21:\=.3LTU9L9_1P6\LN"\QLGC'=)%IPK0F 3/@9\L=Q\RR7_L MF T99@*P*5G 3I\!*WL!5B;GQ)5OSV/L+W@QAOSC7PK_XO^._O,W-.=++EC_
MX">/,?@BNVN@9;]01#"_VS53MGC#B9GCF!0\1=D]A?> (0$W #%)GVGF:MM> M1-P6<(W]%>P@_#T%)&['#:[@1<#ZIK5ZNO1O^(2]@?J7*6"W8KLC6Q$5WE(D
M^^A=)4N'U^Q>$SX(W.?I%6T'D'/,G/E;E8>8IS@3,'AXO2[QQN;REN2;"0%] M$1BV?94B=!H8O!9K2@L)<#=X-U%ZB!F^4O..Z\ 1/'M"\"L4'3!P?*''?!^+
M[1L3#EB[8)O)X)UQ>K.1XK@J^*L&G,3L:; M;:%_I_W7.)3@@__+]EL[Q05:M;GM[D]3<[1_G^"+BCXS+6=[WXGB?W,"K+.9 M:2MP7A_\M]K[
Z=%L"#/^G@[>%=3$L&8E[S@7PWSY--8)CN]-N? OA\Q10? M8Q>RCTYS#6"!_%9#ULX^4SJO]F3HL.M.@#"%"@J'!D?TQ5#T5T]!@3E*WWP

M^G"FWF,HD7N&$KDSE&S+&39Y0Y:HI6+[OU6#IU1]L]C_2UMQ-& A%0U1 2SA M\H_+4S8&_JNMO:$-^B)(HV9I22X4)'80-B;>VS,K2$<50T88'M?#[@LH+(=
MD\'KX,MMOIYV@"@+"6O*K12SBEIZ'^^SC8/]1=R6A-^B:WDFF$S)>&[G/=EP M^U8>95EPX-"FRZR.S#P*"L;_IQ-,=]V?;71O0S*0N[E9RZN65&6952B)K:>(
M>N/7'T#UL97$6\^W#;&_>">F2;SMG%=@_/)= H.?7%!,=H-;3[C9<(ZPXAI% MJHM>H4)A9B*)C]>#&F,6>GYWL!*M62K!_:-P;X0"LH^DA3DB;&K:3NL;8E#
M@!,8D[8SN*6UOQ^V:RA/G)[1#']O2G7L?[G?94:ZFN)&3MI$DRJQ[U MZT_BR.7PG^UJJ >0W"W=V^>?Y/F_H)) ZV?&PU,$9>:;7E! 4)6,5]4./&FU MU3Q?V7CP3#! \-W#5>
(QUMI;2D2X:8>3!/W".\7=&$F[-WLX& N0#O23@!%N M1@5^$DQ=-XVM9;,;)7P1Q;;=C9UR/&2P?K\3#\&SAJ5EP2X)*Z'.2)V:EM9% MPG5%[Q
1E#UDQWL0^*+ZHC,TL_*4J<.1=7E-JG@N.74/G%S%6NX#7JY/ZW#- MGWAVO-%EUP$"!H:&>-))UNM-C8':BU>X_$CN:2NVX)8=L"8ED-/.ZL"@VK"5 M;TX#13@E,J@V0$?
AVK:OI]"+.QJ6FF!W524X)[X_? M_@WV"W_'>%FV))EW-B:]KUP'1C:T]UXTLU]ZN><6%'Q7_!@\/PM6#7)M@/% M/K].OL'26Q7UY=Q>S0(=W?Z5V9C1+3ANUI^'\S
SZT[MY&K@#=3XR.V4N):. MFF;C!JJ],5T.-1SP\7;D)U4\3CGM6D#5>S@]0D2;K"\X_CGGA/&;+5];9 M_>0O4*!]J_ECS M$-,5B#D@V_H30'?B)??$FQ0;>K9JU7-JN875W Z?JC=U^=#
M]05W'O7,K.@*7IK+$R2NHY76I#/"S3YU+W3CEG6+5U)82F5':452XLW9W/3@ MBAINMKF,*-=K:VD.D3Z2G[E4+]LKM43N7IE&$:C5).71+-(J)1=]KY+%AU7J MK$P#C2O -
B_0S0DO'U";(R??-^6:^M,X R2>1T5;PW8/D1>MOJJL5DFF%:>E MKN;="]O(S379QW*5.<(21M^;S V+5*GPL\V%A)F95NW&*MVH,"0)S)LX.2'H MJ7>G?-,:T-EYJ[IVD7@JKN%UW'-
EQSO--P8[$B M(I1W/C3[2^Z!9YX[)>Q.C5[>,TTMN2U[==XDL0R@[J<,AK)'M<5-..AGL6#_%97%]E_PSTY_-4!),!)\|BQ8"X>/WJ8&(/^Y
M2(0_5#7)V@X<([8QX+N!8\E@+$_O_C_[+_]41N!9;,/>J"9!-7]F:4R?13 L3O7:(#'HCB$4_\)[;W,YR.H[D$:TU\;\8V MX?)Q31H[OS=?V_[-=PCN_K@Y-?YMP8 N@#UX]X/[^H)QS-
EO#'WTCVG!KYN! M$>AC,G$A43W32'Q/(_G8Q((T\Z\V2[\9B'(R2JOM0P]P'PU9"VPU=MK+_]F3 M^JNZZD]M'$SCT]MNIO;ICXPX_*3O#?VRTX=7)A:#95G(
M*;:JJSV*HI#QT*+E(7%\3WTUH1J%ND.KV*I>['HSVR+MQI XOF>_71DA3DNS MU:XG]@?U?D/C,O(P<3QV/-=MM!.M;HV;KSPCE\=G9GE,@2N/GI[/CEM<2IWF
MN#QFZJ51.DG6*_#*HUEJM_J+T8+(CE5%5%=,DE/;-0)>>3SV92MO4!2FJ:N, M#81JH&2U20$S#'E^Y:0\%]D,/^)4FC$ENZUW$Y8G@RN/WK-1XC,*84E=)E_,
M4/W9.#7"@(S(XZ?'W84JYRJNA]"+TJ*^MK4XFI.'R>.G#Q)B7\AU+SV9:RS7"R]-D93)J$RN8%HD?7\KUYI;<8*HU)#XA1&JD MUW*-E%_PYNC2:JYB<%I!
(Y"XSKV4^]OZ6X>7KO,%MMHBC11XU*#G1+I-CZHR/#2HQE8%TMMRVJS1;5,LO%2%JO7 M:KP'+]W. #!&-E'&P8'8JQ')FTCCGQ9\BB9#$GQZ:)9^AWC4MZ9V+QX57/H\ M'K4&
[NS[#."GVSC/S77';:F[L,5-/./SMPGB&X'=D]V%HGXD@/6DL\%^C%'& M"_'OA "^A1."I_QL D$\?\4'\$-_.;ASQS%_A\? M=W&@4?3G^Z,_CZ,Q)SR4\8DX2\.,::8A[R)S)".
('_M0=,U&53X87;/O3!,E M30G<:3/7@MOJX+DO^]6VVJG8V[*$ >-=BE8NY74!%HWO=@$K\,MNE[9GMB>F M:X.'M& ,MR-)QLNNF(T;)MXC=^HIXC1K,/3\IFCQ%OJ:)A."=]6 MS?
U#PV&F7TCCYK3$2")&Q[5)059?/#2\BEYN3AT?MAE)^V2[X^A#ZR:R.[XC MO>[V62JGE67R^40-S)C^<5#P&MR*MC4:1I0#FC@ S-DWR+9 M<*[KV%!9H/4/+]H:
[[Y8H6G.QX0)G%3X@;\),;5G>R'P##BS>_<\$5[HWQN> MC =!T(<@>4_R>Y#]#M2R;>XKZ>M)0%NYO1FB\2F-IE/$?-'J5RE$K\P+Q<6@ M9& P[>/F>4"%
<5*OZACC,BVI*Y&XKE1,0;Z@.==;)S-,"U7K*4X%N\ X=4%M]M/E;JC/IG5)Q?M M#N5U%,_*C"G$*LLCCB]A^K*P;%43BS H'J+-LQK%%;IJG.X8]6IV6:MD+JEX M8S Q(>=16&
(@<&$".U/AG])&30&66O-_\JGV2BO\=50T)[*E@8OF&IR.]R39 M(M?+)GE%%6U"#[:M.%)+LA9@F,>ZFD_BO44GVT68>,&V"A[=[A6;WK==\GG#
M@'YAF[=6)V,_3R[X1TFET#Q^1Y#=O>[EWA.Y]RDXS$E9K/#.Q^R?D$1:>1]:6:UJ;F?.F',$JR=ZW>+:)M$D=1NM'+N6 M?\BZ.4#;'++IO'A:#=U9L)9OSL;!:O_"@?3!0?J&;?
=C7B||K&M7M6D?I'C[M-8+WP2F]=/(#Q;R)]';X]G XH*'SJ(BP$)\OZ]1#+ E3"31A095S=QXAIZE MT$&(V]3F;?THR^-2@&AVG9'':DOB>!PCTUHMS97!MNPRQ?
U>+KGXSECF0$C; MH-^@1#G0,(V?V=+O[0_[3X5"W\3'P@!0(8@P/8@:Y5W'/ P9]?]R$.9Y'.7Y M%!2="B(Z'6O[7IOGH<$HW]<0C$ >\?1K-;;W E#W[@]=<6.@P-M)V_[N9]S\ M#B*
<(2V^&5F\B?4^"%WE1[:IN<[ST-5+J\)AX=#W!KGO!;5_M=8Y\FJQ\T@0 M5Q($BCQBB4@2(9 $@$0R$D0(!($^)J-%(A2"P!]Q-))$""01+=WUL?[F@/!U. ?_]^O]*]/SD>"?$REGW=\1&?
+F)^1>(V&CZG7JD$$#Z$< M/Z+KPSV2SJ O;W'6A:MA?*'R1\00$4/L,03Q68; DH_$44_8L#$$/#K[=K*_MB:CO0-)XQ.L1KX7^9&DT\ONK3N
83=WU]EL0X#UZ>EZ6[Q.B[Y'4AI_A/@6 8 M11I!,-2&T=LKY^$Z&1E$(43F"%\- MS9'%==>"C] 6 MDD#/$?438/?6 SSK243B)N/9TU0_=7:_;#Q^T.3G8LVO4&R(^XG6^*=ZD"Y(
MC!@Z#$=RJTHF5V'GRA+E;M$/=ELU ;RD"_]HL[.0'O"&T%W9GN7"1X42'Q> MR0"VWI#,--]?%"8JR5N MPR=8N-AD>\9(!4>,?FG5+.](.6 \=:#9=()H4OT.:57-)H6LTN-94:ZB^0H#
M6R$E?OU!4X^PH=M%>"8$B_;->6:SR;IC=)YAK<<^A4UDUJ[7^F:*01#*AEA,%KKH[7^G6O] MI?CD&ZSUC=1 +-1T:ZJZ15I@D&*_;K1ABT(4 8L]^9@Z53[]3(Z66T/L.P=P
MYX/63/?I"3VWZ^1NV.XSMM/)BG3XAOF(3S%?X+?9+[9X>5^M\ HQ5:A7LRKV>42-E;%?OW!B =Q@_!N< M"=[,:KI3FGBKR$#(:.)S1M%-B"(<)M(A37S&3NKGYVO-[2ULA,_-
[47#:0W; M70KP2 +P"%"?BYA)MSZ$O)T#Y&Z@>(X5&]\'XN?\DIG$.H/W*XD9XUJK1G9< M+DPPY-72R^& X@FD#;-M&LLU:WTD/Q,2X_B(%'I]#R M"9"6>L#36 2U:,7^
MD2OV58CBNZS8>C9N=T=LFE#9/J[5$Z-!S9A"'O$]&ZG'=.IRGHWO[,:XM=>F MX_NZOHVW^WN'B4!F_"OR>9R5&@, O&)!,7B\EZFW5BRC&%Z;2'.$SGO>, 5] M'FCZ(7WB /?
O*%+D6YT>G=O0"A>K1-Z2*Q+,9VRO\1#)ECRFO^+*A94^%Q*< MN$Q!!@HB2-+IZ/3Z1T607,D,^%&.E#?- #*!TF/-R3)(JTXTU[-U=^RV90#" M)#S9?
4@GCU%X)C,@@F%D!GQ3,^ 'N6"^;@:H7+HK""9J<=W6 M]-45L2H4:ZF9D_3D81KZ:A+(<4;/^1PU/] <^^XL\R,/Q7Z08V9#*"Z8JL^8 M8VV^E.FG=6'*E>E4EQZVRWRZY &N2?
BAON0%DFB@*YGKE4QY@_90J;PF3P-N+ MHP]G<_N&PY?_O4-DKI5=_;4M4KZB+):(L!QPO$>OJJLEZLWI4'I=WDZN'J9: MA$5UB@S7*JDZD:FE!PY# 4[T*ZDD'@B$B"JI?.^#L>-
::]O;TF 8(TL!MRE(MVD*"0X.WY T[OKGO-8VZ>Z:JKZ1N7YJLPN'/^5+F-H'.ZTF747G.Q?2EF.ZP M+3[9@"R6_7$IC)97.\';90A"&V"#I!RQ]P;S 'P_"R)*(+(EW
M6Q*78JMO8$GTQUJ37?1XDW&+BSI=9)*EANA;$GZ<3O(1N4B1A"A.)RH"$RY' M^D^J%D/LG9Z30QSY_&ZK,=!:%)UHG)ZF]#B MF8%J>S32** 8@JRGQU5G45O&E MWK85/FS1-
F^NZHL6C2K])M=ENE:\J50;^K!0\"#.HEB;:%6/5O7WK>I7H9-O ML*J3@\X2STJKANJ64!/I"S)?-/U5/8JWN?-XFZCJ3!12<^M]3P@,KC>3SIL# MRRQ-JXJH*H/& C?M-F.B%"S%?
@TWRJUA%0X;+%2S$)UQ1?Z7\&6F9S.+=5=@ MFJ2ZRF9;HS:ZYL:B!VGJ&OZ74 $T"I^Y3@;T35TSH2@A<0*'DURBQSLM2D+F MXTIRKLI2.IV2(0Z3O_[@R$.2/ [%C8K41.9"9"
[+R:2 Z(HQJ@]2 MO#S(49!JHD":J*S--_7FA'/53PZ$Z=1DY!0CE>K8JHZJF-!J0"A&L3;1JA^M M^N%UR=S=JF^6$L44HO89CL1<7IO2:D(@?:J) FWN/- &%K;I/!6V*;F&M*EK
M@T1U;:(@G.,$SZ_MD ;K>;FPT+ QYTY=/;%P;661#N59VMOIZ'E#2VL85Z^J M\6RK2,\]+%/J@+T0\;3.Y-";X;_VV"W=46N8N8V;NNK3, MN1TO=\-
V7SKR2NX=2Z>_M,VQ]$K!&.G)*N=VU_F9+%2)Y"J4IM2;">83PLYF MK"4]4&E*]EB\WLAU[GZ9=T,,7SR[NB8U MA,,J^GJR^,1,X]8DG<;5+F[G73Q%ZM3"9X[$KS\86-(OZ ;Y6?
NMGU0)KEW MBIS^TOY$;)E2 N&R>;;%R<22<8HMO!+*DY$W%VFJT!^V=4&EN95<1MH&W2K2-8MUI-Y,L)(S4#-A0)
M'1TH^H#CQY[<\S6KOC6@;N7]N/6XSVU2/Q[#M5>NN5%/ M33)/88N,U]RT*JN^P-.%C>9'N54VWQ6)[!>OO?)5PUOHW/77]2KXMBM%V*H0=56;CSOY56U
M%5Y;!+%4HY(KOYT8\])BHX#%IKJA;&OW8;+M3D;^V3ZJ24R&>B[/V]:P$59L MH:),FW@BLV9^?M*Z;5/CP5Q7<+S=ZC6\N5+#IRM#))BX)@OU0-'DG=1DN:-@ M&3I;_<=GJR^-
(,D(C/W1V6J<6=:\UQS6FUK\6"XMRGF1)#'V-I?_67-!KZ.\QW.:;&2$UC0S M=9KQ\I\%RS\!EG]4[@9 \@8>)\Q<"D\^0+&@+S@VO/L9-#BRMG1DJW5UPVF M%QL#^T(KY 5/)EU;Q?
[,:?-7(('U^?(#.VJX>']9R1W/P (#WJ;L_H8*8CJA MM&/B)88MO^@SBN41R(*MOI"$A:=AL2P Y4_]WU_R!TSWQ6S/>VZ)L_%:=V_B\BL_M_[+HE_DZ5V&HO-6 ; I=J
M]P%PZNB)E.DH=@C!"S0/IZF8;:VTNSXVU@:4U,38+2G3#)+MA<-SK_'FX_O=4Z>AU_G[8:DKRP0LUT)\RA0M+:@'T00,?24$J M[-KLE^T92V(-,U) 6Y8H*.%!)<#
[P4IG>MK/(/2U5#0%[X)SBQ\^&O[36+^G^N"=3V2&3_D[M7J1B7O@I5P?S@3H,I[L?7#S0(Y*#-G'7?LRE0^>FYC] 2NNN;;N1_Y@8B7\# M@+_]TXA%D(" ^U*-
NZ$+K(:=J/BI_X2.L)W:^I_8PDWX9OAVGX@Q1&9 25B MH0!<7&E[ENTY""GI:0O7BQD,NP "--W+YT&@ .4EL/+[/Q22[^=7,]5<'7Z" M'T]
[!5N3/&A[3/MI.0_(<=N#XOR]BYBI@R)IW8 Z9?C9R]\PAF=U#?S:&L/V>9[_Q/YK5=,=0,K:.# V3/4VR,$D'+WZ4[$C:^/M99G/?GY) M'I]\!]1.7+Y3F7^GCGZ'Y#BAY5Q:8T<4VQMC ,?
TX''_V.&SV,!_^M#U3:C' MCYYF2U J8.\O^HT9$[B+1Y+X'HLS^',_L338>F4NQ*I76D,=:8V4 K@ ;(5_M]=N%L\87_!T((##U[1=+Y_ZC;__TH2D(T:(30\ >D_&B?3/$=??E-68M!@@
MX_-H]Z1]_O E3TY(O?L2J*KR']@B];\I,G[ROZ^8\(J;S\;V$R_A1S_H_L 6 M*;9SQ)S*J#1-RV*:T@DQG MI=FL17($.Z(DCQE1AOAZWK#P]SC2!Z K5L#:LK8,^[/-,@WVJ*]& 5I.IH5)
MNU*P\CA-;Z*B*E(B_;FF/1^5M(,])KMPJ,WR[7\L5P>O3IRWQ2G&I M99:L)YBJ0@]Z&MEO3V#+D\E'DY"IUPO=&3=<.Z;)XOJX0T=B^G3R7G8^Z^0=
MV;;*V:*372]ZA*6SH.7)Y'%_WJ(*5]O.%?36L(E[N):78)^GD\^O1755%&== M:QG4ZZ%D10,S$XF9TRG1%:4_UJT9S6&%<<%,CVI,L' M?;+0SJJ-
INQ&8O:TI4[UI'J/]U0A[#%,L533^M6(%9G3EM-.(*?S:VY@+:U. M6L"J?-6C#;!Y/&GI=?WZJ!;9-4O:E'+51KDW9E==D<#/#)3%6%
<5.6$"ETZ;]-8X7,K[1$):FW%XM##P#I9DXHR*1,YG55B5*X\S1(EBQ M#88?-"/8](2EA9SM# 1J4>4V3I0O1/59NDW%O9[PE&O*"CL>]QR<5@>2L6WR
MZTR]"YN^8JI(2PK0]S0E,A23%=,9@A1SBD2+4H[,9-,9)9?-G$R/S!8C>]+/ ME[BA7:X-2L7%O(%WSP' *E_>;!@MV^"P+FGD.$PTBG+W' !46E.WJC5,QRK; M?
A]PKU^>L69W3Q98Q4JV"9.3,LJJM MY@9[#@#Z=+;B3!29M>;2QND[]4V_6&#/ D"'G4>&WS170FC8?C28UH:+SED MJ&6RO$/72K1@=LP:,QN%)%[KG@,
NJWT9\.U)@J%^6*MI:4Z2V#1.0!01=EK M0>IS[:Z-12K F%D].@< BZ+#YKUA-Q)" M*UP6Z#9TH;!G 4#2&M%RD'=Z.%_HY?1\6;>PUED J-/&M+V8FI%%#L:%T7BS M:?=*T3D
$/.23&-&FN:D(MU.]S!BI@&D.@, DWI'6OG::&+Q/H7/TUR@+ K& M.0"P%T!(1U8W9[6)32%(MW.+@.N> X"@2P[M%2Q432\:QMH?U(IK@*CG ,!> M5\<2-
EIW+4UD[,QZR>K]'@N;GK!),H>%="\HYJSY9%T*B0"W&U;N4L?-NA M=7!4_8);B[S$!NPR^V7R=+_ZW7ZQSY8\+>6XP7X ?Z=4T].4P-ZDW.=A[GTI>W='/+90]@,)O%.R
MH2<'>CU"VTZ!C>0<;F/B/7KL4SD>]>;O5SV]&,"Y%\OA[GNP#8T]3KKGSN&$ M%-?S7+]E:#C03XW5K#YE[Y_H&/EL,$YG(CX=>%YG[Q0I_(B.$?3.^+!,Y&/
M'5<[A^#.@Z@!60AV.NA#G]?.0>7%'C_0-K"UAY2I@P? 4WNZQ6(72L_?L,E MR4J^DZS'H1\]_O>2TD,M]O,=N>*.G'2*Y@62Z?Q L5(L"3HY R]V"\K2[[I M/T!M V\ DTSY*M=4[;$?
T^!U>_0U?X-ZL$=9;N1YD&%4%P_)N*Q6_B5K_#8 M=:6 _@&]H!=S Q^#_X,Z(L-F0+AW'F/IR$&VB]LQ'/Q0V7ZPMD;JU#,>,!4 M#0*M#P ##G/OTW9TQP5QF[#&&&TG>L;=&:
[DK/CF0NG!$@ 4]Z MV ,MY4:Q#]N)/=#@;:X'-&&^ ".*J0K&\9+U#SM:27[*<%TU,FW[4(+Q)O8 M>P'& $#.,&6H*,^OM%WH^X@!:=?/+6A$]7GRBN1##S24OSVO06J@;]_Y-
AO#N$?R($/)F;J M8/D"W<+0P2L_KOD\/E6#*XSI:"]?^@16"'$.B D#5W@4A]D^#KISXC8KI*>$0T8P$N8VQ !;?0UYSVQT2$@P?&JMXN5]@ C (T
3^'P>@*4B<0W'+RSX&Z%@4>^LZXW*/"\,>^I&QY;##E[O7HZ"Q%D9S.=Z5J-K MXW6K'7@++C\(J?76N T*M@+&M?UBV\ E;=OCL*4%MOS&Q2GXSKR%6Z @@,[1
M6J3J76M8M$KF3,5J8PQHL>.>237ZY0^>,/IDH=A;73&.QX%@:!$X<#&: \)/ M?;#ZJ #GGPXSI2C\(06I'3>$@OL]]-@MUNEGS.=P#V)3!P?C2!HJ;L M/R5VGS[L-Q.76(1V"7@$*5)
[_6]N>OW>?#C/<%HIZ\KR2)T8BS]0^<:SP?\D MN_).&?ECLZ.)3.[G%OX,M?K"1,Q2Q;2'[]ZO#Z(8->;H[6V9'.65%W4FI- M:BW-[J?.O-O1RJ.Q,%1P2>X*7<]=#EF%?
9_&O=A:'>^/CM,D7NZX@!D%>L!> M;1<^TLC^Y9T[3 ;9I6OLTTVT_;;J?3/:[7>D)V,3FHY^O,-1X*;F\5.3T&*4 M]?= K;9?8?!I'H/-7/956LPMLP 'U!*-Z>)O'&AS+(_3K",LRJ?DB)VIR(4
MP#EIX6N/AU^.WPIYO<\?@ %R91>!?Q%5E\+ ?1E2CS]Y$08_C8(_)XTPNXAW MX!W&M7\?L9OE^X[N4IF?'$L^"M ?]>^"/G4@MP>B'?Z.4R@?=QD@$"E^FGFQ
MWY"^".U+LN_:8? ZM)_,E-:CI)_/>; ,(@1"6 $\9UYLW8$8L1G,8+X3B&5 M2 (G$#8EA!$(FY+""(1-">$$PJ:$,)A4U(8@; I(9Q V)001B!L2@HCB)^4 MY4>
<^#5._&*IOI_Z^SYOULSBS)'?3ZFE\3-8_F,:,+^4HW=(S'O],SZ%?CQ; MQ;4A">(:#[]=>X.\^,Q_>/YP'_5P \E.<7Y@SJ6/NBOCQOG)_"X_TYG8U+MB M8>UW,/S\X7;_M\N-
(@S[#)G_5!I\%++=BB(@ ;A+ 8BS\?=E2Y (W+L(D$@$ M+B("Q W) '6[5E \216>AXC3B%X5"'G]K6TZVF/HP"(]X+>3KW?5+&(F@??\ MJ'0[3$SZ.B;4)]6-?-OS]34F^3./]Y>8)9+7+S-
))*]?99)(7K_,+)&\?IE) M_BS*E*19_I[=?^TRQ<)W_GNJ#.-P3GR>EC4T1S$U_\/T\-H3O)9J7GO>'U+B M?;=>W'*)]S\^876HX_YT0B:_.8I^E#QM&0*-V;RH^7[NP*/_=))F7P+^J;'I
M2$#E)/NY#/N+S@3^63T/VEG4Y(!_JC2Q[[!/%V:=>KY2QK4V5DE/BN#[:O3& M6;"WB\J_? >[DDP;GIXIN1XOV1JWWE!SS&8XZ6SL;A-
"&7WA^XT1F"$P0V#V!&;DS8%93>T/1\6HR7+M!2E2E#J< MN*.W2A1\DG$V&=>'3-'3.(XWQS+%KC?%M@$1+8>,,X1G/_/,(#S[&#RC;@[/ MTH(YE9EUE,-
IK)*M+WF=;=6O:YP9A69FJ_ZRS M&XC;-X$$P^MJ[*,RD\AACASFGQW@230&?RY@/JEDWG74 SB6LC.Y:N4]VZ*;
MZ0*!+2M]G7RK*M,G&7NA7^[5.7Q8P@O]BL)7BB3.8X:8B3UQY -#4Y>S]KZZ MYB%XN0]XN7G_VUG$,J?5(3EV5SVAS-E"P2ANF*;^)F)=W)R;SMOFPMAH*C>7
M+;KHC9\V%&2D"D M$U^/>@6U/:ER&/@]V\Y,\M,&"R KA^PKA%B)R7?ZDHB5&!?:6<02A5&EK;67 MKL!OE*8S#AV_7GC3_7]Q^VK$;_!->;IEN) *F(E;T09.KPO ZI+NLFO[OINN
M%QCQ[;9@()IZ"3_:M:=XKV&-P^%\%*O]$GZUO:+F8ST]"3_,6!?376&[MJ2E M04E-;I[99!)@ 98:I&$IHP&!2ZN*$TT:NK IPDM%J6__I',/>!;%4Q'P(."Y
M,X_;VU@F;7O,2IVN^U;HC=EY8:US&>&ZMF&NE,^49#=GG:=>.A M9GYAAV3/H#DRJE8=*F^5J!'J\KO[+I+<5X 5, ;SS-+Y0=;YG4-;Y^+AB^5+P#-+:?U6[?'T^,2L-
JV10L/E=DE$W5HEKI!%AX MF"X7U)IA+06L4_>9A1?T[, 0L['7+?.0(6@4=T5 CP^[8AD,,5#+&J-UMN.)GNLR,1>L O6[1##5F])Z3/3TE8+KT,:NN-:$+=0 MLAE"+H1<=^9?
^R%RS6KMK=(MXS.<#NBVK"X5K)M)@-FEEP?=TGKI%[ERMB/V MBZ-(+!L&@*\<,KL0>*'LLGMRP/T0O 9.HY]KI)41)SF]K2_I>]?1N6X^&5]M
MMP9^7FSA]88_:T7M[9RG(&Y]H7PR;P$O)M-2,CR*B\(7]Q&^N/?0ZF?'&O9* M!H^[G^#>D%O5&T BAT6WZL=Z'1FK9X4;4="E8[1*6)]/6 MJE%K)L_^,LU";E/S]*$@&;Y?$BQ^350-
P*HATA6- [, MVFJSYK!@J;=Z[6]$*_KJ4K7M?(,7PPHR^Q'7B=KK'2:Z (N?>6<,&X9 AQ" M:6$7C1K(KJ=J'K9[_I%8K%.^:YMJZE]X_._+T^6'L=-K$R;1*\#GPO4."$XC
M"A'CJZLM00ETATFW-QUC5/83$ [UZP7&X6N R%*^3*R+@UJC-F9% H>N-2+] M0)$Y%!!%T(:@+9'0=O/.OQ^@I4G6ZZ664MAR6F71[_]P+**";A^3R?R63Y7 MX(I6Z
^U^IJFNNM)%Z(EC= 2H25"RR^)EHEQ3OX +1G>XVG2P!R<[I2[(D^$ M=4R\;I)P-2KYFVRS-,3+K9'267>4?J :$"AS*$L8(>6G(N7YC+UK$^9+(F5B MG*8_0,JL65TP&
[-6XZ1^SBBK\WS5S%PWFLSHX7Q4R1=7G-G&IZ[.62;.Q2;E MUTCL.PARBH[[[[N!9*/8TR^A^@NDH@!2J6X(9.TZ&/Y1UU$S"9A8HC'X8P"3 MI&3UJX+2IC6;$;-RIS("!2,27F^+, M
YXC4,P:X0;"C2_C$\06'9RJRO.!0&;XF3,=U?JTD(#D&4ER-L7^IKNURDS4 M'&[FC!?TNQ"*/L&IAY ((1%"HD_VMZF]9=[,CY8A-XPV)%=8;=D6F8!@K&>W
M9'_+%P2<[DT%%N]XM(&Q$(ER (ERU$.6)A$4(2@ZZ^*Z]L2^)!1=W*'E>'HI M@\TUP\(VF6VT'BC3[.2Z'JF@ZRW7N=)VPO'5;FXZ#1OC;2&"*/0+'JF_OCR
MQ$!')K#,WM546#9O86O/1Y^.7XK]%9--2C'CW-IC<7BYAP&@MF:'CQ*8> > M/H@E?O?)7KEV;8ZT;=\&?K)37 ;_-YQ-X!W&M7\?L9OE!_GS5'-UIG\7]*G; M;G0@VN%O#
++H^QIDH5%@$Q_+US?A/Q]]#1;"LR5]JK//=[$+SXTE63?M<- M.P 4OIOH93R+W_',$["\D(RCY\"7[UUBP-2>?EYT345\N0Y??I;/C_AR);[\
M[/048@P",L07!&2)YPL"LF0R!@%9,OF"@"RA?$% EDS&("!+)E\0D"64+S\[M!H\8\T>,N8T4Q'<0@0%?QG]%.RF075M]-U62'8%C?D81^<4;C@EP*$AQ^O/_M_I)?3EYQ;4B1__>-_/:
[NDI])R].B*-0E:+!0,B;I(E35E.<'YAS*=!4Q.T3 M;C._R^UTYDP:Q:?FXO^Z.,"P7BJ.ZZ6. WNWEI%]WW!X39)\%$C>J-8@\4#B M<4+/.-EBM\P02$"0@+PE("02D,\0D)-
DN=N1$.K+&&,Q"51-@07@3->!.4NN M]WB@_^MO;=/1'D,'\ S^=O)UW.=CS$+PGJ*FQ"EH>Y(1#WOMPDGJ*QER'U=, M\9,+0?Y$,CZST,0U4T=_P-/8RN24"2A2$*1A"
()11)ZQQ)ZY3+1[Y30&ZP- M?#JU9NB8BKF0["]7+3@1PGS]*P=/R?"11TX3>/G@\50O<[B+($6*@*>[J.O7 M%GK27UB0_:D.>T.IS)A:=2[4YS-CR5;+:EA/0,5*3RV;JU':UZU"H32KU=(;
MR9@:8GI79N.!(;-?M P;PB*$1=? HL26W_@C>!-=N9>;U==S3FMVI9%G458% MN^XU$Q5OSC9-O(=;PT)8'39=K54H=0&R??E[Z!&T(6B[)6A+3/WON 5
M]K<*;XDI>GL6WF;K++.51+;#+:.MVNSHR^&R]":\7=QR8VDUQ\^9:0DOE]+] M3DU1)[P+]Z1?J>+M"X^?ZP6&9&@85#M-O83?[Q[A^6L$'*X?'DH$^GXR5.XU
M,A\KY$F=\.8FR&=+.#[FZ#1;55;E/K%(@DV(T0N#9D:.(FRT87UF":RN.H:8 M@=X*OM XU^B9BY"&(0P";+ODN.9>QNT[#$YRPUG/8$S,3)+95:U])K M=/Q:.+6"-%-E1\/Z?
&$M*WTC,&U1&I03D'LW6M/$QF8S%6'9=)I-KD&V^@56 MI&-O'?F0R](H@HLP"F%4,@S0Q+CYW@M[=$E=.(V60>-:GYO->YF>U*E+X8<'RB6;-56<[X%
<2^'+#T$>RAA+UFPEQA7XWMA MSY&;_7*-9@RAKDLR5A@I^;;W)NQ=W-)+#VT.XTU6PS6F1S?K[,3SXKWM5\WA
MX_,LRMM#\1X4I+X*8LK*W!9Y63H)QPBC'$55!"N#:RM]PM>,0.UD$F 1ZMFB MHDZ7_)*;;Z1"N>%06WQCB%GH^\L\D)DO<8\K@A0$*0FRZZ[NP?LA2C7#?F?H
M#O"6)77:P798KS3;P75==;Y#C--FB]"L^6SKIKE%==X?1 "@4&H>@B@$45_5 MX_9#B#*JO:"X+?:;>)VS,(5IZVEZ]F9>R^<84K7,B.[B37S,[.K#
[CYJEK.E(2:::P2D%_'SZEYO\)Y+:'0V(YSE%KIKV>1 MR$?&TT_I',HZHJ0"2%30HS*JWOGW@=V4Z*'%]7R@,0W M951KVU(ZC7C;4V MS'IIGN&K-
:X0K=KM/#N79!SB',JJ0T"'@"YI0'=U']_[@$YDVD6/S-1R E_H M8N4%WDXWDV#5337IZH05ABZ;[?>JM-MD =KED%6'P [ETB4+[*[N*GP? MV&E98KC09T97*(?%PB
@'35DK^LWE"=2.4_Z0AZ7(JI=JDA#C%0@SGW5##IN M&0+P0DET'X31U[N;,8DT(:Y]D?AMP/SG8O).XT_!>-7M",[(E 5-Z.I^-.DZ M6C4!EJ=<*98[*ZIEX,,JU9J:7*:]-KMB#OH3"?
(APV10K!E!&(*PV[14$^-_M_$JM@E%+^'ALF]I8U=N54IJV,TG(),YD >:KX]&KD".\J/AM+*REH,(H"*- M4!&A(D+%VT;%Q#@K?X"*[B8C1 DG'K^B[@62C0-3% U$O<8\"
MN*>Z(9#:1*P&E[V [NI33SSF?PQ EU3*BO+2EA>D0)SP89;MZV$"=N*C;5!I M6:K+"-BPE-Y2DW$[NS)$ H\=E-G,0Y9"=\(A2$*0E"1(2JR[LA'AV1E-":HE MS2BMHO1R>BY*
,J%4S/JAJ60]ZGB5A4<5@[4W-)!-PD5NWXNH=I:W2@CGQNF"O6UY& M+F[XMLQD-:ND U D>*?J%.K[&J=TW3_YWV.*=T/710/&[" J("C7 =$)I3WS57!U^@A^'
M_A1;DSP(+-._7TZ:@B_?PPJ.__LB2*!H4,8.LR73!UQ\ @(RMYO-\]C_YWCP MST"'*:[M>H\'-#N:U52#9S7VG#I&7 MQR= A&1($?AW*O/OU-'OD!PGM)Q+:^R(8GLEIAZ$

*MUG_UVX57(KKK!/X.]\[@DKWK-MJ-=__1MW_Z4/U3KIXJ0*0&P/Y+@'#*?V"+U/^FR/C)_[YBPBMN/[^33[R$ M'_V@^P,-I!A!151-:Y225D6-S.IB6E%4,4?1C(AG%2G'ZR>R:;_[0@A/9V<`MP2OM&6Y.1UP[;/5\+6L6.S3`7)%\W5*?DG.347)K"Q-&=(G-MWN#S81E;$)QIB[02E#8VF8-I,]J;%K"ZI;2ZUE2H-\I3UC5HC)MU?59,G[8I_M!X/R1@Y9PPH]O$KX-M?=R+/#ER>0U;8.UTT1/%=ICC%=3U!?&T)NQ1-OBEV;G/=^HN5P!JGDZ^3++/#IKU-M6M_"Y/E8IFN4OF*'(F9TREUHPU7;K,#N;61G&EV;Q7F^XR-KDVM3@K6(G4Q*[F0K?WG9R>%G1G7;V6F;=CR9$1$+Z"VAD8U-MK3!#4,HF7(K5%0MC*CN9DI[=5MFY5\Q6CBF$YQGNM.,P,'UGTZ&6B^,[.$L;)P MA/FV-&IERZ6VTX,%6$X&6FDRC:UD&C-K.0^FA#,V&I0,CUR<[+D=E95>93N9 MX$N].E(&&44V*P9H>=+GR+0I?3K5 H&>+)O;MI@GG SL\V3RZ9E@K/)\3A:&MD\VT@W<;17<0'_@XF7QKY(;RY&&"V4OS5BCKKT5\H:8.^4G'KOR\UDN'*FC3$>NSP@A@DU/ID^(Z[],$IL2SCM% M?10Q1L_JQTU/YD\%]7Q6R Z*5A@Y+2-@"H$WBG>R)P0PMKCB-MBU;LT%ML;.MYZN3]MXF/*%-I6NEQ?,.OEKMDPQ.DL<*4N:'@Z+V]9=4I8;L2AL0P9+A4 M=#(O&K#IR;Q.(E-L+R9FE]O,;Z*2&7A1EX^;G1S+B<9-8&"W_!Q>5X2E5EF) M9"-,>P,F\6LNR3/UP$!)GI:.[_8@:DH*4CK8 MF*16<&>2 O.14L ^]P!,DI0L^29XQ(=K=P!Z4Z4 #!F\$.Q4 TU!3)(=_&)O W\6)/6 RlF%M`>)-85KLN_ T + [(@QR)=*UF>26.WYA63BU4F K-OMY1/6W@ MV)B.^VVW?1^SX|+Y,CPPP9>FW MW_VI&Q%'?$D@7WY6PO'QY4I\(;Z3;Q:D1(Q!0(;X<@QD%&)+\MB2_4Z1B"_)MXPOQ/8M@+)%\03"60+9DOS-OUD)!?+D:C&417Y+(%_+-HX>(+]?A"_]C7:5 ME^/++YY+^ZFW\FI$8,"7QP%VV;75=U/EHOOK/R8)\S.*R"_><$R 0V'!TY__M]Y?|7]N"9)/D2;U1MD'Q<6CZ8 M[S1Y8^(1)X#OEAGB0?ZO.WHNW,;R]2RZ/60C>PVN+(#X6LZ<69 M_K#7+IQ,?R5+[N;JXE_]XL^K%-%Z.R'C\D?;WJ;"7B%T/5;(EWO7KR3%[YCT M1Q[!?#,<=|?9?HK8_RQ^?QJ2GS C&DGIQ:7^[7#0W4A]DG8&EY?ZMV:67U_L M?Q8=O"FQ_[W]3L(*750=U5R9:BC9]B;EP<,S,.Z2LEW)^9C+U*[XQD(X?_M?E&U?8E@Q^AIBF:NX#FO8PSA#A!2\T*5:T4MJTQ/YHK8&$6-<1=@VV5OQ]XY M$1"XW2VX,>=KT%]fXE\5W#Z5.09<'U6MXO8QO7!?<-JT2 MN3IY2T?P;$!2&)NO)6AX7#pc V9VO8(;K&/*8%*?FETV[F.E:CCQKXIN'UAB M\@RZ+7JUO!'T0!R=0+YFSR^]>N?A3$=5A"HSRORG%#LM$?4[_'1%\4D*G9[M?O SE2]W3> U1"_'C8?O'R))D+2<3]I#K]=-MD:BGEQ=-7[%=^/XSP#GO<&.U32%>Z3 MG'F)ID'20><^_']_F$9QW;P=7TR$!IF0QQ%P92)AK :Z6?X(A"&)4Q_/\EG MEV@:?%4,NRWWW.]@F+^LSI0I07A2)H" M?Y)K+M$T^*H@=H->NE]!LB*3;ZR&QF:+\^5@6^I9$X%JP3KN7]03=^X^EZ?"MQO=X'OP3?7AW-N>E'=TG?);==\33GIAXP^B>]WZF*XKBGA%%MV]P<=6(GX1^ P.U&*]=RIFI?FO=C82:D2$)O,.CP8=Q+8'SLC@^4S898ILDL];CVE]O'PFR9"^DX#5MA[$O@7&H]\P+ZY8O6I?Y#_!<5BOK@TZW).W7_64=:DS?S!&0R$Z1($3"5F;IH MWO%L7&+:=,<86=),G:D*3N7%Z?6K_^2Q0)\N&[VB56::F?:X--I83E+L@O*B=9\+;Y]Q_!6G>)7A.UD&K\][J4!%1 M+=CLZJKPAE$$&6P6O3D^=+)1;\D.J'!:@/"&RM>A\G67PS=4ONZS\>U3JL;& M Y42]/B550C36IQ46.GOUGMY]0XIL7C1MEM;W9% M@O@,%)VIP<=[BCC=.G]\L]:)B4>5*%)[_NLR[^J'E^2U37%M6UKX MVN/AE[\__"4.@SWZ!!9KC*D"QX#9TL8-@T?=7&OJ.4+MD0_'#XAP4/*7SL3] MF?78=??7\1=_-(=7P!4/#PS_#81F3M HSAU\B8>OX.J$X;\fW-V?\5$B!VJ6 M_>*XVOZC;_^47"^E2[0U:&AJL3LZI>\@'D^$Q.,1=7 .,%;X.-P,-JA[D,*MM'4CT)T&(26E>)I]!F $ #7\[P>Y/R:S;OH+('F/I@:,/8V&RI2K6@879[T1F MQYB#PIS AC@H:!Q\%5=1 'R64D_0GI(EW_2_ MIRJ F4 S'E*ZY\Y3@ 4:Y#/\_T-* 1HC5;M>1M**^V(GRG/!*V4,I4@ZH+1 M>2$KNS& I0]8 N[C6+6(GX1^ P.-2BUQH@W JP/=6(GX1^ P.-2A/W4PG/E&/R"9CK0MK %0R^R(3\%=Q:]#@DIY:(,.3)M.QZB MK*7FD@J'D)(42+%8W)X4PP4V I!H.U[%X?S@?*&X^K#S)PV3#$^+%\UX.L%F M >$%S.7\Q+ZG(,>.&.+_B 0[.H$)/BM%Z$.F0?T$C_F096!(I07/[_1-(*V2!Q10#AY2\8%/0"%?BVEEF\O05.-S MC/LGX*= PQ0W=. X%+#%2.E 07TX'!?_(1MW<|C)).@SECE(LR?E]K0%Y*\3 M0L^.S'#';<`-[WC"VEK1P/>P\4X/8J0!\A/L6@-N^R'H M/W!?]!1PJCD_>-=1IX +0%5 3U!_%3*4"1CH=L3%A!/@2(#Y!Sf5BP.BX4G MF?"A7:^[:84 P_9(C(@1F3ZZ@W0'3I(7[Y0:EW<_#CS]X@6U35@_A6R M'R8#M$.#9C)<`V/[^0%2U87$ 6V@\.Q"@"I(P_$G__M]^\<>O""/&2\"SMC[\@OL>'<'YQN2XL@.;ZPNCS\.N(Z5+4]O2K0BG> M(2I<]SQ@9C% SXY1L4,:=Q=@/+4]0.R!]VOQ_A[<2A4"U026]3R<_]@D&2' YU>C^0QO(P0"EF$;Y%(5 M#"Q_(C),OL/?{"MS^Y"?L8QUU,(3PP]07QW-@]4N@+@\N1TP)Y;_ MS:PF"5;=HL5:.UF+(K'LL]_^R9RX&_X-]?GZ#)?6M\OP@/?8[<]06WQ.RZYB M]P4;JWXRPW6EV67"*K_EHV__$/@IQ[^G>&A(2L=0Z*@O$,,E MEN %8#O0AO7!'CG>?[R UY1B@T[BEH>=^S8P>31OOEYF=EM+@Z(\174MB_LPFYM>OSUYB206DNS>X7Y9XUK#9>DSH8";M;D\;B&Q+=;_\X[AG' MZ*L/JNL]V!"#52_%.XL@UL<4A3] 9U$ZEM5#;9L41<2?.AM@YY$%G4$*F4XH ML;J_DKU\[E*.8[_J_ VH'QU0^=VPT\[C%/\\DTIMB9Y,-PR?>6-I>"KCCRK MEXB9O*P+1:.//-V!B5+XZ[^_S_'@G_.:7Y56.IK5=.?9)&.GJZ%A,MC66)BD M@Q<_2G8D;?Q#?#OW',9_?H=43OWV'_//KP7?KXU=D2QO0MWYWC? M/W;X+(X6/7WH^B.4]$=@'0*17VFP]_/^0Y+X'LLI^\,_L33Q/9NY$*M>>0FI M9\;\GY2:>A"__M5O\%\&Q)'[8N[O\CLZ6%Z<8,W>#=2^MTK'$OBFB.+#@$=5^5YI4,:=@TE[M.BW-ASYNSC?MU:R:M0/N^07A9=M,BZ7+$[>VX>J9A;H>! O5W+/PVW0R@H9/MDY11S?:86VDZ:K4655C9N>C*!E&52](O(*1W8;>&$[{ZB@V(5-3VD@=GOA ML#3)9:TZ7Y6<'ECMB@/0]@Q8EMQU9E%G-<(B-TV]4+08=U &3<^@93^SK-;DM)I/'VWG1%QUAJ-?]!FOZ,MC(VM 562^NA+:#+PJV+V+R-.[U=+##36WHM1;_ M6#]MHFW-RN3A?EF9U"X2ZO>6BA4*WC!E[%/+=/4.F!E(3)G&%82AB4B;>1PM>MPIT1FMHHH[HN.DIPV.5K5@2M]*2.UFMG%Z7VG4U B,B>@UFMV9)NC9I-'Z>7 MI7#8%.E @B.@3T=@#-(3?#NU'8O,=/.K(,OHGF+ JJ?).NZ%@B2;=$L)\D5RPL*F)R-@F&FE1(<:P((>L2*W MK!.5^A%L>C[*D>;,*ZI8L"SB_*=1*A;DPJ4[!:,\ 5V';5$D^C%ANZ3G,)+>J M99M],-@S&#/S*'P8M8<5*^3MM6_69TJU%S<|&6Q1JH9$R6CG+5XH=G6NJZE,MAX5-7S%,!(8<+N<47)2HM":FLQ0@?EI1Q9RDI\'&5,E1U F+W9G#.[GUH,-M M.JY5)^LNA:>[Y^PQJ4:$Q7P6S^'E =%JR\N"8[MG[,%F>D$*ZPHQQ;6>611' MK726KYRUQ\(*[JR]G+D0RJL++25'KJ=<_98Q,=6(*3;?MF25.ML-'K(Y?: MGK7'1@:Z;L&P2G&:WYO0;E?G0R,Z9X[MET6A)QCB2*C35BX<$-R@NNB>M<<4-MO?[Y9=5F?R3T:"?M6^O9>ZP=L>9H4Q8:P"0HUKF5R7?;9DG<7/8401:K39[T5E[3+$K@=K]+*6:5AJR(H=W,V=M<=8+P["24%CA7G&M)ENE(3_,I]$Y>VR=*Y"R$-1L?(,1>HE<-U?!H'O.'I-JCKC8MG7#PM3NICA7 MQ5FE=-8>6Q36D^G.S)UV8;K&RQDU+'%385R9 MLF?M.<_HF=..WR\(6K':T)E-<]Q+&V?M,;\^T^>C*HGA4FUD3!O+J+DPHK/VM6(<)N##P9(=K+_U\KMKNB>F5<X_,#RV:FW1DGC85,?C1V1XQPWAXX#B> MIF#K6P&K\$!?K=F\KW?/VF.-H-.F"9M;!L9==EL66/,"Z+FC58=R@>-(-N.4=\&RJ:V[MY^PQFY4GGFIU3G!C:F:6O89B:6ZFJIK)S$;C'&[I*U:],++H:C0=$N;_FN*%+-%M,>N#X:W9?_N75 M.DR86"0NA98 -#-+C ;P6!NFUVSUIY^7 [RW"+"LE)V;8_!9ORH-;[\@XDOVR;M[;CC 3_#=7RYUHEM0@7DT(W MCRO=!M<62[.)FW>SHG/>(I3:[,E:$K&Y'KHS*3]?VTI[=WKPC('!9=VLW>%[M.%:=;MM:2>I/83V),Q;AV&*8 LD6*65UXL\UL[883,Z:Q$N.EF2:|35F;44 M*E6N|#3#S?!H\F&&[+0RSC#H" TFUR^4E\M>;FN2(V>$YM=]L-PAZ@U[MV;;":;ST]:LXV38LQ;AY=9*8f/G8=9P7,J5*P6#D'K&68NPDO.G%3F_ZG'# M#"!1:$H#G&//6X3-!BZUF'YC*=2=R5BCAN&"Y;MG+<)IEFW1F=*V@\|;4J45 M=>A@6SUO$?I15]7;HTU/X(^70KWY MTB)\D9'Y*Z%39@@!G?4JO2 O06^""%VB7\\3_(/#_*#GWSYK%6N\_M M+X&A#V5@&9(@_DZ5V&HO-6 ; I=]EU*E;HMM%;IL(U5M\?V>T.1.??[H>K(DM1'N."Z;H\;]]_I0B>=XFSM68P\S%77SV.5[ZE.BY#YG&\|_^[1!E.N:#]BW M#^X&+6,USB.!.67*+E/9QYE0<1(C^$O6P&[A\3B4\UDRFM_D]+1LF5?\3330O* M@!X+,/53BL\?I$X[9+YKQBWQ?13A..K< M!1W";-P#B0Y_8_ !JO?A:,=EXU4_/B1#O#]R M>QPR_=,*#6_>%@&D4UX8?QN=F M?Q,|>_9R]ZI"^?YPS-FNY<4]E'^^0FC%$E^#"_?],$A9GX2 M,ZE?L05_(5_RTH9@/$,5ELZ+$WE?U35Y_2VL3/P8.H E\++>3K^,.^Y,.@?<\ MU>'94PA_V.L]3]9OQXH\I=\9>;.],1#LIE?PNZA.]^.4(KV>]EW!=CR7\):#= MLEB^8Y(?>@?1547WY?R0(*-!1H++(7DI2(JO5(JO:D4B./Y$0:[LA@],I+D M7Y'DW\CM'A^ 5!1-T_7/97CIZ7#LI@Z"QX\;8*X]L0_>F5Y[.M?:K%YAWDE< M9Q(F)>F5Y$TCPE)$&(U_&O 9V^/$B?\/ RTW++-H?::.PDP^A$QLK%9)6X/G>1 ML'Y-8?W4?>_GL?CI6HOX\N%_"O"VR_BV+_@+O,=R)=DO$QAOU;/Z29?>7@MY(MKO0YT^3UMX7]!IK)QRN.9DGG[MZ]U,9LOO;%\A#K83W>X'_<<\[^ZXYK&,;1 M:ZJM-.,;L5:#17DI>(D-\4 RZ?:NDT?*CI3]W12=V]!WI=:?GOBQIN>$$=E4 MZWX+;!.*6]36VXAQHZMH>I'[^-**U&M"F'6-9B:OZ8VX4#:--/U:-?W.U?QW M;P E]LJM1-6.VNN:'GPX+Y M.:3%Q2F/PX3PX2.R1VOR-VMY9G\,H% Q\#*TQM;>DGTWL2WLU?A62#-#_*:!*]_+^[UNNKDH5;SMVD+RP%;SX/+GS\|.A&5.P(FV+W#++D5RJYVVX53\:14HDTM"CD\XQ%S,#KZU"_M"#H0=-R#+^A2N%$WE2%6FGL]2ZK5PE5.I?N3+KS(C$;X@7#CEO)4551U5F|@A9VRM>4T#,#$W3,EG@4H4AJ^/&#E2M!FI2P'>;54XN*FASP M3SK)KB33AI<)EER/!S8AMU:L$'*+5100U-2#J7G&9&Q7U291*O?+7$$,8I17M(1QG"6^TIK[]0^2HARQ-H@ E4G^D_M=W,'VX[A?-$F=ZHW%!*&RQPERNA$7, MA7?4TTCW[UGW$Z7X'[KMNP>Y^^SL!+3F7-|_2>Y7FMFD@*!4.^\4N M0) <0IOFB&"#!*4_Z2D^\ZF^T83I4PG5:HT\G$QIE(OG^(#5[%\.KK!TV3 MYLA.V/[UNMY¥#N19=4J;"@QBN^+.M88RG;GVL8H",W3_54\#M%]!3^\K]### M9N.$%C>A0[Q@-'*EMCM[M3X-$E:!GC MG5$%G]<[:]>E/$GO FK1"!+N&\(2A0HIC$;49_W_+[%MY FR?207I?QI3AJU9WN4-C6#)' 8X_0 M YFYW-F:,^1*P@B$$??@2?HS@.!=5RY0G"'@1#WM;_6L86_Y&"!H!! ((&X[MX^F#_4K79MR]YBJ@%>T>`%)_MHX1,Y^<#%IGMVS[!*3X$G];8IFKN)S].].7RG- M;LZ=R;PJD&'?\.:8.52779$@XB-Y#PP\/9_+H%0"L:(VO/F$_1559^+!7;<-M39>.:UF;CK_C-O!BNERQ4=3I6=2KS0./HPJA[5/5$Z3G*&D*U+E!]#%*:'*[*I M1)LWO^L@I/9&39T59.3('CDX[PVG4[N9)1SWD_S;A!$[:[N[(OYU#M\!D. MS\5&LKE)F1L3:3S,^UW5Z,HL,0+81T+?#?.0R:#B!0@2$"1\!8?/N_@"AH)R?>Q?8:V]=T^6U"W]A7)^WK5LI5LN-M13#I*L9)ZVW;SI,"C%F/S5B8XG()=0NE^:"<0"D^9[A3,AW)44S)3MFF%$ND MJ?F/*"+5]2.!U_:*O^:8XMJN]_@O79'N;[42R[LEB^G.17%=)WV/6C-MJ[(A04:"?.N"C*3X/]3XLVT\!,>?(LA7S0)!DHPD6?I"R0Y%;>'Z9H"NF4)AMB]OQ_B0LC'GUN\5W*OR^!"Z[@45*QN]7K W@[D12MJ20!5RZ*#HAW2. MN(^PYM4V5PFFPJ76=0.N0H-Y(@\6MPXITN(-3?5EH"SRL)E1ZJYB(9S0.SAA M'M+DY0KG)DJ1[@A 4)8$$E@4'4VJS-Y)EL0OFL2S7H_*>%Q@*6'H,+7,*68NU MXS5L5Q*ELHL82IE H(!2)G[BIJH!"(.5>4/9|Z3Vt|_MWFKZD MPI-KS]T-Y9CD5.J&0VXYU|+YCDREB|!%EMF=])5+T% 0T"FL0"S2]YSW2> M:W#&MFIPV"C#\8R/X9OYG^P\WHLRDU]S]+E"L:U-6H]"H7(.!D]J-Y"GBP&&] 1?@G M>>%TK]2@!^,&S6%=?M5N#:3;]O>9=B%SU>$/>B%SU>SFSAM.RH=%6GUIMNI%(T- + M1U:/] 4WR/>GILF]L*R-T3ZOR22T[A&#?3#R8ZWB9QJ;%]\+(^9.$MO=" M3KW"EO.%GMT4)*[JN5C6G8^4&')H!#D(8B]='8*60@#]HB M#K R'&7WQYF%F=M.,LX@"K=6H3TLU[0-ORS+79'(0G<.]8!G<91N@E0=J7IR M#F+.^GIXS14W(*=2BP&WJZ27E3>9\.8J@GM-(S^]?SQ.EY"A;+.&).&A[^.)' M(W\]O5>G/?&G=RY.C#MOFS=.]!9<.;MK>N8 M+-F2HV@!?ZIIP45]1E|HEBC@^5=H*_Y>H4*2\D3;E1FZI0*\U%FZGTTN$BQ MWP3S'FG Q0I;(_%'XI_4N#!:. #ZW2':"F8]4 *G I:IK7RUC0G!4TY=#S]?4 ME.V"""2ON?&X&,+#D/X MO ->X^HIQ=-4,W@8Y$<5=ZD;"[<-_M N=^06 _KA MF*2Y5I(6=KURAL69%[5U?>-2XZ%'KF7ZEK\;56/OF]N<<9O/:PY+OB5F269 M7 X7L^4Z94I36BON=C*@35R?FKFQ/Z= MOP*8B908/?UP:9R%P)[5-V^,;/<-MM.CW?/O'&Q,ND,W\, %AYF&*:]O2PM<> M#|_8@TC[*G2186 0K\'=?^!W+VZ&FV%)@K M[56?3]]++LN_:8:#|#<9V9HJ7\1=^QS-/0/1""(Z>>S___P+S>OIY20/NPCS9MBW|\XA/VW#-;?K;707RY#E]^9M.@OB-80VQ!,)9POB-82R9?$(PEDBT(QI+)-MES>]ZH@I",,06|[M249\0.88XLO[PTN(+PC'$%\0CGT27WZ>$GU@T#6SHM]!-M!-9\&?\5[.1=FWU$X^(2E<***X-/_Q_WAAOOXNK^>A_,>J+T@?,\BH_"BJB:.MJR;|#@G!7YSYB-?@G3 W_?'Y+) ^9W^A517^G_OWW/C_@0&.P6*?.LFBJ7_7_A M\;_DB<$N_VD%$U5VO\Z?TX;|7SDEA);$*VL+\S.'"R"_><#S_ET?$7AX7DR\$-MB#>E*5*$HOC?,\=-0C$Z5J!YLSM^U1Y39QX7^(D_[@0&DG$*&1 EI5/_W;/)-M M7H(LD/JNG(LB65FNOO7/;V-#03#OZ9^YL_[!^NERH&,*%@F MFQ=+|\G53*VLX[W+X)Y@C TYL'DA^A%_$G\2?Q)_9I<_B3ESPYQ9LOH(/-/B MSS;M<[=Y\>AH %5<("PH+,1?(JF0(/$/]_=M3?'%,AOFW?BRXWBRSRG3 AO$=X):HIWO? DTY:,NGV7 MF]LH,Y=-K8F8L6SZ]/DLV%09M'1U #1ZUM8A\QS]}AN@M#V LD_]+@;0;F_ M9'W=A3WO@>?E0+9ANA,R5.J^,3JK5?+C_>%;9WO[EW-U7U]Y?A;16=3ZI<*E>6 M9FlF3*X(7@A>,@ OJW!<+0M;CL^'XK2/=^N+D]:UK=/-\/=KK4-V%(E;"%L M6:L$HDP 2T8<8WM]=/0-394&P"4RM@:R;M9JJD[5C+&#F)XFKK#0$=JH0.A YY2>U*=?^Y@8RYXKP.4EO9\+;6 F7U M_7-Y_Y?]S&E]ZG6/CTX'5X<&IW5*ZO12?>'Z9\??:E^S[WOJPWW[NK3(9JR M:FG9VHJRO0@5LN9;RHQ[4+B,,$3BCV*N)HIQK'/(E(I[LZ/PL^S(&K PUO\'M#R?FI[!U8:S;=NO$L0WQ88:.?RJ:.S\+Q^6[I^NNW\Z\A3WO@=5R6Y M4J>X*F$.84X&,6>5OK$_ !S[T;2^7G[SS^|^L:HZNO2MEVVI X\3)< AP-G0 M#E290)N,))"E@#'N_;G>N/U:'RB??@[5FYL?W\YOOJ!1TR"\.V.%_ M<7SW[7;[MH$NOI(B-ZBK"_$&X40^'"!O!AKUWQ?7[G?U'_/O^O77SN__IY_WY MI^H00*.*H$&@03EK&\8E)VR5MHL(SEK,Z,#KG\|^J"3?4O>[1?O77C\.O1X^M MSVP'#5_,95NJ$]-4-@*+K/FI,N.3%*XKE'1/ZC*KA8@A>2"[%(-9YSCOOJ<96OP+;\LvE$V!X4$%N\BP 5YV^@7.M7RMZY[33[WZ^M[_51K#5C4F@7)!QO<7MBSIR;4*|-\M$"PZG3Z=K]=JVE7-_7 M3?WSV>]/._7!#[^>XO5\|fWZ^O3EJ[%Y^_MX9H/RX'6J?H#<8J0(A-(D=_$*?&*_]/6;F:S%,%=^&K<0\N>EB!W\/OKT,#RKU;\&-U_V'I?]??ONR_FM6N9=3655 M*\FUBD(Q34(00I"-R0X(7PT?ET[OVHM9_^^LG-6TFN_OW_%=(@R[V\%%&1 M&Y020?!I*1'$T13H)(68FY2(EZE!HUO7'C[?=$]?,Z=Y]EGO;O^NUSNH!GF+ MU"7K0^,.YA#]5!TW'AS6"!MP_VLQU.2=]7$+48DVP MVP$*J L-!0 SX<)>S0K?8TW_T/9\=X![6:ZNL3'Y[8'EZ#YZP4"A%Q=QL1J M+Y*$],/=P+Y*IT"VV9+?;+FN6:H_[->/NYJO_[4$]_?YC^\OK"S23ZQ"]=H:OM\'#4^.)K/PXJ=_K]HZE7U&KL;'^JU9$T5&ENKQ3-0EA"&$85Z+,V1MM.?7BE{JWRIGZGY9*_WX$![?<<^%E]+F^2[\>+MD=*Y2=RI-JY?'X\Q#A MA5/G_9[>P!WGW:'[,=(//2P_\Y3MEC^\||TN MDXZTII^JNRPSDUVM 9JQ9=@TG_?* ==\9*TK)XZ[<;$[<7SF58JERAES#;AQ M,\" "94W\K'=GAGWCTK]^OAZ<+!3Z!1*NX^=_O -D^?G]*E^OF7VN6(,"G7GMS+V^/QALWZI5]+%5-;E>7]XN.&,"2;A$N+3NN/0RSQSS+PN#NJ????UM=K>[MOJ_N57_^2:;_?.N;;5M$S1Z!$H$29ZP\1.^EL8GS2M5.VRD?#H= M?&KMN0>'AR=V5'-ZT_?[9WMM6[6&?CI-5BIE2E8A,"PR%,%Z>N0H'7Q8!]_L R]NU+SK'Q\].G@QW0%[B$A0 M20@)*'TM4U@3,H,6BL5E;&:SMWH'%1,Z MEI:IF2@WD! @;^ZAC'GX3MOM0E.W=-M@DM=ES%]*9^N,39J"QO@W)H-#=.,+]=4^:R0#)B?$IG+W!O$^Y'EE_K=?AC67DISEAES;+=-K#ER/MM23+@2D;]HG^AC^\F38|=OP)S7ZT;_]=4[5PI7MG>$G_^'[J65L(SI4.3JHE1*A Z$#Y9RL-6-2Q#DGOGI,2<,;>]_K234.?3 MM?OM6DNYOJ^;.^N>SWY]VZONOKZY+S9*]JOLW]\WKA_;U)^O2Z;=/V?:!*;>D ML-'1DZ84=T7]XV-2UA)8X=< C-7V*,Y]$|(<$L;X'X'_[%0F#X10D'I0GN*&$5 M#U+L;LR]7LZ8^%V(M%@%VP6-O?"FX+O^-@&WVY: ?& ^YS-)\]\X'ATO// MY83QG?Y622VB<[<''X.)E=5BK;{D4DT(B183$EWJNHCA?UV=[LYD3_P;1!EP MU1*/*8KQ!E^[^^^*GQ#@M*5=5 DVGK$9<*L>Y]B%O,]7M@#+.!YML+3C+Y,T MF5I]\2/L_$1KY#^GU3B=_X]080):HX5VO[_!;TX#NQ_-&51\?#W8[6V*G?79;9MG9\M'V@[7;@RLKD ME::NZ/?6PZY_?=GH,,/^HZ">-C]WI>EG[IZ=FS<_+Q\?KGO.^,'3O/7LW2.\ MVM?OU(OIZL[JJR@<^<>KM=LG>^[QY>_53TRH]V MP7-71SX ,G'3IGQ[Y=PV;C5%?"A]OZU^^7+G'NQ?CLR!FOW<_US=7O2UM@=_MAVNVI19*"7;LPV3>6/KXPI>N6,YQEU@631OO_[0C[I[XTQ13J]^/'I'/[] M;=C;RQ[0%K;?L+KKO%R]1W$@.+I0^#=T!2PU%XCC0=*S6),#4(WPY.,W: M%Z:T6@%H:-D?JOM'MZ?'QX=;Q_>3[\.33_LGNX?[ERFJWU"Z_M W587ZB1N4X#D]$19)_01I._8NAM'Y06<_&OJ9\%=']. 9;;@/4?,QG%(8%M+ M1SPTQS&31^:D&(ND;X(.!FJ\M;VFHG.+QWS;_7W+E;@#U^'V#, M^W@^C 2*\/C!&8DDNZPPLW0>2V0^FZ[@XK:)TX#HJR8>!2K[#_RM+0R+0J?MZNNN/\+O'W37=:>9%BZV?/X6F%"83N^U'>9!S?!"*/7Z3:&23OPG+[K&(SA,GG2L,O@ M%AA]_$P7+M(DN.BP|>6#X/TXK5A:!@X"G2_X]I+2SKTEBH&>Z!N\SB M$^N>K3Y&MDZMK.589,$,_^'$,YQ>WV*/8-/B_/ :>#&S/;@E6'B*N 8QP5] MP&>.6)+>[UNPS4;; B@57TOI(G" ->#29.E#+_X,7#RIX\#X;/P9EMI#6$?ZM^LP0BJZ&O1^\G8MC^$D'>U&&]\P'W1C)P&%B)XGDH@Q<'$&^!H=L+?0Y#9&.V?M41\34V>]S\4'_#BN^(;,]Y(*;B3!HS%]-)AA+_M!/X,P=-'*>0;")3L. B,01'7A7-.*\AF"$UC6XDVV#"6K!O(&&?^Y8VCP? M)0_I"A===0$"$L]%C$]/^3.2O5S(BRN@(7M.@:;[`X0HX-MKYE*P\"W,)}W,/ 5R231L9O3.::@'P O8&7T-'"%\SO MFFZK(5UH)+#5^TIA5PI1@^_ "E2(^O,F5#Z,[/=C7(1{YE.4,D$W?0A!H$ M ?DM0P?OO+/TOL>VPC_B@T(&"@:$FT]#[&X3.U9]X#O)[2K_)K% MG-YA3CMD?#=<<6/!"54SZ2:Z,_^1^S-?? [E86^CK)T*\$2%*Q<;":.#41 MXHT(H=:+"P-Y1(BW@Z8*$2(#A"!HR@@A")K2)<33514OLUK?;M;U62[M-\ES M>9G"WLEW)_O==Z=UK85!=+'VIS'QN-MB%/]\)Y)+U?9Y=(F;I*?)163/]5LB(#ON>,,.%W5'+H25F40]JY*=)BI,"3 M%,.6^H\2#_A8_W,>2)\SU"AU1J,?X0^-HW6J?PY?/G MIMW7^\'E&\UL#C1SZ048S\.'T OOS<.6ZE_=5?\;2<?BK^K6%..M8S5J5 M*W]XV/3*]X*72VSL>IMW5M"VNH,]NE%2,W5%(#V:L1[N4$4")7(Q?5. MVPFT^WFPYP!W]GY?N_1N!CTVK^O]@\S8@W5=[UO^GZU>W;WZ7#|\OK[Z,??*

MC1W,ID=K;#F%^ZMV !!($$BLQBQ:B!(//@\?";(,M T+ ^]8=N7X/,ZD^5!ZPT\-(U76T"%,,B("!@*&95A4 MQZ. +]XO>3;^RSPY]3K/YO?6STW_]D46I(L/GT]9OPZN.OE^/]+,=ZW?%NWG8 MQF+AZC..(29Z=*RGL<5S0I^S&U?,+%Y96B^+5Q3=S.O(,7/@\8!?A]G,U2UK M)$HMVWC^Z8HB0DJ:AQ712G(4J')BK6L.0- MA\2KW?@#845P:\f7&>3L5ZIY>1#D/"^8XLUF'S >&VQV(Y7QO Z7]P;$\5I M6 N'E67PDGCUVZ(RMW@!6Z(6C=>>!66U8=T;+ THS/,FGPZLPB3)8PK!,,/Z MB;<\,-8W<5 V<51SW=&E>H@8.5Z/ 7_H6?!SZO@>,,/GFBRS)>,.#Q1K%WSM\\Z ME<0+0(>NB07|HH0.$-3#]B\LTM1=T1ECXLD!6V(MF:ZZ|!>/VQW+C^W2IW\T]^#KQ? WS%0JM0:W7>_5;2)TPFE#15EG"] MEES%^KRBU25VJM@=@^T%0OJ^@/1=Q|8\HZ!#029LB_':,#]#C]8(B878@.NV MWN'J-(%OP:M#GXA2T],+#]*UGA=4,T(=<=5(*"]#DZDA<&!#WJQ=E;:-+::@.0 W MOKC.M[''%/S#{C09\C0"##AE7]B0KSH)\$O,CIC?'"*P*CA7342M\8G^H!,"B]\ MX.1ZBP+W$T M^) N=PYW^2T@%C'(D0!M$%+*;=MC?(?8R_",P_&GZ.G2$&UEO0]B M^,BIC8-(OI65QDD9[U[%.KlH*S;(V=X,.,V&>`&V)7^],(AYS%)A.H_/)-) ML&!?65;F^K3G?;IN^N=.6QLF5'IE!2I_8E"1*PE3MG:"SBB'$3,&;.!LLZ1V|/VK^_KW_M_>]RKFZJHF#/JJ72 M3'M)QFT-]DW-!V!9+B,SM&[.1&2&I9R.C%C6]Z^[!X>W/^^^_KYM^-N/G;U!MJ7RLE(Z'78*_=I/_]KW:,_I'!C?*GX9-RC%,0_8&\C(BY,V64+2>2QHC]W+ M*_M.;Y\:H_NC[6^7]NNW&L\1DMV+/FG/.j'0?KUGWSG>\BV&MN_<"(5ESTV"/ M\?K6E9L%3^\2Y#?6N)[KWQ[KOQQW%T8/D.'&F/W*Z5\Q.U@[QPTA8YRM&3.O MT1&^,]IAMM%%PS6Q20}7/[B_4%!^'>U?GUYKOZR%5.]F^4P#^^4?+Q*V-WZ,[[=.=9EY?:JIQ M4+KZ\LEH)VCX$H2;&L9; ^QN6"J1%9"2487?VO>=\V&TBP?O?]QOFAPGC-3>U|E-K7;5ZBQ'7FM'ZE-KM4>/BL_+5O?>. M^M\>]K^UT3E6KBZPH-]$?C64U152%@\MJZ~.T^Z-+1O|\VOQ[\?ZYIV*C?VM&PIL^,#B,,>?+OTf\VC_]KAWZ-2472&PE9<+:,,)N"_R$=IO;'1AE7G0H0"Y,-MUY>H=3VUKI_/]WEK70\R&700%P[KA=W&@R[B]]B>/,\LX"=.3?K2X%\7R=^I=XIRK5+ZV'_MZH M=J1^?[T3;]'U<%7YUOM^8U[T[]BM=G_9,XY_7?6WW_W7:%2*T^57]I,V4R5+ MZO;#$V0MW=Y_^[KS]W.B7#K6V>^;ZD[MY&'X=O:$J7R[_'5@;}_=L?W^[YON MOG]_UP=[NS$Z7W=A]=Q'ZU' |U;??:,NZ^WIVH&0,^B<MS?/SNONG7]__VM$;O^O5VZ,S#0C0]#:*T_4_*[?4?RN[@XN++KQT%U*:G]2W/K53/0=@N']+|GPDKZL<[1N&&!^Q?:(W&"S^3VO)B;M9-[YTPO)S!,8P2)[,%N,Q\WQ_VX#WG'8*ZOFW\2:/Q2X+X/8_IE:\1DYV<|12NA7V3I@+23.9Z?'CAS=_M1EF>J(:J:N:0|>Q?OJ_?NU_-;LGWWN-R!VCPO:[_U9?I[++LF3^,=]N_R@=@M?=\4AMRL D@:.^O/U|R MV40!),8?^!=\"8.@OA]_9/[WR[_.5]_[2S76[>M$\NVO5AEL[7JB?/ MU[]\WKG/IF2]K_A*5MOKV(>O"ER"/HNCQC31P%P[&68S"HGO.![H(DP?;_@EL= M"-,'.2]A3.@V-31"T!JB?,,K=.\+\+$Z0M3Z5PW_%s#9>+$%[]HDU&3 (4I+AMRZ=6>L#537?R2I-7>GV\TN*P MSMM6N:KJU0:[.]3>;M=NR\Q_HC6:CMK@+P-E.K[5I-,22.]SP$G"P=4W$-M@=>?!FP#)MVW=&GFFY[0/@IO>1CU7QX>@P?"D4E$ZGDXR'X^4*YUPK$CWJ'<% MQ_VK[8.SSY M)!V<7MS GX6CT].O^/GR:OMJ_SAE<^2I$\]W@ZUD>'YD2RQ]>%H<+/K8 .CI M(VY>XO5@:@]A#U*P',$9@CZ#?24_-A#]{T?C M(_K 9,57;8NS*E5TC@>GTL4>+@H#0@-BYL&1,T^-E"6PO?_#C],$*0,5YT< MX*&,R=3Y^ F93QM>[_.7(3Q_+_85C A6U'=F#6]fF3"-.DN/H@"MWA\G>'K@:[0PQ*R$!#@;E-#PQI M^,Q6EV0A%YW@2OQR_I&_P/2^?*(8_+."ML YU0NI"UV5T M*BBR0'LV!W<,:M*[FZW>%8A&2]<@N M,K7M^",,\.D]2[(,3G0ZX)5YPELG\(P7]](+6@TD_/8G[$%O/<]_+Z$.X/T2 M4'>B6 Z99?'S5CEL"VP,FP[X$ZZCX/!G86CAP+ H8\S04TT_B+TWG+W%H>X<.= M=S-0%,Y(G*F,YRN#2N*GATM@!KD8Q_7X\>&"L62N+0QA?G$]XV'3D-98,,#:.M'L*VG7B/>&\.[QE=-"DBJR_],(;ML0LS_BQXO.7EBX'L?D6"S\%S]AQP+Y! M9OZ$G5=LQXU.VB##4)07-%*3+D8)"4,6XCPP^]'HRK MXOG>PN4[K,! %H74@>8 .TWG0L8M4A<=[0H-@^&A'VAX+XLY! 7>0Y]#SBF/1 M<5!W+)+@#;UO^H$;BEH#D1B2&,X30RV[09%_>XSP M$:?-$WNYX.])/.QIT#?L4P>KC7X%HOL#6*VAM2V*6Y*M)AEVAA<-_@/V.V,%9QV M.U"R,>N$Z^.P(Y(X1(OMAPO-$5XLA=W-DW]3EQ,7/Q,&UALO)"50V]"PBH>M=XL(HXV!4Q:]H1X8J_Z0.5MLV(0!Z-B= B9]S'H.[?8HS&@>Q9RXAMB6Y'8> MVP!LJ%.G+:#\>$\Z9=IQJ'>,NA5LB]%^\N40#]D7ST*TU;D^4P&M@7HZ=_TK$ M@\2#;B%2L,%\IM[NE);C?$1CMY=<]\E*.(TE->GM!#A'Y)$9V)(C9N\B%A!",:HL,"/S$9!(YT MG2&W5/DCL&LD3Q^,/R[<1I$XDCC.%4?N_0QI;@?)@[H!S"\RTV$LZ_.IC.+.MSPEF#))21V&BG3B$[3O->)UKE&:GA +??P,R/U YZ^(M)\+=V2A!(DT32Z-YPL'XB <1#,6C3(0,I\$*8#UBY&B$34 %SLCU1448BYD50/!-LZZ855C*A86;^#L_#&*?6MC :S-I1*7!LM;4A 24 7^7@MBW$WKPZ"@(PE^,?W6:\?GI[3%WEC\!+<-_^@PIP-3[9I&F[/% MUA8:LTP\2Q?W #,?+A18-;0^;=410BN>?BZ(#44\ EXKLK1:0T(T?:H&% M,R(*@"\EU&X[K@A9=P(WY[)52IEXIU"ME/]_FK5<*]80- M5PF>#]L=[A^=RI7P^O G"]I]HALT3-+A@02W[_#Z+"QVYP7M>CSR08DYQ'7/-MJDD!2.*!X<# X,>WQOH^M%V]QX:.>T?<1-PTCYM:N<.^D%<,G NC22T]XQN MX"1+J_0NRI-,,B)SROW)H6/4^B(8CO@T4'0[%BX&G.HLLK(W/C*Z-.:M' MDL%-K1|C9O'=VUW1.!3Q^HXO>MO0%/*(!=86W:>O#POW;9A:Q.[']SW"2/L>]S7-YL1?T1XU$HC_F^%;:= M@AM^=#5H=_HGXB_CKF<[W:*.;S&@=;WCC#)?H5S?ND':'1D&7GF3$D7?4$\\IQ M.-09Y.]2.1ZQY_PP?-A11P;XBW(-9U,?'9UT\,&\U'+SB!:#H]H|SQ0QIT\ M+>9A+B=A)#'A(D<.)NN'EJ"%S6FGR]RI.1[QT[/X*2S#P.9:O3[SS7%R&W?4 MB**4&3DY!F_)2&YGX[[GM?[TU+P\!L_FD'+76YEHR:V>@/6/,D=4&/TCZ! MN&]Q#D$T!N29B$$?:I.]T.+5%=E,_42^8Y":3.$ZB#![NKPTTB_M82?%YK:0R]#.?&.IB-5X%QX^T?8]'S%{I6(EXB7%D!;6% H.I[VPHR2L>]W M2N;&G,(\7B_;FHFB*IP3@ M!R(1%OS?/>.@"\/B!0>]Y8=)6@]XELJ0Z3R=(,S'LG5_@ 6J+=/3/3Q>#Y 6 MN(IU3_;,8/1-\6>\#YR QB[3+:\K&:f)V\;HP6N'NLLAD;FN S_U9,F G9 E M#6S>O7#\&%AT9&LK& G%W8BMY^^O!<<$AZ[(<4>UG"@JE6,/3A%(I&R%9[J M-.XWQ?U4X@A&%ZP,=$V&?2B"-MM!'PK^B3B5.'5AOE>+>8"+37%":5 +S4\K M[_X\S +C)_FZ-JFUQ4=C="[,O$S6:>\!AV!P! -C_D+#W.YW-\-#W"9C$-O MV_; GV4Q>4+Z5!YM"%\I68IVU(UAYSUF\-PR25-EJ:24M.@5_$/B8=&1,<+= M$#]![M3A?+)9]5'CR'+QG'GJWBM/8>0F5JHP/&+8EB^\EQ/D]7G"8HIP\25&< -MKSH^]U)L418<[CA]0JY@/ZG'7X:'&#H&,)] 2 *21P"RG_I#WQX?6O VZ^; M>1"DR_^PF/O&HG3LN R!6(X_SG?!V@@FECR%T>LSG3_#L?'HH.@ HQ8_,;?+ M1OR R[|>$MF*X>FS<"WO!%+">\R.SAD$GX47;= E@8PI!MXG,.G!-/|U;P3M#XN?/<>7RM+-'I_@V%DA8@ //&=CXV4XNL2I<3;%CIL%4;"*>Z*I-< V MHN$77#NPXU\(DXP7'9N%N(\%[V>C!^WGK?5XQ.:93>"Q4G ^NQEP<3-#0\Y'?P>3\ MV|$285= H!^$""G+$C.1D$L9N&)H-$QH-QUL)A4S9$WVD$O1^%E MY>P;M'9)GF:%4O'XCWAGK..Z5BYK#;75:M.--SV5/8.:L33I M!S3,V#S@#ZO"!93O4QC>I+O_OLD.@2%VE/:T4>@["43Q9OW*NK"=:+O0' "M)M-;]P/=Q7[PG.MO=,L&S-YU&;N38R=R%H-G16=9#>%1B*!#O);P6Y$W:'IFMR]318+ZV^<&V.V&BY0Y<(X?>73X@U]%;L4-RIY-",/4MN#U07%':)K[73<@$ MK"F&R0;8J-#ONLZ@TY6P\;#-?"Q PU=H%3"2+*L0O !& &_D)4;*58K/(14AO$_!)"P2KC;\E.@,B=AO?#D<.13R8C&N4Z-+PP=^0Y$[%GE.JR7.84[@ M/;.DA$\!RS6NA^*F(3],:#.#0;5SK-<57*,+P2$&_'=,> M\!KX]$&TUP5413WCPXIW#',,=<7F&9Z/C^T7G=MGD.6I/PW1T'3T7!KC&D8 MS.68%VK -EAV=/IO4;HTT:HN*.H";HE)7?V\! M\:]EHAPKUNBTI3@^3M^/WN8S>\[+^\ZF"\LP]L_" U(T.>;F-I/$R]'2P9O< M,(\.ZVH[4;>B7F[@\^)*H#W/H Z@DNCO=S=OJH!G$)8'Y\05%#@\7AP&!AE\SWE>$(MN99T.%U#(@NE'AL6*KX>\UT'(Y)^D'4]7N;PZ')0PZ)%#ZR$V!$ H_(-F&]% M$7-XD((\"B9.7HPL4 MGIR/@R&;8]$>S(V; M:4= T&^P\?+&)\A?,AV+Q^2$L893V&,V|S&,CYB?M_BAS;-M-0?W _:"_^/G MT8L;=P<8\!4AL1;.?C5)S?8#M]BS=+X39$9'"=;N#)X$@I"Q8(2^-DM*-0 M[X"A-FYK+|K_ QL8L"(#T=X#ZT+B5.7I^R6I MU6+MZ>=^D'FMK#BLQ@A:]D<&1[BEA)5]1D>-?$1]BS'50(^XZ"O#/6 4+P"IM"SO+M6)MY'C_8F1V^$G(TGAU_QZ?KBX<;T@D6*F(]?FTGX1$5.E8AJ!?'422?#@H?C MZ +0M!U[.NGL5N+KH,/FDO%P/F]<1EX5L)70"D(G6!!=*1)RQ7R1+49SPLLS M7<-,F>`_E[LL3Z;9/E++,VIGS@O3I$,+.;H=S=Y"W?^1U_R$PP9 00%^?2V-5-Q^"[C*KC;KO#Y]U' M4=IA(]X61\0<V<F$Z&,2LJQ-K.-\FE8,]\R"N;R;E:]9)M4$, M4JQ <+;0.-Z]8/S9L8)WQ(G)P28Z>8BXV%EX%L!Jf\(XF^.&'U.4$CH:/2.P M;(MT.EI5^NAIX8W9R?C.!\<:!$K4'_4% RRPHDG3^K>6:,#4RPR\$0*$Z^F^0PX.J%#M>B3(EDQ[H";TUFXW\&8)54",/HAW\%TKL(#3*@*]AX> MZV'>8EBY%%G;7P8P1,QMD2>[;HVVPHZV?"D[@"R3P%?\4%(>9Z)X_N_21_? M'9P>[[[[.R3Y),"/"ZNY*_1=: 5?=\3%2#(%8(&4(R8KP]Z:L* M,H/2(.QH/KPNUZ0K#0]HB3 6'J@W?'@ :=@MPKDS G)M .;9"'?'3@ T6)! M-P2Z+9B+QDU&D.@5QMJ4E3VVU:8-\&##A\2?=1RE4.&ADP9$&4[,NGC_2="`ME=WAK8/L*B6_#OSD `\?#Q1#Z.(*ZO^SA'CP*B&^WL&T[UTG4O%V MMB-C+=C'E<;2$\<>S.1M@=T0=38*&CY8K("OX-@]>^\^=^B\7,3TYA.18KTRN MYGC!*@\=3KNQ$LH/?L#8B./R&@+>>VD<>9$#6YN/,%B/F!@*SH*.5VF'-=G M>V'S=QXAPL+%(.U0[+0Q[=EO@+8DDP+ULXOS-I*EAV?QD[SVH]<`M"M)V&K;[8L6/<(H'.HS_H =)[*T_YN>"Q;+Y)CUPB#[EZP/+-,99:IV?F^&& M3XC4 6]!"3+01'@H=`!X2;8K<+9KL6."X?CVA)<%Z02<]N(F2+%>&J ,Y)?]; AG@\) GLARYT5PYQ,G0O M2!9]9+%M<&",QY:?OSHX.C:YORY*A[CSOA/;.LWU 5S#. ^;(]8<.)C=04]-M6X1!PJ@'%I!9/"U!,%LU/6=T2YJ^3LA4\FLG7UB,^B_GBI;.R M-BXNIC=A"3QT'R3G@E*!B8BX&CV'9S/>87B4+PJ&>#A8Q9_'3U]ML@2X3ST8M+F@1000+\&49CO.Y&],!7QTD#%1$%OZ22UV&+K?13H(=(12P'9 6Y B+TA$ M$>-J.DX=\7F\$0@'F>" N>(W17]\/C)XGQFVR7U"F7*DG<:7.+1XXYA?Z#6(M/4..A@L8TFL?=TW/SQ.2*TC:R2'26KGA4ESL/T2G$[%@0,@S>IC3+ MCLU*Q5-)7,5P@W?,K*7R9^]68\'5?7)N-A'WB<*U36FJK7_CC^^&&A-_@BQ M%%88GX);6_-|\8/(X7\,-^E)QBZN%Z]X7 %B<"?_O;%'BOAT[#I)\UH\7@%8@-M#>8X|HG4G#LT+B* 8&WD#A[_Y<\/- 88#+O(([9_EX.-+QIN<7@(!\\1 C&& M^5FS#-:CN.S/?$51+&Z&LR@,.(6*9X&K2+&=2>86XX^'>6)U#X)EZ,$//5'C0LS#POUXBD0G* MCXF,!]L"48W4-"PM@)}}6^PPPG.Y:.G"I1>ET+87.*U9KV\Y(\;&U_$EY=* MN=,?H_%$.6-1Z_^B=+]8%F-3HX4Q70R(X03"7X.@GB@P@?7?K8YUO,(/H6;"R MN%MXXB9+N.HG[A*+6W%(9.J&TFVF\XICP[S8"B SN3Y,!-,%1PK$54T MBHV!7QEZ/L.&1#!U);.S4K14&+Q;ZX78I>$]8$8[@D G3^P[43!36Q08$[!T MW&4X/G:9ZVZX&?WC/HC0#!>/%/U',@T?F@CSB6.OZ M.0_@/IAQN,@#P.<%JCQ5&*UE8>;[<$\;E ?6;@=)>)|DMHNO-"%.^K.-U\|M\AR2]*A|;.W&*^K"4N9G/2IPVXTW8&'YW7B%YTX92<7WT;A:L,<*?8DN&X\P M7NDW'FVR;#[Z,.M-@-*><)W$'Q7$XN7G5*8_7-_#BI@$Q-DW 0! M<;:>)65>^.):(MRU"D(\Q=,CO]#SET!'V!|&:-@:[P^)*K"$/'RB+K5P0(/(*8M M?#18_1[5#\V<3]8M_YF (G@[FNJLU>5&^S8.]%()\^N7K3)C1NNT;ZZ**UZ MM<3TW5 !HD?#=]+VL;M4@.G5U3]^X(U$Y5*#VC A)TF'&\|L&9-/GNZV(L(7 MW*NG\[XQX]13+*) Z03.#Q#Z.)*AZ(E[XTQ5T:4_2&7?? M!IM^%##BOQ\U*=Q.QB(MQIOHE*G.T:2T,.@8!@Z?#6QA!01/:1MWQ.*UA?N[M:/&(M#VU$F:=K:@ 8 9#\P=A$[,7[5.IMC6CH0;M[5&LW9,,I?:M_5.W:@M M:656;^BE4DTH;IE>MDTFXEW)KV"G)RNZ8DM^TS>65R4%91N&O'?U2'OVO_W 3S.CMM.SO*97L3K\[U+_,O8UOX]P%%9BE>/P>Y]O/IUV M&]N5-$<87^9O%P=T>)0)4<>!3Q=YP.!R|!5248D_$5[P053^8I O^@_-HF8%XWVUJ,7O@H=\6+WU^>?\MCMOTA'S"3:8>UVT[*W$&LGA(EUV!0U_MOS M.!+-NJA4KT:K#30MY|$HD02S@0!VH7XY1/[H:&":9/>W!ZB0S[<,,,]J9NB?YE M<_O@L SY]DC+]\6-_/B2MX,("S.CE5DC\]6B*4TSQ2-7&<*'SY3V"?8[+FW MQ5$P#A%R#".0[]2&5]S':6BA:A%R4$8OH1N^+)1+Q<++P #UOE6?C+*]M<@8^ MYO(D?/"!)U$7T:'D5,9-6B(;$FTHM>C2YFU@N82Z"5N:;6GBNI88%^6S;JZ M@ X8051:\+&+IKY,M"S$GM>B-6?"E38.>&,UO\LXU/BJC+D!%F\("(*Y:O!XB MJF<@;>_>>2*<6Z A[8?I+K&W]_B11&-_WIQ!FNUQZN&KB(=O,'BR&2](=X4, M-]XNTXLZVN)_,9J0O%3PX,MB#)]P4+P;$X5CL'|-O#:.%1?Y%8Q'?8%ANZZ M_%.0+3?BJ42BLB2JW S9SAOT8OU5@RU.(!2B*T#R<3"^U&1H@_]1O;(>GT_MG]S&'868#@O,,)^\Z@;W]1B+!*&NG,,*IFE1R= +^D@T=T9,YN6D-ZHW!!=VXQ M6!Q(X%Y!_X$A'!1)A\ZT!V#:8>;[X5N#IZE86N.V1,=1<7BNT@/O69 MZ'$=?:HWP=H:^,MQ:TS8 M-$!1}:ZX'%_[/R=ZAR\D0K%:(B*LC@<AS.\,7%8WHLF+AJ!;++)!RK)@(@E5I$ MR!Y"@7 073)(%Y*7K-)%(;IDD"Z$8]FD"^%8-NE"\I)-NI"\9)4NI/>S2!?" ML6S2A7 LFW0A>LDH7TOM9I OA6#,I0CB63;J00&23+B0O6:4+Z?TL MTH5P++)MT(1S++)EU(7K))%[58H;3)Y=`E'[_%Q-:TDEA7M@:U%ZQ!>NFB>9[N MX5CXY^^^Y?7O5(6ZUJQ7@V+ZJ/4[?ZCQ(HE,)R_26N%\YL:L>!V0NXJ"9V M6[39W,-^HRX6-,NBM_\-X"S%56T+A?"5LI%4ZOR$K8B]-@X]'@U>*B58GFY MU$\9'$Y)MOU@NIL:"BPV_/,+ JFQ1RU7[(S-_8!'B#V(/>;QQP%VL20&(0:9 MPR#$&G]]:+W6+;V!2_*4AVL#ER33@D-,48\D.'=.6W&.3.^Q,WX^GCR'%>B4/73&;6(A8Z-4L1/Q#_/-'_(-MT"AH M2?IDVB2Z^$#3%G-W00M1S?!2]}@R7](0.97@*2 M8'##&8!@D&"0I(!@<,,9@&"08)"D@&!PPQF8)!@D*1@XV'P+:)@+YP_Q<7> M5C;6+BXV+@5^,>B\5BQ7\@0+V^^TO!?C FF!7&]!{0=^%MTFV,*II=',Q8(>-M/,5B"[%@N?'RC&!!+MF#X&&SX8'0@-" T(#0@-" T(#0@-!@96A MWF3R)K^)-[GVQ&S_YR^UJOP[_>]2_,3K4V&UZWA^)EW(J=#[3S!]?6C\PV16 M.C3^4W1?.-/Y3-%1-3E"NO/JVH M4BQ7,Q9L^KCG6),N>]D!2W[7&7BZW?+^_L.H25,WI(JN.(!;6W\9!F/M!BJ5 MRW7QLBAI@=/7!XLB+3=8;9A,NIUW/RV<\N:/&,CJFO1!WTZ-L*;4W9"5%U4 M1_&)EHJERD)BQV?3=QD_2!"ND4JR4FFD77&VH5S_A%&Y@3+6J5?//+4QCO M(;7]VY62_!GJ/"4T7/5.TV-N%'VUE'IH%+N$AL4RF688@D2!QG?F;()%8AB"1M()XFR"16(8@D2"1W(@$B.OD1JQD+I#TX0_#8BL<^O' -@VSKUN2QXR!;_JO MCG]MLKR^S4$LJ>5+O!6&+;]P;"F I6$.\B3'C[3K7Y M6I/\RDM=+M=4PLF-HSN8X*\@.^$DX>2&RHL"0%DBH-PXPFM%52.@*)^ D>7FF MO,@]&92;2/=BO?3]PLG-E)>2)E<)*#>1\$"[M$-1.PD*3X?APJKPS%<G M'3NNW]$[K(##8]W7Q><6Z,C-+5E:',6C15G?$KB:K)1?X8BAW)5-S5W1BO7 4 M=R;$+RM/\SM;F5-Q$J5M1+A,#',"S8^E9R7(F>>7PB'-T^L&G)#54BNB&&>_MC\E.O$+X?#JEVMQ$K39+5.!@YQS+,YIEPL4Q67&EFFMQ*JBRF6J;B2. M>8F'N%'-=W7C6_'+JV*R*PS]F(#5$!?&-MOU)Z03Q6P G)B-2,U$MF-1*7K>K(RYUM MJHBDBDBJB/QC;TN%*B(W^7Y#%,M5M8A SQ?IC>E(Z*B'W#%.2*$S<0RZ\8R M#;,,;)UEE=1V,'F7-RN35*F.BU X \NT7F*U%EM/8IH6"..OJ5FB9S;<42*FF"2A(7.7GI8O"SS8]*P8 M:/.U9H$1NH,06U/D2]V>-XG+/]_DD1?*,'+B!$+:U4O/6B)MA4Q<@EG>)TLC MA4LPFF'I64>875+FUR8+6'ZAEC0NX6P&I&<=<;:NRJ42V3$$LJQQ4'E!GYI- MK21-GCV;J4K2*G_#E>/K%A60OG$!:5(Y:*<6LZ@;;&WT@Z+%NWJ.HM$5SWQ MY6SN:W(C_3:P)$OKG!.DIA[QS(I>$6_XL.STRE6CR!O 9S8GOIQ=1456TCU% M@:.!SO>%3*S9RWK6!X)/@,]6R(+G;[9'XBO3!E;SM[[8G23)\"_1$D(RO/Y=16CYVNKEA9)^ZI M9?KP2$,:\+B0+X%+K%;"+]K\?_"0_?U!S#76+;(OFV MX3+=8RWIO5JL2. VENG8LN2XDJH5&Q]DR7?@IW)1'W^3=%^Z9'V?]9K,E31% M!N LE:6VZ_3@0MB0Q2_<8T9PG[^YP01XDO\LDV[29U(-UZWH2L_''Z4$5I6SP M@?)]/GCWVC%WP&F/F TBA+-O.+P;P"^M\PH)<)K\2:7ET"@&'2 ZPQ UH[M, M7P!);SH#7W(&;C!IQ_7A/M/!-?1'?18NARQ$)5P4"5BC9?K (S[,C]?-MR(I M.=O=FY 2, \\3.P#[(,E!Z@%DO%2>]W2;0/$%S@6\:L%7\:N#M8="8]N&4^MA/_"/^\#8OI+IH1W7^3ZE##Q0KL"D7Y\ ;IBJ5R:$!$I,*R@.38_T]\\&/B M%0S'$NWAOK("Y99:Q2C8I:I4/4NQO7(ZIM>SICX78B@6F5L%B;?\KN"W\CMN+T9>.9R([;,G, KYZ M8/CTQ'.Y87RGOU6"#0 R-WP.)E8&'5M9$]DF9$B+R9 N=5W6_MJW?UV=[L[7 M039*BI?00<%?(&C1C#99V_&62)E-+ M+7X$B]KXB%=(_P_4/-[Y]P01]@\Y-J4C6N)7[X#SVP#5H;6=OB9;X>VA*P.89V>E)$ M1)$T)N@X0;^)!'2EIHWY.M.V#U3O@&#$_V6Y8*U:(#AF@0ZFXL\-T>&-Z ![SMK"A&JB|'"31M&!D"D; M="'!DR@HE")FR00<5-[-$B2Q0HE@G.J1'AQ?6PCVYFWZ[6=??*HK[! 9G>L:& M8^&7__NN].ZU\E9=ZN3KBQROXB7SHB1$VMR3=DXX:TTH&SYV%X;<=$UXS&=F M/3'KYFG [T MK[#5R3-4 ^9$)DW@X?]S#OP\7$,LGO.@,P M1%O>W_DGVK.DM[K;787;T>M>%)(KRLM,/D7CS&:EXO\44U-)%<[24&JZ7]3 MF!^/+*]Z?FF4J06AV=&<]24&J7]3 MF!^/+*]Z?FF4J06AV=&>7CA55#0EDF.?54ZDULRH]38?HM8F%CXC5FX6I*K MC12+BE? PO4WY.!PRYIEPM>*:EIVSZiE=;+",=MIRHMQ7=96_O<8;Y)=/Y&N MMS3UEIX.6*!<3T =L1RQ'+%<%EGN[7TG,^BV?JZ3%$F;0Y=*5,Y9#8P/S\0*M73.5INJ9V(FN2#>L>MHJXM,,U:>MTM52G*MGF+G0&)O8N_LL'>](ECRSV79)KI,3#C81 MEQ*7ILJEY:I<+Z?8E//MN31MPR4[%"P5TTA\}[.&QHHIT,,N9)C&(.^R5K2 MJL7^NNP/;=+NU_1E+=6ERLEZ\G>S=]LE9-VR\'SKZ;OS7-I^U(KU MOU..EZV:LIOB_CEQ(<"S-.LJ'R2C?75>M$B]5I5K+SGVG+B4N/3MN;31D#4M MQ0,RR?OS9U;,QU*QDD9M#?E\WM RV75LSW<'ANB";[=7S3JO2(%=+Z[:K)N&@X4A%.!IR14OQ9-%,";?:NYP^UM*TUE9-KO7W M(^%Y^]KMS5:Z%&NS/TPZU$9\2GZ;.IUH=K/NTF]+7MG$^SX7!2R>&4?8=3X&0:}B[+KN#[&R=HWVT!KKUF'"6)M8F]-V M#8]L)=9>3^=/N5HLD?,GZ\X?>.,9[!XX.YKV)2]0)FL=3UBOX$%)D^MUVGP3 MDZ\UDU?D&K;M)R;/EX>IEJ*=V=*#+)'2)&)D1V4.3;DU<6E7OEZ[.C@I9IQD>\ZIZGG>*EH.>,9F MKLM:W DEM1DC1O0E>F9+ZN>8G8VS*OVU5/USER^F-M*1*W+MFJJDVV9")3/$(R\7*9*)5D&"K)Q-KZG=0J.9ZR[WB:"-,Q.)XLV:A"3 MY\O_):)UU7QF0$T>Y_J/KX,,+6'5?@7WVR/9MDPE?(TXP?5(F&7+!8V^?C M?B9G\;F$3PSPPG L2^]/;"O\X|\4%C-$H=@WOM/G'_D8"I8^<@;^5MM\9*U9 MJQ*07U%"7 M)GK1!7SO4!JY9DA7Y(&^0"YBQ/L6!'I6_)SE\@D6G,/C*T8I/ M^:P8E-O3+?'-D*`PA5^]^^_0-JQ!"O[\'F!@C=988>N!UJ'O'GWAM*4S?61T MF7$GG,F.ST0G+_BSX^H]Z2/R3DGY]SLC/^E_ONW]'>0=_OO61]G_6:3E*_M DV1Q\!EI53F+!MC!O!=TE19@F\U&<^OZ>-K'I@U*DH15[Z=H/&O3!O/T-G2 M#@N!.LG$Z@LD;$6CO^]BKQ[U\]Z4B#F76?X'(+))D@]W=QB2OM\U#:EE>KYK M-@=^P"G.P!6[_+[C^O 6TY&:(\D?]1G>RG\Q;3 V #Y<2>_!IM;W.!?TF6O M>/4.\[.6NSKS29G$S?1Q4@P+"=(5HMC3'^%,VX>)AV QQNGP"ZXR^3)H:H-ZS=MU]N5A?]"L;YL,.YSOPS#.P3K@DX6=NB6TU7:,?%8;P"/_V M'<|$IMARF:6C)$\\.P;ZT:5ZTW.L@<\|F)KLI4RMVX?/)_@_,)?KW#^V6ZL(P M.I'BC0BA%!LD$5D@1.6)W LB\$'39A&"H"DCA"!HR@@AU&*#H"D+A":HR@@A M")HR0@BRFC)""" (*FC!'"H"DCA""K$?@&C*""'&Q0!4Q8(05931@@!RKI* MA,@ (4A99X001*PS0@C:1V2$*$*2L,T((4M89(00IZXP0@11U1@A!. ^N,$ *4 M] <+Z.B+$FRGK.NF(+!!"7=R8B.CP.C]\L.#WR=3CMYMU[0657NJ&*=-3-AP+ MO_S?=Y5WKYU^I:@NE^0XK5BR/I82,'?\@L"<''?KKY*FMDL*_'@)/OVXNFV8 MGN@(_HH3=HOWAIDFO;+,<+7<,I/^:92KV=YDL4)YHC5B=67Q^HY1O5(HY=?`MK='+R^;[//7HXI &TY8N\11SR6D3[0GF",9(H_]I3&5#Z$X0M_Y3?LI'OR&L MO8_OH9T?\H3O2*T7^X,U'-I/MDFE:RFZVU^I,8W76'SVS_=A6VI}=XZR.R M3(@E.&~'EWF2KMP=]MQ;1/8HT3LD;)?%L,68,8HH-W4_H&^#C#RCBOH6'-P(_MW C<"-PV'MS(59!W<%M3OR8!0@?0$H0*A_I$"V0IOC_J;Z0G.,0\L Q6RX2D.WQ,XYEZ;Z'AXGX76?@Z7;+ M2[477TX5>^;D=(IE$Q/E/-!BAN/]>.AB(:!SH#8F?[5,FVT-,%U^-?4S_R9*

M6USSP'LN6=]GO29SA8QHBBS^*"FEK&7<=U!G9KZR_#8*S=?E/6W'5Z/>8: MIFY)NMV23+LU\'S7Q .%4M+,;SO![&HT!DK)O/[U$S'MY_(O212L52!?ZC MB/]/4CL^E;
[+"GPR[_Z3-$U6%"7M:-R*23PK<-UN\X#F.&"?9Z9^0K234U[9 MUFH=Y*->+*6=K;ABX?BPE(T @7J&F+;:D&N5^IJ!>JX9-GNVV/IP>[W8((C. M',N%L90 F6&.)<0DQ-RT!-
R\XA_EYQ,8D/E$YA/!!\%'#OEO+6V)E13S M4.D.E>ZL,K 2AI6D:A"W\$R8HD^%._FN<5BVY;@.$5*U)%=JVIKEZ5#U3B8" M(^L@'UJZ&01OG]]$JH!4P?-8O:S*]6JJA1 94
6Y3N/+GNRN#[=7BJEV$"9@ M7S=@7Y]TUTI9+ITAK9KWVD>"-++2 MGEO/K6=Y_I 6L8KFB:BA,<#RS?%0R5W"1'#/%)P$]- 5IW2 M_-K
1D.NE5/=+U*MT_J']'+'YHWT6SL1,!,P+W,?H-;E:JV29V2F"JG-X]I* M^FU.-XKN.0;:52="OYIEZW*YE&IZ3VZ!=M6U%*\EH99^%)]0)S*8RHS(VB?G6933G?;1M"^;M"^/AG,Y5)#;JBI
M!]36A=#K4Y6A5:EXED!M,Q1XI2&7M=2SL=:(SFN":75J]$*0MB%V6KTA:RGG M_E.E608)7:JDVQ%@?3 M7Z5F)XY=<)87-\PC 3[GCOJN7H)F@>9D&8EV5ZVJNH9EJS3:.:
[5J^KZ:C:)[CH$VIPG8 M9:TBE\JI!DUR"[0Y+?L U$DUA9%0)UK\E*(]UT?RHV>UO%D7*"3TY!)_?%9KN.[?GNP/!-QY9TNR59\$].DUBR
MJEIFK$+3<5O,+8C[M]3^H^0YEMF2_E+X__(*97-2NE8\V_31#QE%+:5^R"[5 MJU&]VGKDE2Q!0"A?CO1)-F:[A 0(656IX"T_FH)TPQ\PNT)YU*07EI)G37IA MD_3"^E26$"
(2(I*E_QK*CKUB>($'$&(J;>0),0<9,0<7-LQ))ADD<\HVXOH 8KX*]:X<7[54JXS M!:E&;ZU*1[*'2I0\24"\=""NJ:JL*E21EP60)5@E6"5878N<=%56:@U93=F5 MDE=@77HM3/9$CE
F9PR:1Y2I5FIRHYIZ2#^O)"2,6?LIYQACTM.Q0JZ08^Y.)"-,Z M)'>L1;G8)X2E5^3N$ PO^YE&P1P M!'";:\=J#84@;MTA+O>UN@1O9+^]$M[2M>"HS"R#1%Z"!9@-
M#I*MND1BY0NPZH*)E2_ JI,.5[X I -RI0-J=46N5U//%ME LV>CIKQJG-] M9"XXJ7)X@8S26U&1$"K0L"K:TUJ2FR4JH0 M_A#^$/YD&'_6UP)JJ/#_4NHM&G.*0*L][6X9")13
,I#L5WVT)=*]"@Q?96) MZ5GWM6=0/E:^)AF4EI6O";DM'F:08L9CJO[IF,7@F4($E4F?[5,FVT!O9B+ M?TW]S)^YQ2O$X3U[S&"])G-%EH*FRN*/DE+*4^OX[,E.CIN1K_K @\5"/YE6
MLRX\FI$]\LHP;MEM;3>5JS2BMFW&.7:_'7,/4+4FW M6Y)IMP:>[\)'RN[(<41_F;TBUJ#=K5:1&Y5T#THE1J?4E363DGHQU?XI6>AY MGU,N)SA?R*BUBEPI-PC.UP3.7Q"X)7S_
[%I%%/MN$WXGBU\7T4.[9*:*:FJ M7%%2SX';=(!?G].9ZL4Z(=GZ(MGZJ-R**FOUU+OB$I"M"Y#5BJD>MD5 EBT@ M6R.3K%J2Z_5T]]Q4Z[1&)\K5BZGZUS,%9-
FO6+I@NB4QS]=]MI6'9)GL22(= MI;*1WCWB]$V8,G$ZY=QMQI2)TPG3-Y3LQ/H$\ILQY:4G9.>"TS<.Y)=>!Y(+ MLA/ K?^42943P&TLV0G@UG_*9,&]01%>[LB^].*]7)]I_B6OW*_,
(8K5?LB M2.B9,$6?BOW6(&D^4ZNP/@E[JB;7:Y2P1U)"4K) 2K1BJLGYU >>1&3=1*2L MR6HEU>1>4B14H[CV8E,IJJ19\B\SE$V_F,MKLJ)1?2.5!B2-[S$'V
M]7H9"J6ZW*A2#Q""T+D02BX*@M U.:IN225[55E12E32226=;V*%K@^"9KP> M="+L>SRP?%,\5'*7$ +.(P4I5RE#R9A+0J^JK)92WR!L%.6)V?/"["J0BG)0
MB=4W@M4;RD7SR_Y:^EU\JK/L#GM:Q>JJDHGD,L'Y=5R^LEN&T7W#02YG)IRI7)# MKI32->6H>#07I =3+E779$Y!+O?5HZ=#F[F28QB#OLE:TN[%/F5=46(-Y2;.
M;)9>EQLU*OXA,2$Q612A5ZC8AV2$9&3AQJF!YVZD[A[:= :A.M(UEQNMG'Y" M# D-Z99URO\O5U6Y3CT*J(9J+HA6BZFV0B(0)1!=-T.C7)-+#6H81A@ZAS]J MY.,@""4[=)&
(5)2&K%92#PYO.H.L3R%JJ9KSPT4S%E5>50CYQ+$+SO+"R'DD M(.4^K7V"IUJIRF4U52N0N'W]IYQ3;M>6L.'9*+H3J^>&U=62K%73;:!#W+ZI M4=?
\L7^MF"KO$]*O_Y1S6KY0KM;E6HTJ43>P2(M0CE!N0Q1ZN:S*JI9Z+'/3 M2)]'E*M6">4(Y3;"EFLH#1G^3Z6HFU>*6D[9ELLIR.6^%'77L3W?'1B^Z=B2
M;K8YDMZ2^%_V^S5FEN!N,*5VDYJ(E+ MIY;2/?B;Q(RRV-8L$7@)8D+)GJ2-2!M-Y%/+)95*EM9%%^4A,+L.RFD)[>%) M9D@Q_4&5 BDF4DR;5 >F4"DM(7"FC)BU0^"2K)53S\;
<="%;)P1.M8B,$)@0 MF&S@B=BZ7*FD'EG?="%;GSI>A0Z478_:F3)F_FS#EG,)XK5J6ZQH=M95];L]#6'BCR$ZXO@E3 MSFE%ARJK%44NI7R\V*;Q^](KU[(W94*U39AR3JW5JJK)#
<(TPC3"-,*TM;'4 M< ^NEM/M,4#5MVL_9:JU?;-@W[^BOG;08RXE45&>#&4J+J,1 64IKDD!4Z96 M87WJE=:BF'9*KWX@5;)J25@[59)Z7_E-!U&JA27=0KHE4ZB9F.C__*56E7\I M+?
\%')]JUC7IB'4JBB(PS!,89E(2-@1$:UKJL5B"T76!427OI[P2A*XXEINM M55H6A-:I.)2*0]_,$LT4BN:EQE,M]<=%GI:CVQ[EGOV!\DM@N 88WG(&38NM MQ'7R/CV#?\736D)
(MJ3*6H5..:5$O&PE%V=ORAN;8;IJT",L?R:6U\N*K-6I MT).PG+"!/[QG?Z_",?0\'21\[MWVJ;CZP59Z]? \|WVZ.0%10E1+!P#9(1PS\:Z@1?\E' *!=P9GV*'3^J?T^R M^P2_3A'M%<-
MP*/$)WP.#,KMZ9;X9LA0(,.OWOUW:!O6H 4/WK;T'FOILK0+ ME[DZ_,?SX=.E8^FV@_^UX:VR=*R[I@T?89 'KFX;IF6 M=F';<>US3'K2#[&TF'PTOM&J=B08*!6=')Q^+PC!UC8[C
+KL<$L:XVB-I;_<%":D*.B5OD@Q?[&Y9A:RY[^6(BM6""-!8NU M_:W@MO [OA.)OG0\TP=:;KG,TI&0^/3$U__?=7U>GNS.M^R<1XHHK PX P 6V[T6\J_\7H_I"7N5+6X!E MC$&_6-
KQETF:3"VU^!& V?B(5TC_#]0KWOGW!!$FJ#G&YHB6^-6;_>W*/QJEHHK5B)*C8=*P6W+%MW], MEP4V15$*2+C-@7W:E)$E/;S!=NS"V>Y>@)%C0*ZH<;MB:/I=20>(Z^FFC0:3
MS7S0):QG#GKXBO>E,5[+8+CT^CH^'"RA]RK@:"T"SF<\2!VC+!_^E,E5E*Y M<<5O!.MJWHS,4/^!\06_FK[4PMT)6%924_?@\T+=J"=6 M599@4KZI6Z \G7;;@__@9Q-
1%1XNN4+'BJ>VX /.BS]= ML&F1RUGJL/XZ!HP25@.(>083S6"@4J58>H)_D%"3-$$62'!>@I=*M;$1\-)G MUI]DJSGS9[,25@L+X5 WJQ?\K_5/_]NRB=S'C* MO-?IAN$.PAQI_B[^S?
C&A@("- (*NE+/<1G()-S;&C ."O!YB/_8SG-OPR]P MM+CE0X4V@_Y*&: 4,Q7F3FFF>?V#AAA!D7DD!#XC>=8C*/<%$GDV&9T#.LR M+J-2K*@?\!Y_G.4N3VVEXWN%I)
[0XBJ$/Z]:F_F\.0JAQ4#P 8$1O6#$0 K :O7<1Z8:Z.#"-8"MD"V83)O0@IJ9<$%L]E\YJAFXQ/G MOQ@>QH;],<3&OP$+6V;;#"T<' 'LNUP';O(D]@CWF#A*N*=MVNC712*:[;9I
M#"Q_E%&%&>Q VVV^ QV#WA.NBWG+.(4'@46)-DZQ/.FDJ"J 3^+:S6E4&\(MS1-J"'&_[\N3GKS_G[UW;6[<2-*%O\^O0/2H3ZAC(#1NO,G'$^%IK_TAJ<] M[W3OZSB?-D"RV,(T"-
+7VUY_,@ $>!-) 405D Y;EG@I5&4^>:VLRK+C M6WP_8 EPY0$6YYC;P^SD0/8!%F6M\JQ]9O;P4[C21(#&/G=M%YHU+C1Q$. + M8&IF#P)F!X2>*UJP+C- /UA@$
(^K0VDX+TY]X.%%F8;$$H*L3W^,V;::M5X)UW,UC$3'F,X,Q^ ,RW5G'\.U'Q@(@1-'4TP\&=JOPO0\@,GSN,&"(1(&P^(*^;/H$O&=\Y=:;SSDVWNV MJU#=&S@'_J(B$X;V?_+
(3L\^#_04=H@M%L"U)+=NFU6(9Y=W[XJ)9[/V^+N% MA^\E8G7K'4K@O2X\K-E@-0!#=5B#B E4G?P/4AJ']URK+PI0\|TR;;7U6 MYZF=S4IOUV%.HW>EW$+,W\AI^ZY,<7^Y9',?
HF-04ZGW#>3*Q[W!+:K^@*L1 M:_:>T=7FW'_TXFS8#%Q*&0%85'C.,D_VJ0[3&OX*K\L&5G").T#< MO72-PAV-6R[XD$YR3DJ)_..5KJU8_[3RS.H3P+&2'I&;7X5 MPNB'!,SI-
&'"MYHS7$X^;V&"JC&1=HL+U%8H+6*\F$6+=\(GRNT0F#%]XQ7@ M-_9]/G=R8#TB8;'1R+,H23/[6_8ON*T&'HGP$5^N/#,G7YX/.(DPW!3,40(W
MHR;>,A^L(OA*;E6Z)FU5TE8E;57ND:#]IC;S.K?,T)G6QSNP253:$"JGBRLY M+]=PRI57^_)>(M50"H1XOF%_4)T4'\6=-K $VYY 'FD46P3<,2KMB,PP1..9 M2IX@]N.-34![(>(?
C&%YRAQD7^PZ[F0&IVSFK84GSOR@RDKSD MIP0N5\/5JAGS[\RM--6<((T]@BFMYDM_G>4\CRW'3YK4T6 MMCS'?"/WZ]>8?46?IY2"7O@QD'XWNUY):\%\<.)<,)"DL
X68US.MYSW@;5& ME_EP4<")I=IM>.ZHIKDSAT#EM.9*6_BF?&\=A41X7,@4(6E[Q&<[VU[:U=R" MLU>X35SBN1#,$/?W=6XHO)H;9U1=BJU4G8M2IE)VR QR!X
M_63^W&P*ZNKO/C$B'W\@$7)"I:>B F!!< B)U/^-]^?O!=NUA,0YD7WIE2S M77S4FR91L$Z;L9^GG*&PSCCJ4?*L7W?0Q3$F1P\/$B.NQ C;<(]>=$&,N!(C MK($Q'! G). $Z"9BA R,(-
TD"2-0-XV($Q)PPC$&1T]K$R/.8\3I-_%>&E(T MG$H^2IGQ&91IU)U7C @0U>*+/[ZQWURJ,<>&==2)>#5%QB\3Y%#=6#T,;W9Y M*C+\J(F\!L,/"">LA=_'[8Y*_%9%Y_=+PY\
[_)E*PT%\5%(P+%%16]IY4N9RJO"7? M;7"ILG!-PV[V@NL3).CV9]Q*B[-3O-$Z\<)Y\JY"IKF?K +O^=X/ S]D=],@ MFGW;W.,GIHH=F51!K2CH\K7=8DK466.EQSI,L^U\?
O*A5%#""_+N:],3;2_Y MDBWK.M+._5MWM@,EU<*KY3W7,H]$!1F%H 4J9!L??2>#< 4Z0@4E8X8/T7+) M8EZ^*@Z7S==)&L.?
RL0#4ACUJRZRCHNL7ZP*J=T+W[FIVCG_FFIG,*S;'JNH M:?H(UF;W0)H JZV;HQH[.EPG;*Y'FW8E+/[7YDHG"GP[Y?-W//]WES@^I2@ MV+?O&J\=BNLK$]%T407HNI+--QX0 $V
MB41G ^Q+1&*@.V:M4D'A=IOA]F]/(=XE,YNM5W@]R8=__0=%W128*!YUN[KC M6!1U$[B[&'4[^J#.)N 4=;<;=7^*PKNH.2.LK&=%$49?@VY0 MV+57M?71TI-
XM'L)1".>\9"VVSL0^/.VZV_^^H5WB2WU)*:@G*;O@;]$]T9 M4-!/4D%!?R7H-_4)[;8K'/=GL?YZR6(*[RE^H?">PGL2#PKOKR8>%.)?V[D1 M4?
U6$_.$0GL*8OH;VH_,$87V)!44VI=#>UN?C&H5"PKMV]G2S]+Y/^7->46+ MSXFIS;UGWFY^&<78 1;;YJ[K2_*WM](*D\7'-JT]*0BB'(%D01#E"/HJ'I0C
MD"Y'T)@QZ5P"8;N]>#TW^[>>1)#6FR"B4/I!B?3#4;!4W0V2)YGDB1(7H:@$'M, \6D\#UHXRK+&#C8QKI1R#,BZ"A.AI1%+V)P=:7RME#^1P M%]HZOO"/:.XO\%8BL0>11AI
,HZ>6)QH[#MX!SX+9^@=+/S0"WF;.OC"PI^M M@_29+]OZ@7N$XG_PU\:C4#"7(%]B<5\DU16=N),[4%\!4O* (']6/H @WWI"
M0/K]@;;]GW]^^)G..5"X0XF!;=5G._IX3/<:D*A09N!%41GH([OVBXVE$I5^ ME0Y\VK=YD$;P+VXM-+"9H 9CZ4[V[C4<, UGK'1$_Y;PV>6> :91[^5:5]^/
M?]NQF/FXK2Q2[<)4BC]IVUWQFN16*_"4+SNN6X7)$$?79W7;7@E=!/ *8 \[MMQ^^;:[?I]XT8-(@C\|F_TZ61YE%0>"M$G:?_Y(E6.Y-?,A1?X,#(HU61\ Z M;I;L>1:H]
K,YWX+K?]>)ZF_>(:'@R_QO_YL#Q*=&*_KGQ MGI:OJ5C0O)AI(?/3!Q9K?C@+UG,8R0_W'LCTIM$C?#J*^;?@*\^5K\ +6HA7 M/WH!,]>)_ RS : X_" Q7P@81I\+8?)
<915FC[\T/URE7&3K&5Q2&[A]3\ M)3_$YM#W=_Q#-:>&:U32V32=X?8L/X8IBUF2:L!/]C4*F1:%.W=V:4\>L'BU MBJ/O_A+8%3QK-\YDI,-:>,^.&\NP-)A=@$T\8"#.[_0A9HR_'?
HP[!)F]0"P M"Q$2G]DJ9H8/1_#F92(M:YOG+SH?<'NI5P.65/_++A;$R\BT7U^BQ@9?[_W(1KU9^)93PQ]'_!'@CE\ MXZ<@B)Y F3+.KQG V$\!-DD"L\97.
(*,;)W:'MM3]E@6_!\L0@>^>T=&]A-M MS@##H)(!!=-G4+&(7$_[8^W%\#I =.HE?@+P"M*':/WU07MB7%>S*OW56AI M0)(/^AFU.N*,(WP5^ZB?
P;HT:*%>*.8"'\$O]1G$;,_UD!0\1A#^YWQO':2 M;'UC=^KP!2%F M-Q7F 1+[K5;_YT&OP)OX,7,BNGP*KSLS?Y8^Z@C0#CO MBDUW(3WP@?(GBG<-[24RQFP1@*@D&B +J+*$!?
&2C=$/"1[]X]*.5)BMXQ@7 MBT9TAE/;XD8(-A/?STP?/EU;17&ZB (T<'P>J.76J<<;'V6V$AX2\('D%DO'FZE,S 9Q@&\235N6R+8-L_(=L'KN[G>\
M5/N9S;+Y6D()&]H_"D#EX$&19($/+$49@6_ADBH3.[H@;Q]=4]XJ8.\S-Q[TWS;2'PY8VBB<_#8 M;BEQ*)#D6MMS_U-Y\AMLW66BD>T-EU;U(!2YS1W K^QN&C/OVYVW@ ??>\&3
M]YQDJQQ-#.?M)BK*)N5PVV$:SN"M5OH=R;%#RZ7W_:Y$L:J_*;Z6O\8CZ^+% M*/%18]S'#/QF,.DX>F7<(D"P+8.+&_R9+BS0ZI41>Q2KG+1W0,92'"5(
MNWFQRI,=4HLW,6BYQ4]H?P&9PV^^VV+"%C=+\43.2WSIP/"-25"ND$]T=O8J MXWU:MVK<#.U3A)9_'7.]-8/WIDS["NL#G?D H>83A#3A+L'F5;C MFK0TH[;MG*#S1B)^%P%&C
Y[R, @/,!'V5VT6'#;#M'48&,">-BS,3P7AQ5E M4[;OH?"9(N)P)I/Z(@X@:_5I\W7A8B[\&(*N\J P%6[(O@1Z+- @\42 EL MPO>\TDCX-P:LL+(EBWGV8BM2T[6G!W_VP$W^8AW $#
S%C_"J+@TP.!_KF& M4NREW;AC$6V5GL,E5%#.VWX$'E">EY>4/OCQ/'>[A3_J<>('X)]K3S'FQ>;1 M4YC/?GL\G-C->(QST#7@6 KKXFM?)$!'\.S3IXC#YQ'3-XGP/?#A-P,Q\4-S
MX5XGB)LW$R+VQ#!3XWUC(5[&R=,QF.^#3\)4D@<4'W@RQA7@MLRU=8AO U=1 M%QN:-,*$KC3(.3A*?-7<4JR0S>A%SUB<>J 0,K]'Y)>TS->:PUH3SJ 0
@Y".P"9RD+@OA8A1+,,UE(V?LS,JLE4N R,T.-EF@F M3%W5-=BU);NN5QKG3\U&LX1R/YRTC?+D[! \VJ/50R4C5QH*^8@OI,>(+R6^.(9[MM&R=&$.*C/A"?+D27UXN-SXCDFR-
N,S*-!HV'9E"F2['K9C+6SSARH]=K:Q MSR00C(TO_OAF\.9%9-@347#:WDU_6^4\U9VEO83*:VDB5Y(@IZ G1(YKGS" M14HYD8D"CXXJ\N)U@E$4LD[
M4E17"!^N>_;M1<_H@)8Q!B+&/E+K&H7Y,2/X%ZLT$)3>5[95>ZM%ZQ0KQ>;\ MEI4T*^? $+UN727!B?F327N=,ZA\#XG(LG%I6J>(_<\N2H]EF#5>X=!OZ9'3]?9B+)%
METQ>%7!3MYNEOE48ZXYE=E8SDA0T*P4OUHNI(@83?6R2&/0@G=^.DR2+HWR2 MW_1E?WJ+$EJ4T**$5JU61Y]8MFZ9 [7C<@4P1*+5NW27/AF.P:FKO="'0$1^ MGF0E%?
L:8VTOO'PEB7E%:%!.K.EL@ (T:#Q9]N+5P-?2&5W1HB0J[;ID\LH* M20?1H'4_2Y9\VDGY]D_;=_E>6E*V>P\UI> H3T IN%>D">IM;-+OJA@2GKXE MV4QC5/N1J+Y*#
[EW*M24B;W1[>X,E#%3*@T@3_U,1ZK()OK(K+&-EF2JD(2 MBLA.VG)T=<>N/9KHMQA(1@-*>E$1F=P"0T%XSS)85$1&HD7Y+2HB4QM$Y.=1
M$1FEQ*@RAHK(.J1%252HB$PBJI!T2$<#RJ>=FF^_]*ZRG4;R=$D9Y0Q:)TN' MTW'CL3&DHA@2'TJY728_SMBPZ9H_7]SFDU4MY/^"&QZGNNJY$# X0@\N^H MMHQR8=)D 12@
=66J:9%252HMDPBJI!T2$<#RJ.=FF?_Q%)M]@#?9W?18I&\ MOXW9+((5^BQYI\W7,5Y$EM6,I9'FP3M87+9SMO.>,F^4(NA+YJTK#AV!B61,
MVC2<0[DJT4[R!#]$RR6+9[X7:.#3:7XX7R=I#'_6[MM)@P1*)'0U MYW:M.S#'*MWY)$]M,LE =\K23,.R20AD7*I";I$L.;.3:L^V M0T>W1N/.*DJ2#\IJO4Y)J8^&*N4V%(')+1@#)>I^\-
ADD:KV>I'X5\=S" M'U3SU<7070&R=##]2&O9W,ZB7 M9Z^D(JFMAFP B4%/Q* K*2R2 TIA]2*%)=<>(86;%(7W.XLUUFVW]JU%P@^) M5<^36Y:MNQ.Z,XQCCT:UEP>3 M])#TR)
[+.H\>A\3GUJ[7])#PD,,F72)+KHU):8! F2S*9+WNWHBA;>NV4NDL M!=!!$M*=/)>ECZR)/G!K;]W5;WA(1@-*@9T:E/V+)3Y0(&WB.E.*.R0(VA4@
MBXRYL)J">=.P+,7C>7GV64A\U$F&U7:%JN)7>2BJ9#TPBW)\C;D>SJ_ MJ&I4+\]V2>OIK9J\J)"&(?#RYIZR6+JJZA6 MD*\ #5K/@-6V'S)02"O*L_E!,B!#!JRF-# ,,50I$2R/&) ?
I&BNBTXJMNY MR8*7:V^<=#>K13<&D>1<8$A9TV%@BTZI4A)+$IBG6,[MAO7?@=IO7)!LR)#%1)P%6E_28BE]R)X_TD(/62R9R-+=/):EC\<#
MW:G_6#QAB$2KYUDN6S>MD>XZBB>*%0!1MQV^]ZDW#5A=JRCA_M_K)/47S^(E M/\2;3.^=X>Y*+7/_.D]=R=Q_S'_"CX)* ?-B9.U#]KP[P>9[!Q^5:0?3?%L? M
TM+G\%:69POU'9SGA8+=>WMN?^I//F-"-YEW#;Y/S^45O7 4*_MSMO 0^^]X(G[SG)5CF:& Y(=13/X1TSGY0C2&\X@[=:Z7W#7N6#OX-^B)=>((9]$O/-7H(H M
^5)BQ;:!W@7@+#)PWIEQ![%*B?M'9!Q,]N,M)L7JSS9(;5X$[3<[!8_H?U% ML_DWWVTQ88N;&_56\!)?.C!\8Q+T6N51-F(+_@_6@R;(EL]LE;+EE,7_Z_6
MT/S!,77QBVW:KJZE#PP8MX2AGC5XKO_HS]=>$#QK[-$+UE[*YMJ--38L#988 M $7@0R*2U.&W6;!.@#CX%!SG9F*,BL_!:V$4KEB\ * >;/XTTO$I[U4F\/H MAO8;_V["#CT]>]B-
;;C%V_>7/.T9,5F_L*?:?"-Z,D+9TQ+,>+%A]VXKJN# M!LF>5] L*]KN')#$]3YF;Q3!&+B,O\E##EKGKY'0ZE7EP"IU*9/4J%-& &$@JQZCTZ[TZ]"UW%_O_ M\$*P
4OXJ#:+0KPV/$XXMS9+!-AILYC-_11(DR0P.WPE V%Z5"JTE]F21MH4 MGC9G?R#U@9X:/P.7/\H/'X#E,#L !$X+'ZNMHCA=1$!I;>HEP+%(O.?A-Q*^ MEDR.O"F,=8>O %?
@@PMOED:P0&^Q8+,4V;8[IJ']_N"#'EYN*#-E@<\>F2 , M R(O8:HP2CC'9ZZ7*QP^T=8X%YBGGR;:G($Y!6GUTDR$^73X*F?/Q=\%C3V M-9CA!& --H#+"[PR@WD!<<*
(/R86@$.!3]8@"X9I% M<0R+S@FY6*?K&)X$K.1#\OG,TC7FN9; (TY#\:&<%\6P[#MX]W/QE>*S&6U@ M_G[R .^>!J#\|4(QS) &)W^7?W'I/>,R8Z"L#Y_;3-*; XP2!J+M@]Z!A4?K
M6%L 1T+>1AO0/N>6B5,O9LDZ2+G41J!I.== 5?P$%(B1%\#/&8@YZ@Q-\!3I M%**RF&$[;A@M6H)B*$8%!*PYFM='?V0G$OKC_#N7'Q, MT&._"!5X0W:>-FL_ 8&9_IO/,X+'/_J@7:<
&R_\!G]^70.M02OHJ+977IRC MV8\U4%8IY^R')^$,4?Q\9-F>&0KEM5X)]06/ M^_=Z_C577P !] L%U1X]/^#.(8P*'UUJF<"" F";V99F:;1J:%[RL4K^L(_F
M<(KN3Y'[',4H7?/)X^WZ(CWIN LA@PQ9&@%/;@3.6>;L:80&^1D ']I MY_4Y6W+#D4T0=(KW"*\GI5>68#6? >+Q-Y:67IYA&@3(P"=;7FLX+SE5(!8I MJ&0.Z/R[AO:%NUX%56
NX6;*7DZ!LB&9/E=L<6[QRX3,9IB9=[WT^4(;S5D" MDT&"%JH/E^'Y7*+G:U0.SRO&+1*(W3KF.-"S-6G?&%LAT3@7N>H!\J?O]\3
MF0;0Z3Y8()#N9_X5&',!V!9O:A'7/C!3(,"'TKRS)R-)*Z_ZLYQQ#R 2,&FT M]V" D "(3#]S&<"RH0D)N6+STC3VA%T0F51"F(;;5Y"<&9 M_;]Q-
KXW=U%,PWZKXR(A>K&T:>YFIWOB$2'/^WSOE\.\-'?0CX=Z1Z2I6,PI MGB^LGLUS]?;R%VZ&$#\Z%;K88V/REEN "BD%GCSTAY!F0W>X]3W'-)R]WP.2 M'@WD//2$A/C
MV_@^47,EBT$O*;,"*+.!;D 1R6^FT4)1^:GWW[GZ,QU33X: M\-RV2L$Q?N;&LC>C7@TE%"C:QGW8&MA[GC/%6;1SR@>/ >&8]3$I@8-W\|+)W##&/N7F#R-G-
GT4\%FN'CD5\^6&\4Q@VU M?D>7.XERSP%MH/C(S$L>M.0)S$UAEVX_?OC\+@N3T.%-M!D\,^+N (<2?G,# M=1[T:K__/&#>(O[QX&_Y,_]:9_*U(5%R\H;MCP7#?
FBW4+,ET%GM0;+/.-> M5O(.-(T7S-"#%I::&W_^*>!L-+]C99T(]Z.?M8I6ZZ#PZJL.4HYC$'?PQKT5 MT. [CW+!@[L9FIB),F %3$/#;IL_?(+@2+-&_$_+^@&M*RQTR7(M@*E4F Z#
M0(0E_#OPH2R6P.]R"L*' %BH'/"VPBCPYWPYOQ0!S.<47A"#\G@)(HI?P#L' MU-W]?]RQ+WOK$%%X,:8*28WY MMPA5.7?/.>$AFN Y"]"!//D!;WMQ*=U1\F3X!S#4C-
9)'K1L@C#0F%]C;YD(MTX+)-)$KF// "L,SC-OF1K/VNK+>2W9G,ZIDBH5K 50J@;=*V'W^2WDB2.5, M!A%D,X'BJM3OPF17JZ9Q_M1L-$NLX<4J #Z*>[3^O83?TN"8[UX &')ZY'_S
MBHU[H2"?@ (O*J;,5%20[TW!H*W39I!_F,NE#YY16U"RB:^KO'",X9@8(0$C M;,,AB9"!$99KN!/BA 2< -UT]"@,,8)T4[\8 ;H0)R0@1.DFR1AA 7*B3Q8 M*3AA3$@WU\BP*\,4?
W]AO+A6WX97O$*@F MO<5##FW_UL/>J][K*"%[G;;9>V"'N^_<; ML-ZYV\9V*Q5@'H! 1:PMLY#KRD+>DPGOAPD?7*K7G9'A7/6JL7V2)A82!I<@JF.JC?S]'$K=Z' F-
^>OF80FTJN.VU"G;M_JSE%A=' F;> MU"%7H@:DA:6\>*O1_H."![L-66/=GM38-5N8FK9Y3" ^O5B@ R!VA[H]JK%M M5N=!G,>Y4K'^5';?NH938W]-
X2.US>RWZF2;^A,CJ8MN]"_=7LR M=SS1QT[G:I!(0*[C?$FXWKH%9#32;;=&@R^'@'2[FNFBO6"C1J><4E+->G5X
MWSOEHLZR3!6U[(!:GD=KO)RT%3M49QUXVPNK6P_IEC/47==2.D5 ,*^[4KSM MA34 Y$XT+L7K,UH/;TP/AM]<]Y*TL_?&1)*BZEQ]XV6=>;K6XX("C>7.>--?*& M>MA%T
/D8SUYRIW$/L:>4'6@07HX<%W>#,4 M;$62M3>,IKPOF#=_+/74P3OT?_G[KW_C77#AP;]@8Q4_F45Y)T"_TCU0^X7- ML?.
<]O<(Z/O!=6=C;OH/:@F;8=\]V";BI(9E1]OO(@6.MO,"@V#I+TB+(1X/,^>-#??T;RM/NFB_E;?$ MY0V@PTB,72 L6J=)ZO&NCXWU6#Z-354T[9JF_AJTEJ] E_K^.\2?+"CT'8
M_EB#AA/*YXGCXU^[\!!Z1/22 MRI50T>*$:Y^#/:Q.P;)K;QKAE8"Z9R*ZF"=";=\T]T%/=%K)^[$3#$^<^._" MZ>#MT'(_XQ=LO\5="# 8LP?>N(^SBW>Q3E:\85?
*._AFGLC&]>!ME>^P?VK> M"99#YDQUDZ')RSHD8K/#X:#:H'Z1F6OAZV![Z*34]C=#EQ_/[] M>"[U0RX; MYZP]ZZ:!WPZ@>/-.;-Y3>\N>>K#4&G#V,O6]:L:DKQ7-
6=QF>#_7H<^=N9> M8](>RGSIGW@G<2:JSH;5ZC9;8MJWO,0")&>] M(V(>X/"^7JE0JM@N/7, L-EVH'G8Q?&YU$-S1_XOJH<-QP($&JR-,5V MFX@1$:-$&,\^>,$BC_>X%
[0!C&N6>\J"B=I:V_XUUX#?@7]9-W -H9<^[PT'#R7LM,/CE)L+CXWQANNH'AS;*D=/+P1LW&FX M<2#BVJM3]@!89!**GN8@+,=0RM%1.7WX:'P ME'U12=D0;=96<2S=@:M;
UTC$$JS];R-[W^%F 1+4MZP\K,7 M"#+\AT#MYR*UQ-?Y7P(:_XRC&6/SQ,BZ^K:=Z]U63N*=HIH'/W%!RPQU6@.[MU!J86@,?QIJK8$]S9__^.:_S?
F0S2?.]+^]T6CZW^YHYO[W>.I._AM4YVPR MTW@A#U,'+'@ZEH&&Y)8C\1UO!?+%D'*5>5OX&*SUK/9WL!X!?$3'2V M_X26ZA_"4OW' 4O%/UAG3IZE7Q9%SHC>L.^&,KLRQ]E'U?
@>8Z1P <46RHUI@,=Y"M-*OFR%^3# *P! MZD^$U"-K>W/AV\)3B9'R59\6 52H!E[!KA2>,,ZNH#CEH"W6L,7#/FG)@KQ, M-7@HM.-SI<6NY+U/E!@AHAAJ*"6"\LF$#
[RU;/(6Z$N2HPE!#O&O>5$Q%?5 MT?ULM]N#]8%0^!$N\1GD1/.^1@<%_1)#@BZ=2!2WB/L.9&M WPY(N\OP[BD M$3($O*@8+&,P>
W"@&]CZ=9,@,,\R:A4A6M*0,:L2WNWI9@^VX+MV*?:!=M*.1#VQ-W_*/# >& M#;YQ53'S[Y[-2AC5M;-1'<,<73BJ4RT0R'54BK(G?-9<)K=I7\[)5"S,]I/W MN;-)92U;(L_5 ,Z-

DV^3%LNT91]X28W+T\)N"X)UX>\ /'9/2"H?[_NBK[E MQRK,MES+K7%:74J:;B*+G'LDE*\W,,LJ6RTG(/),'9QA6E::!,4O8UBGV$%?L^@P7DY0T? MBVSRL||">%R6A(W"
V/A)F,0P5]\4]&K&BA>#I&E!3=[S(NL$H\7Q"75_-H" M]]KYEG8"6. O[;01*$:")_!->%U8#WQ:7ETXC_W';,\D/4[@0U:W; ;WK*-4 M$E*J)LX"]
[\'WQS3&@R&UKC6^/QU@K@M.%$H5J#C"\&:VY,%0TSD:Y]K-Y/) M"/'*:QP=8_16;"S8PU+^]RQ'/MMEL$<[YS@Q.NYCD27Q1R4RFE.Y=8A;EL6 M?#3!*LH(\'$0Q+SJDTN&$-
Q#C\G\=H@-ISM$\N/Y;BE3U4\'?^^4[SG52?!Y M%5SE4Q@8 V?;VHM/3P)(LRJ+WK*P<17(QA8K-4:) " CZ =>*Z0U_%FW(;O/S%0A/#_$,1,/'3*$.J@_[YF^_!>JCV 8('B_N2
MJ@6>$MG20R)\I@SFZ;9,\%'.+RG>GSB>%);'-0TW-SVE MZ/8U*:1R0N L_::+FK]-%K#BB.WJ.AYB5^W$;W]$DD&D[*1XK5"KC'<";C. MHH-KF-:K%7QU)26E?
4RKXHI!)X,AWFQ,;Q7R[[.O^XE4* #;')V9:CX(D.'X MS!1SB4(?PV(G6J]&DGO-_Q.JO!GSL7[YQIDXN?;=JBQ +;R.>5$PHHI7#O&] MKZ1FNEIGOA.4WQT,RBN% M:4*C<5-
N#PI3[M9DRIT]VR-MFO+-RA=8@;9MLX$ KPW*G/&9-EO/\T;(JZI5 M%B'.7G-;6%4'3,5EMG GMAU,+K>JA_R.?+X;S^/(9O[F^#?7*1DQ(,B!B(-E MQ7P%FK?
PD>5;LT@2$^CSM:BISVP\CZH0)L=+^:0-*$_8.SF82YV,RE7'%:Y/ MW-)>]47/V)-*+5>$\NS4D-*I'4BG2BL;)^5+G;(,8.0*J!36;C2\B^?*HY*B4B1^X5\ZF-
K0E\M]*:!N/79RTEA<"+N4EK MH\I%4#,IU/RE6GY+D%MW!:U2<8TQ&KU5QC206A4]Y67K1 MFNRK9+VD4FDXV5->2'R69R_)||Y&P-G MK$'A7;XA[?+1+A_M\C7BX^:VB^<
LVLZC]DQ/.4C5-CD@IV[TG;!UD&^7;_U MDOV@EP^D< <',]DA)BYS'X<;LMP 52W7+"L[VS%A&K_VDR=3 Y8 DX"6"&'] M\ YB.6&?K&
<5F_@+OW,4,2A'#GCJ7#_!G/9^+I9=A5($+6+#32YI6-XW>^5JAC!)\]35R'9 ^:#'6-F6RYVR Z)A M[D2B=B7'=;H&JY+6,L:7C(*.V8O2<3!-=6C)FU05J.^RF\FOJSJO:O6,J"*[
M[CG=7)2://B+M%"#V?P ?]^SVRUW%"-.\GCDD/.3;Y?R^46)V+-.^,4R0MU] M^NWWC:!EFUOB(L;B;AA4>VE> +"7P*4S5;LT+NWW@8J85*1WD]@96H,S3Q = M]G-<.1>,!S\AT
KGX%$1DO))3L-Z7;G3L)+NNV">);$N3;(DQ)8K#F[S-&KYEMX336Z=!)87O^7] MKU(M D?GP"J<%L>L:8?DT@T2"5)'6 MMIR!^D5266>D/G9V(_7)Z-
1(_7R9N'Z@/IEL[7K:;E'[/3"'Y6M*7K.P&]LKJAQ MM)U;M38''(?VX/R"@,-1X^22N@"GT-HG!W+G%96).&XXS.,XT^EX'%<.Y(9Y MAN#,RH^3PHSSB\1.#N->50X&WSZEK]9OE+-
I6)GRT M"4/M"_=X=^KG+DJ!"V/RRUFF:]^U>:6U#LNM%OAUL7ER=GCX%-S(O:S2T\F[M&N83*&>PRFG_6?8]N4/^#6M;-^G=PX[[3OT<_2PW&MJ9O5]HQT^WU8I5=Z4
M)U^OZ\UNY>NM%X9K#QN)S=^5\W5:]9S?F1L@V9FCP5O]R($K7HT)P<.Y16[\ MFLF 57(@N5.XS5#3LZ? J5'@A_#H_RPSSSI M50,[1KM%USS;^PK_?
9,:OBSME^RX%6]'^P5RNN M^PW9USS-(0Z/BA1DZ#$,>J")(\AN/HW6*7;"PMW:(MS;I9C"&HR . 7M-+SWM1E]0J@*]N!:]F>#^F\)[">PKO+S;&)T7F/V7^SM^R
MJ$C?'.5&79Z__7^YPGO_?3K>5T$]WWXX.;,(@H"GF354@0(;Q:;\)W3W,IL MS,/W6?R>2!]OE?L(.BISS'-M3QIJW%(?@%SM!(/>D M#SGN>:6B.);FP0A5-
,'F,3K9E&*H(\ZX(=GPHTAGT@^DST)!GS,7L[?6!5 MCU)+@ '>_ ?^D-ORQ_8E;K1/4C6":'S,Q#4(_$J!]Z)VAW=3S/O^97OM.%MX_-)?+Y/W MF]MB>4:D)$#\8H(\L=' 1O"K?
0/!B5PRN06\XZU;5PF[SW\I/Q653F9_4,'. MA :O6KQ=%;GK4:1Q_M1L-$NL(9T7*V# *V!YYC$(YR0;Q1X:D\G;\O*SY^6D M**GOTOBXM;@ '9.3)/^;*ZQ[X1\| 1%>M,N9IU11_-
XTB;#92,/V>+^>YQ]< M7=1S\7TZ/X'L)0T?1ER_9YS %!$QHGU&8",;8H0$C!@;]I 8(0$C;+ST@1C1 M/B-(-4G""%)-DC""5),DC"")D(01)!&2,(*,M22,(-4D"2-(-4G""%)-DC""
M5),DC"#5) DC2"(D801(A$N,J(\1[],8-^MJVYB[WJI'9ZRZT2TPJ9<\BP)\ M\<L?C@W+RNNG\B(R;_4=J_#]N9979C5((%SWP>*RO&[SY,M4ZH'$ M42TD+R1(WGLB[Z-
+Q=VQC;$MN[ACE7$]K#[JUC7-ZFIE/#'^),8[I,!)@7=6 M@3>3.NO@DE*R1L^T]"L-N^].2,Q4%8,>@C\+O+]!&?LI^+,(?&0U)4H$=>*[LI:9DB62K[2?R9(BZ6E?
FO2<&&.K=6$51WH[H&TI =!!EH7,AV9;GO*>R1(>Q1X\1:NTK@ M]F=^^V\B+L6-UHD7SI.:S++:"N'(VI=^ID+DU,E&A]XV5\6H;]J#25=2Q'7UH3U38,Y5=\1(DZX'D28TT7=VU7(6*
MDB\IEE.W +DF)@\,U^D,CP\L\NVF)RRI(*70:0\F^F R4 B@Y,;U&K"./K M MA>!ZH$BNOPP<&,ZX[D2!"O90O2J8K<3 Q_"1)>F284?LA,W6,>]53@4QW4VA
M]R09>K:>L\V1;CHU74A,N5\)!*%I*RTYH$\+%71G4GLDVS*;6TA@= $*KC$T M.X:$MZ2Y.@M7:SC6A\Y0;<3*YZL1W"6%NSXR:]]6(#;+QF;7,.M-A%V]XJ+E
MW$IK%19___5OVN3PC$%05-[YJR_%0,KBBM&4I;MN[;F#7GDO!-JKY^H=6R'$$OMV M+)U9KZ6C&HDKA?;_JCNRIR0SE44HDK6CJ>()/*#)/A);#G:3F72APZSV0PP/5R
MF4HB$&=/],L&2M]I46,6A/21,JBU],G$T@=*05<^ M-TSY8H[.X=H>Z3;>?J8,J(G#9]M;M]Z-"*H':3H/8MFE1(A/S60ZEZ27CPK= MR?O:NNN,]+%;NU&3"B*RI%1HV^.*5]4ZNFL/%
<6S%+D4N?E[JCNG^#[];D:E MYGZOI)KDA"Y89M?4Q_4?Q)+*,I,M[@/@'5L?.Z:B".XY[TZ]:K1KY2-O7YL< MN>9D/T5ATYF//MH(*@KI?,+7P3HTC&\%Y4EQ'!2 MZZ9=
[$F1:6M>_D\0.7K4232X5W4VL2^YANUJJAPNE);XL&LO:^, M2DJNE(^O.B$.."S:#T-6"L.5GV-P"1<:1.[5X.1K0\'BC1]C6Q\/%+^X0B%?7>&T@MQ&HR=F@IC<2CJI
M(_I,_@*=CWEUSI1Y,5;G!+['5U=G8U\562?O;H1\2Y8N#=ZZ]][V+ESK!*!B M&T(\,9P83BJ.$$^()\03X@GQQ' 5&-YJ,4]=!%"XM$=X1G43%/IS8(M&MTM4VXS;&+K=L>
[%;2NSR6\%JEUFG1'@ARJ8B.DG(04T[!JO_.T[7/P7;QO MACRRNHZ,ZG=(>N]]T4[+'+A?*A2@Q#B\$4>E*G2 MI1M7RGXH[-8KAT![K9TK)*B(5M*&-
ZRDV.%X$O<:]H&7KFGT*M3!A+5>_PC M"MFS!F]_8RD5?5!JFU+;^\S-T-4MJ]N'IR7QHNB.#A4%!,6C:]L_!(7+PDO# M57SCO!\5'[2[N6OF;5N?3.IM=TIFGL"O!/AM?6S5GE4A-
LO&9LL8U9Y[:=L\ MJUK!@=_2YFP5)3Z5<+S*FE!?HLXW+!A8>&Q'I;U313PQB9IVM!%R=TY.=-M1
M24H(!$WDXPQ3I6*Y:V5<)%)UU)_H!00/QOK0I2J5+IM[DH'C,N#HDW'MNRK$ M8(D8# $[%<*T70A3Z6GD;]]+F^5GZC]J(]6V@$P; 93-.;])00>4H:4/'+!X M0[J9I7=B)T4.0#J*-
'#SD>ZZ7=OC(Z@TLQU$T!101C7?Z:!0* :" ;& M0.E+$Y2[>(;L>'UV?&R1!NN.'2?HGVZY5:K_(;;79ZOKY3O5!5V<._G/=>A'
ML99LI5!8F*YCEM2;2)%J@T"F+8%>4:$[ATW'^K!^QTT]>$CBR[5 $Y6Z"W9' MHFS;(GDBJ)RT 6<:MN+*MY,W\9##T:3#,7 4[S$@&7J-BV$I?G\;
M*=A&G8KZ[VYNVZE0M:SGM_2!Q=HTBN/HJ=:FW;T2SM;/1MZW_BEKR M R6JU::+8UXO(@@3RZZ13G1_$,% G5)"O*'^D\Q= WUD]ISZ^0?D%O=>;%1 MSUB09I2
QA6'UH#G5[:'9Z MAT46WY,NIE%RATD?#!4O0I2 MB(=R\!_KINJ5SL3F4PR\66]79:HFNKB:Z%,4'KK\FBJ+7F%<>K5D10_<#JV! M/G9K;_#>>\>JQP1H7!*4.X77>YD@2!
D)%.3792"AER$D:N/1AVJ(":T=P+M M"IR-:QOIK6MYZ4#0.D7:KO^IBP *5P.5SY"%>W(_5]$]4!4#]2L4^E8.I!. M[7T.V8VOA'=\M$Z3-G:05/112)@(.
0<\GQ:%Z_.>3ZNJ3M6O3>)R"9S,DE9 MKZB@@I$BLR2%65(!*JT3J8VZ*JGS=S*5:#61INN5M:"#ZGTYQ3QT1[KI4DIM/4Z668JB62(=W46N3 MF9;+2E$]5>OU5)7;E3R8M?
>541$5;27*M@G2.7_/UNV!HSMFM]M6M&YBI+@J MH?,7Z:CH>;1_M0+!@F"AL ;M4C24U#!>Z""H58*AF#(3RS5BJN)_' 6+1E5"M&F"*DDVMC>WOWM3JC2O;@$
M@I*A2A=GR."6263>B-C+:NQ[J%Y)H-,!OD%@^SJ8[/V6]+)('?7(%.% MCARIGW;,&97K4 L$RAC+O)&@1DA#-"%A(F$BX!!P2 O+0A,2)A(F$B82)A(F M
H[\P*%2I+9*D3[F94BQES(M6<7,FVNW]CNJ1Z(M3B5%3M[='MD)0%<']<_P MTOZF?+O8QEBE"]%V>/Q6\+$VPT0V524/J&TKV@N[20"5&* *T6Z=^B)\J3(W/)7=-0F/>5_--
R%8>V=WB:3.&UC7,>@WMU:2=* MDZL>YO68 %0;T6W^4BF$C(Z3-;",D4IM8Z@80EX=TT6M(M^2": J<8N*(:YO MTH;&J%/E$.]3;QJPYL7C1('@L\F_D]UQ!.Y5X*T2=I__\D,-
<\QO3BJ]DD8K M_B>?PUW@/4?K]'[A?V?S7#N:9G[Q4K[$:N;D5?/:@@X'+TSIB+(>[P#FUGJW MC<@M1.VHK$NG*_[$@6!6\=(+Q"M/#"4M?VG347OJ!5XXPZY-,=-FT7*U3ME<
M6R<\?Y-]9N[!3(I/&@4N=L!**'D=2FS94++W').?:+#0V3KP$"I>HJ4/K, * M_R F .&M*#R8$USZX7K/%U>>7_W:GCPAX:\Q_#FRX6]?D=T._,+=>[^UN?_H
MS^'MZ;.65AK5'0#D$5!)8H'?PY+RG_"CR'$$L!#T9QZVH.G@HTK(:^(LSHPA M-?.UV6ZI2Z!8J#O9GON?RI/?;+?<9;F:[)+$TJH>!"1LCM:O[&X*.NC;G;> M!]][P9/WG&2K'$T,9R-
@^:20#)IE&L[@K5;Z'F7<0D/8EC%$-,"?V<)/0HF'?/)#IBWA&P^)QD(\CO:9K5*VG+)8'-AW3'W[Y#YA MOR?8'UT*?<\O#,P^,4K5_ MXP(:E>6^)SO0&SOP:A^H7?&__1F+]>)$\T,M?
8C6B1?.DW?DS_0%Q\T4C75P MR2^D+QN^FT$.&BCMSS6S?=#!)1/2>XGTE]+1U_!&?@K#-;S[/VQ./"1M1=J* MD$Y()Z3W&^D=M,N*IPHI&=+19$B1U+,OS>E-
C&'[PBJNRB1M2WX%^16$=*G] M"E)5M=F=UK>2B)ED=\CN$-)[9GW^;"1,E;LP[6^B7XW& M>^_(KVA;9*7TA=1Y&YKN\O$UIE!NWOU?GP7S]Q^B+G.O'U*8*532I\ISDO0I MZ=-
N1!_Y0%1UWYF8YCI5]X-+]?MP;)C-!W6OK+KOKT(XLO8E#!&PJNAN.M#= M_WDV8VRQN*HM^[B_&V%M8GK=Y5UXN_653QT037:2Z$2279>6:+*[O40T(=$A
MT;DLJ"2:$$Y(Q9**)=$AT2'1(=&1A";DG1Q*@G62)I=ER:Z6$M/R_X9\^%_8 M7/L%&)#@#LQ<\|*YYF<9L[LI\V+,F$W%KB1/A4ZJ\%M]R3/UN2WO_1P[F= ; M!0I"MQ+SO,5<&;P
F\$&P]M,+4][%3-^S2=\1G/LH3XILO9B?T MM92ZWD/?H A1=D=I8 M;SK9T@4V.\:D5BY?O]KCF E6K$3C[[_^3?N<1K-O5'>A0-V%?*94S1R^9>F. MY2B4Q%<_^5?>@*K7?
5(.P:.AK1!\9*,=BF+;2^XSUY25(KUS3,H#E6 G MGTM$F+UV>M]2NKJM[_48HYI3\M>NQWAU\"]1B<4O_ZH['2!5KEF&.(F**KJ3 ML9[H0Z?V-()4Z)!!8FBO1C[DNZKC7H:41!>
,#1,JV-(H(**SJHM,-CUY_VE M,MADH@GKN8FN?8N@*SPF\TO%%/4G3[Y$J1=H0>2%=(M%?;F2]JYSE_2"MLD MS07W=>TYZ>/Q0'=-E7:T%1">]OM8-.F@=4T(1D-]8*I4DB1%
J5K*!@8KDI: ML,G4":DN54!KZZ8UPO\40JY\OIWJ92.=@_78U*U![;EM)1G<66OKU)X\42I3 M(D7EB667LB<^M=2ACVBN!J2I% M12R 9]>UD^1O:^Z62UI,2N2"#;
<&NCU6?.]>/B^/\"XEWB>N;M5_.W57V-PE MBVQ3H4I;A2HPY*19VM\"TH2K"O MX5*4QO1-
5^I8/)BU]Y51^4HKY2M5C\0!CV0>K;J%ZGU#1Q@8;P:++"K1MDTR^QVM\C\%$MX:* M=XB2-1G4E:(,!3R)GAB);A7>*,'DZ]?=2)9KNB:7YW/ MJ&RG PU[6B>_;%L=K1.D[9VZU@E
Y3@$^ [Q6[K=P.XSG#0<:3B9^$V)\ 3 MX+O#;S+ILI7[U$4 A8M_Q W G[U'>!:5^W3GMIJK[J@IMV$V&>BVZH=W%4#] MU??.9*=)=P2HV\U(6@=*=\[/FX;JC6OZ<;,-^0>5;M*.
[CCD(/3-02"7X%4R MH[:\R) =Z@(0ZK;X=&/.Y8F=3[_]KGFS&1".[LOI0N%-!TMM&BJ)'CGZJ/Y& M@OV&/NW&R09S:SQ1".(R>%C*L=@T3*5Y7%]K)24+\M74*X[IZ/:P]@0(F4^"
M\-4\0,M4"+YD&B4PC=0'Z?),PS^BD#UK\/8WEE(=26?J2"3-1W0A3SIT;=VR M:[^25RI\R" S[>^M=OV^F*8VE'3;45P\9'#KNH %VW 4;P[79,OICMQ=T!G- M-;1".
M4LD9*FAS@4IM.KLI8>D#:Z2[H]IC$ZD0(H/4M+\E M1\4V%Q58#/7AJ/;T39^@T)U].]MP%.\D0\4V_=%Z6_\98++;2F+!&-#%*Y+4VWQ>8WK0#[V4S;4YFZ:Z%M9X,*K?AHBN8%%!
M'0T=?3A4Z>H"!9#?[!%RV0F@IAS8^G!$-RGT_K#ZP!C6?B)$S10*V6[IP0JV M>U3_;DF/E18A7Q'D@[4>JU3&*COPU;765 O3>BV,R*7\YSKTHUA+ME(J+$S7
M,4OJ3:Q0TI_*8#J[63#6!]2XI7O;9++3I#/R,QS0)C.U/3IM+\XTK*YMRZI: M1$,>19,>A57[N1&IT-&Z3B2)Z93$#&WRP,F'..U0GC&J]?I#JN>Y/ ?U6_K
M8FT:Q7'T5&NK[!Y+*EVATY/3Q3;M)';Y;#W=GO-J"4&46':-9*(3^ 0#Q MW$<50Y=7#'V*PD.W-U/U$-T#=+'-4DXI#>V![EA4 M2=RP1:)T#3@L#7?T02 MI"-
(JT6B\6L&"!*J0:)M+=E!O=B0@S 9Z>-!K4<="/H$_7;U/VE\<@+:ITCC ME4"-*0*%RXC*)\;"/5D@*B2B0B(9[$5O-@@=4W==Q;=(%! YV:XI:)TF+>PQ M*NBAD"S)L"%)P.D
<&0L<"*_ISV_9ZB/7>IYVC>_1R*1DLA@D8F20E[(MY&T M\NI*P%&_B*N)[)WZ?*5;H.BT^PO;O(.!/AK011$*;?-*<$R/W(*>7>] #"<- M)\]5.'03U'E&?
N2X^G!"M5PJ&_EZ(2Z1/N^B!B>3+9>XMEUQU6Z>1HKZJ\HU M3A[,VOO*J.B*BJZD,_B]V7RT==L=Z .K]J;7)'5M[S]*D!:B#23I)$4&3Y1@ M(1TLE%6@'U#K?
2@D/5*Z'RI?"J5,#HN<";F T+KH4Y&2)$5* M/V4I+O;'&E9'-4E4DT0U2:=6R%M#?>36GJ+JM^A035*OO #:X"2&]T_#=3@[MU#TC[^@3J_;+\7LO NI"7")]WD4-
3B9;+G&EFB3I:Y(T+YS7G<#I9&JNZ?(D M!_R=>;2>!JP55^[F:GM\UU]H$YM\@Z&MVZHW/E) =.3?(I>B!JGME+%:7@EM M*]*VHA2PZ(@")M]%+=]E,-&M(76MDT%T.I7
E6JQRB3$R!,A3X0*G*0H<((A M/[%4*ZY>\L-9M&14V:1 U[S^[-RTSDO:AMRS$]^9&*AS <]PI_JCW8Z[J)) MR^7=Y9-V4[W(@BHIR9RW#OBV#1^9\Q-O^G)UQR5S3N:
<:I!DJT&2[_00%22= M49#48YHH< "[=1K1+I\5)VU\Q$?\P+G6(O95JRBIDWUV[M=U3QI&+%4_>V425F+^V:4IE SPPU M[9/*MQMN&^/:;QJ^)H_?"C[65JQ+6JG31H>L+N&
[R^PE(RNCD74@,%>H(FG7 MR*I51G3\3)9X1[MUZLM2=#+[I%1]D 16AT! ^7SY]L9(,"0# 9W9O]:*F_#C M1HK?V':E_$F?X$TZ3@IDRTX3$@P"@1PJGXS_1<;?-
>J]BO_Z92OUYW6N.=E_M>:D?:=&BN(6ZR.@P+P[AT9J7)"Q-M#3:_<@4/H,?*=U<334J5*-"NPFT6T:[M9;UE+^V6R>AH60/;&$U4YC(5I9 :D@F@LA. \-UI]I*9E=/,3HQQK6:V[;*4
M]ZDW#=BU!>I$$>)SRT?(;M6"@0)OE;#[_)$8J^\S< M@YD4GS0*7.Q EU#R.I38LJ%D[PDY/]%@H;-UX"%4O$1+'UB!%?Y!3&G"6U%X M,,NY],/UGB^N/+_ZM3V93\)?8_AS9,/?
OM+''?B%NW?6:W/_T9_#V]-G+:TT M?SP R".@>@]CY3_A1V%& Q@!W8J'+4PXN+X2RYLX+C5CN(S6EX-3 M%-[%9NY_*D]^LW-SE[D#V7V8I54]"%[8"'9?V=T4A/_;G;> !]]
[P9/WG&2K M'$T,9X/L?%)(!LTR#6?P5BO]CN38H>72^WY7HE@&NKN +=+[[&OY:]Q]+%Z, M$E)$3B5#-#@/S(NY:*%]@'>!2 D!7:]OY:X?A2KG+1W0,:2!A.DW;Q8
MY&1YUG$OL\4&E^+,*>Z91,!?[?.S]_Q\%:U!"/X5>\)SXA7+1LMBM/&AY M#W7!_^%F=P;"EF3]:>)"FL3]=BR7 =TI4$'/4;G=?6@*'_%7@"R.U@LG%?&WO^-IN_=<]EWM3M]LO
M['MF!@%#^Y!]V%O!)V;YF*@T\BGCQ/@X#\!3P (#2 '_9MP0PV?%QPRM'#BJ M'LV*.:!BR,P&ZL694+P59>JMTZBJ2?DK%>VWJ_QV?84TSB>6/=#*?,67,ALB
MC3$VQD>3D27%7!H_@C$7((DYU?*_>;KE7EC^)Z#3BQ:WY!<7'_6F"0 C;4:E MOZ2N^0?/2!66G+W7)I3,H]45Q(@K,<(R'(L8(0$CQH9-JDD&1I!JDH01I)HD
M802I)DD80:I)$D:0:I*$$:2:)&$$280DC" ;(0DC2"(D8039"$D80:I)$D:0 M:I*$$:2:)&$$J29)&$&J21)&@&HZ>K*!&'$>(UX^A'_>5O7U5CT^8]6-*F&I MESR+ GSQQS?C-
Q8,6T)7WE(-!9BT<]GMDK9Z8!_18E4QF0:?*.MY30".#$,@? ML+>>WK_]&6\OB?F5+^E#M$Z\<)Y0AI^0*EV&_R6D7J9PK]N2:++-Y8_[+]&J M#;)2]2.KTN%*5ZVC%NH[%
<29BKY3@22")((D@B2")((D@K! >H&P0'J!)((D M@B2")((DXO4'HSM"!>DV;JI)PZ)OQY /_PN;:PL@>8([;//]E^\7U_?[(?P> M?JLOO:@B?^7=T=C)#M_49JT:GO6Q=GW.^;WZ[%$7-
QD)J)T#ZG@X)*024E5 MZL11B&WR(96$DX2S,>&BN,ZXI MO=-FF=A6QN=C^,B2=(E]/+6$S=8Q[ZI(&5V%,[H][(EM;X6H;>Q4-B+)CVK1S
M03CO/L['M6<^">>$<^EP/AS7&$30'BQ).TF[Q-(^L@:$<\)Y]W$^VDTW$,X) MYZW6236 ,W4+__*_J*DMAI)[9IMCV("6.-> M/J&5T'HZ6D]%Z*W]CB!*$%5&H5H*L4X^M)* DH V[?
&0RT-P50>N+J&UMVA5 MKE#*;5UE_0ZM1?TDIR0G+2_ MVCK26);N.L/:4UDD'R0?[:^V#OF83$8U2@=5EQCG07!G> NH8VRQO5[< 1R KFL.GTPJ?$*/*J=Z\.22<*5
MDG!'=URJ9R+]P;P8[K4E=!^++G6*;0[NNN82M;_;4%_.\]V1 [$E^X"MCC< MZ)GV=3MSHEL^*K360^;,% >5/I"(D(B0B,@(#A(1A"!RD*P@(I"A(1A2
M$1(1$I&NMOF\BHA(7D7X W9^V&KL&?@>7UV=_1]ZA>@>UALT?IV&,D:M5VPG MI!/2^\%V0GHOD=Y#MI-P[V'))-R$]'XLF9!.2._'DAN_)5#VM)E$%P5^]A[A
M671)H,JY\EZU)MKF\>&CB'25!&&[H]BF:U((VUW%=IT73M+.-4DX2;AL$EY_ M=R3"-F%;#FQ;>V[H(G 3N%LM(ZM-<9OJ7C\GTEV??OM=\V8S('Q*16-RYJNI
MEU)9YFS:7"&P2FT4ZKP"GR!*$)4\7=K#_5J22I)*)3;H"*($T<8#7L)H7S#: M:BO3TS&Z1X\J7Y;TCRADSQJ_8VE]2=L**/:L8RJ;-L%EW6'LJS:LSV$=$*Z M?$BO_XI9PCGA7#Z()TB%
<*Y8E5. ME^#&[A;NCUP%-JBE@_P).,DXW++N*,/AR,"/ &^+X"WP:C5N%5$@.\8X#O7 M=W.@3^Q!E^K6LK:;7Z+4"_)T&U6N49:\![M!ECXQ:3^(D-Y]I_^=VITTPCGA
M7#JV*KA2/Y4,ZR3O)NZ3R/M*' ZK))J1W'^E@V1R*50CIW:]=LTS= M&N^&*VH5KWU>8]K3#[V4S;4YFZ:Z%K*4,N12[G33A0&W+MT70!!5QD0@_RR;
M*DL(LOW1JE3OU8!%&"5GAR"K"F35N,]KGUI5N"Y*Y''^"A=Y_4: MV>SH4>'.G8VGC1N"/$&>($^0)\C+M%R;E!'F"/$&>(*\RY#MW MN=37U)(7Y"^D&6U]5]O-J+2=)(4DI03+"M=
M<4N2TDBM8+QKJ#: 53/H_4T M8*T(\4U#>W#77U8M)^EURYK0'26$\0YC?&P/".&$\ XCW-(G+ET 1V)-8MTI ML79UQQZ3Z2*,=QCCMNX.;,(X8?
RDJC\U,3[41V/SP(UU[U,/5M,\+F=1$,7W M?UXL.-%.Q&4]DRJ1_K)/47S^(E/X0'I_?.L#)Q44IX(-,H1L;?[_T4AIR) M9STQ9 T@*IC#-_X91[B^*-064:S-
8C;W4RV(DH0E1K8Z[7>FQ6R&V)IKJ_SS MR>X7M&BAW5B&K<'2 QS2"^?XPJAX ;^2/C#X+V:,OQWZ(=.6,*^'1&,A/N$S M6Z5L.66QYIBZR"+;INWJVBQ:KCQXGI9&FJ?
=#$>N#NS9S&C/A/)\%''LOA' M8P9BE7@!3A2GX05!].2%,[;GJV=/58-9.CH\(UFQ6>H_LN#9T+["$=)-E_' M((7G/\G5GEB,8_N !D":-H_AD:$V?<8<;,R\!+[UQ]H+4^]SH8_4(N]E#^4
M(1%G#U[X%?[T.>G8S$OP&D7@=!@M_1G0.X2)XKQQ5:N A7[RL 04[I)O,V#\ ME=U%BP5\A=,^+&:#3SG&*GQE'2[6?+G ZJ6?XK,20:^2&FO(%D$C E!F&\FQJ! -1
J2>/U+!5_Y(_D%'B1&8:&"?02Y>_Q M(*V,2\[F&16<^#$?+DYAEK L(1Z@46OP\/MF:8Y+X&#*2D_"KWI\ MOBR>^2 5813>>;-9O(;?@\@+\S%Q_8MU " #<+/X$49' GJ]I]KH$=.)QV?
MZ8X%A0\^K_R0TK.!2('&$B /VWEV JKJ! ((82\>_!2CA9E'3R%^A#.N].B% M%R\#_8^C"_G9CS&F>L:*)D4I@3+178 (ZT#0'S[+6(33N1F(Y1Z: MG4!OA?49#?G*?-
!H,Q0Z>,2TBIX1K+H&7L,#4DK0'12M]HVA,IF#&Y)&<:*M4S""_R/T M+SYKB;S:MA@M&<*+;-^G*-S:N"I,WNY;)4D&P;)RP=(UX,5P:)AO=:3+C;UC
M[4[0,%7;=L1BOF!]=G5EN+L.Q%W); B]YE6?6A[BJP<_X#7VQQI<("UA,\!Z MZF^LZWC 1:#\G8C?*Y(]$#^V8'@K[S[)0ITQ&@LA8IL1LN_RN3S"[+E"A=<_
M_^WC!PVU.]+&4!!_SIJ^_R2:OFO_8E]]L#//P'CQ_%OT0FWSAP___2OS_QWZX=W?#8? MPV2-:/K@)0_:YR?&5L6'/W[8?!3@!"(.D_T&O,@51[:Z1'OT/0Z]CV$:>[_X
M:*>>HOB;/$)>==/%YXIR /.,B'+N/^8_X4")^\YR58YFAA.'EW>%U&D(X(/PQF\U4J_(SEV:+GTOM^5*)8% MGW1^S@)M/'+TR+F=,&JWN;^
C)O99J3=O%CER0ZIQ9LS+YC=XB>TOX"1P6^^VV+"%C$;DZ#3%,IQ0V]O/&ANZ-VA86>&?F@X%2-]2LRV9>?=K2%0V9X2 M9+[&S(N NF+L#QOX+-B"OV,TO\^,6T%=(_FV\&XO?
&(1&QS;#R8%JRV--I! MSZ"<3#C3.Q +Q:G9UHX%SY><>$+.T =(N$=ACQKW*.SAY'HN!;H&PB7X\)GL M?7N9.M3J#YAGPIP)#Q6YCE]A-(C9"20\QELH5\"E+&&Q1ZYS12$D)\D#-
#:_M;W9MA]ER.2,$#7*/122O@6Y(T\RXH_6:"?-8=2=V[<^NNY;& M^5.ST2RQK-.*+!T(]XX6699L8VE\3!XL@/LY2?*_>>[[7CA?('#S%YV>C-(5 MJ^I-$U R:3-6=?
O\NF$.CJ6<^??"7TQ9MD:$\1E$:#0YJ!(%9E& +_[X9O#F4FI,C$&[]\2. M5T<*'O;2[\N1&BBQW5=4#->#E\Y(3($7^U*\6+8Q.:K/&ZZ D56E= 8B#;E? M?
83%2ZY/"ZIS6RN2^R"=^S!^@0""A;L_SU3T2Z!0P%Y4]$HY!EA;=0*+7UIZ MX^I<%A8[QD@UWP_KWE2PV%=B\8GNFE(LOM$^\ -IQ.:SV-QN@YOSV?QVA\V9 M,
[*5#C(/6/8*Y2RG(%UE9>_)Q9'0Q6DCXAU?*EONP'":]_C.DYW;G[$H,LXJ MJ:-UXH7SY)T*"E-Z\%\IDI6:!%V-6UN],'AW4?]GW^F#VO2W9(NM@/I:,&[[
MDN@]SFU]*JJ%E;UXU_%!CE^QB^'U>[N=!_Z+;I4A43A6\-<)4;!KO2"?I*!7 M4B"A03C._\.7V]5[>Z/L219H$P9E83)R2!9(%CIF%RX,XD?U]H"44!B([WOY M;HQH?T7B_95?]JQ?
1;B(8T<2BSC!&&DO5DRQ;W0I)/0_,L;N;.NMEXKCN.$,] M2+N.19 F2,NII2_T$2VS3A^Q?5 32V]MUZBS]HZV+NI>S^VOO*3JQ:X7M(E! MR:K>)2WL@=/U;)4P!R0+) ED&M SNJ/-
'2HCQ>UT"RS;J M+$.EG8RZ)__;O@;!M'GQ&HO4WAU U]=2+:^U@B$3+5X U M%I>SY5![(26) M$HE2_ZR2I9N3VG,0DHG2%3:0.HB,(80C/=M>>I]ZP+,&6/+O=9+ZBV?QDA^"

MRDXAW*O,[KC*%Y\KXG[_(E6@"\I'S2#Z0QO6%\E[#[_I3QUG%;6GF#I?8?/ M0MP7%LRY"]@B+7/K+BXZ&51;3NXT.[#$(D\,A@>&23U/]\EKZ7NGHZ#.)L'4 M\U1&OH""I>;-,O+%-
,8#8HQ\C"%%)B=?2)%)RA?+('F1D"^DQ^3D"^DQ2?E" M#IFXC+%YR0B5HJ-R8(Z<,Y,EEDD[;C5\@@ #Q[L]&+)U2SI!MXBV:
MQ.%3.>P83KN')R]BL4,L[K(0WV@?'KSP:SW'B(C+DG+Y;:U<[I0OMI4!- ^, M4H&.Y1;8J:S^/7EX$JJ--C(>XTN5B^L:9O-:]#SMYE9D^R8"6\9'P$UO(!IT8)W,JGG(C)S]2T MOC-
GM1Q$%$I:LOL*+SS]/A[5[;I)QG$)#NQV5 QXX7$GI&!@UMJ-E*2@1U(@ MI3$XSO_#E]?:5JVW%LLN"->,Z;J!$--N]2*_;F](\D+L->*,: MB.?
8'VM8J):PV3KV4[^FRYVE2DUU(Q,CXYJO7DM4W]U+([NS6?C6/%9I*'"= M-;]PEE1:M\36S7&]O0$)_CV$OZK*W]%'@TEGT=\7WE^H^ZRQ:=09MK/W,7YBU-DG5DJ)
MIVA.L>VT7R-<*8_?X+FER T+).L-WY3DJ,*9E;J5L'J.IZ5;@]I+'J6!<2\W M"FJ.KU3$M.O4VG>',-T=3+>OJ"^-B4;=VM$EEMY:$\.AG:J^QS:2Q:>WO_+" M0=$^%>L'_?"1)>F2A=A35?
O\MX\?M 5,MJN)&=JSHOS482-LV5U/3,KA;$I& M%-JSVA6&B5-[C95D7"=1(,-PJBNO6X/.'Q8CUN]EO6T;0]JUHLA.JEVKW_@6
M51;%X9X5;52]5B+;N]+N^IJYY;4VX*U:@RYE3R5Q37LA$E;+%UHV)!&C87?/ MR)!$D)&X9.?8'79))(CA+S)\8M18=DT;<$J&:=*$VD/^B"]1Z@5:&(4^WL3)
MDC2+XKJ:59)HPZVJX!Q0NY6E]Z_'!Z[PPKO+E@@6_^^JD46;/O*Q8FS,@6HNUY3YNS6&^Q#H*[%+C. M;R)]] *L),Y'%.,'T9/8K(:W_$>F>;-9O/:"))^C>)^?MUS%T7P]PV[QN@:4
M2WTO@+5$BT7"4FWZC,NQ)A.^'!BOF-+<2SW\[HPE"9[B+)@K'A"R)QC%ATDQ M+'0&&HL#G]G\D$;#G3&CV6P-J)D]"QK!XE:\2GH#JB;%XK 45)U7Y23Z!1FT
M##>7D4P.)YD,7X&)#&RK9@60?3H!<@=> MBM^'][#P 6>%GT_P;R3BW[SP&XJ2-?HA@4'3IRC^IN3%Z<0];JL?!!^=^O?FV$5>\VKW*=G/WK?#=!O;VW/]4GOS&
M7[[+:)*%$Z559:T0;>YZ?F5W4^#EMSMO 0^^]X(G[SG)5CF:&$Z^:79?1"1(M!@T"&V?P5BO]CN38H>72^WY7HECFZ=X%;)'>9U_+7^-!2/%BE/AH(N\%7!\9
MCEX9ES,FC5;WMF5P#0Q_9@MS(708-,2J+;?:V3#F?WL:.#J+'|_\^CZ8&M2):&*CD&M)8,X^PYB;VA7,+IIC)\4Y1(2@A>\YW\20 MN8B*R'^&31=7";O/?RFO">>;H1G9-1-X^'_M?
6MSV[B2]O?]%2SOS%M)+Y>K6A&&2OL1M#F!RSO-E??VAZ-5>_.CL9&!8HN, M;.DHODC(EZ%A[SQ?K_C2#%]LPW$47^3C"^BQG8<_%%\:TV,[$S(57Q0<4VRI ML,7V:0+<*, O?
[WH7CPWN. P<];@D:_!KJV]C?/W=4>J#,])=$R] MON3$$Q07^[GB,C2L(UQX\31QD$"?[2$;9*0PT"O\Y2*]O9P2-"L:H %5"0
M3?/OQ\'U_]:LTRW3Z#LM@P"8U%=+DOGNK17%XD99[*A%_#1@UBH&_Z3=3$EX M5\>!]X-#,&FX/&@;EW]>X[((BM!'W.+55^:.,LI9FYI9*\4O)%/,S;AV Z> MN[*\;(.ZE%
[VC^.QRCP#)^*?2G;R M];9ZE(?M2%"O.,E3E\Z6;,Q-7.S3D6\:ZK@B@:=@2G9?]C,O8M6[]5X\B9ZZ M9"QO1/)ENLFL5LD_E8(9EJG;@QH+$RJ=7Z:I238-=4@^S_.23/)W,WQKC82^
MU:VU0@+;FI:+Y<>7?.ZKG(B &&:])33DNQLF*Q8S-9MLW8OY.RDN.$:-W5*<2LKG=NZY=1X+^=9JN+=AUQ:),2/G0N1 M58C[-=9<:'X#HTYV'C=WKB9V.D:M_&P:^/XP:I?,"WF[?
^6"D.=\M9#S3!? MLE##LR]@[M=ZE[G:?Y!U_Z%F_^!$Q+_?5WL0Y['4;-C<1K2/ZPQZ"/E-D3- M_L=I<-VJ^69]^6!]NS<7\))@%;_Z ;?C'*J."A_DY&I0VKICU^Z0G-TJ:/;X MP]%=D9-
FQ _+EJ4EZCX61 MS^%Z[-T.0IMFH)8J@:TK+_+1#X]:)/#TQ.4'RI28AZVET,IZ<+LM7)LDY#"8 M^#RE0K(J#$J^%5:2SOA)4GW+,HU.LT>3&RR4N'O?[Y18?+Z%$L]B%7-PVBH.
MUULI\2PJG@Z-?MM4]7JE1'FY?&0PMA+[,[>TLEPKLE-;K4@%\4XROO$CQ2(/ M'."0JUCD:>@2R0,7,L^ "E-(Q\OGV3#)3BXMEU&CE M+M\Y^GK.AYO-\/< -V,-
=;O3K_/N!%N^JYH;$7WY-$!-HM_,&>4#U)*P=;/7 MK=M;D8SG$EU]T';1Y]FHDHG^;H9O/Y^N#ZQ!O5<7R&?JFRB::@,=?$)50_=?9!/5BEV>K66=FEZ$Z!.?K:R&FS7
MJ/6F2XDNQ&ZQ5![969',53M(R53Y7&VU^W0([T:R2-,SE;+NU%FE6^U R;L# M5;-;=!+BW]$'7;4+=1:[4#7[4RF^;CHUELT\WZVHID7CF#[9R:V"GM[M MUHM1S]
6G%'U6/,D"XEW!K4"]J8W'>IVRDZ.WWVCUNU[M5760M=+&L?S*/5R MY0LA2+1IUGB1ML;.=#4^\D/8 MO/X0NM&,:BGY3A-##$?C&N_KE&(J*PX_"K5)%&M^Y6'-HVY,24(]
[2>GU]-A M?G4-GK$<8_BSKJ61]I-M.!K,0I"_GD*#Z32F>UZICM>.ZAKT."'1G%QH+H@<8X%E:FEP_-T/8?-
SXTJS^+S#&R82Z6'<#B==BDE+M@22:W3)G_U7EBHQJTI_$YCVDRYT0"'RY;6T;!N;)1 MI/?L;45DL)F$@-S.@3V1QZYT6Y#*6@!>!LZSB4<+WP#,\,(RGW\/:DJCZI
M&JD)^P,.DZ_-QIZ76PM4D6NEC7QM ^ M82M!%-X!;"U?AEY2[(BX*(J!GTQ1&"L-CC/OCJ:\XQ2%_\YWM7DQ4M$\M//@ MPUB2;#X'ZK1)',TT%B4.80)(DM#T5> 3;I.K]"71)'V
%0!+Q:,!ZO%_4MXB MBJDDC/V]I'=&8%3P;X*36; SKQX$,T92G-$Q#7QZ#R0^@ G0B$?_S&#J@(', M4'D4)\[+126(8,5Z=(9SC/]ZE+6GQ5FH19,);W1&%EKDNEG,;WJDN7"Y(&@)
MR,BD$#-#^P<%-0:= 4&S+$C].1:UYXL%]1APV6/T,KH>O/40S@B6+G8$X6 M.*$)$HD3P+4F.X<#!' !2DC 1L9^-W:@1/!>A$Y[F\5,(>ZVMA4-C$^^(>$W MW"]$7&18A=GV.65
OH',(24?\M'P G^R3-8?4--P!I]R<^=%<.*Z8N!0," MC]NF:72JSY?3P_J*:3XQP,:I#^.?D13&E.;7Y24NK- L0'4Q@Y7F_XM1E133
MQ)AS1T,:DX#)&U@%E\'[-3[JA:1A]2S>/!]P205O#@!4"HWYX23(:.A"YV-< MQ?W*2"HZ@<4!S<*(QFH"3@_YXOE ,3#E P-/6Y-I)F;;\5@HHFM0#'1K]@
M$<>PEC86G]DDL=7"U1IJ4+X@82G/<&Z9"F8#QC_P0HQ[D.,0GTQA(,6DPVMC M$+Q$K O0%BE7B=05#->K1-E.!4DC59UAMP):046LBS=?1F]!^OC7%D_B
L%9S"6@7,NHE;%WA/<:VOP%)3&Z* 'BAHV\ MU&N@O>)[=FINGF^UQ&@[# MEMP9\17XQ,SL@NC>P*^H8PK'B[RN<'VGK+*IO81I+*D54UM^NB=T M*][5JTH,C!'8CWN$5VA'
.-47R'WX*8QKN2/$1+$5("\:];/[L!2 M@5&G!#V$2B^PE@%[,VU)YL1%JPRM_=2U[J$84H2VWC_U]_>L-Z@C?^+'H,X!)<2@@;"_E5%@ M](3,T1,".X$.D(=T9"&J]M!#5*[!^*H\
(8Y5_6">=FG&-1M!5H#]+%G)98 M&&9WL^4$^X-3B2WG/FF:CU_+YAQ>+<5"=Q'RI!GD,24V#R1((J0#0 FCN7A& MUR;48Q+&_:T _3K>R01-I O=T&0>L<7 0:2@H90,,-
TS/^48G@$%).2G7K?$ M0HP2,/(,L0#QX$]DS"&K4 [=TU@LCPG(5R#@4?IX0"Z7$?&[58EL&MIM-D8_MGV,0YD94O05@#X^"X.\ *P+0"X*(4N KY'#N(+;&M8S_SR%YQC 5?
(L3R9V; M")09(!?N-57=;9Q +R8/P!86$T[@F62R$)BG1#N5F=4Y?BPQBT?'/%:"A)!O ME(MR"LH#&5P!^1&+DV0A'X"(_H&&8S$;0/P^A\J2;5:4D;B*1@20Q^)8U1@5
MQIEXE"F/$'$!7X\1EPT9VKOO[G*8#)HN75D^>Q1]I6H,K)Q48$>2N5.VFD!! MAVBTBD $(VMI66T/B9$"JG($S4$R@MJQ'Z4 <64+Q?0:5[FIH^Y
M=$'&GO[#N#6TOS!2N4R,@2\5P62_P^3@W8IE"RR\DV'(!UVUU= ,MV'(AFJ@ M!X88,2-1%5UX8$5VJS.%ZV5I10BI+A=2I;&MBG;U02X<-(799D3SH'7IR?2M
M4NE6I^JG8<6>P7MH2I,Q1KXPK@#N1YQQ*>,+^IX&$;N%<@.E[]D&$3KK/)X3 MTSL2LTZX:JW,4$*IAH)JF[]\!#.N67WVT;)^03%>&A,B/&@#> 4L8N_0T+D
M\5VVQF^8QD::X2^6GTY0GM\7JN4VA2]XHWSL7-H%#1_@-\TR*L]_*,=1Z?,S M&%[M ^_=9RXN+!9#&B6"H446&A%1)^%GQG["5QC?2LG!6!Y/<_G"N*J^RO1^ M-
(5(H^J4G#9B5K92NW8E MQ I]A9MXL7%(S]MXK7 [G[!-0K%/ZY6X$,[NL*K=^.3B]Z7X+TUPDD;N-UR^ MQ40S[>;CF)E;LGUV\[BA5L9VDI59[0S+W?"ML[IQW/N%Q#9.[*:X(U.
[8E.O M*-B6NR:%):,L+@/2:(0A&2!TP^(D/+0=HD'EN$'&]&RQ\51+_IQ881D4$0! MH$1!U2&Z8\7X6!@.Z J6MAYS*N-\ZU%+8*(9-%TR*>C/!)$0'6R&K>GK,,S8 MOB7;(>.H$B
_@!D8&[R,$&H,:(9>,(P.8R9;8X!>P S50%["0' MOC/_N]AXX$XZL)Y'V!A *NB7QRB\(0LPJ6 7XSG;CH1) 5%%[@=@GP,-?6C@ M0N&'<0<*1CC+<#,IWU5#VXXNS$-8LFX9G&Q4D-
7>T3%<"O SC]KNEDO7T%;" M!ZS+PA:(,S')1H&'T BY72QT[AA.R3WE MT@JJ,\!EK!C$-[E&E[F'I 88,4ZOL\<PJLV:$Y\%^3]!_VCHK'+?95F4H5L@$J2I MB'* -D+M6-VSQI9*HVD-
>5L\5I)/! \),"#M,K3-LV*0^5N&7$C\\B"2,OC MI&AM-L5$,#T>TWR5SR+/QW :&VP+&QM<( ]C]$X@AW 71,@E$4@F!.%T;)" M;S-W"J86C7R$R2'X#@8
DVS&9YH/RLL7;#%;2VQDP234)BP-[=6/* W+?_1E/4_C)JNR#C\L-'3!*&6.1V*RI2@KK M?LMF%>=DR9<'*GS/!?8=^.!+428@,]PPG&2(:7#VLP2[YE$HX06]R44F=\5N M,QB\R/[#6?
"=0A^S!^IJJ[\N[-.V%@*H33EI.]XANN(X/F;#(HH>KD30N3AL4#N(GDH% Q]";MV:!T"3? MQ626,&,I@CCZ)D@;8#Y;QI8UO$-$ZIV("RV!PR++AB,;L%8A* 46,LH?65$^
M!GC4ZQTF40$8,A%6%;*+$8F*J@!,C*VC&UJ-!U;"- Q?<4#-WV [IF'"Q0_! MF\=GX'>0=*[;M\QGJ>81P3]LG5"=Z[_9#/,P0,/@] D]/0]H-=)&O_O<(=K6 ME/9BV06!UY?WV7,EP9']WS+
^OF"?JDS[=;B?=>.VG=5^ZYJW_51@[$=N:** MJ&@5#,NRK;-NS\2S!4*ILDS[9731-6 VMNP';,>>&"@'Y1B%])*GQ_\:4/[M7.CV8KMJK=FM]BG'(#/BT2+Q%9RY,-^8JOA4 -
SN^0A">@?PC:O^F("^S[-@ M,?,7W8X'GP=?>%8M[F9R0_,E \FTS/&E-:A06TEX>O==1""N708 K:'3V2_U M\>LR.U8'F&3)G"ERO<2O'B.8
5M,6*SBUV7L6HW%;]BP8RA51!@*$DI,R!\0 M>Y.%!P?N'Z8'L_#$MITQO73C]8I[.2&YUP- S./2!&@@,O%CBW.>(7$
M[;+\J&'GFQQYA((E:)7!J2T^WX800F7[@Z%8V]#^",%#QU@PNIJW+$$.1OT. M6 0\K4@QV[[B.N&S2.G=")8Y2E[;JZC3.W_"08-UN"]-?.SQE):O95R%Q<]P M*^D26!DS9A4I!6PC-
6%Y$PQ%QFPC:5R$TV@NV$NN,=^EC.+"@W\O=E*_4!@M M+.#;!0C%C)U9J+C79<"T=)HT6.@@[_RDP7BQJ36^B%>[$(TD2Z&?(H,QP$T_ MCN!%ISQ^C(F.&#>H$03_#\-
>,]O/]RLQX?7VU@: 89.X&L,27+U-0,ER6)G M*V.+2U>4$2%:V3P"4,G^+)L5>1C,R\&7JZ,24U.A>LM\Y*V5+?#;>X1@Z]I7 M'R,MY6>^B\D,KEC/RT]@Z[&??!-KB1;A48+N/)YR2/(W?
J,B_%!Y-8](\)<, MM@.*BB1,168IN$5W$7^6QU(I2C$*>7XR8.+S//8HOB.A2'S7Q4$&EM'JEWLR M:_,A%-D_D%)!%CJNN5;"Y9)5 <2Z].6LK*:XYG(BI&]S$G8U&Z;(F%K)AV)[
M;!Y3JZLD8JML0Y$M/0R>+GT]9._WE#%'^K[)PP MU0\(SF/G(KRKJGX2I[P$6?R"$EC4 9DG]"K_HSH3.$JQ!I#)+I>BY56WSJ9U MK9;&>:^B-
8M/TWYW'3J#1PK%5D2HTCXB4DS;R;5X_IG=9W+%=11,GO>H;A#: M>DGXR#B)@BP]C/!MMTV5!_>_Q:)JEG[T&KG!SOO^%2..Q @P2$/%"!D881GV M0'%" DZ ;NHI1DC
"+4D9.&$6A*2,,(RU(*0@@]*-4G"":6:)&&$6A+2<$(9 MB3KY\,2"&H\&F8XWZL$31GW0<([40W:C +_\]:)S\=SA]PV[V=)O@UU[-;R3 M1XZFU",%.TWQ&4A!L_6A]I."'=+=O.-;!1?^15?
SB+:8NQ>)NBRA+2.@E+T]H63]Q M 39:>6A50!GO/#S?SW*C5Y)(5W_%BPRO6,H;_K7V,\]X9!8$^BFRR(4:KW=- M-SV+7!;6_UM/Y:UA\P-LH(*AP"3"_B.8FPKK*X-;3;-WD/*K^+C:?
#1:(:+ M2@TI\55\/(]5V@(?MG+YT EXI$>J1;T[__T @ZRCD/2CR39'*JG^M+J_]F"H M=^T:"ZHW'0Y=O2 C5Y4U&_B6L1FH[O=:S>2?#V'YE)(YDI*Q]8YIMUK^E)+9
M1\ET:U0RQU^A/[<].OM[?N]'>6$)NQ1C]_T7)Q-6;0JK-CWNT_9ZGZ6*;$T[=%J=I1C=AA-HO#%W#-$]-$@X"AYL>E-)CZWK,UBVG=O>\:48K/=:\'I-B MQ?
\PXFX(7E<*511(6\5WI8WOUFU86J8XA@.]T[54^.6TN=PY ,QM/Z95>N:(
M>J:O]\U!JV50Z9DCZQD5Y6T!9%/A7146.6!2TPZE>RSQECLH;ELJ25@)@TH2;D]L2.FQ=3W6U3O[X:E)K])CS>LQ*5:\2A)6D=X6 M&I:6*0[+-
/5AO]T9I"K^HK*$Y8\@*46C.P,5Z#UQ-JLT89G\)Y4FK *\K?:% M)4@2DSXLHE+EE'0T+1TR!(S.2Q,JZ5:Z3Z4)GUJ:\+$*;=Q$LUD4:N_^S&#F MM*\^C37K,$4WVB$:*F(MA1+;'%.I.
[*B(D>*KZ<"3508^X>D]" %,F21P!/5 M+*W?"3HR@&T:KQ^B&$;38U+1YE/TJ24JI=$THU4:WK,VN3M&I_8;]YH6!95/ M?!:R>Z!R'4TS6BDR"129%$N^K0G%C9S7.PLTW6J+TS:-
XIAZ=] YU6C?*<9: MGL/FGM%5B<8J0MOHN;@^X-AV"Z%2-$=6-"K16-83;TT/4T5ZE4\L[KDWP:[4 M#F";YK.*CSSOF$O],+=I25!QWK,0W8$.]NK49%=IL>:UF!3KO5U!WJ8.ZYWX
M(%5T]R1.5IZ<5JG!;:Z*T?3@5.18^=D' M+:?1-*,EL4KMEP^K9PQ4VG ;PDM*MQVI@$?3C%:ZK3[=-JQQTU0*+="N(+/* M)%:Q9EG=^NK#0;_50J@4CM=N? JO3#?:[:'PQ:
MS>3V)SHK,=U#&UGZ0"5#GSJ;41L-VQSH/J%LZ$:.ZS4]?!54/D6O^GDGATV] M;]6HC%2(I;W" +I9I4FW/(BDQ'N[KNOV],'I2;@2AN9UG11:H5VYU$<6+;R M0:NDM(-+*@C=FH#
@8J=R&)<5-SG@#5+5!1:B6DKRI,H-LO%YD-4&5%A:)6V M+#VR;7K;>&NC6LW8J\BR&7 ME"J>M6"9G7[%P4,4&&EZ3"IR?8J^]],.U0QLO3NL_8A?TXQ6@;EG;9@/#;/&
MHS=RB(+*<5;RG2N[_E"W+)7CK(2!*SNG[G.&34M"6Y.<&SEG>!:(N]7PNF4: MQ39-?3!4=S:?.)LM4V4_2Q6#4F*Z&=_T=+/E@JK8?&QMI-*?
93VKU_0P5<[Y#3VJFI\2!G4M1KMB0TJ\534_)0P2Z3HIM$*[(L9-G30\|4&J4/%)' F3 MQ8(<_2+XONY\5W%FH\KUDJ0ST6!G):R YQ9HRA(MH1;:%896BGQ(&B72=%%IA%7V_
M2LDXH))F"M4N%/_,DM2?+/A7?@@=IU=.;XEP)B.670C*AU!#IN"MRUH::>F4 M:C/A +CBEF5V)W.BL]\P;42;03?:C/AA"O]JI'C0C4(@\9Y=X:R-L\F$QNP[M'Z@*
[[1H4G0%#]]$LQD\]@X\BW2A??7A6:MHZ2ZF)(5OTBD)^?*UC>[/&AE' M]Y31(3P2KR VH/UK@SZ!)[#31H+\Y62 MGG_OP_1X M,"P:WI$[_ [>3:8DQL;G6>Q.24+A9Q)ZY4N)&U-
&/SA%XRC,X EMS*ZDQJ9I M[,*,DSOX$L9*@24^"!\TA_,$S_BA&\V0?I+"O&2!IXVIEJ4^VPY@6P5)YDXU MXC)J#>TZU6[I/*6S,8WY+#BF+J;#M#LE1U"VK/XOR>Y)I=]A07K0T]
($[F"> M(8V4OH>Y(3#3('S3*$ = O3.8"$MM <_G0+WDX0)B_:38Y@:K+T AX'2F20T M%<);2%<&O,=[QQ.-S.?! IG'6[^,0O@('/43QGA\ZSW,68R7C5.<'PK3.*=N MFK#?
5H@I^)!DX\3W?"8FT.R+Y"4*)'![=1-(8W>@L[;F,32"@A"T+X//7%! MR!UQ+A,?)NSAFWST%.05>OLGO()=5)SVRBA1M#9,G@_L>E;FC1X=A9!JY7) M(Q5!U$ &M5+\"D*8/$\)FR
A9P3&6B&HT"=E-"%I3L1RJ2HUDA_"/,W81.M: M0FF^C_("T?"D8E0-N_MRFW+OE)XH+[2M3 M(_8'6&T_DY24)7%X\ VY L^FO!.A%J_?G!"_4)TO+>
M#TGH^M#E+2A'WJ&."BK(/*:IJH/GS0R,C6\Q^F FY@'[C"+_EJ1DA1P0&$>[M#L.,#7(>Q2GG_"M0Q/E_X3^%.0THB1%Q3 7'+CGZN'*0""+1(RR/S0<@%7,J%V9.5$.TX^FX8!1K/R-
T[$VES/R_;(R8P*#709TDEZ) MU_+O&*@LOHP2MC*N8HI"?4^Q]:5V&6/2:'YE6P9;7/!1#*QC&?WN@5BU8B:<
M"NHEVC2FDU\O_OWKIYL5A,8;P;\!ML(R#WBS#YQ>\=7%ZZ^(%]%\PW))4;X+ MP$9>5[B^4U;9U%YB)+N@5DQM^>4R3]:FFO\(X-M]@4]H_P$K"-]\N<*$%6Z6 M&+O@)7ZUI?
E#L>69T56B^=ZO%R/4."/'&/T](V'*H-L]O>#S+YX@]GAH#@;N MR.H.W5&'.O9H.'"\4:\/?Q+'LX:#X=(;V*13;0]T%GP,Q*>W@.N"*,EB\5(]
M\U$5KS'8W35X4\HMLS".H55)9'JU0J164(FP91QE*6C^^!M-66&4AI%:.91_M .$Q TD1PF*P/3YJ4PH>_@1@#N!6+ (H![OIEJ4Q0#=0@9)<+@>9:*JW1&P
M&3'[%I$0""\%Z/,)GH:&LB!E^#H"XRMP/?8XA8D&[9-4$:HELT1S, [A,L> MT@+C!VV[@20#D!GW51".;2*9P3>B)3 O_@3]E\!U=0G@@\5,?<&9PD6AKX"0U;%N "70"N-2 M-
>_G@"B((%TFT,$I!!&A892TXB2&3)_;2!K%AZR!#C [8BKNN55YX?$ < M<6$3VW"2T'Q6QYVX@Z$]<@?$&G4FI_*<&B-W'ZOW^]WZ'#H]M8T7P=-61P%
M"J;5;53E=0PMIXVQL*2N1GWV!*+6 <,J/'A!7E:#Z;O_M^^Z>!!EG- A^*;S;!RU#;*B,"WU,UBINRU=]_%TKI&S3G![(\.:X?,4+U[V@M\0>BF MZL-BR;_4M0=XVB5Q[*-
F!%5!F/I9]V,K!"0K#AUSCIEO3C 4ZL]WSL0<+!8^ M@Y$6& G36-$$; 6-] M=2G,"S=B5/8889A9F[+B(P0)=X,H\/G&20NJ"(28Q+%4F?46,#8.1 M+-#D@PW\9^;=LX=,!*
(._7I/0O/PMPE M*8M>W$5 JEBW&&2:1^BJX9(2?1?0JM8 4^Y:B5C$\X).7Y^F.02/MBL/7%(\M;,.GX-),TB6D\\#]@NJ2R,%/
M#L]BAG>P61@F.N$8#Q_/8"F4&GK)+H"HOK!>,MT4>ZA&&&T(A0&Z9C.8=E18 MNH#7V#CE.EUTF *W,6KO1QZ(UIRZ .RYU#%K].ZFF(P83!8?/HY("/4+^R6(MIYO-,!
(G5)H;S699".Y!RL=8*1-4@=BYQL@C;KEXW[S[Q%JY>?^)&[LYC B8 MCW 2=4@0@")%JIFCXS)#E50 ?3&[)?/T)PVL]G!L=1E4]P8G[!\Y-]3J!8SC M)P#&&R;;;!>+>3-\GXPO/MG
X5>FTID* (7NEI1O4B9^/AJA2K0(T$Y%F?'5 M"2*\"RM.7FY1!#I7-Q&LQ9A)?ZZ#T+S$X,/.H-=IHG'DN*0;EW?3H!'FO.?^ M'2PSPM0;*LY8*# !3!;G*\FW!LS:W6Y8Q\
M8QN1'!).2!:DBQPKPDML/\2+'D(^9K:TX<%B6A-_-@?-P.4$72$?1O>-KJ+Y M8N)F9(']N'X,]AK%#*1CO!#<880L:\Q@N1"@##P M+0AP*MRM6).R+3;)S+FC=ZC4V;H *?#92$I7/0K
4T&@\ZD,S+=<6_4Z5,R(N/A<$1-9VP[?6?<-P=+ M^Q2?K[]_?#AT]>_OOORX>/[3U]^O_[ZX=/'D3TP!\5>[H&\NZW+=8-Z1#*U
M#Q^*#"!&L%:AN+)9@SLDLQGZ/(^"NY7XMVZ2*DL7D'+ MC&$I%W$3152!"(/.0@ZVY^64:/SC'+.@.19YF/KN=!DEPW1C.)[M6RR*#4!L ME7>W3)0 O3S>']\#3N%IL8B8\[[
KXQ(R,?&-P,$B,<0(-O8+O*YEGWLL4@O MXV@SI]#G+AQA:)(YJ_CM7&RZ!TP.JH,63AY,-TP/>CL/&_>TB0>X+J&5O6TD M:=/>=K1MTWYY;\-82P&QKHT1[N(NYWYXCC>A'IV,!@-
G..H,>P/X:VB.+$(] MI^L-A][86ML!M:ZQH?< [Z,X&=D]IV?;S2[!:X/M4&N")FF6W]>5!1=&JYO= M18RG2C]SWG%E!HOE/6TQVIS9V[:W91CZ#Z0LV389]IU!?^3U0#([3J\)I3V'V%,
[\!OA1GW;DE DVC"$[?+?=!&A=0VM"J)&J,1 M.2G2RTLR=>T/[DD)B*UUP?46['V.<^EW_@JFT9V2*/ O R@(MX-R#RA5_D? M)7*]6#U5+3#(8/6(R:L=QUF89
#BW'&@9:V]>F'GTCY2!0)O$666?+#IG(Y, M)'Y$6S,'I]Q%EAI;3N,H?N_'[_&)\/M@ZGU/;0XF:1Z0Q94?XGF(RW$0N=^J MS:'+LV0JRM ,QJ;_+\?TL*/.8_;3NSQ?W(+=%R:0!
[=EX7QX_\;;]K[8K;E MXO5M"K.,5C[7_R =X]<,G$XBW,EDJ)AK IJR0RKI='G/&&-Z ![GXG!+Q!) MYU5[PG+ULA1#V_G!%CP QUYY8AG=G9?P5.(3E?8QJ#P! M"4?2?
CA>Z5W6HQX!'AE!]KP M]/V"XJDV!7L4[)%>_W#15;I'89[VR.R<^"H^T&+V9>/ =_$"LS",LM!5P9X6 M0Y\B8%=>F*=PC\(]>R@A<;HL/P8Z_ZZQFD%:?N^0)'*M=-/SH5&#+)9P2EHA
M]J#"F4N@Q/YT>1S@I3_\SL*[F,R4]_?=O&3@/EBBI M<:FQCX[X7!LD:WJ0VR[NKE%+M;ZJM&WJW>&P[BQ7.3A?'PAK>#@_*8FM2JQA
M=4]-8)]UA:Z2AU/78(>R70QUM9[SG6%/MYUUUK<@9G:=W65)6D%@XHO:,5A+ MS6[C!X:>I8ELO6>9^VNB&2CW@#;M$3[AU%0MANFQ41_]Q-Q11GVB$F\9?5L)
M_%FR_HG*3H[PU]-.F$F\KW@0/-5W])Y=%YYJ&D&7E<-*E+5>:?'$@ET'=0R; MWHNJ6=P'NNE8=1LON;RJ!@%_A2CS29T81Z]_1/;M%<)JR<8H:LG:<)S'/?V0M'* JT3[ICT^X_%41
M)0M1]1?GJ:%I]ZZ\>4E[\D\WDNZM4QV+U[2DOH\H+:#):MS>&)3?_EH54 M4$^R=!K%_K_R(EC%X]!:-L>26MV>J8,^%P6S=$Q*9F/Y[F/9SV"A=0WS9WVE
M5FLQLDV5MQAE>'>W1K0HI)<+2F)MSJKZ&I5:D,7!M+5&MXTM8:?XQUA%UV/U MO*+L;HH%94/X)OY&TV)X,(YY[-_S 83T+DI]^!N8$Y,P(2XK/\N&RNKK/OC0 M!\P;FVR?
MXX;$O&:QKRQQ?6H,*M67E2NW==UX15;O&"K@3S1HZ'5Y\=P?Q M29;,6?DQD"T:S_P0*6/$S"+/G_A)DE9C=X4A!F+HK$/,25)%.I8!#C(V'R+ M,1>%=A,NK&Z4I+RDL"
!G\VYBP^0>^('A"LV?) 0?(]E":L4T26=89#B: M8W76+!3U/0/_S\R'CA9ZI3#Q1!1_]2B=(=TH.##Q,**E&L1[<-:+6)7B: R* M!%Y?
JK$,4EJ\@)^Q'!Q,E%M>927&9Q2%\92M5T0IHA11BBA%E")*$:6(JILH M4?@>Z\2/'&/TEDY(%J1YO7KQ:W?HDKXSZ8[&X[$WZ@R&[FC5C2YI:$?
Q27B'@WZ/=,QQ2OUS$O5!62%BRO!17.YI#12ISF& MEA.H_3$'AX<3N5K1_J@5KT6-ZDVUN 4G7.J8Q+$[(]>VK5%GW/=&P\ZX,S+[M8]+O##O4G*QSHO.['|);,J'IXJV?
N$&49("R1SW;M@>-|@"\+"1-X[1I%>*D MFOMJ':=*>2HW (\8 ['3E<".@]T>HC[5UN/(=J<,GXL)[@Y6:?^WI=I:10(
M!KFB^"H/"%=&)6IZV2S6>DN,H&.KTCP0!:)&&5_:#AE>"HGRN%S:SC= MG[7*WS@=:W.)U:TK,[94O5J\MES .O_RD1)BE?B:;1G(8O#4+\7 .I;1[QZ(M52LBYE3V-
H@VC>GDUXM___KI9J,*?S2R]96%*L%?OHE80?"DT.CD=87K.V65 M3>TE3&,E#,FGMOQRF2=K4\U_=$G@OL GM/_ YCPYLL5)JQPLPP=%KR:HCVU8[MI&>%?&M=*D7BT::P
M^+H*OWC]@KSS]^CT^$WTW FA?N2XWO+7^-"0L[?\:[M2P #]@5FPHIF"6JS:";::*QT/:&0Q&Z%D::)_9+6.A],O%=>. %P?CQ!."< MAT%X'G3OD4OKQ>1E)>Q>C;6_7-
F.T/[3_PY"&'[,9C!D%T/B.,HO:"R!3JZY M^R-KA(2,OD:CX<@Q^0>_%WU+X\6WW_^X=?]*WOT6)C?SV^L+C6O67R_\[ZB4 M([""X80$";W00C(#%E#7NT)2+7/^X#<73#S\9'$\>C-

_Z3S M_OA__PC,F_2WZ,.FG3[!KO@ MW?_^\X_%{/=_V=?SZ[3];V!0OO73O;36QI6*A0#OHT#B9@D;J/4+\D^F,6_D M9/2E^Z^)F5B]=[.@^_XW]_[F7?0_UQ>O@=K+)PY;S\
<-2Y@2=\HVM#1_;3US M:\T<@-7%5?N%WF4!&[VV>_E?2RYJIV.Y[I#:HR$EXU&G[XY'X)O2D3,>.%;' M#(?6F*PAM-Z[!U-_[!>!AX-#LAR%]0PM[_I8/N:?A\Q.X(:CYA:>#4-[EOL(2
M_B=9&BV#?_;-$F!?Q^OK[FT:YX15ZD!?L(?48$SS 8K3*^7E<[M^_+X]]^1M70YL,#2&31:4?_;8'L^0WY=[QUE,CF'MD3#W!,8<20>0O)O+A+J7\'1,W/2*
M(+TS2=)U>O7CT\/!C0@W&?W;^ZCMTIB$KR MBGIW)'ED92\LOJ..1QT?IFF:5F=CFUV+/"PX6_G57K?&9K6H#^BWYU+RYBF MLQKR>!X-,UPCXP)H"@S-A]"-XGG$32U^\88L
"X"9(SGN79,LA_F6-_H[!M8 M%(!)S"-(;.WERV]#P(FT<"""P$IMIYQJSU1JK:XV9G5YW:)MFOP,0\U4Z [QH M#SH]SV+++S#[:,IMQ)P_S@+{0)&6I56\6 7E(VKC0[--8:).P9D?K3BWL30M[
M[,Z"2W3DS%C?H=U:7E'LW\W./D3F/[+O+L1E \]NI^P>DR[6C;= O3WOLA M"5V?!+N8QB-SS^)<.Y6KD&4O,>A$FSS,N_LUQW?.M/_M36 MO001"TU¥A/'=]Y2&B8]!KC=9
M@O243K2-1O)+S+R!W57OS/FR^_O:S"F]9Q M^]N#=^!]^(C=5I_Q+ E8]Q_ME-(T^44#:+CMT5M$O1@#+9S-&847G#U?P'F) MZ13IAD52O-[9!W6V%9+@Z&\QI7X:!1Z-$S'-
VKL_,S|=0'O=?=LCR51[#VR$ M0>-*?=%[J7V,4BR>&&UKH5S'95NK.U>M6H'IW-LEW0]!80=M/J. .?\#$'CS-M A+U%GQ'X!
LB1>X=#Q<1WBF!00&%]B'$'TD#5>$YD5NALO[>=AMQ_8=L]NX M>]M^SFX#A]31N^<>O4.1]7_I";H5^ A5$,KL%WKG)WB *RVL2?X5WT[*M5!A
M4VXO+6W"&F3'N1B,>'>#/U-/8S_0+':)GS707K"5\C$R-,=Q+FV[8SN@ %$1 M^D44$5J9TIC" AKC8:P)_VFPMA^X$C28Z%M%E>[W>)ZD\4QRN<*]!E<_M<6 M,64'.:T^ SUF14I-
TJHT!IV!\\-"NCGCT1+3R?=VCHVPMB^PLGJQB.3I3W/ M^[]D>=7L\<#'J=PW8XL<!"S#GSF8U>]KM4DW)*TPX9 V5<^^EXI3])<@M#5
MH$G*3IR#TQ>7+MT>1]5U%6)NJ+0HN)AV2Z79 F[R\!/\+0V6BOH!@^O X'P M]@F'!H9TRD))FAKL"&6JR<>P/QDFH7P$FLOOX: >H9*EFDB6:9[[LDR=DMS M9?886J??
OH$!)>ZS2RIW)]'OS?[C*)]!+[,E[E"TH_CI6Z]!O#B]9OK_W_S MZ7?MYM.7S__Y:OS,T+IB<*-DESZH8E\!+V;=*MF+=F;..>R*8"*75.IHETM^2 ME%YT'P$Y\$(G]MY%3?:3G4,-
XC&6O%E*!!HD)1%"Y7%X9FHD(A"(AO&)VZ6++'P?P,2U@J?3=[ZH@*=N5OJQC1% MR3WBEGL%P9=4(377KAME(?>1G]=]6#,Q9#$N;'1M[5IM
M;]LX$OXKO!37)H!MV4[2R]H(@#;)(A78=GN%B\-]I$3*XD42=21EQ-?K[QE2 MLN7$19-1AQ0'YX-C4#T?AT,.SW+\ZAZ[*9I,L)&XVB
MT3@:#\7470UNPHW3@;#$9L97EKEE"YY'D77'P_80>9<-8FBY7(Y6!X/M)E'L\)1 MYHK\),JUMG(@G#BX.*<1?$HN+LX+Z3A+,FZL=&\.OLQ^[9!:PBF7RXOSJ/T? M9&,M5A?
G0BV8=:M5FZ*F1%NWY&Y]2^5<-ED-!S^=5IQ M(50'[^;8>T\&UB9$Y=VHA27=':Y)+,B:Q=MGT[@*!9E;M MO%27KI_R0N6KR:N9*11E^<62?
=8%+U_UP@C^6VE4^FKJI:WZKX1JN.?DK>OS M7,VAG&R=!O\GC>OQUB)+Z=V)=2YP_HV4[%R{'@T&)U';>)4_2"K2/]KABV4 MA5FYD/U4$W_?
8;Q*/O62_U=RH4O58X@.U8B[C;K(/$A8> M#5Z^&+T>3A_[^9YE?"\&9D0LEE^!SERG+_H,X.VGR%<8K;1Q8GOVJ38$RI/\'MTRE[QU>?NF"7VE2#??
BQ\/B)X7_'K2^BK%BQFUOHT M3.*J9+Q< ,?02%!8(:=@R4TG&>$T?F_E+:62C MA!PHE$6!HZH8>@TC;243;R#IK6":%G!S@6F'Q:MN&*9[F&'AX^!-,\E252*1 MA(E-XGK
&,1QVW3NJS(%|_C:A.])7@OH!#@Z6>H!6(IXHT)N"98$5[21;]PU M*;=WE@:TA>]O>B11YQ V#00X9>SWIZ$VXEN5[,%HE&SI5UZ!@=XS08[(:5 MO0Z@;&O,/6OWF"++3IZ(J=E6
EZ^,/YE:AO,-.69'G2=HI_!$"7F/>-&>@@@ MI2I&ZX-4,0G#_6E&]+K$F?8OP%-3=';(*+7D"K= M5"! V&)UKH3?9MLZMDHHM+_D@]EV5-Y29J?^72/WS6UU9/=-@;PR#L=OVD
M"CV=2=]<$S_#+6_$INQB1BCBW=X#WV))@!0S=B3YED?Q=H/@YKF'V(=S MUH.!"[OE" \UYYS*($R3=&N)05";W>T?>3=Z&^H^P_@'T"YNQ/SD,1$ M))\-
_5ZL;_=U"Q[\GPM+:F93;^]QV!QVR;]TR&2,">*2G?HPH+BZAZ!-]1X=5)4AM*;Z?*[=!:..LPGM_^)85]4-2|^&""7YF2 M_]=@HE:LL1@;$^DWX+0W+^NU04?!G(S;=2]
Y.4!+85G=1^(AG%7V&,?R+S9 MC=^1[_WIV.O!W%IV^@~W//[MFFC1WIM0##%>%X$;MB$H/;(WN-=(-H9QM)). M&[LNQGX "HM",2?E+C;W$V.-8DIWA8)MI&*_0?DS&Y2W.?
H=:/5O]N$;[2$3 M)9'(IBJN-PI+R6^HS(7^OQP?/<(&)5]VIYBM0 M:KH]3 BT)3U0J6U*+.V+A E!-&[TK#ZSI=&>P)Z^O[A+5"YPM)%:?D\^;=L&E82A95KE<2=Y>9##M3$MZ
)*.VLPQX% M##P;=SWXDX]SG=_C-!-C8%]:?]+SG%=63MHO76M>8]TLG-[1X2P% -<%MK DG MO[QVNAT(Y]^9.MTF,S>/ANFD-4 M?M# -)&*M7.Z.)2>0FM/:AK&]{B]\-
KR8QJ.2FOT3, MOGFB'2P)"[>B/+8ZKYW<?3OR_!>Z>>Y$S!)KOX^";EZ7'Z:|[>)UFB !9A_:\9>#/W?C_4LLM&= ML^J-4S||5D*A>4H2?]B9^_
^]YF7F9(IN[Z524VLQ/X(NYD[<8Y\]6Q)YQG, M>$I9[_)@MBZ9,4]NYD;7I:#RKLVD)8;.CZVV;S1T/H8AN2IEO[D>,I7Z\(.N MK5J_-;3^]5B%+]P?B)^GJ.
<3OM!*-.DI.QN,3]8L%L:&GM/#K]+\S|PN_@=0 M2P,$% @ Z8)L67*C6,H/" VB@ !@ (U!.P,C0P.3,P>&5X
M,S%D.BYH=&WM6F%OVIH5_2M#&U&7Y.6]1^<>BCK_4[]_7>:\3$3*_CI[M_RM++=5(7HG0L,8([M"ZER]E,5Q4OV7MAC%2*O3$RG0O&1L/!R\%H?#H8]OL7
MYQCKLNFDRPD;C.:+1.!H/QR=L>#H9_3(Y';,/[]GAY]GED3>_'^NUR]]^/UV'> MCY_?_/KNDAWTH^B?QY=1=#6["C=.!L,1FQE>6NFD+KF*HNL/!^P@=ZZ:1-%R
MN1PLCP?:S*/9IRAWA3]I>E-96#%*7'ER<4PM^\4]OS@OA.$MR;]QPKPX^S]|V MSV#AI%/BXCOJ_P^VL4Y7%^>I7##K5D]\.BBXF$6]?L[GM
M+V7]LEH-/SSM.)I*LMY7XG,34X'9V=W34;.\W6;#DN;&*&XDPM!8W=&393@ M9A)KET_O3["M9]7VRW3I^ADOI%I-7LQD(2S{():LDRYX^:(76O"_%49F+Z;> MVLK_"@R-
Y3EQZ_ID?6CCBVDA5M*NM4DEVDJ2O1X_NQL/#R>GD=D_9T<_7=MG[M!P;E2(2U&S!I. W AYTQK1H2^$6IE3$6C0'&2320#K #&+"PI-4&+;,99(S M6]//?^E,*
(9A!902(L*1V4QB TC;"42IR"-6\$UG6*9"W1+6;P* 0EAF.ZA MAHF/OQW4],MDB102&NY2U@.Z8(;IG-?EAD8P-EG3(XM:P0 PI"\""G\YZ?
O)N]#11LZ]P#;_=H(L].=D;3;"/TSY\=_S*U#5J:JDP/M\Z@ M8M!$*7G'N:!$^^4BFC*%WD"0F@+A829N3.9D5(#8B-[I.I4V4MC7Z$>49K0(*.M*J.Q>T&S98=(>BJ
HI#9ZUN(_1(E==@$Q)5-JB]TT-QY+N.3E-;+N/+@Z\LN\CU184,7=BQ;RC|_MBKXK83$;4N'K MS)=ATJ,2F/#:/KT+U:)8(.?-3*&ZZ=I@) *!9"H"E;B|..0"+TCN2Y1A]T:.M0-
24MSL@!|H2I9L2A =?K%8R3]MJ6=6H(;20N0H0AIZBYII-I28?2/G/55 MU!,;ML%P"!M;WZF@I)K3CQ.9;EG;@KL.@1RG6'$&FB6) A*!/1;JG2/(L_M_H.@?3+5/.#JTFGJR9
%S!"5/&2!2NZV M:>G|\:CR@ F8WS"5)>/>!R7H2?^V65%5FPJ(M5XC)(DVJ?? .!*Y"%'Z"%B"+ M.Z*B)X),H'<#./'DR K$NX9;L#,_K!5>U)QK*G<@R:#*Y0-#M%FU%ZQK] M!27^"
<09+K?+++8]&= 3IV2#]8EVIQSUX"K7SM;4@Q9I]>0O!XE8+ ^P=,A$< MGRD-OL<3)KX*@7^80-IS-MK'WIF*DATHBZJF3I+:4)HZ)6K+](6V#NT);2HR
M^(>!FCTR.WRD2P:|@4ON63>.8S,A_':9=M)EO?;K*B5<[NNY\1"'T\B]?SL MX]%PYPJ;XANAFKWS/?O>'P[1'I.M9Z<_9)?BWX2E+?Q[=UQ!U-6%X!UM$(AV MJ.\/9&#C&(<0=-
K8=4'U#1BP"*1SPF/U0:=8HUC3G53"+^J^WU1W:,BM5*, ME)-_\XY5T78OD0+I.XK:6MPO!;^A*A6$BZ]37G/A%VWM"XN=0-'H\+!#WL(K M/$5"#.I.T\ABKM$H-78
&Z*E>*)46==+6!2*$ /K%-'2^]=7.GG*^1O6_1F7, M#)[9'K(I;D #_YU9P.<7B@LLEQHM1!474H^;]I:FH:71%$IO1*XN\QU("_^ M 4O ;&OH6SP9,#]I"_L_3FK\SN3IF,.-
O33[12O+)BTO[1]>8EYLO#P1]= MFU(0$-S&FW HRVNGVX9P).M;-@YNR>W-8UMJZ9S"'C"_W%<'5 B$H2-ET_K9 MS#!*2W?I>N%4<*!"FDC%VCE=-(.>8LQ.R)JYV_!U#H8[@U-
FZ4UH&\;VNK(T MO)K$H)&;_A(Q^^)A<_ D3-R:\MAJ53NQL>AOA9<-<'R> S)L-/19#\?KS:]+ M_]_"]V!YD3,$G6^SSN^0G"L0UX1)0&R*&#PR&O<8?=T1ON ?
V.W+W,I,O9VK:1^ZVP:?Q>)$0YPOQ?UR N8EO&_M@U-?HZRZ12A?]Y:8)S=SH^LR)86ES:1EY_XCP(Q_M 5!+ P04 "_#I@FQ9L_P[X+T$ #[%0 %@ &)C;6PM,C R-# Y,S!X
M97@S,BYH=&WM6&U/XT80_BO3H!X@Q?%+" I.#]D$N%8]7@Y"]WVVNO MNUYCTE_?6;.^$A#NINM,%<2?XD)#9V9EGGEW/BZ<_6=99EK LQ A^G5^\ATB& M98J9AE
ATR2MN$Y@+O.<97"!2G$AX$3Q.($ KC,X'+C>;.!8U0&4;,W;33+S MP75MU[.IQSL 9^2]1_[(@^L+V+N;S_9K]=.KV?ROZI(&[_7=R?O?9M"S;/O/
MXGS<+!P"%AKEA6<,UEQH1MGUWVH)=HG?NV7575H!H.I%K8|QL[T:DX ML(64!0XB'?6.IT9"G\BBXVF*FD&8,%6@?MN[FY],8]+07 1\GMK==Z,;R&AY M/(WX/11Z*?!M+V5JP3-
+R]P?.KF>T$Z;EI_H/%@5CW3BNX[S\R1G4<2SA24P
MUOYH,!X_BA1?)"N9;$+S%0]F^3T:VVM60X%,^8'4R>2I@_MS+M]LE*DI&;+6$CK\CYO!D##!N&4J8!D6UM6#P"7\$F]SXCF. M!\C"I%,KR;PJR"LEK
05!DL(&_X)/<\@X05(998@9#D+B0Q@!5 >E#&=$8G) MT E;SF0*,ZERV#,,><[$&"-OVV/Z*+PQ+18D$37 1G#U0CLPHOJ?$N4=#\F B3VL
M_5IK%1#/"&5;WU@"D&G&#;'$7U$2UZH),F;Z+QN7XVY!5Z@^ M\]8U:#]U]*-Q]TEXME;FWGR;.+=P,J>40WRX)&[JQ.EZ3>))LSNK+SJ=|=ENV MW $Y_"*)1[#CU'_/&YE=V/
.J?]%>$>EA6?\;B??BIO=MQ#9_(UA_"L,% 1 MW2K,6<(OIJ#*NA"3E>'JZ;Y>>=XRS)=.ZX^=LW^GH7Y)?;^HD+K@[^=4OI/+ MODGO+6:
<1JG'','91BXII&#FQ&S_TK_5G+Z^6J(:W-Z/3G2N*E0T_$\8=VN M1Z2NK=P"J*^9W=8[W60U%P4L_+A0LLPB,|-)Y7=I9.U=W>9"Vf!|!$30@&RU-MO[O$L_Z.<&.@VQ"M7C[F;
(%6T]JSF(8VG]U+'K6'/1X/OL-5SFMD3MYU-R\U MZ[>DQ_\!4$L! A0#% @ ZOL6:AX88X0&P 5#(! !$ M (! &)C;6PM,C R-# Y,S N>'-D4$L! A0#% @ ZOL6<6[RWM8 M'0 N\@! !4 (
!/QL &)C;6PM,C R-# Y,S!?8V%L+GAM M;%!+ 0(4 Q0 (.B";%GT9%BCA$D (-)!0 5 "_&UL_M4$L! A0#% @ ZOL63B0 V!V=0 T,D(!4 (!9Q\!! M &)C;6PM,C R-# Y,S!?<')E+GAM;%!+
0(4 Q0 (.F";%EE"_X^?.0$ M %X-4@ 5 " 1"5 0!B8VUL+3(P,C0P.3,P>#5*2YH=&U0 M2P$"% ,4 " #I@FQ9?,_B_NL' "\)P & @ &_>08 M8F-M;"TR,#(T,#DS,'AE>#,Q9#$N:'1M4$L!
A0#% @ Z8)L67*C6,H/ M" VB@ !@ (!X($& &)C;6PM,C R-# Y,S!X97@S,60R M+FAT;5!+ 0(4 Q0 (.F";%FS_#O@O00 /L5 6 "_M 26*!@!B8VUL+3(P,C0P.3,P>&5X,5(N;'1M4$L%!@)
D 7@(!:/ $!@ $! end XML 113 bcml-20240930x10q_htm.xml IDEA; XBRL DOCUMENT 0001730984 us-gaap:ReserveForOffBalanceSheetActivitiesMember 2024-09-30
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United Business Bank (the "Bank"), the Company's wholly owned banking subsidiary, is a California state-chartered bank which provides a broad range of financial services primarily to local small and mid-sized businesses, service professionals and individuals. In its 20 years of operation, the Bank has grown to 35 full-service banking branches, with 16 locations in California, one in Nevada, two in Washington, five in New Mexico and 11 in Colorado. The condensed consolidated financial statements include the accounts of the Company and the Bank. All intercompany transactions and balances have been eliminated in consolidation. The condensed consolidated financial statements include all adjustments of a normal and recurring nature, which are, in the opinion of management, necessary for a fair presentation of the financial position and results of operations for the periods presented. Dollar amounts presented in the consolidated financial statements and footnote tables are rounded and presented to the nearest thousands of dollars except per share amounts. If the amounts are above $1.0 million, they are rounded one decimal point, and if they are above $1.0 billion, they are rounded two decimal points. The accompanying unaudited condensed consolidated financial statements have been prepared in accordance with the instructions to Form 10-Q and, therefore, do not include all information and footnotes normally included in annual financial statements prepared in conformity with accounting principles generally accepted in the United States of America. Accordingly, these condensed consolidated financial statements should be read in conjunction with the consolidated audited financial statements and notes thereto included in the Company's Annual Report on Form 10-K for the year ended December 31, 2023. Results of operations for interim periods are not necessarily indicative of results for the full year. Certain prior year information has been reclassified to conform to the current year presentation. None of the reclassifications impacted consolidated net income, earnings per share or shareholders' equity. Restatement of Previously Issued Consolidated Financial Statements On July 18, 2023, the audit committee of the Company's board of directors concluded that the Company's previously issued unaudited interim consolidated financial statements for the period ended March 31, 2023 and the consolidated financial statements for the year ended December 31, 2022, as well as for the unaudited interim periods included in that fiscal year (collectively, "Restated Periods"), should no longer be relied upon because of errors related to the accounting for unrealized losses on preferred equity securities that resulted in material misstatements of noninterest income and accumulated other comprehensive income. At the time of its purchase of the preferred equity securities for investment purposes, the Company inappropriately accounted for them as AFS debt securities under Accounting Standards Codification ("ASC") Topic 320 - Investments-Debt Securities. As such, the changes in the fair value of these securities were not recorded as part of net income but rather as a component of shareholders' equity (in accumulated other comprehensive income, net of tax). However, as a result of subsequent research and third-party consultation, the Company determined that the securities should instead have been accounted for under ASC Topic 321 - Investments-Equity Securities. The result of this change in classification of the preferred equity securities is that the change in the fair value of the securities each quarter should have been recorded in noninterest income on the consolidated statements of income. On July 25, 2023, the Company filed amendments to its Quarterly Reports on Form 10-Q for the quarterly periods ended March 31, 2023, September 30, 2022, June 30, 2022, and March 31, 2022, and its Form 10-K for the year ended December 31, 2022, (the "Original Reports") with the Securities and Exchange Commission ("SEC"), to reflect the restatement of the Company's consolidated financial statements for the Restated Periods (the "Amended Form 10-Qs" and the "Amended Form 10-K," collectively, the "Amended Reports"). As disclosed in the Original Reports, the Company recorded the change, net of taxes, in the fair value of preferred equity securities as part of other comprehensive loss, net of taxes, under ASC Topic 320 - Investments-Debt Securities rather than as part of non-interest income under ASC Topic 321 - Investments-Equity Securities. In addition, various footnotes in the Amended Reports reflect the effects of these restatements. For additional information on the effects of the restatement, see Note 2. Restatement of Consolidated Financial Statements in the Notes to Consolidated Financial Statements contained in the Amended Form 10-K and Note 3. Restatement of the Consolidated Financial Statements in the Notes to Condensed Consolidated Financial Statements contained in each of the Amended Form 10-Qs. P20Y 35 16 1 2 5 11 NOTE 2 - ACCOUNTING GUIDANCE NOT YET EFFECTIVE AND ADOPTED ACCOUNTING GUIDANCE Accounting Guidance Adopted in 2024 On January 1, 2024, the Company adopted Accounting Standards Update ("ASU") 2023-02, Investments - Equity Method and Joint Ventures (Topic 323): Accounting for Investments in Tax Credit Structures Using the Proportional Amortization Method, a consensus of the Emerging Issues Task Force. ASU 2023-02 allows an entity the option to apply the proportional amortization method of accounting to other equity investments that are made for the primary purpose of receiving tax credits or other income tax benefits if certain conditions are met. Prior to this ASU, the application of the proportional amortization method of accounting was limited to investments in low-income housing tax credit structures. The proportional amortization method of accounting results in the amortization of applicable investments, as well as the related income tax credits or other income tax benefits received, being presented on a single line in the statements of income, income tax expense. Under this ASU, an entity has the option to apply the proportional amortization method of accounting to applicable investments on a tax-credit-program-by-tax-credit program basis. In addition, the amendments in this ASU require that all tax equity investments accounted for using the proportional amortization method use the delayed equity contribution guidance in paragraph 323-740-25-3, requiring a liability to be recognized for delayed equity contributions that are unconditional and legally binding or for equity contributions that are contingent upon a future event when that contingent event becomes probable. Under this ASU, low-income housing tax credit investments for which the proportional amortization method is not applied can no longer be accounted for using the delayed equity contribution guidance. Further, this ASU specifies that impairment of low-income housing tax credit investments not accounted for using the equity method must apply the impairment guidance in Subtopic 323-10: Investments - Equity Method and Joint Ventures - Overall. This ASU also clarifies that for low-income housing tax credit investments not accounted for under the proportional amortization method or the equity method, an entity shall account for them under Topic 321: Investments - Equity Securities. The amendments in the ASU also require additional disclosures in interim and annual periods concerning investments for which the proportional amortization method is applied, including (i) the nature of tax equity investments, and (ii) the effect of tax equity investments and related income tax credits and other income tax benefits on the financial position and results of operations. ASU 2023-02 is effective for the Company for fiscal years beginning after December 15, 2023, including interim periods within those fiscal years. The adoption of ASU 2023-02 did not have a material impact on the Company's consolidated financial statements and related disclosures. Fair Value Measurement (Topic 820) - In June 2022, the Financial Accounting Standards Board ("FASB") issued ASU No. 2022-03, Fair Value Measurement of Equity Securities Subject to Contractual Sale Restrictions. The guidance in the ASU clarifies that a contractual restriction on the sale of an equity security is not considered part of the unit of account on the equity security and, therefore, is not considered in measuring fair value. The ASU also requires additional disclosures about the restriction. The amendments in this update are effective for fiscal years beginning after December 15, 2023, and interim periods within those fiscal years. The adoption of ASU 2022-03 did not have a material impact on the Company's consolidated financial statements and related disclosures. <p style="font-

family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;margin:0pt;"> Recent Accounting Guidance Not Yet Effective Business Combinations (Topic 805) - In August 2023, the FASB issued ASU 2023-05, Business Combinations—Joint Venture (JV) Formations: Recognition and Initial Measurement. The guidance requires newly-formed JVs to apply a new basis of accounting to all of its contributed net assets, which results in the JV initially measuring its contributed net assets under ASC 805-20, Business Combinations. The new guidance would be applied prospectively and is effective for all newly-formed joint venture entities with a formation date on or after January 1, 2025, with early adoption permitted. The Company is evaluating the accounting and disclosure requirements of this update and does not expect them to have a material effect on the Company's consolidated financial statements. Segment Reporting – Improvements to Reportable Segment Disclosures (Topic 280) – In November 2023, the FASB issued ASU 2023-07 to enhance disclosures about significant segment expenses for public entities reporting segment information under Topic 280. It requires that a public entity disclose, on an annual and interim basis, significant expense categories for each reportable segment. Significant expense categories are derived from expenses that are 1) regularly reported to an entity's chief operating decision-maker ("CODM"), and 2) included in a segment's reported measure of profit or loss. The disclosures should include an amount for "other segment items," reflecting the difference between 1) segment revenue less significant segment expenses, and 2) the reportable segment's profit or loss measures. It requires that a public entity disclose the title and position of the CODM and how the CODM uses the reported measure of profit or loss to assess segment performance and to allocate resources. Further it clarifies that entities with a single reportable segment must comply with both new and existing segment reporting requirements. The amendments are effective for fiscal years beginning after December 15, 2023, and interim periods within fiscal years beginning after December 15, 2024. Entities must adopt the guidance on a retrospective basis. The Company is evaluating the accounting and disclosure requirements of this update and does not expect them to have a material effect on the Company's consolidated financial statements. Income Taxes – Improvements to Income Tax Disclosures (Topic 740) –In December 2023, the FASB issued ASU 2023-09 to provide additional transparency into an entity's income tax disclosures primarily related to the rate reconciliation and income taxes paid information. The standard requires that public business entities disclose, on an annual basis, specific categories in the rate reconciliation and additional information for reconciling items meeting a certain quantitative threshold. The amendments also require that entities disclose on an annual basis: 1) income taxes paid (net of refunds received) disaggregated by federal (national), state, and foreign taxes and 2) the income taxes paid (net of refunds received) disaggregated by individual jurisdictions exceeding 5% of total income taxes paid (net of refunds received). The amendments are effective for public business entities for annual periods beginning after December 15, 2024. The Company is evaluating the accounting and disclosure requirements of this update and does not expect them to have a material effect on the Company's consolidated financial statements. NOTE 3 – INVESTMENT SECURITIES The amortized cost, gross unrealized gains and losses, and estimated fair values of securities AFS at the dates indicated are summarized as follows: <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80.19%;"><tr style="height:1pt;"><td style="vertical-align:bottom;white-space:nowrap;width:34.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:3.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.46%;margin:0pt;padding:0pt;"> Amortized </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;margin:0pt;padding:0pt;"> unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;margin:0pt;padding:0pt;"> unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:3.22%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;margin:0pt;padding:0pt;"> Estimated </td></tr><tr><td style="vertical-align:bottom;width:34.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.46%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> cost </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> gains </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> losses </td><td style="vertical-align:bottom;white-space:nowrap;width:3.22%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> fair value </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:34.14%;margin:0pt;padding:0pt;"> <span style="text-decoration-color:#000000;text-decoration-line:underline;text-decoration-

style:solid;">September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.14%;background:#cceeff;margin:0pt;padding:0pt;"> U.S. Government Agencies </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.47%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,059</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"> (14)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.22%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"> 2,045 </td></tr><tr><td style="vertical-align:bottom;width:34.14%;margin:0pt;padding:0pt;"> Municipal securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.47%;margin:0pt;padding:0pt;"> 23,671 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> 188 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> (996) </td><td style="vertical-align:bottom;white-space:nowrap;width:3.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> 22,863 </td></tr><tr><td style="vertical-align:bottom;width:34.14%;background:#cceeff;margin:0pt;padding:0pt;"> Mortgage-backed securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.47%;background:#cceeff;margin:0pt;padding:0pt;"> 51,459 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"> 322 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"> (2,706) </td><td style="vertical-align:bottom;white-space:nowrap;width:3.22%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"> 49,075 </td></tr><tr><td style="vertical-align:bottom;width:34.14%;margin:0pt;padding:0pt;"> Collateralized mortgage obligations </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.47%;margin:0pt;padding:0pt;"> 46,803 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> 439 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> (1,726) </td><td style="vertical-align:bottom;white-space:nowrap;width:3.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> 45,516 </td></tr><tr><td style="vertical-align:bottom;width:34.14%;background:#cceeff;margin:0pt;padding:0pt;"> SBA securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.47%;background:#cceeff;margin:0pt;padding:0pt;"> 4,210 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"> 37 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"> (52) </td><td style="vertical-align:bottom;white-space:nowrap;width:3.22%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"> 4,195 </td></tr><tr><td style="vertical-align:bottom;width:34.14%;margin:0pt;padding:0pt;"> Corporate bonds </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;">

</td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 81,228 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 4 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (11,164) </td><td style="vertical-align:bottom;white-space:nowrap;width:3.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 70,068 </td></tr><tr><td style="vertical-align:bottom;width:34.14%;background:#cceeff;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.47%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 209,430</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 990 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> (16,658)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.22%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 193,762 </td></tr></table> <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80.4%;"><tr style="height:1pt;"><td style="vertical-align:bottom;white-space:nowrap;width:34.17%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:3.21%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> | </td></tr><tr><td style="vertical-align:bottom;width:34.17%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:3.21%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> | </td></tr><tr><td style="vertical-align:bottom;width:34.17%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> | </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;margin:0pt;padding:0pt;"> Amortized </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> | </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;margin:0pt;padding:0pt;"> unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> | </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;margin:0pt;padding:0pt;"> unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:3.21%;margin:0pt;padding:0pt;"> | </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;margin:0pt;padding:0pt;"> Estimated </td></tr><tr><td style="vertical-align:bottom;width:34.17%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> | </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> cost </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> | </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> gains </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> | </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> losses </td><td style="vertical-align:bottom;white-space:nowrap;width:3.21%;margin:0pt;padding:0pt;"> | </td><td colspan="2" style="vertical-align:bottom;white-

space:nowrap;width:13.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> fair value </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:34.17%;margin:0pt;padding:0pt;"> December 31, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.17%;background:#cceeff;margin:0pt;padding:0pt;"> Municipal securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 21,910</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"> 75 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> (1,158)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.21%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"> 20,827 </td></tr><tr><td style="vertical-align:bottom;width:34.17%;margin:0pt;padding:0pt;"> Mortgage-backed securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> 41,048 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> 194 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> (3,641) </td><td style="vertical-align:bottom;white-space:nowrap;width:3.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> 37,601 </td></tr><tr><td style="vertical-align:bottom;width:34.17%;background:#cceeff;margin:0pt;padding:0pt;"> Collateralized mortgage obligations </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"> 35,019 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"> 256 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"> (2,299) </td><td style="vertical-align:bottom;white-space:nowrap;width:3.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"> 32,976 </td></tr><tr><td style="vertical-align:bottom;width:34.17%;margin:0pt;padding:0pt;"> SBA securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> 5,280 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> 49 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> (77) </td><td style="vertical-align:bottom;white-space:nowrap;width:3.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> 5,252 </td></tr><tr><td style="vertical-align:bottom;width:34.17%;background:#cceeff;margin:0pt;padding:0pt;"> Corporate bonds </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 80,383 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 7 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (13,894) </td><td style="vertical-align:bottom;white-space:nowrap;width:3.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;border-bottom:1px solid

#000000;margin:0pt;padding:0pt;"> 66,496 </td></tr><tr><td style="vertical-align:bottom;width:34.17%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 183,640 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"> 581</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (21,069) </td><td style="vertical-align:bottom;white-space:nowrap;width:3.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 163,152 </td></tr></table> Amortized cost and fair values exclude accrued interest receivable of $1.6 million and $1.2 million at September 30, 2024 and December 31, 2023, respectively, which is included in interest receivable and other assets in the condensed consolidated balance sheets. During both the three and nine months ended September 30, 2024 and 2023, the Company sold no securities AFS. The amortized cost and estimated fair value of securities AFS at the dates indicated by contractual maturity are shown below. Expected maturities may differ from contractual maturities because borrowers may have the right to call or prepay obligations with or without call or prepayment penalties. <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:42.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.12%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:42.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:26.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:26.02%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> December 31, 2023 </td></tr><tr><td style="vertical-align:bottom;width:42.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.75%;margin:0pt;padding:0pt;"> Amortized </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.74%;margin:0pt;padding:0pt;"> Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.73%;margin:0pt;padding:0pt;"> Amortized </td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.73%;margin:0pt;padding:0pt;"> Estimated </td></tr><tr><td style="vertical-align:bottom;width:42.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> cost </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.74%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> fair value </td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.73%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> cost </td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.73%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> fair value </td></tr><tr><td style="vertical-align:bottom;width:42.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.12%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.73%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.73%;margin:0pt;padding:0pt;"><p style="font-

family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:42.78%;margin:0pt;padding:0pt;"> Securities AFS </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.12%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> </p></td></tr><tr><td style="vertical-align:bottom;width:42.78%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;">Due in one year or less</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.12%;background:#cceeff;margin:0pt;padding:0pt;"> 37,997 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;background:#cceeff;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 37,503</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;background:#cceeff;margin:0pt;padding:0pt;"> 6,397 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;background:#cceeff;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 6,338</p></td></tr><tr><td style="vertical-align:bottom;width:42.78%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;">Due after one through five years</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.12%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 85,096</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;">)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 73,729</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 15,909</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 14,206</p></td></tr><tr><td style="vertical-align:bottom;width:42.78%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;">Due after five years through ten years</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.12%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 25,493</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;">)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 23,600</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 102,430</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 87,867</p></td></tr><tr><td style="vertical-align:bottom;width:42.78%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;">Due after ten years</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.12%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 60,844</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;">)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 58,930</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 58,904</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 54,741</p></td></tr><tr><td style="vertical-align:bottom;width:42.78%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 12pt;">Total</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.12%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 209,430 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;background:#cceeff;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 193,762</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 183,640 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;background:#cceeff;margin:0pt;padding:0pt;">) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-

space:nowrap;width:10.11%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 163,152</p></td></tr></table><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:justify;text-indent:36pt;margin:0pt;"></p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:justify;text-indent:36pt;margin:0pt;">At both September 30, 2024 and December 31, 2023, there were no securities pledged. </p><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;text-align:justify;text-indent:36pt;margin:0pt;"></p><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;text-align:justify;text-indent:36pt;margin:0pt;">The estimated fair value and gross unrealized losses for securities AFS aggregated by
the length of time that individual securities have been in a continuous unrealized loss position at the dates indicated are as follows:</p><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;text-align:justify;margin:0pt;"></p><table style="border-
collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td
style="vertical-align:bottom;width:33.51%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;width:1.98%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-
align:bottom;width:1.26%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;width:7.85%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-
align:bottom;width:1.97%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;width:1.25%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-
align:bottom;width:7.84%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;width:1.97%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-
align:bottom;width:1.25%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;width:7.84%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-
align:bottom;width:1.97%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;width:1.25%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-
align:bottom;width:7.84%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;width:1.97%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-
align:bottom;width:1.25%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;width:7.84%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-
align:bottom;width:1.97%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;width:1.25%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-
align:bottom;width:7.84%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td></tr><tr><td style="vertical-align:bottom;width:33.51%;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:1.98%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:20.19%;border-bottom:1px
solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">Less than 12 months</p></td>
<td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td colspan="5" style="vertical-align:bottom;white-
space:nowrap;width:20.17%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-
align:center;margin:0pt;">12 months or more</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td colspan="5" style="vertical-
align:bottom;white-space:nowrap;width:20.17%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:8pt;text-align:center;margin:0pt;">Total</p></td></tr><tr><td style="vertical-align:bottom;width:33.51%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.98%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;"><b style="font-weight:bold;">
</p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">Estimated</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;"> </p></td><td colspan="2"
style="vertical-align:bottom;white-space:nowrap;width:9.09%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-
align:center;margin:0pt;">Unrealized</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:8pt;margin:0pt;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.09%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">Estimated</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;"> </p></td><td colspan="2"
style="vertical-align:bottom;white-space:nowrap;width:9.09%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-
align:center;margin:0pt;">Unrealized</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:8pt;margin:0pt;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.09%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">Estimated</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;"> </p></td><td colspan="2"
style="vertical-align:bottom;white-space:nowrap;width:9.09%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-
align:center;margin:0pt;">Unrealized</p></td></tr><tr><td style="vertical-align:bottom;width:33.51%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.98%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-size:8pt;font-
weight:bold;visibility:hidden;"></p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.11%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">fair value</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.09%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">loss</p></td><td style="vertical-
align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.09%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">fair value</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.09%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">loss</p></td><td style="vertical-
align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.09%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">fair value</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.09%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">loss</p></td></tr><tr><td
style="vertical-align:bottom;width:33.51%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="text-
decoration-color:#000000;text-decoration-line:underline;text-decoration-style:solid;">September 30, 2024</p></td><td style="vertical-
align:bottom;width:1.98%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p></td><td style="vertical-align:bottom;width:1.26%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;width:7.85%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;width:1.97%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;width:1.25%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-
align:bottom;width:7.84%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-
align:bottom;width:1.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-

align:bottom;width:1.25%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;width:7.84%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-
size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;width:1.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-
size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;width:1.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-
size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;width:7.84%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;width:1.97%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;width:1.25%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"> </td><td style="vertical-
align:bottom;width:7.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-
align:bottom;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-
align:bottom;width:1.25%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;width:7.84%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-
size:10pt;margin:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:33.51%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times',serif;font-size:10pt;margin:0pt;">U.S. Government Agencies </td><td style="vertical-
align:bottom;width:1.98%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-
space:nowrap;width:7.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt
3pt 0pt 0pt;"> 2,045 </td><td style="vertical-align:bottom;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times',serif;font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td
style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> (14) </td><td style="vertical-align:bottom;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td
style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> — </td><td style="vertical-align:bottom;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td
style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> — </td><td style="vertical-align:bottom;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td
style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,045 </td><td style="vertical-align:bottom;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td
style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> (14) </td></tr><tr><td style="vertical-align:bottom;width:33.51%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times',serif;font-size:10pt;margin:0pt;">Municipal securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.98%;margin:0pt;padding:0pt;">
. </td><td style="vertical-
align:bottom;white-space:nowrap;width:1.26%;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:7.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,555 </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.97%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-
size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"> (2) </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.97%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-
size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 13,458 </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.97%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-
size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"> (994) </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.97%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-
size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 15,013 </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.97%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-
size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"> (996) </td></tr><tr><td style="vertical-
align:bottom;width:33.51%;background:#cceeff;margin:0pt;padding:0pt;"> Mortgage-
backed securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.98%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times',serif;font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.26%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:7.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,402 </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-
align:right;margin:0pt;"> (44) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 21,547 </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-
align:right;margin:0pt;"> (2,662) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 26,949 </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-
align:right;margin:0pt;"> (2,706) </td></tr><tr><td style="vertical-align:bottom;width:33.51%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times',serif;font-size:10pt;margin:0pt;">Collateralized mortgage obligations </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.98%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-
size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 11,955 </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.97%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-
size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"> (97) </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.97%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-
size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 13,228 </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.97%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-
size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"> (1,629) </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.97%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-
size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 25,183 </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.97%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> (1,726) </td></tr><tr><td style="vertical-
align:bottom;width:33.51%;background:#cceeff;margin:0pt;padding:0pt;"> SBA
securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.98%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td
style="vertical-align:bottom;white-space:nowrap;width:7.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 829 </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:right;margin:0pt;"> (5) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 621 </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:right;margin:0pt;"> (47) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td
style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,450 </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:right;margin:0pt;"> (52) </td></tr><tr><td style="vertical-align:bottom;width:33.51%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;">Corporate bonds </td><td style="vertical-align:bottom;white-space:nowrap;width:1.98%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.26%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 7,996 </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.97%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:7.84%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:right;margin:0pt;"> (404) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;">
. </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"> 60,568 </td><td
style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;">
. </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"> . </td>
<td style="vertical-align:bottom;white-space:nowrap;width:7.84%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> (10,760) </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.97%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"> 68,564 </td><td
style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:7.84%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:right;margin:0pt;"> (11,164) </td></tr><tr><td style="vertical-align:bottom;width:33.51%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">Total </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.98%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-
space:nowrap;width:7.85%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 29,782 </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-
space:nowrap;width:7.84%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt;"> (566) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"> 109,422 </td><td
style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;border-
bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-
align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> (16,092) </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-
space:nowrap;width:7.84%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 139,204 </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-
space:nowrap;width:7.84%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt;"> (16,658) </td></tr></table> <span
style="font-size:1pt;visibility:hidden;">.
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<tr style="height:1pt;"><td style="vertical-align:bottom;white-space:nowrap;width:33.51%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-
wrap:break-word;position:relative;"> <p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.98%;margin:0pt;padding:0pt;"> <div
style="bottom:0pt;position:absolute;width:100%;"> <span style="font-
size:1pt;visibility:hidden;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> <p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:7.85%;margin:0pt;padding:0pt;"> <div
style="bottom:0pt;position:absolute;width:100%;"> <span style="font-
size:1pt;visibility:hidden;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> <p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> <div
style="bottom:0pt;position:absolute;width:100%;"> <span style="font-
size:1pt;visibility:hidden;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> <p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;">. </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> <div
style="bottom:0pt;position:absolute;width:100%;"> <span style="font-
size:1pt;visibility:hidden;">. </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"><div

style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:33.51%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.98%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:20.19%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Less than 12 months </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:20.17%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 12 months or more </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:20.17%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:33.51%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.98%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.11%;margin:0pt;padding:0pt;"> Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.09%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.09%;margin:0pt;padding:0pt;"> Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.09%;margin:0pt;padding:0pt;"> Unrealized </td></tr><tr><td style="vertical-align:bottom;width:33.51%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.98%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> fair value </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> loss </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> fair value </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> loss </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> fair value </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> loss </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:33.51%;margin:0pt;padding:0pt;"> December 31, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:33.51%;background:#cceeff;margin:0pt;padding:0pt;"> Municipal securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.98%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">2,483</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"> (28) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"><p

style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 13,975</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"> (1,130) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 16,458</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"> (1,158) </td></tr><tr><td style="vertical-align:bottom;width:33.51%;margin:0pt;padding:0pt;"> Mortgage-backed securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.98%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.85%;margin:0pt;padding:0pt;"> 1,369 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> (30) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> 26,435 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> (3,611) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> 27,804 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> (3,641) </td></tr><tr><td style="vertical-align:bottom;width:33.51%;background:#cceeff;margin:0pt;padding:0pt;"> Collateralized mortgage obligations </td><td style="vertical-align:bottom;white-space:nowrap;width:1.98%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.85%;background:#cceeff;margin:0pt;padding:0pt;"> 1,496 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"> (8) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"> 20,713 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"> (2,291) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"> 22,209 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"> (2,299) </td></tr><tr><td style="vertical-align:bottom;width:33.51%;margin:0pt;padding:0pt;"> SBA securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.98%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.85%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> 1,610 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> (77) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> 1,610 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> (77) </td></tr><tr><td style="vertical-align:bottom;width:33.51%;background:#cceeff;margin:0pt;padding:0pt;"> Corporate bonds </td><td style="vertical-align:bottom;white-space:nowrap;width:1.98%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.85%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 65,505 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:7.84%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (13,894) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 65,505 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (13,894) </td></tr><tr><td style="vertical-align:bottom;width:33.51%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.98%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.85%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,348</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (66) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 128,238</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (21,003) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 133,586</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (21,069) </td></tr></table> . At September 30, 2024, the Company held 349 securities AFS, of which 212 were in an unrealized loss position for more than twelve months and 16 were in an unrealized loss position for less than twelve months. At December 31, 2023, the Company held 334 investment securities, of which 297 were in an unrealized loss position for more than twelve months and 22 were in an unrealized loss position for less than twelve months. The Company anticipates full recovery of amortized cost with respect to these securities at maturity or sooner in the event of a more favorable market interest rate environment. Allowance for credit losses on investment debt securities available-for-sale . Securities that were in an unrealized loss position as of September 30, 2024 were evaluated to determine whether the decline in fair value below the amortized cost basis resulted from a credit loss or changes in required yields by investors in these types of securities, among other factors. This assessment first includes a determination of whether the Company intends to sell the security, or it is more likely than not that the Company will be required to sell the security before recovery of its amortized cost basis less any current-period credit losses. In making this assessment, management considers the nature of the security and any related government guarantees, any changes to the rating of the security by a rating agency, creditworthiness of the issuers/guarantors, the underlying collateral, the financial conditions and prospects of the issuer, and any adverse conditions specifically related to the security, among other factors. As of September 30, 2024, the Company expects to recover the amortized cost basis of its securities, has no present intent to sell any investment securities with unrealized losses and it is not more likely than not that we will be required to sell securities with unrealized losses before recovery of their amortized cost and the decline in fair value is largely attributed to changes in interest rates and other market conditions. The issuers of these securities continue to make timely principal and interest payments. No allowances for credit losses have been recognized on investment debt securities AFS in an unrealized loss position, as management does not believe any of the securities are impaired due to reasons of credit quality at September 30, 2024. Equity Securities . The Company recognized a net gain on equity securities of $1.4 million and $1.7 million for the three and nine months ended September 30, 2024, and recognized a net loss on equity securities of $274,000 and $2.1 million for the three and nine months ended September 30, 2023, respectively. Equity securities were $14.3 million and $12.6 million as of September 30, 2024 and December 31, 2023, respectively. . <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80.19%;"><tr style="height:1pt;"><td style="vertical-align:bottom;white-space:nowrap;width:34.14%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.47%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:3.22%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:34.14%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.47%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:3.22%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> <span

style="font-size:8pt;visibility:hidden;"> </td></tr><tr><td style="vertical-align:bottom;width:34.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.46%;margin:0pt;padding:0pt;"> Amortized </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;margin:0pt;padding:0pt;"> unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;margin:0pt;padding:0pt;"> unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:3.22%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;margin:0pt;padding:0pt;"> Estimated </td></tr><tr><td style="vertical-align:bottom;width:34.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.46%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> cost </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> gains </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> losses </td><td style="vertical-align:bottom;white-space:nowrap;width:3.22%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> fair value </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:34.14%;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.47%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:3.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:34.14%;background:#cceeff;margin:0pt;padding:0pt;"> U.S. Government Agencies </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.47%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,059</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"> (14)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.22%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"> 2,045 </td></tr><tr><td style="vertical-align:bottom;width:34.14%;margin:0pt;padding:0pt;"> Municipal securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.47%;margin:0pt;padding:0pt;"> 23,671 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> 188 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> (996) </td><td style="vertical-align:bottom;white-space:nowrap;width:3.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> 22,863 </td></tr><tr><td style="vertical-align:bottom;width:34.14%;background:#cceeff;margin:0pt;padding:0pt;"> Mortgage-backed securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.47%;background:#cceeff;margin:0pt;padding:0pt;"> 51,459 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"> 322 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"> (2,706) </td><td style="vertical-align:bottom;white-space:nowrap;width:3.22%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"> 49,075 </td></tr><tr><td style="vertical-align:bottom;width:34.14%;margin:0pt;padding:0pt;"> Collateralized mortgage obligations </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.47%;margin:0pt;padding:0pt;"> 46,803 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt

3pt 0pt 0pt;"> 439 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> (1,726) </td><td style="vertical-align:bottom;white-space:nowrap;width:3.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> 45,516 </td></tr><tr><td style="vertical-align:bottom;width:34.14%;background:#cceeff;margin:0pt;padding:0pt;"> SBA securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.47%;background:#cceeff;margin:0pt;padding:0pt;"> 4,210 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"> 37 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"> (52) </td><td style="vertical-align:bottom;white-space:nowrap;width:3.22%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"> 4,195 </td></tr><tr><td style="vertical-align:bottom;width:34.14%;margin:0pt;padding:0pt;"> Corporate bonds </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 81,228 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 4 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (11,164) </td><td style="vertical-align:bottom;white-space:nowrap;width:3.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 70,068 </td></tr><tr><td style="vertical-align:bottom;width:34.14%;background:#cceeff;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.47%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 209,430</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 990 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"> (16,658)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.22%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 193,762 </td></tr></table> <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80.4%;"><tr style="height:1pt;"><td style="vertical-align:bottom;white-space:nowrap;width:34.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;margin:0pt;padding:0pt;"> Gross </td><td style="vertical-align:bottom;white-space:nowrap;width:3.21%;margin:0pt;padding:0pt;"> <span style="font-

size:8pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;margin:0pt;padding:0pt;"> Amortized </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;margin:0pt;padding:0pt;"> unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;margin:0pt;padding:0pt;"> unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:3.21%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;margin:0pt;padding:0pt;"> Estimated </td></tr><tr><td style="vertical-align:bottom;width:34.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> cost </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> gains </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> losses </td><td style="vertical-align:bottom;white-space:nowrap;width:3.21%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> fair value </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:34.17%;margin:0pt;padding:0pt;"> December 31, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:34.17%;background:#cceeff;margin:0pt;padding:0pt;"> Municipal securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 21,910</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"> 75 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt"> (1,158)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.21%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"> 20,827 </td></tr><tr><td style="vertical-align:bottom;width:34.17%;margin:0pt;padding:0pt;"> Mortgage-backed securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> 41,048 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> 194 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> (3,641) </td><td style="vertical-align:bottom;white-space:nowrap;width:3.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> 37,601 </td></tr><tr><td style="vertical-align:bottom;width:34.17%;background:#cceeff;margin:0pt;padding:0pt;">Collateralized mortgage obligations </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"> 35,019 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"> 256 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"> (2,299) </td><td style="vertical-align:bottom;white-space:nowrap;width:3.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;margin:0pt;padding:0pt;"> 32,976 </td></tr><tr><td style="vertical-align:bottom;width:34.17%;margin:0pt;padding:0pt;"> SBA securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> 5,280 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;">

</td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> 49 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> (77) </td><td style="vertical-align:bottom;white-space:nowrap;width:3.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;margin:0pt;padding:0pt;"> 5,252 </td></tr><tr><td style="vertical-align:bottom;width:34.17%;background:#cceeff;margin:0pt;padding:0pt;"> Corporate bonds </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 80,383 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 7 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (13,894) </td><td style="vertical-align:bottom;white-space:nowrap;width:3.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 66,496 </td></tr><tr><td style="vertical-align:bottom;width:34.17%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 183,640</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 581 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"> (21,069)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.21%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.99%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.48%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 163,152 </td></tr></table> 2059000 0 14000 2045000 23671000 188000 996000 22863000 51459000 322000 2706000 49075000 46803000 439000 1726000 45516000 4210000 37000 52000 4195000 81228000 4000 11164000 70068000 209430000 990000 16658000 193762000 21910000 75000 1158000 20827000 41048000 194000 3641000 37601000 35019000 256000 2299000 32976000 5280000 49000 77000 5252000 80383000 7000 13894000 66496000 183640000 581000 21069000 163152000 1600000 1200000 0 0 0 0 <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:42.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.12%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:42.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:26.06%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:26.02%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> December 31, 2023 </td></tr><tr><td style="vertical-align:bottom;width:42.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.75%;margin:0pt;padding:0pt;"> Amortized </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.74%;margin:0pt;padding:0pt;"> Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.73%;margin:0pt;padding:0pt;"> Amortized </td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.73%;margin:0pt;padding:0pt;"> Estimated </td></tr><tr><td style="vertical-align:bottom;width:42.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> cost </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.74%;border-bottom:1px solid

#000000;margin:0pt;padding:0pt;"> fair value </td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.73%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> cost </td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.73%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> fair value </td></tr><tr><td style="vertical-align:bottom;width:42.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.12%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.73%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.73%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:42.78%;margin:0pt;padding:0pt;"> Securities AFS </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.12%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:42.78%;background:#cceeff;margin:0pt;padding:0pt;"> Due in one year or less </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.12%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 37,997</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;background:#cceeff;margin:0pt;padding:0pt;"> 37,503 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 6,397</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;background:#cceeff;margin:0pt;padding:0pt;"> 6,338 </td></tr><tr><td style="vertical-align:bottom;width:42.78%;margin:0pt;padding:0pt;"> Due after one through five years </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.12%;margin:0pt;padding:0pt;"> 85,096 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;margin:0pt;padding:0pt;"> 73,729 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;margin:0pt;padding:0pt;"> 15,909 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;margin:0pt;padding:0pt;"> 14,206 </td></tr><tr><td style="vertical-align:bottom;width:42.78%;background:#cceeff;margin:0pt;padding:0pt;"> Due after five years through ten years </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.12%;background:#cceeff;margin:0pt;padding:0pt;"> 25,493 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;background:#cceeff;margin:0pt;padding:0pt;"> 23,600 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;background:#cceeff;margin:0pt;padding:0pt;"> 102,430 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;background:#cceeff;margin:0pt;padding:0pt;"> 87,867 </td></tr><tr><td style="vertical-align:bottom;width:42.78%;margin:0pt;padding:0pt;"> Due after ten years </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.12%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 60,844 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 58,930 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p

style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 58,904 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 54,741 </td></tr><tr><td style="vertical-align:bottom;width:42.78%;background:#cceeff;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.12%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 209,430</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 193,762 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 183,640</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.55%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 163,152 </td></tr></table> 37997000 37503000 6397000 6338000 85096000 73729000 15909000 14206000 25493000 23600000 102430000 87867000 60844000 58930000 58904000 54741000 209430000 193762000 183640000 163152000 0 0 <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:33.51%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:7.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:7.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:7.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:7.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:7.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:7.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:7.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:7.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.97%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:33.51%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.98%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:20.19%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Less than 12 months </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:20.17%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 12 months or more </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:20.17%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:33.51%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.98%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.11%;margin:0pt;padding:0pt;"> Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.09%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.09%;margin:0pt;padding:0pt;"> Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.09%;margin:0pt;padding:0pt;"> Unrealized </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.09%;margin:0pt;padding:0pt;"> Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.09%;margin:0pt;padding:0pt;"> Unrealized </td></tr><tr><td style="vertical-align:bottom;width:33.51%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.98%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> fair value </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> loss </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.09%;border-bottom:1px solid

#000000;margin:0pt;padding:0pt;"> fair value </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> loss </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> fair value </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> loss </td></tr><tr><td style="vertical-align:bottom;width:33.51%;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;width:1.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:7.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:7.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:7.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:7.84%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:33.51%;background:#cceeff;margin:0pt;padding:0pt;"> U.S. Government Agencies </td><td style="vertical-align:bottom;width:1.98%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,045</p></td><td style="vertical-align:bottom;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"> (14) </td><td style="vertical-align:bottom;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,045</p></td><td style="vertical-align:bottom;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"> (14) </td></tr><tr><td style="vertical-align:bottom;width:33.51%;margin:0pt;padding:0pt;"> Municipal securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.85%;margin:0pt;padding:0pt;"> 1,555 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> (2) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> 13,458 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> (994) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> 15,013 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> (996) </td></tr><tr><td style="vertical-align:bottom;width:33.51%;background:#cceeff;margin:0pt;padding:0pt;"> Mortgage-backed securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.98%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.85%;background:#cceeff;margin:0pt;padding:0pt;"> 5,402 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"> (44) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"> 21,547 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"> (2,662) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"> 26,949 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"> (2,706) </td></tr><tr><td style="vertical-align:bottom;width:33.51%;margin:0pt;padding:0pt;"> Collateralized mortgage obligations </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.85%;margin:0pt;padding:0pt;"> 11,955 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> (97) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> 13,228 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> (1,629) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> 25,183 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> (1,726) </td></tr><tr><td style="vertical-align:bottom;width:33.51%;background:#cceeff;margin:0pt;padding:0pt;"> SBA securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.98%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.85%;background:#cceeff;margin:0pt;padding:0pt;"> 829 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"> (5) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"> 621 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"> (47) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"> 1,450 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"> (52) </td></tr><tr><td style="vertical-align:bottom;width:33.51%;margin:0pt;padding:0pt;"> Corporate bonds </td><td style="vertical-align:bottom;white-space:nowrap;width:1.98%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.85%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 7,996 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (404) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 60,568 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (10,760) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 68,564 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (11,164) </td></tr><tr><td style="vertical-align:bottom;width:33.51%;background:#cceeff;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.98%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.85%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 29,782</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (566) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 109,422</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (16,092) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 139,204</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (16,658) </td></tr></table> . . <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;white-space:nowrap;width:33.51%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-

wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-
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align:bottom;width:33.51%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-size:8pt;font-
weight:bold;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.98%;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td colspan="5" style="vertical-
align:bottom;white-space:nowrap;width:20.19%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:8pt;text-align:center;margin:0pt;">Less than 12 months</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td colspan="5"
style="vertical-align:bottom;white-space:nowrap;width:20.17%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">12 months or more</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:8pt;visibility:hidden;"></p></td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:20.17%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">Total</p></td></tr><tr><td
style="vertical-align:bottom;width:33.51%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:8pt;font-weight:bold;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.98%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;"><b style="font-weight:bold;">   </p></td><td colspan="2" style="vertical-align:bottom;white-
space:nowrap;width:9.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">Estimated</p>
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:8pt;margin:0pt;">   </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.09%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">Unrealized</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">   </p></td><td colspan="2"
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size:8pt;text-align:center;margin:0pt;">fair value</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"><p style="font-
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size:8pt;text-align:center;margin:0pt;">loss</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"><p style="font-
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align:bottom;white-space:nowrap;width:9.09%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:8pt;text-align:center;margin:0pt;">loss</p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:33.51%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="text-decoration-color:#000000;text-decoration-line:underline;text-decoration-
style:solid;">December 31, 2023</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.98%;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td
style="vertical-align:bottom;white-space:nowrap;width:1.26%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.84%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> </p></td><td style="vertical-
align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.84%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"><span

style="color:#ff0000;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:33.51%;background:#cceeff;margin:0pt;padding:0pt;"> Municipal securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.98%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,483</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"> (28) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 13,975</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"> (1,130) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 16,458</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"> (1,158) </td></tr><tr><td style="vertical-align:bottom;width:33.51%;margin:0pt;padding:0pt;"> Mortgage-backed securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.85%;margin:0pt;padding:0pt;"> 1,369 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> (30) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> 26,435 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> (3,611) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> 27,804 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> (3,641) </td></tr><tr><td style="vertical-align:bottom;width:33.51%;background:#cceeff;margin:0pt;padding:0pt;"> Collateralized mortgage obligations </td><td style="vertical-align:bottom;white-space:nowrap;width:1.98%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.85%;background:#cceeff;margin:0pt;padding:0pt;"> 1,496 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"> (8) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"> 20,713 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"> (2,291) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"> 22,209 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;margin:0pt;padding:0pt;"> (2,299) </td></tr><tr><td style="vertical-align:bottom;width:33.51%;margin:0pt;padding:0pt;"> SBA securities </td><td style="vertical-align:bottom;white-space:nowrap;width:1.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.85%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> 1,610 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> (77) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> 1,610 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> (77) </td></tr><tr><td style="vertical-align:bottom;width:33.51%;background:#cceeff;margin:0pt;padding:0pt;"> Corporate bonds </td><td style="vertical-align:bottom;white-space:nowrap;width:1.98%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.85%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 65,505 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (13,894) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 65,505 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (13,894) </td></tr><tr><td style="vertical-align:bottom;width:33.51%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.98%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.26%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.85%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,348</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (66) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 128,238</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (21,003) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 133,586</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.25%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> (21,069) </td></tr></table> 2045000 14000 0 0 2045000 14000 1555000 2000 13458000 994000 15013000 996000 5402000 44000 21547000 2662000 26949000 2706000 11955000 97000 13228000 1629000 25183000 1726000 829000 5000 621000 47000 1450000 52000 7996000 404000 60568000 10760000 68564000 11164000 29782000 566000 109422000 16092000 139204000 16658000 2483000 28000 13975000 1130000 16458000 1158000 1369000 30000 26435000 3611000 27804000 3641000 1496000 8000 20713000 2291000 22209000 2299000 0 0 1610000 77000 1610000 77000 0 0 65505000 13894000 65505000 13894000 5348000 66000 128238000 21003000 133586000 21069000 349 212 16 334 297 22 0 1400000 1700000 -274000 -2100000 14300000 12600000 NOTE 4 - LOANS The Company's loan portfolio at the dates indicated is summarized below: <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:57.17%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:15.15%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:15.14%;margin:0pt;padding:0pt;"> | </td></tr><tr><td style="vertical-align:bottom;width:57.17%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:17.57%;margin:0pt;padding:0pt;"> September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:17.56%;margin:0pt;padding:0pt;"> December 31, </td></tr><tr><td style="vertical-align:bottom;width:57.17%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;margin:0pt;padding:0pt;"> | </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:17.57%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;margin:0pt;padding:0pt;"> | </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:17.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:57.17%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial and industrial (1) </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;background:#cceeff;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:15.15%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 174,430</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;">|</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:15.14%;background:#cceeff;margin:0pt;padding:0pt;"> 162,889 </td></tr><tr><td style="vertical-align:bottom;width:57.17%;margin:0pt;padding:0pt;"> Construction and land </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;margin:0pt;padding:0pt;"> | </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.15%;margin:0pt;padding:0pt;"> 2,631 </td><td style="vertical-align:bottom;white-

space:nowrap;width:3.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.14%;margin:0pt;padding:0pt;"> 9,559 </td></tr><tr><td style="vertical-align:bottom;width:57.17%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.15%;background:#cceeff;margin:0pt;padding:0pt;"> 1,631,373 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.14%;background:#cceeff;margin:0pt;padding:0pt;"> 1,668,585 </td></tr><tr><td style="vertical-align:bottom;width:57.17%;margin:0pt;padding:0pt;"> Residential </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.15%;margin:0pt;padding:0pt;"> 103,090 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.14%;margin:0pt;padding:0pt;"> 86,002 </td></tr><tr><td style="vertical-align:bottom;width:57.17%;background:#cceeff;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.15%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 397 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.14%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 738 </td></tr><tr><td style="vertical-align:bottom;width:57.17%;margin:0pt;padding:0pt;"> Total loans </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.15%;margin:0pt;padding:0pt;"> 1,911,921 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.14%;margin:0pt;padding:0pt;"> 56 </td></tr><tr><td style="vertical-align:bottom;width:57.17%;margin:0pt;padding:0pt;"> Allowance for credit losses </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.15%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (18,310) </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.14%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (22,000) </td></tr><tr><td style="vertical-align:bottom;width:57.17%;background:#cceeff;margin:0pt;padding:0pt;"> Net loans </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:15.15%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,893,795</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:15.14%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,905,829 </td></tr></table> <table style="border-collapse:collapse;font-family:'Times New Roman','Times',serif;font-size:10pt;margin-bottom:0pt;margin-top:0pt;table-layout:fixed;text-align:justify;width:100%;border:0pt;"><tr><td style="width:36pt;"></td><td style="font-family:'Times New Roman','Times',serif;font-size:10pt;vertical-align:text-top;white-space:nowrap;width:18pt;padding:0pt;">(1)</td><td style="padding:0pt;">Includes $1.7 million and $3.8 million of U.S. Small Business Administration (“SBA”) Paycheck Protection Program (“PPP”) loans as of September 30, 2024 and December 31, 2023, respectively. </td></tr></table> Net loans exclude accrued interest receivable of $6.1 million and $6.7 million at September 30, 2024 and December 31, 2023, respectively, which is included in interest receivable and other assets in the condensed consolidated balance sheets. The Company’s total individually evaluated loans, including collateral dependent loans, nonaccrual loans, modified loans to borrowers experiencing financial difficulty, and accreting purchase credit deteriorated (“PCD”) loans that have experienced post-acquisition declines in cash flows expected to be collected are summarized as follows: <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;white-space:nowrap;width:28.52%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;margin:0pt;padding:0pt;"> <div

style="bottom:0pt;position:absolute;width:100%;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.52%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.77%;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.47%;margin:0pt;padding:0pt;"> Construction </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.45%;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.45%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.52%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.77%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> and land </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Residential </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.52%;background:#cceeff;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.52%;margin:0pt;padding:0pt;"> Recorded investment in loans individually evaluated: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> <span

style="color:#ff0000;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.52%;background:#cceeff;margin:0pt;padding:0pt;"> With no specific allowance recorded </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,037</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.17%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 13,832</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> 747 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> 15,616 </td></tr><tr><td style="vertical-align:bottom;width:28.52%;margin:0pt;padding:0pt;"> With a specific allowance recorded </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.46%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 154 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.17%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,750 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 532 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2,436 </td></tr><tr><td style="vertical-align:bottom;width:28.52%;background:#cceeff;margin:0pt;padding:0pt;"> Total recorded investment in loans individually evaluated </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,191</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.17%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 15,582</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,279 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 18,052 </td></tr><tr><td style="vertical-align:bottom;width:28.52%;margin:0pt;padding:0pt;"> Specific allowance on loans individually evaluated </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 44</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.17%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 194</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 205 </td><td style="vertical-align:bottom;white-

space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 443 </td></tr><tr><td style="vertical-align:bottom;width:28.52%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.52%;margin:0pt;padding:0pt;"> December 31, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.52%;background:#cceeff;margin:0pt;padding:0pt;"> Recorded investment in loans individually evaluated: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.52%;margin:0pt;padding:0pt;"> With no specific allowance recorded </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">273</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-

align:bottom;white-space:nowrap;width:8.17%;margin:0pt;padding:0pt;"> 366 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,298</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"> 1,349 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"> 3,286 </td></tr><tr><td style="vertical-align:bottom;width:28.52%;background:#cceeff;margin:0pt;padding:0pt;"> With a specific allowance recorded </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,799 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.17%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 7,745 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 147 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 9,691 </td></tr><tr><td style="vertical-align:bottom;width:28.52%;margin:0pt;padding:0pt;"> Total recorded investment in loans individually evaluated </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,072</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.17%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 366 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,043</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,496 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 12,977 </td></tr><tr><td style="vertical-align:bottom;width:28.52%;background:#cceeff;margin:0pt;padding:0pt;"> Specific allowance on loans individually evaluated </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,423</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.17%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,008</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 4,433 </td></tr></table> From time to time, the Company may extend, restructure, or otherwise modify the terms of existing loans, on a case-by-case basis, to remain competitive and retain certain customers, as well as assist other customers who may be experiencing financial difficulties. At the time of restructuring, these loans are generally placed on nonaccrual. These loans may be returned to accrual status after the borrower demonstrates performance with the modified terms for a sustained period of time (generally six months) and the capacity to continue to

perform in accordance with the modified terms of the restructured debt. The ACL on a modified loan to a borrower experiencing financial difficulty is measured using the same method as individually evaluated loans. During the three and nine months ended September 30, 2024 and 2023, there were no modifications of loans to borrowers experiencing financial difficulty. A summary of previously modified loans to borrowers experiencing financial difficulty by type of concession and type of loan, as of the dates indicated, is set forth below: <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;white-space:nowrap;width:22.59%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:22.59%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> Number of </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;">   </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.38%;margin:0pt;padding:0pt;"> Rate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;">   </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.38%;margin:0pt;padding:0pt;"> Term </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;">   </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.38%;margin:0pt;padding:0pt;"> Rate & term </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td colspan="3" style="vertical-align:bottom;white-space:nowrap;width:12.52%;margin:0pt;padding:0pt;"> % of Total </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:22.59%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> loans </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> modification </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> modification </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td colspan="3" style="vertical-align:bottom;white-space:nowrap;width:12.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> loans outstanding </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:22.59%;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> <span

style="color:#ff0000;font-size:9pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:22.59%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;background:#cceeff;margin:0pt;padding:0pt;"> 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 103 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 103 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 0.06 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;background:#cceeff;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:22.59%;margin:0pt;padding:0pt;"> Construction and land </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:22.59%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;background:#cceeff;margin:0pt;padding:0pt;"> 4 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 1,884 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 1,884 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 0.12 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;background:#cceeff;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:22.59%;margin:0pt;padding:0pt;"> Residential </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 747 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 747 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 0.72 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:22.59%;background:#cceeff;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:22.59%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 7 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,734 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,734 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 0.14 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> % </td></tr></table> . <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;white-space:nowrap;width:22.59%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-

space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:22.59%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> Number of </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.38%;margin:0pt;padding:0pt;"> Rate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.38%;margin:0pt;padding:0pt;"> Term </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.38%;margin:0pt;padding:0pt;"> Rate & term </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td colspan="3" style="vertical-align:bottom;white-space:nowrap;width:12.52%;margin:0pt;padding:0pt;"> % of Total </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:22.59%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> loans </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> modification </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> modification </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> modification </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td colspan="3" style="vertical-align:bottom;white-space:nowrap;width:12.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> loans outstanding </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:22.59%;margin:0pt;padding:0pt;"> December 31, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:22.59%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;background:#cceeff;margin:0pt;padding:0pt;"> 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 125 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 125 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 0.08 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;background:#cceeff;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:22.59%;margin:0pt;padding:0pt;"> Construction and land </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"><p style="font-

family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:22.59%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;background:#cceeff;margin:0pt;padding:0pt;"> 4 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 3,400 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 0.20 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;background:#cceeff;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:22.59%;margin:0pt;padding:0pt;"> Residential </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 778 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 778 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 0.90 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:22.59%;background:#cceeff;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:22.59%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 7 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-

align:right;margin:0pt 3pt 0pt 0pt;"> 4,303 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 4,303 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"><span style="font-size:9pt;visibility:hidden;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 0.22 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> % </td></tr></table> For the three and nine months ended September 30, 2024, the Company recorded no charge-offs and $1.3 million of charge-offs for modified loans to borrowers experiencing financial difficulty, respectively. During the three and nine months ended September 30, 2023, the Company recorded no charge-offs for modified loans to borrowers experiencing financial difficulty. As of September 30, 2024 and December 31, 2023, individually evaluated modified loans to borrowers experiencing financial difficulty had a related allowance of $26,000 and $1.3 million, respectively. As of September 30, 2024 and December 31, 2023, none of the modified loans to borrowers experiencing financial difficulty were performing in accordance with their modified terms. Accruing modified loans to borrowers experiencing financial difficulty are included in the loans individually evaluated as part of the calculation of the allowance for credit losses for loans. Risk Rating System The Company evaluates and assigns a risk grade to each loan based on certain criteria to assess the credit quality of the loan. The assignment of a risk rating is done for each individual loan. Loans are graded from inception and on a continuing basis until the debt is repaid. Any adverse or beneficial trends will trigger a review of the loan risk rating. Each loan is assigned a risk grade based on its characteristics. Loans with low to average credit risk are assigned a lower risk grade than those with higher credit risk as determined by the individual loan characteristics. The Company's Pass loans include loans with acceptable business or individual credit risk where the borrower's operations, cash flow or financial condition provides evidence of low to average levels of risk. Loans that are assigned higher risk grades are loans that exhibit the following characteristics: Special Mention loans have potential weaknesses that deserve close attention. If left uncorrected, these potential weaknesses may result in a deterioration of the repayment prospects for the loan or in the Company's credit position at some future date. Special Mention loans are not adversely classified and do not expose the Company to sufficient risk to warrant adverse classification. A Special Mention rating is a temporary rating, pending the occurrence of an event that would cause the risk rating either to improve or to be downgraded. Loans in this category would be characterized by any of the following situations: <table style="border-collapse:collapse;font-family:'Times New Roman','Times',serif;font-size:10pt;margin-bottom:0pt;margin-top:0pt;table-layout:fixed;text-align:justify;width:100%;border:0pt;"><tr><td style="width:18pt;"></td><td style="font-family:'Times New Roman','Times',serif;font-size:10pt;vertical-align:text-top;white-space:nowrap;width:18pt;padding:0pt;">●</td><td style="padding:0pt;">Credit that is currently protected but is potentially a weak asset;</td></tr></table><table style="border-collapse:collapse;font-family:'Times New Roman','Times',serif;font-size:10pt;margin-bottom:0pt;margin-top:0pt;table-layout:fixed;text-align:justify;width:100%;border:0pt;"><tr><td style="width:18pt;"></td><td style="font-family:'Times New Roman','Times',serif;font-size:10pt;vertical-align:text-top;white-space:nowrap;width:18pt;padding:0pt;">●</td><td style="padding:0pt;">Credit that is difficult to manage because of an inadequate loan agreement, the condition of and/or control over collateral, failure to obtain proper documentation, or any other deviation from product lending practices; and</td></tr></table><table style="border-collapse:collapse;font-family:'Times New Roman','Times',serif;font-size:10pt;margin-bottom:0pt;margin-top:0pt;table-layout:fixed;text-align:justify;width:100%;border:0pt;"><tr><td style="width:18pt;"></td><td style="font-family:'Times New Roman','Times',serif;font-size:10pt;vertical-align:text-top;white-space:nowrap;width:18pt;padding:0pt;">●</td><td style="padding:0pt;">Adverse financial trends.</td></tr></table> Substandard loans are inadequately protected by the current net worth and paying capacity of the obligor or of the collateral pledged. Loans classified substandard must have a well-defined weakness or weaknesses that jeopardize the liquidation of the debt. Substandard loans are characterized by the distinct possibility that the Company will sustain some loss if the deficiencies are not corrected. The potential loss does not have to be recognizable in an individual credit for that credit to be risk rated Substandard. A loan can be fully and adequately secured and still be considered Substandard. Some characteristics of Substandard loans are: <table style="border-collapse:collapse;font-family:'Times New Roman','Times',serif;font-size:10pt;margin-bottom:0pt;margin-top:0pt;table-layout:fixed;text-align:justify;width:100%;border:0pt;"><tr><td style="width:18pt;"></td><td style="font-family:'Times New Roman','Times',serif;font-size:10pt;vertical-align:text-top;white-space:nowrap;width:18pt;padding:0pt;">●</td><td style="padding:0pt;">Inability to service debt from ordinary and recurring cash flow;</td></tr></table><table style="border-collapse:collapse;font-family:'Times New Roman','Times',serif;font-size:10pt;margin-bottom:0pt;margin-top:0pt;table-layout:fixed;text-align:justify;width:100%;border:0pt;"><tr><td style="width:18pt;"></td><td style="font-family:'Times New Roman','Times',serif;font-size:10pt;vertical-align:text-top;white-space:nowrap;width:18pt;padding:0pt;">●</td><td style="padding:0pt;">Chronic delinquency;</td></tr></table><table style="border-collapse:collapse;font-family:'Times New Roman','Times',serif;font-size:10pt;margin-bottom:0pt;margin-top:0pt;table-layout:fixed;text-align:justify;width:100%;border:0pt;"><tr><td style="width:18pt;"></td><td style="font-family:'Times New Roman','Times',serif;font-size:10pt;vertical-align:text-top;white-space:nowrap;width:18pt;padding:0pt;">●</td><td style="padding:0pt;">Reliance upon alternative sources of repayment;</td></tr></table><table style="border-collapse:collapse;font-family:'Times New Roman','Times',serif;font-size:10pt;margin-bottom:0pt;margin-top:0pt;table-layout:fixed;text-align:justify;width:100%;border:0pt;"><tr><td style="width:18pt;"></td><td style="font-family:'Times New Roman','Times',serif;font-size:10pt;vertical-align:text-top;white-space:nowrap;width:18pt;padding:0pt;">●</td><td style="padding:0pt;">Term loans that are granted on liberal terms because the borrower cannot service normal payments for that type of debt;</td></tr></table><table style="border-collapse:collapse;font-family:'Times New Roman','Times',serif;font-size:10pt;margin-bottom:0pt;margin-top:0pt;table-layout:fixed;text-align:justify;width:100%;border:0pt;"><tr><td style="width:18pt;"></td><td style="font-family:'Times New Roman','Times',serif;font-size:10pt;vertical-align:text-top;white-space:nowrap;width:18pt;padding:0pt;">●</td><td style="padding:0pt;">Repayment dependent upon the liquidation of collateral;</td></tr></table><table style="border-collapse:collapse;font-family:'Times New Roman','Times',serif;font-size:10pt;margin-bottom:0pt;margin-top:0pt;table-layout:fixed;text-align:justify;width:100%;border:0pt;"><tr><td style="width:18pt;"></td><td style="font-family:'Times New Roman','Times',serif;font-size:10pt;vertical-align:text-top;white-space:nowrap;width:18pt;padding:0pt;">●</td><td style="padding:0pt;">Inability to perform as agreed, but adequately protected by collateral;</td></tr></table><table style="border-collapse:collapse;font-family:'Times New Roman','Times',serif;font-size:10pt;margin-bottom:0pt;margin-top:0pt;table-layout:fixed;text-align:justify;width:100%;border:0pt;"><tr><td style="width:18pt;"></td><td style="font-family:'Times New Roman','Times',serif;font-size:10pt;vertical-align:text-top;white-space:nowrap;width:18pt;padding:0pt;">●</td><td style="padding:0pt;">Necessity to renegotiate payments to a non-standard level to ensure performance; and</td></tr></table><table style="border-collapse:collapse;font-family:'Times New Roman','Times',serif;font-size:10pt;margin-bottom:0pt;margin-top:0pt;table-layout:fixed;text-align:justify;width:100%;border:0pt;"><tr><td style="width:18pt;"></td><td style="font-family:'Times New Roman','Times',serif;font-size:10pt;vertical-align:text-top;white-space:nowrap;width:18pt;padding:0pt;">●</td><td style="padding:0pt;">The borrower is bankrupt, or for any other reason, future repayment is dependent on court action.</td></tr></table> Doubtful loans have all the weaknesses inherent in loans classified as Substandard with the added characteristic that the weaknesses make collection or liquidation in full, based on currently existing facts, conditions, and value, highly questionable and improbable. Doubtful loans have a high probability of loss, yet certain important and reasonably specific pending factors may work toward the strengthening of the credit. Losses are recognized as charges to the allowance when the loan or portion of the loan is considered uncollectible or at the time of foreclosure. Recoveries on loans previously charged off are credited to the allowance for credit losses. Revolving loans that are converted to term loans are treated as new originations in the tables below and are presented by year of initial origination. During the nine months ended September 30, 2024, and the year ended December 31, 2023, $867,000 and $7.1 million of revolving loans were converted to term loans, respectively. The following tables present the internally assigned risk grade by class of loans at the dates indicated: <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> <span style="font-

size:1pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.47%;margin:0pt;padding:0pt;"> Revolving </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td colspan="16" style="vertical-align:bottom;white-space:nowrap;width:52.67%;margin:0pt;padding:0pt;"> Term loans - amortized cost by origination year </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.47%;margin:0pt;padding:0pt;"> loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.92%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2022 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2021 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2020 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Prior </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> amortized cost </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial and industrial: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,484</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 52,925 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-

family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 29,764 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 25,656</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 14,425 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 39,473</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 167,727</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0pt 6pt;">Special mention</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,216</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 355</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,791</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 455</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 57</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 345</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 4,219</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif';font-size:9pt;margin:0pt 0pt 0pt 6pt;">Substandard</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 148</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 206</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 354</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,776</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,484</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif';font-size:9pt;margin:0pt;">Total commercial and industrial</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double

#000000;margin:0pt;padding:0pt;"> 6,848 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 53,486</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 31,909 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 26,111</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 14,482 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 41,594</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 174,430</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">YTD gross charge-offs</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,021 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 45</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 321 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,387 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Construction and land: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><p

style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td
style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;">
</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:9pt;margin:0pt 0pt 0pt 6pt;">Pass</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt
0pt 0pt;"> 50</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt
0pt 0pt;"> 65</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt
0pt 0pt;"> 1,183</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt
0pt 0pt;"> 139</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt
0pt 0pt;"> 56</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt
0pt 0pt;"> 1,138</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt
0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt
0pt 0pt;"> 2,631</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0pt 6pt;">Special mention</p></td><td style="vertical-
align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt
0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt
0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt
0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt
0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td></tr><tr><td
style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt
0pt 6pt;">Substandard</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-

space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Total construction and land </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 50</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 65 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,183</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 139 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 56</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,138 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,631 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> YTD gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Commercial real estate: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> <span

style="font-size:9.5pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 189,826</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 115,983 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 114,061</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 426,290 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 492,857</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 192,739 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 1,531,756 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 14,108 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 635 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 8,805 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 12,285 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 36,681 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 72,514 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 13,180 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-

size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 150 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,462 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 6,446 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 5,865 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 27,103 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Total commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 217,114</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 115,983 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 114,846</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 436,557 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 511,588</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 235,285 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,631,373 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> YTD gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,413 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,359 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt;">$ </td><td

style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 3,772 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Residential: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 4,058</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 23,506 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 306</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 27,873 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 39,175</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 5,490 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 100,408 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 839 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 419 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><p style="font-

family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 1,258 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,111 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,424 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Total residential </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,169</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 23,506 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 306</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 27,873 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 40,327</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 5,909 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 103,090 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> YTD gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> <span

style="font-size:9.5pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Consumer: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 97</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 212 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 49 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 10</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 29 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 397 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt

0pt 0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Total consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 97</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 212 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 49 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 10</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 29 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 397 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> YTD gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double

#000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Total loans outstanding </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> <span

style="color:#ff0000;font-size:9.5pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 199,515</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 192,691 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 145,314</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 480,007 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 546,523</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 238,869 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 1,802,919 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 15,324 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 355 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 2,426 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 9,260 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 13,181 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 37,445 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 77,991 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 14,439 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 206 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 504 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 1,462 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> <span

style="font-size:9.5pt;"> 6,759 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 7,641 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 31,011 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Total loans outstanding </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 229,278</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 193,252 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 148,244</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 490,729 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 566,463</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 283,955 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,911,921 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> YTD gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> <span

style="font-size:9.5pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 3,434 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 45</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,680 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 5,161 </td></tr></table> <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:21.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> <span style="font-

family:'Calibri','Helvetica','sans-serif';font-size:11pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.47%;margin:0pt;padding:0pt;"> Revolving </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td colspan="16" style="vertical-align:bottom;white-space:nowrap;width:52.67%;margin:0pt;padding:0pt;"> Term loans - amortized cost by origination year </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.47%;margin:0pt;padding:0pt;"> loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.92%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2022 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2021 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2020 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2019 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Prior </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> amortized cost </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> December 31, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-

align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Commercial and industrial: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 26,055</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 25,039 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 19,294</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 22,831 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 26,008</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 17,357 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 17,754</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 154,338 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 1,323 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 932 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 1,926 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> 1,831 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-

family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 6,012 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 156 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 320 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,039 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2,539 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Total commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 26,055</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 25,039 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 19,294</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 24,310 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 27,260</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 20,322 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 20,609</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 162,889 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> YTD gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> <span style="font-

size:9.5pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 27</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 436 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 463 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Construction and land: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,217</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 6,040 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 1,177 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 109</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 650 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 9,193 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-

family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 366 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 366 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Total construction and land </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,217</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 6,040 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,543 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 109</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 650 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 9,559 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> YTD gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td

style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Commercial real estate: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 80,576</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 397,319 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 377,165</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 140,265 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 180,859</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 370,887 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"> 9,405 </td><td style="vertical-

align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,556,476</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0pt 6pt;">Special mention</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 10,348</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,894</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 17,001</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 15,101</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 41,482</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 85,826</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt 0pt 0pt 6pt;">Substandard</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 158</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 946</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 11,579</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 13,600</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 26,283</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">Total commercial real estate</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 80,576 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 407,825</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 380,005 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 157,266</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> <span style="font-

size:9.5pt;"> 207,539 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 425,969</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 9,405 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,668,585</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">YTD gross charge-offs</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;"><b style="font-size:9.5pt;font-weight:bold;">Residential:</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"></p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt 0pt 0pt 6pt;">Pass</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 2,432 </td><td style="vertical-align:bottom;white-

space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 4,319</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 7,986 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 36,814</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"> 32,420 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 83,971</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0pt 6pt;">Special mention</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 437</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 437</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0pt 6pt;">Substandard</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,594</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,594</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">Total residential</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> <span style="font-

size:9.5pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> — </p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,432 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 4,319</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 8,423 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 38,408</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 32,420 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 86,002</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">YTD gross charge-offs</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> — </p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> — </p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 172</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 3 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 175 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Consumer: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td

style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 65</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 67 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 6 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 18</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 69 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 494</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 719 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 19 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid

#000000;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">— </td><td
style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-
size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-
size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:9.89%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-
size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">— </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="font-size:9.5pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 19 </td></tr><tr><td
style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> <span style="font-
size:9.5pt;">Total consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times',serif;font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;">
$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"> <span style="font-
size:9.5pt;"> 65 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times',serif;font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;">
$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"> <span style="font-
size:9.5pt;"> 67 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times',serif;font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;">
$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"> <span style="font-
size:9.5pt;">— </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times',serif;font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;">
$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"> <span style="font-
size:9.5pt;"> 6 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times',serif;font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;">
$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"> <span style="font-
size:9.5pt;"> 37 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times',serif;font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;">
$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"> <span style="font-
size:9.5pt;"> 69 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times',serif;font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.58%;border-bottom:3px double #000000;margin:0pt;padding:0pt;">
$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"> <span style="font-
size:9.5pt;"> 494 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times',serif;font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;">
$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"> <span style="font-
size:9.5pt;"> 738 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times',serif;font-size:9pt;margin:0pt;">YTD gross charge-offs </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="font-size:9.5pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"> $ </td><td
style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">— </td><td style="vertical-align:bottom;white-
space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="font-size:9.5pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"> $ </td><td
style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">— </td><td style="vertical-align:bottom;white-
space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="font-size:9.5pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"> $ </td><td
style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">— </td><td style="vertical-align:bottom;white-
space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="color:#ff0000;font-size:9.5pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-
bottom:3px double #000000;margin:0pt;padding:0pt;"> <span style="font-
size:9.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"> <span style="font-
size:9.5pt;">— </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"> </td><td style="vertical-
align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-
size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">— </td><td style="vertical-align:bottom;white-
space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="font-size:9.5pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"> $ </td><td
style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5 </td><td style="vertical-align:bottom;white-
space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="font-size:9.5pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"> $ </td><td
style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5 </td></tr><tr><td style="vertical-
align:bottom;width:21.5%;margin:0pt;padding:0pt;"> <b style="font-size:9.5pt;font-
weight:bold;">Total loans outstanding </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-
size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> <span style="color:#ff0000;font-
size:9.5pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times',serif;font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> <span style="color:#ff0000;font-
size:9.5pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times',serif;font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> <span style="color:#ff0000;font-
size:9.5pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times',serif;font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> <span style="color:#ff0000;font-
size:9.5pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Risk ratings </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 107,913</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 428,465 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 398,891</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 168,598 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 214,980</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 425,777 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 60,073</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 1,804,697 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;">

— </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 10,348 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 1,894 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 18,324 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 16,470 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 43,408 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"> 1,831 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 92,275 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 158 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 946 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 522 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 11,918 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 16,233 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> 1,024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 30,801 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td></tr><tr><td style="vertical-
align:bottom;width:21.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">Total
loans outstanding</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td
style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:9pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-
bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 107,913</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">
$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"><span style="font-
size:9.5pt;"> 438,971</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">
$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"><span style="font-
size:9.5pt;"> 401,731</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">
$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"><span style="font-
size:9.5pt;"> 187,444</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">
$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"><span style="font-
size:9.5pt;"> 243,368</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">
$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"><span style="font-
size:9.5pt;"> 485,418</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.58%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">
$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"><span style="font-
size:9.5pt;"> 62,928</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">
$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"><span style="font-
size:9.5pt;"> 1,927,773</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:9pt;margin:0pt;">YTD gross charge-offs</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-
bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-
size:9.5pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"><span style="font-
size:9.5pt;"> 27</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:9pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 608</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 8</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 643</p></td></tr></table><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;text-align:justify;text-indent:36pt;margin:0pt;">The following tables provide an aging of the Company’s loans receivable as of the dates
indicated:</p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p><table style="border-
collapse:collapse;font-size:16pt;height:max-content;margin-left:-0.35030365%;padding-left:0pt;padding-right:0pt;width:100.7%;"><tr style="height:1pt;"><td style="vertical-
align:bottom;width:16.17%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.08%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.79%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.3%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-

space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.52%;margin:0pt;padding:0pt;"> Recorded </td></tr><tr><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.38%;margin:0pt;padding:0pt;"> 90 Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.52%;margin:0pt;padding:0pt;"> investment > </td></tr><tr><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> 30–59 Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.38%;margin:0pt;padding:0pt;"> 60–89 Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> <span style="font-

size:8pt;visibility:hidden;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.38%;margin:0pt;padding:0pt;"> or more </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.38%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.52%;margin:0pt;padding:0pt;"> Total loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.52%;margin:0pt;padding:0pt;"> 90 days and </td></tr><tr><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> past due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> past due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> past due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> past due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Current </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> PCD loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> receivable </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> accruing </td></tr><tr><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;width:16.17%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 675</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;margin:0pt;padding:0pt;"> 588 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 231</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;margin:0pt;padding:0pt;"> 1,494 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 172,813</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;margin:0pt;padding:0pt;"> 123 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;background:#cceeff;margin:0pt;padding:0pt;"> 174,430 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> Construction and land </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"> 2,620 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> 11 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"> 2,631 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:16.17%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> 2,032 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;margin:0pt;padding:0pt;"> 3,527 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;margin:0pt;padding:0pt;"> 1,455 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;margin:0pt;padding:0pt;"> 7,014 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;background:#cceeff;margin:0pt;padding:0pt;"> 1,600,916 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;margin:0pt;padding:0pt;"> 23,443 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;background:#cceeff;margin:0pt;padding:0pt;"> 1,631,373 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:16.17%;background:#cceeff;margin:0pt;padding:0pt;"> Residential </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> 27 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> 1,030 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> 1,059 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"> 101,727 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> 304 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"> 103,090 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:16.17%;background:#cceeff;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 397 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 397 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,734</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 4,117 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,716</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 9,567 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,878,473</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 23,881 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,911,921</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td></tr></table> <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td 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space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.39%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> > </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.58%;margin:0pt;padding:0pt;"> 90 Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.58%;margin:0pt;padding:0pt;"> investment > </td></tr><tr><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> 30-59 Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> 60-89 Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> or more </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.59%;margin:0pt;padding:0pt;"> Total loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.58%;margin:0pt;padding:0pt;"> 90 days and </td></tr><tr><td style="vertical-

align:bottom;width:16.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> past due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> past due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> past due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> past due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.58%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Current </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> PCD loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> receivable </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.58%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> accruing </td></tr><tr><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> December 31, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.39%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:16.17%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 803</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"> 146 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,782</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> 2,731 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 159,960</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> 198 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 162,889</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.39%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> Construction and land </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> 97 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> 366 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> 463 </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 9,071 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> 25 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 9,559 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.39%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:16.17%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"> 2,908 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"> 1,702 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> 7,793 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> 12,403 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 1,631,129 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> 25,053 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 1,668,585 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.39%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> Residential </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> 55 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 738 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-

size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 738 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.39%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,863</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,848 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,941</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 15,652 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,886,398</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 25,723 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,927,773</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.39%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td></tr></table> Nonaccrual loans totaled $9.7 million and $13.0 million at September 30, 2024 and December 31, 2023, respectively. Nonaccrual loans guaranteed by a government agency, which reduces the Company's credit exposure, were $2.0 million at September 30, 2024 compared to $740,000 at December 31, 2023. At September 30, 2024, nonaccrual loans included $2.4 million of loans 30-89 days past due and $4.6 million of loans less than 30 days past due. At December 31, 2023, nonaccrual loans included $927,000 of loans 30-89 days past due and $2.1 million of loans less than 30 days past due. At September 30, 2024, the $2.4 million of nonaccrual loans 30-89 days past due was comprised of two loans and the $4.6 million of loans less than 30 days past due was comprised of 18 loans. All these loans were placed on nonaccrual due to concerns over the financial condition of the borrowers. There were no loans that were 90 days or more past due and still accruing at September 30, 2024 or December 31, 2023. Interest foregone on nonaccrual loans was approximately $397,000 and $1.1 million for the three and nine months ended September 30, 2024, compared to $173,000 and $593,000 for the three and nine months ended September 30, 2023. Interest income recognized on nonaccrual loans was approximately $7,400 and $93,600 for the three and nine months ended September 30, 2024, compared to $39,000 and $120,000 for the three and nine months ended September 30, 2023, respectively. Pledged Loans Our FHLB line of credit is secured under terms of a blanket collateral agreement by a pledge of certain qualifying loans with unpaid principal balances of $1.01 billion and $1.14 billion at September 30, 2024 and December 31, 2023, respectively. Our discount window advance line with the FRB of San Francisco is secured by a pledge of certain qualifying loans with unpaid principal balances of $78.4 million at September 30, 2024. No loans were pledged to the FRB of San Francisco at December 31, 2023. For additional information, see "Note 11 - Borrowings" of the Notes to Condensed Consolidated Financial Statements.</p> <p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:justify;margin:0pt;"></p><table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:57.17%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:15.15%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:15.14%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td></tr><tr><td style="vertical-align:bottom;width:57.17%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;"><b style="font-weight:bold;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:17.57%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:center;margin:0pt;">September 30, </p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:17.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:center;margin:0pt;">December 31, </p></td></tr><tr><td style="vertical-align:bottom;width:57.17%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:17.57%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:center;margin:0pt;">2024</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:17.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:center;margin:0pt;">2023</p></td></tr><tr><td style="vertical-align:bottom;width:57.17%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">Commercial and industrial (1)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:15.15%;background:#cceeff;margin:0pt;padding:0pt;"> 174,430 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td

style="vertical-align:bottom;white-space:nowrap;width:15.14%;background:#cceeff;margin:0pt;padding:0pt;"> 162,889 </td></tr><tr><td style="vertical-align:bottom;width:57.17%;margin:0pt;padding:0pt;"> Construction and land </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.15%;margin:0pt;padding:0pt;"> 2,631 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;margin:0pt;padding:0pt;"> <span
style="color:#ff0000;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.14%;margin:0pt;padding:0pt;"> 9,559 </td></tr><tr><td style="vertical-align:bottom;width:57.17%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.15%;background:#cceeff;margin:0pt;padding:0pt;"> 1,631,373 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="color:#ff0000;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.14%;background:#cceeff;margin:0pt;padding:0pt;"> 1,668,585 </td></tr><tr><td style="vertical-align:bottom;width:57.17%;margin:0pt;padding:0pt;"> Residential </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.15%;margin:0pt;padding:0pt;"> 103,090 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.14%;margin:0pt;padding:0pt;"> 86,002 </td></tr><tr><td style="vertical-align:bottom;width:57.17%;background:#cceeff;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.15%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 397 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="color:#ff0000;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.14%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 738 </td></tr><tr><td style="vertical-align:bottom;width:57.17%;margin:0pt;padding:0pt;"> Total loans </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.14%;margin:0pt;padding:0pt;"> 1,911,921 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;margin:0pt;padding:0pt;"> <span
style="color:#ff0000;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.14%;margin:0pt;padding:0pt;"> 1,927,773 </td></tr><tr><td style="vertical-align:bottom;width:57.17%;background:#cceeff;margin:0pt;padding:0pt;"> Net deferred loan costs </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;background:#cceeff;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.15%;background:#cceeff;margin:0pt;padding:0pt;"> 184 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="color:#ff0000;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.14%;background:#cceeff;margin:0pt;padding:0pt;"> 56 </td></tr><tr><td style="vertical-align:bottom;width:57.17%;margin:0pt;padding:0pt;"> Allowance for credit losses </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.15%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (18,310) </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;margin:0pt;padding:0pt;"> <span
style="color:#ff0000;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.14%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (22,000) </td></tr><tr><td style="vertical-align:bottom;width:57.17%;background:#cceeff;margin:0pt;padding:0pt;"> Net loans </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:15.15%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,893,795 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.83%;background:#cceeff;margin:0pt;padding:0pt;"> <span
style="color:#ff0000;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.42%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:15.14%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,905,829 </td></tr></table>
<table style="border-collapse:collapse;font-family:'Times New Roman','Times','serif';font-size:10pt;margin-bottom:0pt;margin-top:0pt;table-layout:fixed;text-align:justify;width:100%;border:0pt;"><tr><td style="width:36pt;"></td><td style="font-family:'Times New Roman','Times','serif';font-size:10pt;vertical-align:text-top;white-space:nowrap;width:18pt;padding:0pt;">(1)</td><td style="padding:0pt;">Includes $1.7 million and $3.8 million of U.S. Small Business Administration (“SBA”) Paycheck Protection Program (“PPP”) loans as of September 30, 2024 and December 31, 2023, respectively. </td></tr></table> 174430000 162889000 2631000 9559000 1631373000 1668585000 103090000 86002000 397000 738000 1911921000 1927773000 -184000 -56000 18310000 22000000 1893795000 1905829000 1700000 3800000 6100000 6700000 <p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;text-indent:36pt;margin:0pt;">
The Company’s total individually evaluated loans, including collateral dependent loans, nonaccrual loans, modified loans to borrowers experiencing financial difficulty, and accreting purchase credit deteriorated (“PCD”) loans that have experienced post-acquisition declines in cash flows expected to be collected are summarized as follows: <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;white-space:nowrap;width:28.52%;margin:0pt;padding:0pt;"> <div
style="bottom:0pt;position:absolute;width:100%;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.46%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> <div
style="bottom:0pt;position:absolute;width:100%;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.17%;margin:0pt;padding:0pt;"> <div

style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.29%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:8.15%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.29%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:8.15%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td></tr><tr><td style="vertical-align:bottom;width:28.52%;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;"><b style="font-
weight:bold;">   </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.77%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">Commercial</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.07%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">   </p></td><td colspan="2"
style="vertical-align:bottom;white-space:nowrap;width:9.47%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-
align:center;margin:0pt;">Construction</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:8pt;margin:0pt;">   </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.45%;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">Commercial</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">   </p></td><td colspan="2"
style="vertical-align:bottom;white-space:nowrap;width:9.45%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:center;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">   </p></td><td colspan="2"
style="vertical-align:bottom;white-space:nowrap;width:9.45%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:center;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">   </p></td><td colspan="2"
style="vertical-align:bottom;white-space:nowrap;width:9.45%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:center;margin:0pt;"></p></td></tr><tr><td style="vertical-
align:bottom;width:28.52%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-size:8pt;font-
weight:bold;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-
space:nowrap;width:11.77%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-
align:center;margin:0pt;">and industrial</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-
space:nowrap;width:9.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-
align:center;margin:0pt;">and land</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-
space:nowrap;width:9.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-
align:center;margin:0pt;">real estate</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-
space:nowrap;width:9.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-
align:center;margin:0pt;">Residential</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-
space:nowrap;width:9.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-
align:center;margin:0pt;">Consumer</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-
space:nowrap;width:9.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-
align:center;margin:0pt;">Total</p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.52%;background:#cceeff;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="text-decoration-color:#000000;text-decoration-line:underline;text-decoration-
style:solid;">September 30, 2024</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-size:9pt;text-decoration-line:underline;text-decoration-
style:solid;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:10.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-
align:right;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.3%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.17%;background:#cceeff;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td
style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-
align:right;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td
style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-
align:right;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt;"> </p></td></tr><tr><td style="vertical-
align:bottom;width:28.52%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">Recorded investment in loans
individually evaluated:</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:10.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.3%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="color:#ff0000;font-
size:9pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.17%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:8.15%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:9pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:28.52%;background:#cceeff;margin:0pt;padding:0pt;"> With no specific allowance recorded </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,037</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.17%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 13,832</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> 747 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> 15,616 </td></tr><tr><td style="vertical-align:bottom;width:28.52%;margin:0pt;padding:0pt;"> With a specific allowance recorded </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.46%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 154 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.17%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,750 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 532 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.17%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2,436 </td></tr><tr><td style="vertical-align:bottom;width:28.52%;background:#cceeff;margin:0pt;padding:0pt;"> Total recorded investment in loans individually evaluated </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,191</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.17%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 15,582</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,279 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 18,052 </td></tr><tr><td style="vertical-align:bottom;width:28.52%;margin:0pt;padding:0pt;"> Specific allowance on loans individually evaluated </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 44</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.17%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-

size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 194 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 205</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 443 </td></tr><tr><td style="vertical-align:bottom;width:28.52%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:28.52%;margin:0pt;padding:0pt;"> December 31, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.52%;background:#cceeff;margin:0pt;padding:0pt;"> Recorded investment in loans individually evaluated: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.52%;margin:0pt;padding:0pt;"> With no specific allowance recorded </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 273</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.17%;margin:0pt;padding:0pt;"> 366 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,298</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"> 1,349 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;margin:0pt;padding:0pt;"> 3,286 </td></tr><tr><td style="vertical-align:bottom;width:28.52%;background:#cceeff;margin:0pt;padding:0pt;"> With a specific allowance recorded </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,799 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.17%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 7,745 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 147 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 9,691 </td></tr><tr><td style="vertical-align:bottom;width:28.52%;margin:0pt;padding:0pt;"> Total recorded investment in loans individually evaluated </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,072</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.17%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 366 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,043</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,496 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 12,977 </td></tr><tr><td style="vertical-align:bottom;width:28.52%;background:#cceeff;margin:0pt;padding:0pt;"> Specific allowance on loans individually evaluated </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,423</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.17%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,008</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.29%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.15%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 4,433 </td></tr></table> 1037000 13832000 747000 15616000 154000 1750000 532000 2436000 1191000 15582000 1279000 18052000 44000 194000 205000 443000 273000 366000

1298000 1349000 3286000 1799000 7745000 147000 9691000 2072000 366000 9043000 1496000 12977000 1423000 3008000 2000 4433000 0 0 0 0 <p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;text-indent:36pt;margin:0pt;">A summary of previously modified loans to borrowers experiencing financial difficulty by type of concession and type of loan, as of the dates indicated, is set forth below:</p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;margin:0pt;"></p><table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;white-space:nowrap;width:22.59%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></div></div></td><td 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0pt 0.05pt 0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New 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style="font-weight:bold;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;">Number of</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;">Rate</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;">Term</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;">Rate & term</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td colspan="3" style="vertical-align:bottom;white-space:nowrap;width:12.52%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;">% of Total </p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:22.59%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;">loans</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;">modification</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;">modification</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;">modification</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;">Total</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td colspan="3" style="vertical-align:bottom;white-space:nowrap;width:12.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;">loans outstanding</p></td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:22.59%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">September 30, 2024</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"><p style="font-family:'Times New 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size:10pt;text-align:center;margin:0pt 0pt 0.05pt 0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:22.59%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;background:#cceeff;margin:0pt;padding:0pt;"> 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 103 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 103 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 0.06 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;background:#cceeff;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:22.59%;margin:0pt;padding:0pt;"> Construction and land </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:22.59%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;background:#cceeff;margin:0pt;padding:0pt;"> 4 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 1,884 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 1,884 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 0.12 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;background:#cceeff;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:22.59%;margin:0pt;padding:0pt;"> Residential </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 747 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 747 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 0.72 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:22.59%;background:#cceeff;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:22.59%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 7 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,734 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,734 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 0.14 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> % </td></tr></table> <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;white-space:nowrap;width:22.59%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"><div

style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:22.59%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> Number of </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;">   </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.38%;margin:0pt;padding:0pt;"> Rate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;">   </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.38%;margin:0pt;padding:0pt;"> Term </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;">   </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.38%;margin:0pt;padding:0pt;"> Rate & term </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td colspan="3" style="vertical-align:bottom;white-space:nowrap;width:12.52%;margin:0pt;padding:0pt;"> % of Total </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:22.59%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> loans </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> modification </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> modification </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> modification </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td colspan="3" style="vertical-align:bottom;white-space:nowrap;width:12.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> loans outstanding </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:22.59%;margin:0pt;padding:0pt;"> December 31, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:22.59%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;background:#cceeff;margin:0pt;padding:0pt;"> 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 125 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 125 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 0.08 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;background:#cceeff;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:22.59%;margin:0pt;padding:0pt;"> Construction and land </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:9pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:22.59%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt,"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;background:#cceeff;margin:0pt;padding:0pt;"> 4 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 3,400 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 3,400 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 0.20 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;background:#cceeff;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:22.59%;margin:0pt;padding:0pt;"> Residential </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 778 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 778 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 0.90 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:22.59%;background:#cceeff;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt,"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> % </td></tr><tr><td style="vertical-align:bottom;width:22.59%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.26%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 7 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 4,303 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-

size:9pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 4,303 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 0.22 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.14%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> % </td></tr></table> 2 103000 103000 0.0006 4 1884000 1884000 0.0012 1 747000 747000 0.0072 7 2734000 2734000 0.0014 2 125000 125000 0.0008 4 3400000 3400000 0.0020 1 778000 778000 0.0090 7 4303000 4303000 0.0022 0 1300000 0 0 26000 1300000 0 0 867000 7100000 The following tables present the internally assigned risk grade by class of loans at the dates indicated: <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.47%;margin:0pt;padding:0pt;"> Revolving </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-

align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td colspan="16" style="vertical-align:bottom;white-space:nowrap;width:52.67%;margin:0pt;padding:0pt;"> Term loans - amortized cost by origination year </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.47%;margin:0pt;padding:0pt;"> loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.92%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2022 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2021 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2020 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Prior </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> amortized cost </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Commercial and industrial: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> <span

style="color:#ff0000;font-size:9.5pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,484</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 52,925 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 29,764</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 25,656 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 14,425</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 39,473 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 167,727 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 1,216 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 355 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 1,791 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 455 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 57 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 345 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 4,219 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 148 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 206 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 354 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;">

</td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,776 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2,484 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Total commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 6,848</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 53,486 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 31,909</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 26,111 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 14,482</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 41,594 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 174,430 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> YTD gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,021</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 45 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 321</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,387 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Construction and land: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-

align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 50</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 65 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,183</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 139 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 56</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New 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style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Total construction and land </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 50</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 65 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,183</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 139 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 56</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,138 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,631 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> YTD gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double 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#000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt;"><b style="font-size:9.5pt;font-weight:bold;">Commercial real estate:</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;">.</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0pt 6pt;">Pass</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 189,826 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 115,983</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 114,061 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 426,290</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 492,857 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 192,739</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 1,531,756 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 14,108 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 635 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 8,805 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> <span

style="font-size:9.5pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 12,285 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 36,681 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 72,514 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 13,180 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 150 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,462 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 6,446 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 5,865 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 27,103 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Total commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 217,114</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 115,983 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 114,846</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 436,557 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 511,588</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 235,285 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,631,373 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> YTD gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-

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space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span
style="font-size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$</span></p></td><td
style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"><span style="font-size:9.5pt;"> —</span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span
style="font-size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$</span></p></td><td
style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"><span style="font-size:9.5pt;"> 2,413</span></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"><span style="font-size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$</span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-
bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"><span
style="font-size:9.5pt;"> —</span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$</span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"><span style="font-size:9.5pt;"> 1,359</span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span
style="font-size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$</span></p></td><td
style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"><span style="font-size:9.5pt;"> —</span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span
style="font-size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$</span></p></td><td
style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"><span style="font-size:9.5pt;"> 3,772</span></p></td></tr><tr><td style="vertical-
align:bottom;width:21.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><b style="font-size:9.5pt;font-
weight:bold;">Residential:</b></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"><span style="font-size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"><span style="font-
size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"><span style="font-size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"><span style="font-
size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"><span style="font-size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"><span style="font-
size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.58%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"><span style="font-size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:8.94%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"><span style="font-
size:9.5pt;visibility:hidden;"></span></p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0pt 6pt;"><span style="font-size:9.5pt;">Pass</span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span
style="font-size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$</span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt
0pt 0pt;"><span style="font-size:9.5pt;"> 4,058</span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span
style="font-size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$</span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt
0pt 0pt;"><span style="font-size:9.5pt;"> 23,506</span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span
style="font-size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$</span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt
0pt 0pt;"><span style="font-size:9.5pt;"> 306</span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span
style="font-size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$</span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt
0pt 0pt;"><span style="font-size:9.5pt;"> 27,873</span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span
style="font-size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$</span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt
0pt 0pt;"><span style="font-size:9.5pt;"> 39,175</span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span
style="font-size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$</span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt
0pt 0pt;"><span style="font-size:9.5pt;"> 5,490</span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span
style="font-size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$</span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt
0pt 0pt;"><span style="font-size:9.5pt;"> —</span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span
style="font-size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$</span></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt
0pt 0pt;"><span style="font-size:9.5pt;"> 100,408</span></p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0pt 6pt;"><span style="font-size:9.5pt;">Special mention</span></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span
style="font-size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-size:9.5pt;visibility:hidden;"></span></p></td><td style="vertical-
```

align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 839 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 419 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 1,258 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,111 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 313 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,424 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Total residential </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,169</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 23,506 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 306</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 27,873 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 40,327</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 5,909 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;border-bottom:3px double

#000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 103,090</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">YTD gross charge-offs</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;"><b style="font-size:9.5pt;font-weight:bold;">Consumer:</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"></p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt 0pt 0pt 6pt;">Pass</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 97 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 212</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 49</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 10 </td><td style="vertical-align:bottom;white-

space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 29</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 397</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0pt 6pt;">Special mention</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0pt 6pt;">Substandard</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">Total consumer</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">
$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 97</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">
$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 212</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">
$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"><span style="font-

size:9.5pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 49</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 10 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 29</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 397</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">YTD gross charge-offs</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Total loans outstanding </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Risk ratings </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0pt 6pt;">Pass</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
family:'Calibri','Helvetica','sans-serif';font-size:11pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-
size:9.5pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 199,515</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:9.5pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:9pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 192,691</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-
size:9.5pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 145,314</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:9.5pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:9pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 480,007</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-
size:9.5pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 546,523</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:9.5pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:9pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 238,869</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.58%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-
size:9.5pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:9.5pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:9pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:8.94%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,802,919</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0pt 6pt;">Special mention</p></td><td style="vertical-
align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 15,324</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 355</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,426</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,260</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 13,181</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 37,445</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td

style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 77,991 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 14,439 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 206 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 504 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 1,462 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 6,759 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 7,641 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 31,011 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Total loans outstanding </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 229,278</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 193,252 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 148,244</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 490,729 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:1px solid

#000000;margin:0pt;padding:0pt;"> 566,463 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 283,955</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,911,921</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">YTD gross charge-offs</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,434</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 45 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,680</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 5,161 </td></tr></table> <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> <span style="font-

size:1pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:21.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td colspan="16" style="vertical-align:bottom;white-space:nowrap;width:52.67%;margin:0pt;padding:0pt;"> Term loans - amortized cost by origination year </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.47%;margin:0pt;padding:0pt;"> loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.92%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2022 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2021 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2020 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2019 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Prior </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> amortized cost </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> December 31, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-

size:9pt;text-align:right;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Commercial and industrial: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 26,055</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 25,039 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 19,294</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 22,831 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 26,008</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 17,357 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 17,754</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 154,338 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> — </td><td style="vertical-

align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 1,323 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 932 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 1,926 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> 1,831 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 6,012 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 156 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 320 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,039 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2,539 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Total commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 26,055</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 25,039 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 19,294</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 24,310 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 27,260</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 20,322 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 20,609 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 162,889</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">YTD gross charge-offs</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 27</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 436 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 463 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Construction and land: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,217</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 6,040 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 1,177 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 109 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> <span

style="font-size:9.5pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 650</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,193</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0pt 6pt;">Special mention</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0pt 6pt;">Substandard</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 366</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 366</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">Total construction and land</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,217 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 6,040</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,543</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 109 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 650</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,559</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">YTD gross charge-offs</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 80,576 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> <span

style="font-size:9.5pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt
0pt 0pt;"> 397,319</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt
0pt 0pt;"> 377,165</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;">
<p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt
0pt 0pt;"> 140,265</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 180,859</p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 370,887</p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,405</p></td><td style="vertical-
align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,556,476</p></td></tr><tr><td
style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0pt 6pt;">Special mention</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt
0pt 0pt;"> 10,348</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,894</p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt
0pt 0pt;"> 17,001</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td
style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 15,101</p></td><td style="vertical-
align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt
0pt 0pt;"> 41,482</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-
align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt
0pt 0pt;"> 85,826</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt 0pt 0pt 6pt;">Substandard</p></td><td style="vertical-
align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 158</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 946</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 11,579</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 13,600</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:9.89%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid

#000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 26,283 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Total commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 80,576</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 407,825 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 380,005</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 157,266 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 207,539</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 425,969 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,405</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,668,585 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> YTD gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Residential: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p

style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,432</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 4,319 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 7,986</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 36,814 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 32,420</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 83,971 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 437 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 437 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-

size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">— </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,594 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,594 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Total residential </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,432 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 4,319</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 8,423 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 38,408</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 32,420 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 86,002</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">YTD gross charge-offs</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">172</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 3 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 175 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Consumer: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> <span

style="color:#ff0000;font-size:9.5pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Pass </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 65</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 67 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 6 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 18</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 69 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 494</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 719 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-

size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 19 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 19 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Total consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 65</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 67 </td><td 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style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 494</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 738 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> YTD gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double 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style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:9pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 5 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><b style="font-size:9.5pt;font-weight:bold;">Total loans outstanding</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">Risk ratings</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New 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style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 107,913 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">428,465</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 398,891 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 168,598</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 214,980 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 425,777</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> 60,073 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 1,804,697 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Special mention </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 10,348 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 1,894 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 18,324 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 16,470 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;margin:0pt;padding:0pt;"> 43,408 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;margin:0pt;padding:0pt;"> 1,831 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;margin:0pt;padding:0pt;"> 92,275 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Substandard </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 158 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 946 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 522 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 11,918 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;margin:0pt;padding:0pt;"> 16,233 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;margin:0pt;padding:0pt;"> 1,024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;margin:0pt;padding:0pt;"> 30,801 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> Doubtful </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p

style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">— </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:21.5%;margin:0pt;padding:0pt;"> Total loans outstanding </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 107,913</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 438,971 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 401,731</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 187,444 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 243,368</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 485,418 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 62,928</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.11%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,927,773 </td></tr><tr><td style="vertical-align:bottom;width:21.5%;background:#cceeff;margin:0pt;padding:0pt;"> YTD gross charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 27 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.46%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 608</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;"><span style="font-size:9.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.89%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 8 </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.11%;background:#ccceff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.97%;background:#ccceff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.94%;background:#ccceff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 643 </td></tr></table> 5484000 52925000 29764000 25656000 14425000 39473000 167727000 1216000 355000 1791000 455000 57000 345000 4219000 148000 206000 354000 1776000 2484000 6848000 53486000 31909000 26111000 14482000 41594000 174430000 1021000 45000 321000 1387000 50000 65000 1183000 139000 56000 1138000 2631000 50000 65000 1183000 139000 56000 1138000 2631000 189826000 115983000 114061000 426290000 492857000 192739000 153175600 0 14108000 635000 8805000 12285000 36681000 72514000 13180000 150000 1462000 6446000 5865000 27103000 217114000 115983000 114846000 436557000 511588000 235285000 163137300 0 2413000 1359000 3772000 4058000 23506000 306000 27873000 39175000 5490000 100408000 839000 419000 1258000 1111000 313000 1424000 5169000 23506000 306000 27873000 40327000 5909000 103090000 97000 212000 49000 10000 29000 397000 97000 212000 49000 10000 29000 397000 2000 2000 199515000 192691000 145314000 480007000 546523000 238869000 1802919000 15324000 355000 2426000 9260000 13181000 37445000 77991000 14439000 206000 504000 1462000 6759000 7641000 31011000 229278000 193252000 148244000 490729000 566463000 283955000 1911921000 3434000 45000 1680000 2000 5161000 26055000 25039000 19294000 22831000 26008000 17357000 1775400 0 154338000 1323000 932000 1926000 1831000 6012000 156000 320000 1039000 1024000 2539000 26055000 25039000 19294000 24310000 27260000 20322000 20609000 162889000 27000 436000 463000 1217000 6040000 1177000 109000 650000 9193000 366000 366000 1217000 6040000 1543000 109000 650000 9559000 80576000 397319000 377165000 140265000 180859000 370887000 9405000 1556476000 10348000 1894000 17001000 15101000 41482000 85826000 158000 946000 11579000 13600000 26283000 80576000 407825000 380005000 157266000 207539000 425969000 9405000 1668585000 2432000 4319000 7986000 36814000 32420000 83971000 437000 437000 1594000 1594000 2432000 4319000 8423000 38408000 32420000 86002000 172000 3000 175000 65000 67000 6000 18000 69000 494000 719000 19000 19000 65000 67000 6000 37000 69000 494000 738000 5000 5000 107913000 428465000 398891000 168598000 214980000 425777000 60073000 1804697000 10348000 1894000 18324000 16470000 43408000 1831000 92275000 158000 946000 522000 11918000 16233000 1024000 30801000 107913000 43897100 0 401731000 187444000 243368000 485418000 62928000 1927773000 27000 608000 8000 643000 The following tables provide an aging of the Company's loans receivable as of the dates indicated: <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:-0.35030365%;padding-left:0pt;padding-right:0pt;width:100.7%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;">

</td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.52%;margin:0pt;padding:0pt;"> Recorded </td></tr><tr><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.38%;margin:0pt;padding:0pt;"> 90 Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.52%;margin:0pt;padding:0pt;"> investment > </td></tr><tr><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> 30–59 Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.38%;margin:0pt;padding:0pt;"> 60–89 Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.38%;margin:0pt;padding:0pt;"> or more </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.38%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.52%;margin:0pt;padding:0pt;"> Total loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.52%;margin:0pt;padding:0pt;"> 90 days and </td></tr><tr><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> past due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> past due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> past due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> past due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Current </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> PCD loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> receivable </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.52%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> accruing </td></tr><tr><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:16.17%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 675</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;margin:0pt;padding:0pt;"> 588 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 231</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;margin:0pt;padding:0pt;"> 1,494 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 172,813</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;margin:0pt;padding:0pt;"> 123 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 174,430</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> Construction and land </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"> 2,620 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> 11 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"> 2,631 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:16.17%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> 2,032 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;margin:0pt;padding:0pt;"> 3,527 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;margin:0pt;padding:0pt;"> 1,455 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;margin:0pt;padding:0pt;"> 7,014 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;background:#cceeff;margin:0pt;padding:0pt;"> 1,600,916 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;margin:0pt;padding:0pt;"> 23,443 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;background:#cceeff;margin:0pt;padding:0pt;"> 1,631,373 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times

New Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> Residential </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> 27 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> 1,030 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> 1,059 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"> 101,727 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> 304 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;margin:0pt;padding:0pt;"> 103,090 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:16.17%;background:#cceeff;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 397 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 397 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,734</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 4,117 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,716</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 9,567 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,878,473</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 23,881 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.44%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,911,921 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-

size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.34%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td></tr></table> <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.39%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.58%;margin:0pt;padding:0pt;"> Recorded </td></tr><tr><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> 90 Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-

align:center;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.58%;margin:0pt;padding:0pt;"> investment > </td></tr><tr><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> 30-59 Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> 60-89 Days </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> or more </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.37%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> Total loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.58%;margin:0pt;padding:0pt;"> 90 days and </td></tr><tr><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> past due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> past due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> past due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> past due </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.58%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Current </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> PCD loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> receivable </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.58%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> accruing </td></tr><tr><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> December 31, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.70%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.39%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:16.17%;background:#cceeff;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 803</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"> 146 </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,782</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> 2,731 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 159,960</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> 198 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 162,889</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.39%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> Construction and land </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> 97 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> 366 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> 463 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 9,071 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> 25 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 9,559 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.39%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"> 2,908 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"> 1,702 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> 7,793 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> 12,403 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 1,631,129 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> 25,053 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 1,668,585 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.39%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> Residential </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> 55 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"><p style="font-

family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 55 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 85,500 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> 447 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 86,002 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.39%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:16.17%;background:#cceeff;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 738 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 738 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.39%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:16.17%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,863</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,848 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,941</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 15,652 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,886,398</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.08%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 25,723 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.09%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,927,773</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.78%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.39%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td></tr></table> 675000 588000 231000 1494000 172813000 123000 174430000 0 2620000 11000 2631000 2032000 3527000 1455000 7014000 1600916000 23443000 1631373000 27000 2000 1030000 1059000 101727000 304000 103090000 0 397000 397000 2734000 4117000 2716000 9567000 1878473000 23881000 1911921000 803000 146000 1782000 2731000 159960000 198000 162889000 97000 366000 463000 9071000 25000 9559000 2908000 1702000 7793000 12403000 1631129000 25053000 1668585000 55000 55000 85500000 447000 86002000 738000 738000 3863000 1848000 9941000 15652000 1886398000 25723000 1927773000 9700000 13000000.0 2000000.0 740000 2400000 4600000 927000 2100000 2400000 2 4600000 18 0 0 397000 1100000 173000 593000 7400 93600 39000 120000 1010000000.00 1140000000 78400000 0 NOTE 5 – ALLOWANCE FOR CREDIT LOSSES FOR LOANS The following tables summarize the Company's allowance for credit losses for loans, reserve for unfunded commitments, and loan balances individually and collectively evaluated by type of loan, as of the dates and for the periods indicated: <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:22.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> <div

style="bottom:0pt;position:absolute;width:100%;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:22.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.45%;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.05%;margin:0pt;padding:0pt;"> Construction </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.42%;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:14.64%;margin:0pt;padding:0pt;"> Reserve for </td></tr><tr><td style="vertical-align:bottom;width:22.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.05%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> and land </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.22%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Residential </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:14.64%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> unfunded commitments </td></tr><tr><td style="vertical-align:bottom;width:22.29%;margin:0pt;padding:0pt;"> Three months ended September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> <span

style="color:#ff0000;font-size:9pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:22.29%;background:#cceeff;margin:0pt;padding:0pt;"> Allowance for credit losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:22.29%;background:#cceeff;margin:0pt;padding:0pt;"> Beginning balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">3,987</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> 105 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">13,695</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> 1,205 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">8</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 19,000 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;margin:0pt;padding:0pt;"> 200 </td></tr><tr><td style="vertical-align:bottom;width:22.29%;background:#cceeff;margin:0pt;padding:0pt;"> Charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"> (1,031) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> (566) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;margin:0pt;padding:0pt;"> (1) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> (1,598) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"><p

style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:22.29%;margin:0pt;padding:0pt;"> Recoveries </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> 53 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 53 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:22.29%;background:#cceeff;margin:0pt;padding:0pt;"> Provision for (reversal of) credit losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,991 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 13 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (1,670) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 523 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (2) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 855 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 390 </td></tr><tr><td style="vertical-align:bottom;width:22.29%;margin:0pt;padding:0pt;"> Ending balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,000</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 118 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 11,459</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,728 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 18,310 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 590 </td></tr><tr><td style="vertical-align:bottom;width:22.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-

align:right;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:22.29%;background:#cceeff;margin:0pt;padding:0pt;"> Nine months ended September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:22.29%;margin:0pt;padding:0pt;"> Allowance for credit losses: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:22.29%;background:#cceeff;margin:0pt;padding:0pt;"> Beginning balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"> 4,216 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> <span

style="font-size:9pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 298</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 16,498 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 979</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;margin:0pt;padding:0pt;"> 9 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 22,000</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;background:#cceeff;margin:0pt;padding:0pt;"> 225 </td></tr><tr><td style="vertical-align:bottom;width:22.29%;margin:0pt;padding:0pt;"> Charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> (1,387) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> (3,772) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> (2) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> (5,161) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:22.29%;background:#cceeff;margin:0pt;padding:0pt;"> Recoveries </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"> 68 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> 99 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 168 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:22.29%;margin:0pt;padding:0pt;"> Provision for (reversal of) credit losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2,103 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (180) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (1,267) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 650 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (3) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid

#000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,303 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 365 </td></tr><tr><td style="vertical-align:bottom;width:22.29%;background:#cceeff;margin:0pt;padding:0pt;"> Ending balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,000</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 118 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 11,459</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,728 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 18,310 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 590 </td></tr><tr><td style="vertical-align:bottom;width:22.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:7.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:6.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:12.95%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:22.29%;background:#cceeff;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 44</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 194</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> 205 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New 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style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> 1,519 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> 5 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 17,513 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,191</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 15,582</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt

0pt;"> 1,279 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 18,052 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:22.29%;background:#cceeff;margin:0pt;padding:0pt;"> Collectively evaluated </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"> 173,116 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"> 2,620 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 1,592,348 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> 101,507 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;margin:0pt;padding:0pt;"> 397 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 1,869,988 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:22.29%;margin:0pt;padding:0pt;"> PCD loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 123 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 11 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 23,443 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 304 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 23,881 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:22.29%;background:#cceeff;margin:0pt;padding:0pt;"> Total loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 174,430</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,631 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,631,373</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 103,090 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 397</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,911,921 </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr></table> <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.45%;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.98%;margin:0pt;padding:0pt;"> Construction </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.42%;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:14.64%;margin:0pt;padding:0pt;"> Reserve for </td></tr><tr><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.98%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> and land </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Residential </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-

space:nowrap;width:14.64%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> unfunded commitments </td></tr><tr><td style="vertical-align:bottom;width:27.09%;background:#cceeff;margin:0pt;padding:0pt;"> Three months ended September 30, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> Allowance for credit losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:27.09%;background:#cceeff;margin:0pt;padding:0pt;"> Beginning balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,647</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;background:#cceeff;margin:0pt;padding:0pt;"> 317 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 14,167</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> 959 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 10</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 19,100 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;background:#cceeff;margin:0pt;padding:0pt;"> 300 </td></tr><tr><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> Charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> (27) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:9pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> (27) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:27.09%;background:#cceeff;margin:0pt;padding:0pt;"> Recoveries </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;background:#cceeff;margin:0pt;padding:0pt;"> 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 3 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> Provision for (reversal of) credit losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 883 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (60) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (131) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 36 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (4) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 724 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (50) </td></tr><tr><td style="vertical-align:bottom;width:27.09%;background:#cceeff;margin:0pt;padding:0pt;"> Ending balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 4,503</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 257 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 14,036</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 996 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 8</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:3px double

#000000;margin:0pt;padding:0pt;"> 19,800 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 250 </td></tr><tr><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> Nine months ended September 30, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> </td><td 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loan losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> Beginning balance </td><td style="vertical-

align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,885</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;margin:0pt;padding:0pt;"> 68 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 14,185</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> 1,742 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 20</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 18,900 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;margin:0pt;padding:0pt;"> 315 </td></tr><tr><td style="vertical-align:bottom;width:27.09%;background:#cceeff;margin:0pt;padding:0pt;"> Impact of CECL adoption </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> 1,366 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;background:#cceeff;margin:0pt;padding:0pt;"> 402 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> (302) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;background:#cceeff;margin:0pt;padding:0pt;"> 32 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 1,500 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;background:#cceeff;margin:0pt;padding:0pt;"> 45 </td></tr><tr><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> Charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> (309) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> (175) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;margin:0pt;padding:0pt;"> (3) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> (487) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:27.09%;background:#cceeff;margin:0pt;padding:0pt;"> Recoveries </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> 80 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td

style="vertical-align:bottom;white-space:nowrap;width:5.48%;background:#cceeff;margin:0pt;padding:0pt;"> 5 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 88 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> Reversal of credit losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 481 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (213) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (153) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (270) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (46) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (201) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (110) </td></tr><tr><td style="vertical-align:bottom;width:27.09%;background:#cceeff;margin:0pt;padding:0pt;"> Ending balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 4,503</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 257 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 14,036</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 996 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 8</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 19,800 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 250 </td></tr><tr><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:13.07%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> September 30, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:27.09%;background:#cceeff;margin:0pt;padding:0pt;"> Allowance for credit losses by methodology: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> Loans individually evaluated </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,572</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 309</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 1,883 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:27.09%;background:#cceeff;margin:0pt;padding:0pt;"> Loans collectively evaluated </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> 2,931 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-

size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 257 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 13,198 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> 986 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;background:#cceeff;margin:0pt;padding:0pt;"> 8 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 17,380 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> PCD loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 529 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> 8 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 537 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;margin:0pt;padding:0pt;"> </td></tr><tr><td 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style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-

align:right;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:27.09%;background:#cceeff;margin:0pt;padding:0pt;"> Individually evaluated </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,943</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;background:#cceeff;margin:0pt;padding:0pt;"> 366 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 10,448</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> 1,564 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 14,321 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> Total loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 170,943</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 8,404 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,701,145</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 87,599 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 639</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,968,730 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;margin:0pt;padding:0pt;"> </td></tr></table> For the three months ended September 30, 2024, the provision for credit losses and related change in the allowance for credit losses on loans was mainly driven by a replenishment of the allowance. Net charge-offs totaled $1.5 million during the third quarter of 2024, which included a $1.0 million complete charge-off on a commercial non-accrual loan, which was fully reserved for at June 30, 2024, a $480,000 complete charge-off of a non-accrual commercial real estate loan, which was sold during the current quarter, and a complete write-down of one non-accrual farmland loan for $88,000, partially offset by two recoveries totaling $50,000 during the current quarter. The quantitative reserve was impacted by declines in forecasted economic conditions for national gross domestic product and increasing forecasted national unemployment, both of which are key indicators utilized to estimate credit losses. For the nine months ended September 30, 2024, the provision for credit losses and related change in the allowance for credit losses on loans was mainly driven by replenishment of the allowance during the period, partially offset by decreases in outstanding loan balances, leading to lower quantitative reserves. Net charges-offs totaled $5.0 million for the nine months ended September 30, 2024, of which $3.2 million was specifically reserved for at December 31, 2023. No changes were made to the qualitative risk factor conclusions during the nine months ended September 30, 2024. The quantitative reserve was impacted by declines in forecasted economic conditions for national gross domestic product and increasing forecasted national unemployment, both of which are key indicators utilized to estimate credit losses. The reserve for individually evaluated loans decreased during the nine months ended September 30, 2024 primarily due to a charge-offs of $3.2 million, as the collateral shortfalls were deemed uncollectable. The following table summarizes the amortized cost basis of individually evaluated collateral-dependent loans, including nonaccrual loans, modified loans to borrowers experiencing financial difficulty, and accreting purchase credit deteriorated ("PCD") loans that have experienced post-acquisition declines in cash flows expected to be collected, by loan and collateral type as of the dates indicated. <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:18.68%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.8%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"> <p style="font-family:'Times New



Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:18.68%;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.8%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.9%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.75%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,191</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;"><span style="font-size:8.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;margin:0pt;padding:0pt;"> 1,191 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 44 </td></tr><tr><td style="vertical-align:bottom;width:18.68%;background:#cceeff;margin:0pt;padding:0pt;"> Construction and land </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.93%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.8%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.75%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.75%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:18.68%;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.93%;margin:0pt;padding:0pt;"> 469 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;margin:0pt;padding:0pt;"> 84 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.8%;margin:0pt;padding:0pt;"> 1,200 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 8,058 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

align:bottom;width:18.68%;background:#cceeff;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.93%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 469</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 84 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.8%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,200</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 8,058 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.9%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,771</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.75%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,279 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,191</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;"><span style="font-size:8.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 18,052 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 443 </td></tr><tr><td style="vertical-align:bottom;width:18.68%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.93%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.8%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.9%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.75%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:18.68%;background:#cceeff;margin:0pt;padding:0pt;"> December 31, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.93%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.8%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-

size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:18.68%;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.8%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.9%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">1,021</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.75%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">1,052</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;"><span style="font-size:8.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;margin:0pt;padding:0pt;"> 2,073 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 1,423 </td></tr><tr><td style="vertical-align:bottom;width:18.68%;background:#cceeff;margin:0pt;padding:0pt;"> Construction and land </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.93%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.8%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.75%;background:#cceeff;margin:0pt;padding:0pt;"> 366 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;background:#cceeff;margin:0pt;padding:0pt;"> 366 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:18.68%;margin:0pt;padding:0pt;"> Commercial real estate </td><td

style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.93%;margin:0pt;padding:0pt;"> 224 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;margin:0pt;padding:0pt;"> 5,305 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.8%;margin:0pt;padding:0pt;"> 2,213 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 135 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;margin:0pt;padding:0pt;"> 1,165 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.75%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;margin:0pt;padding:0pt;"> 9,042 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 3,008 </td></tr><tr><td style="vertical-align:bottom;width:18.68%;background:#cceeff;margin:0pt;padding:0pt;"> Residential </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.93%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.8%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.8%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;background:#cceeff;margin:0pt;padding:0pt;"> 1,496 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;background:#cceeff;margin:0pt;padding:0pt;"> 1,496 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 2 </td></tr><tr><td style="vertical-align:bottom;width:18.68%;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.93%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.8%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.9%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> <span style="font-

size:8.5pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:18.68%;background:#cceeff;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.93%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 224</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 5,305 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.8%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,213</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 135 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.9%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,186</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.75%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,862 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,052</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;"><span style="font-size:8.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 12,977 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 4,433 </td></tr></table> The following table shows the amortized cost and allowance for credit losses for loans on nonaccrual status as of the dates indicated: <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:21.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.71%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> <div

style="bottom:0pt;position:absolute;width:100%;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.03%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;margin:0pt;padding:0pt;"> </td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:37.65%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> As of September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:37.19%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> As of December 31, 2023 </td></tr><tr><td style="vertical-align:bottom;width:21.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.59%;margin:0pt;padding:0pt;"> Nonaccrual </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.74%;margin:0pt;padding:0pt;"> Nonaccrual </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.59%;margin:0pt;padding:0pt;"> Nonaccrual </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.28%;margin:0pt;padding:0pt;"> Nonaccrual </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.59%;margin:0pt;padding:0pt;"> with no allowance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.74%;margin:0pt;padding:0pt;"> with allowance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.6%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.59%;margin:0pt;padding:0pt;"> with no allowance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.28%;margin:0pt;padding:0pt;"> with allowance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:21.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> for credit losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.74%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> for credit losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> nonaccrual </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> for loan losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.28%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> for loan losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> nonaccrual </td></tr><tr><td style="vertical-align:bottom;width:21.33%;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.94%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;margin:0pt;padding:0pt;"> 356 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 356</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.71%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.88%;margin:0pt;padding:0pt;"> 272 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,800</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.03%;margin:0pt;padding:0pt;"> 2,072 </td></tr><tr><td style="vertical-align:bottom;width:21.33%;background:#cceeff;margin:0pt;padding:0pt;"> Construction and land </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.94%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.71%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.88%;background:#cceeff;margin:0pt;padding:0pt;"> 366 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.03%;background:#cceeff;margin:0pt;padding:0pt;"> 366 </td></tr><tr><td style="vertical-align:bottom;width:21.33%;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.94%;margin:0pt;padding:0pt;"> 6,164 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;margin:0pt;padding:0pt;"> 1,783 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> 7,947 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.71%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.88%;margin:0pt;padding:0pt;"> 1,295 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> 7,748 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.03%;margin:0pt;padding:0pt;"> 9,043 </td></tr><tr><td style="vertical-align:bottom;width:21.33%;background:#cceeff;margin:0pt;padding:0pt;"> Residential </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.94%;background:#cceeff;margin:0pt;padding:0pt;"> 1,279 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;background:#cceeff;margin:0pt;padding:0pt;"> 125 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> 1,404 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.71%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.88%;background:#cceeff;margin:0pt;padding:0pt;"> 1,349 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;background:#cceeff;margin:0pt;padding:0pt;"> 147 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.03%;background:#cceeff;margin:0pt;padding:0pt;"> 1,496 </td></tr><tr><td style="vertical-align:bottom;width:21.33%;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.71%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.88%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.03%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:21.33%;background:#cceeff;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.94%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 7,443</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,264 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 9,707 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.71%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-

size:9pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.88%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,282</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 9,695 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 12,977 </td></tr></table> As part of its acquisition of Pacific Enterprise Bancorp (“PEB”) in 2022, the Company acquired certain small business loans to borrowers qualified under The California Capital Access Program for Small Business, a state guaranteed loan program sponsored by the California Pollution Control Financing Authority (“CalCAP”). PEB ceased originating loans under this loan program in 2017. Under this loan program, the borrower, CalCAP and the participating lender contributed funds to a loss reserve account that is held in a demand deposit account at the participating lender. The borrower’s contributions to the loss reserve account are attributed to the participating lender. Losses on qualified loans are charged to this account after approval by CalCAP. Under the program, if a loan defaults, the participating lender has immediate coverage of 100% of the loss. The participating lender must return recoveries from the borrower, less expenses, to the credit loss reserve account. The funds in the loss reserve account are the property of CalCAP; however, in the event that the participating lender leaves the program any excess funds, after all loans have been repaid or unenrolled from the program by the participating lender and provided there are no pending claims for reimbursement, the remaining excess funds are distributed to CalCAP and the participating lender based on their respective contributions to the loss reserve account. Funds contributed by the participating lender to the loss reserve account are treated as a receivable from CalCAP and evaluated for impairment quarterly. As of September 30, 2024 and December 31, 2023, the Company had $18.6 million and $19.4 million, respectively, of loans enrolled in this loan program. The Company had a loss reserve account of $10.4 million and $13.7 million as of September 30, 2024 and December 31, 2023, respectively. In addition, as successor to PEB, the Company was approved by CalCAP, in partnership with the California Air Resources Board, to originate loans to California truckers in the On-Road Heavy-Duty Vehicle Air Quality Loan Program. Under this loan program, CalCAP solely contributes funds to a loss reserve account that is held in a demand deposit account at the participating lender. Losses are handled in the same manner as described above. The funds are the property of CalCAP and are payable upon termination of the program. When the loss reserve account balance exceeds the total associated loan balance, the excess is to be remitted to CalCAP. The Company originated loans under this program of $3.9 million and $8.4 million during the three and nine months ended September 30, 2024, and $1.7 million and $4.2 million during the three and nine months ended September 30, 2023, respectively. As of September 30, 2024, the Company had $17.8 million of loans enrolled in this program and a loss reserve account of $4.0 million. As of December 31, 2023, the Company had $17.7 million of loans enrolled in this program and a loss reserve account of $6.2 million. <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:22.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:22.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.45%;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.05%;margin:0pt;padding:0pt;"> Construction </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.42%;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:14.64%;margin:0pt;padding:0pt;"> Reserve for </td></tr><tr><td style="vertical-align:bottom;width:22.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.05%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> and land </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.22%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Residential </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.24%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:14.64%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> unfunded commitments </td></tr><tr><td style="vertical-align:bottom;width:22.29%;margin:0pt;padding:0pt;"> Three months ended September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:22.29%;background:#cceeff;margin:0pt;padding:0pt;"> Allowance for credit losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:22.29%;margin:0pt;padding:0pt;"> Beginning balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,987</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> 105 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"><p style="font-

family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 13,695 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,205</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> 8 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 19,000</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;margin:0pt;padding:0pt;"> 200 </td></tr><tr><td style="vertical-align:bottom;width:22.29%;background:#cceeff;margin:0pt;padding:0pt;"> Charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"> (1,031) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> (566) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> (1,598) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:22.29%;margin:0pt;padding:0pt;"> Recoveries </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> 53 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 53 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:22.29%;background:#cceeff;margin:0pt;padding:0pt;"> Provision for (reversal of) credit losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,991 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 13 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (1,670) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 523 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (2) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 855 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-

size:9pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 390 </td></tr><tr><td style="vertical-align:bottom;width:22.29%;margin:0pt;padding:0pt;"> Ending balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,000</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 118 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 11,459</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,728 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 18,310 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 590 </td></tr><tr><td style="vertical-align:bottom;width:22.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;background:#cceeff;margin:0pt;padding:0pt;"> Nine months ended September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:22.29%;margin:0pt;padding:0pt;"> Allowance for credit losses: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:22.29%;background:#cceeff;margin:0pt;padding:0pt;"> Beginning balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 4,216</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"> 298 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 16,498</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> 979 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 22,000 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;background:#cceeff;margin:0pt;padding:0pt;"> 225 </td></tr><tr><td style="vertical-align:bottom;width:22.29%;margin:0pt;padding:0pt;"> Charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> (1,387) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> (3,772) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> (2) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> (5,161) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:22.29%;background:#cceeff;margin:0pt;padding:0pt;"> Recoveries </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"> 68 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td>

style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> 99 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 168 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:22.29%;margin:0pt;padding:0pt;"> Provision for (reversal of) credit losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2,103 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (180) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (1,267) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 650 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (3) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,303 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 365 </td></tr><tr><td style="vertical-align:bottom;width:22.29%;background:#cceeff;margin:0pt;padding:0pt;"> Ending balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,000</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 118 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 11,459</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,728 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 18,310 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 590 </td></tr><tr><td style="vertical-align:bottom;width:22.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:7.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:6.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:7.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.62%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:1.68%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;width:12.95%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:22.29%;background:#cceeff;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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</td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> 44 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 194 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 205</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-

size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 443 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:22.29%;margin:0pt;padding:0pt;"> Loans collectively evaluated </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> 4,929 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> 118 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 10,942 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> 1,519 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;margin:0pt;padding:0pt;"> 5 </td><td 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style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"> 27 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 323 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> 4 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 354 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:22.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td 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evaluated </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,191</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 15,582</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> 1,279 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> $</p></td><td 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style="vertical-align:bottom;width:22.29%;background:#cceeff;margin:0pt;padding:0pt;"> Collectively evaluated </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;margin:0pt;padding:0pt;"> 173,116 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;margin:0pt;padding:0pt;"> 2,620 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 1,592,348 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> 101,507 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;margin:0pt;padding:0pt;"> 397 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 1,869,988 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:22.29%;margin:0pt;padding:0pt;"> PCD loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 123 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 11 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 23,443 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 304 </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 23,881 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:22.29%;background:#cceeff;margin:0pt;padding:0pt;"> Total loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.17%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.28%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 174,430</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.95%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,631 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,631,373</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.58%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 103,090 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.3%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 397</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,911,921 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.68%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr></table> <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.45%;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-

align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.98%;margin:0pt;padding:0pt;"> Construction </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.42%;margin:0pt;padding:0pt;"> Commercial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:14.64%;margin:0pt;padding:0pt;"> Reserve for </td></tr><tr><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.98%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> and land </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Residential </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.41%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.42%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:14.64%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> unfunded commitments </td></tr><tr><td style="vertical-align:bottom;width:27.09%;background:#cceeff;margin:0pt;padding:0pt;"> Three months ended September 30, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> Allowance for credit losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

~~Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:27.09%;background:#cceeff;margin:0pt;padding:0pt;"> Beginning balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,647</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;background:#cceeff;margin:0pt;padding:0pt;"> 317 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 14,167</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> 959 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 10</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif';font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 19,100 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;background:#cceeff;margin:0pt;padding:0pt;"> 300 </td></tr><tr><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> Charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> (27) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> (27) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:27.09%;background:#cceeff;margin:0pt;padding:0pt;"> Recoveries </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;background:#cceeff;margin:0pt;padding:0pt;"> 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 3 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> Provision for (reversal of) credit losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 883 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (60) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (131) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;">~~

 </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 36 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (4) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 724 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (50) </td></tr><tr><td style="vertical-align:bottom;width:27.09%;background:#cceeff;margin:0pt;padding:0pt;"> Ending balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 4,503</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 257 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 14,036</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 996 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 8</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 19,800 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 250 </td></tr><tr><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> Nine months ended September 30, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;">

</td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:27.09%;background:#cceeff;margin:0pt;padding:0pt;"> Allowance for loan losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> Beginning balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,885</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;margin:0pt;padding:0pt;"> 68 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 14,185</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> 1,742 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 20</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 18,900 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;margin:0pt;padding:0pt;"> 315 </td></tr><tr><td style="vertical-align:bottom;width:27.09%;background:#cceeff;margin:0pt;padding:0pt;"> Impact of CECL adoption </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> 1,366 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;background:#cceeff;margin:0pt;padding:0pt;"> 402 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> (302) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;background:#cceeff;margin:0pt;padding:0pt;"> 32 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 1,500 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;background:#cceeff;margin:0pt;padding:0pt;"> 45 </td></tr><tr><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> Charge-offs </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> (309) </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> (175) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;margin:0pt;padding:0pt;"> (3) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> (487) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:27.09%;background:#cceeff;margin:0pt;padding:0pt;"> Recoveries </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> 80 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;background:#cceeff;margin:0pt;padding:0pt;"> 5 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 88 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> Reversal of credit losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 481 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (213) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (153) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (270) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (46) </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (201) </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (110) </td></tr><tr><td style="vertical-align:bottom;width:27.09%;background:#cceeff;margin:0pt;padding:0pt;"> Ending balance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 4,503</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 257 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 14,036</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 996 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-

space:nowrap;width:0.93%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 8</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 19,800 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 250 </td></tr><tr><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> <u>September 30, 2023</u> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:27.09%;background:#cceeff;margin:0pt;padding:0pt;"> Allowance for credit losses by methodology: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;">

  </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> Loans individually evaluated </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,572</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 309</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 1,883 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:27.09%;background:#cceeff;margin:0pt;padding:0pt;"> Loans collectively evaluated </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> 2,931 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;background:#cceeff;margin:0pt;padding:0pt;"> 257 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 13,198 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> 986 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;background:#cceeff;margin:0pt;padding:0pt;"> 8 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 17,380 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;background:#cceeff;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:27.09%;background:#cceeff;margin:0pt;padding:0pt;"> PCD loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 529 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> 8 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 537 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:27.09%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> <span

style="font-size:9pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> Loans receivable by methodology: </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:27.09%;background:#cceeff;margin:0pt;padding:0pt;"> Individually evaluated </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,943</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;background:#cceeff;margin:0pt;padding:0pt;"> 366 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 10,448</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;margin:0pt;padding:0pt;"> 1,564 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;margin:0pt;padding:0pt;"> 14,321 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> Collectively evaluated </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;margin:0pt;padding:0pt;"> 168,795 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;margin:0pt;padding:0pt;"> 8,038 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 1,664,631 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;margin:0pt;padding:0pt;"> 85,539 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;margin:0pt;padding:0pt;"> 639 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;margin:0pt;padding:0pt;"> </td><td style="vertical-

align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> 1,927,642 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:27.09%;background:#cceeff;margin:0pt;padding:0pt;"> PCD loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 205 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 26,066 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 496 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 26,767 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:27.09%;margin:0pt;padding:0pt;"> Total loans </td><td style="vertical-align:bottom;white-space:nowrap;width:1.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.16%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.29%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 170,943</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.1%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.88%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 8,404 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,701,145</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:6.18%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 87,599 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.93%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.48%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 639</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.92%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,968,730 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.07%;margin:0pt;padding:0pt;"> </td></tr></table> 3987000 105000 13695000 1205000 8000 19000000 200000 1031000 566000 1000 1598000 53000 53000 1991000 13000 -1670000 523000 -2000 855000 -390000 5000000 118000 11459000 1728000 5000 18310000 590000 4216000 298000 16498000 979000 9000 22000000 225000 1387000 3772000 2000 5161000 68000 99000 1000 168000 2103000 -180000 -1267000 650000 -3000 1303000 -365000 5000000 118000 11459000 1728000 5000 18310000 590000 44000 194000 205000 443000 4929000 118000 10942000 1519000 5000 17513000 27000 323000 4000 354000 1191000 15582000 1279000 18052000 173116000 2620000 1592348000 101507000 397000 1869988000 123000 11000 23443000 304000 23881000 174430000 2631000 1631373000 103090000 397000 1911921000 3647000 317000 14167000 959000 10000 19100000 300000 27000 27000 1000 2000 3000 883000 -60000 -131000 36000 -4000 724000 50000 4503000 257000 14036000 996000 8000 19800000 250000 2885000 68000 14185000 1742000 20000 18900000 315000 1366000 402000 2000 -302000 32000 1500000 45000 309000 175000 3000 487000 80000 2000 1000 5000 88000 481000 -213000 -153000 -27000 -46000 -201000 110000 4503000 257000 14036000 996000 8000 19800000 250000 1572000 309000 2000 1883000 2931000 257000 13198000 986000 8000 17380000 529000 8000 537000 1943000 366000 10448000 1564000 14321000 168795000 8038000 1664631000 85539000 639000 1927642000 205000 26066000 496000 26767000 170943000 8404000 1701145000 87599000 639000 1968730000 1500000 1000000.0 480000 88000 50000 5000000.0 3200000 3200000 <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:18.68%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.8%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> <div

style="bottom:0pt;position:absolute;width:100%;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:18.68%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.15%;margin:0pt;padding:0pt;"> Retail and </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.46%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.43%;margin:0pt;padding:0pt;"> Convalescent </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.82%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.68%;margin:0pt;padding:0pt;"> A/R and </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.53%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:18.68%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.15%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Office </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.46%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Multifamily </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.43%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> facility </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.49%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Hotel </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Other </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.63%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> SFR 1-4 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:7.68%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Equipment </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:6.53%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> ACL </td></tr><tr><td style="vertical-align:bottom;width:18.68%;background:#cceeff;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> <span

style="color:#ff0000;font-size:8.5pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.8%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:18.68%;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.8%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.9%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.75%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,191</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;margin:0pt;padding:0pt;"> 1,191 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 44</p></td></tr><tr><td style="vertical-align:bottom;width:18.68%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">Construction and land</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.93%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.8%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;"><span style="font-size:8.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 1,191 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 44 </td></tr><tr><td style="vertical-align:bottom;width:18.68%;background:#cceeff;margin:0pt;padding:0pt;"> Construction and land </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.93%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.8%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.75%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;background:#cceeff;margin:0pt;padding:0pt;"> <span

style="font-size:8.5pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:18.68%;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.93%;margin:0pt;padding:0pt;"> 469 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;margin:0pt;padding:0pt;"> 84 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.8%;margin:0pt;padding:0pt;"> 1,200 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 8,058 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;margin:0pt;padding:0pt;"> 5,771 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.75%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;background:#cceeff;margin:0pt;padding:0pt;"> 1,279 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 205 </td></tr><tr><td style="vertical-align:bottom;width:18.68%;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.93%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;border-bottom:1px solid

#000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.8%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.9%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:18.68%;background:#cceeff;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.93%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 469</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 84 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.8%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,200</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 8,058 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.9%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,771</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.75%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,279 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,191</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;"><span style="font-size:8.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 18,052 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 443 </td></tr><tr><td style="vertical-align:bottom;width:18.68%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.93%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.8%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:18.68%;background:#cceeff;margin:0pt;padding:0pt;"> December 31, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.93%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.8%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:18.68%;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.93%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.8%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.9%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">1,021</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.75%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;">1,052</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;"><span style="font-size:8.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;margin:0pt;padding:0pt;"> 2,073 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 1,423 </td></tr><tr><td style="vertical-align:bottom;width:18.68%;background:#cceeff;margin:0pt;padding:0pt;"> Construction and land </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.93%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:

align:bottom;white-space:nowrap;width:7.8%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.75%;background:#cceeff;margin:0pt;padding:0pt;"> 366 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;background:#cceeff;margin:0pt;padding:0pt;"> 366 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:18.68%;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.93%;margin:0pt;padding:0pt;"> 224 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;margin:0pt;padding:0pt;"> 5,305 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.8%;margin:0pt;padding:0pt;"> 2,213 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 135 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;margin:0pt;padding:0pt;"> 1,165 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.75%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;margin:0pt;padding:0pt;"> 9,042 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;margin:0pt;padding:0pt;"> 3,008 </td></tr><tr><td style="vertical-align:bottom;width:18.68%;background:#cceeff;margin:0pt;padding:0pt;"> Residential </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.93%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.8%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.75%;background:#cceeff;margin:0pt;padding:0pt;"> 1,496 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.75%;background:#cceeff;margin:0pt;padding:0pt;"> 1,496 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-

align:right;margin:0pt 3pt 0pt 0pt;"> 1,496 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;margin:0pt;padding:0pt;"> 2 </td></tr><tr><td style="vertical-align:bottom;width:18.68%;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.93%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.8%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.9%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:18.68%;background:#cceeff;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.21%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.93%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 224</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.44%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.02%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 5,305 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.8%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,213</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 135 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.9%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,186</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.75%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 1,862 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.18%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:6.5%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,052</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.87%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;"><span style="font-size:8.5pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.91%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 12,977 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.75%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:0.91%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:5.61%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 4,433 </td></tr></table> 1191000 1191000 44000 469000 84000 1200000 8058000 5771000 15582000 194000 1279000 1279000 205000 469000 84000 1200000 8058000 5771000 1279000 1191000 18052000 443000 1021000 1052000 2073000 1423000 366000 366000 224000 5305000 2213000 135000 1165000 9042000 3008000 1496000 1496000 2000 224000 5305000 2213000 135000 2186000 1862000 1052000 12977000 4433000 . <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:21.33%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.94%;margin:0pt;padding:0pt;"><div

style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.71%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.03%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;margin:0pt;padding:0pt;"> </td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:37.65%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> As of September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:37.19%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> As of December 31, 2023 </td></tr><tr><td style="vertical-align:bottom;width:21.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.59%;margin:0pt;padding:0pt;"> Nonaccrual </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.74%;margin:0pt;padding:0pt;"> Nonaccrual </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.59%;margin:0pt;padding:0pt;"> Nonaccrual </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.28%;margin:0pt;padding:0pt;"> Nonaccrual </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:21.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.59%;margin:0pt;padding:0pt;"> with no allowance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.74%;margin:0pt;padding:0pt;"> with allowance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.6%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.59%;margin:0pt;padding:0pt;"> with no allowance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.28%;margin:0pt;padding:0pt;"> with allowance </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.6%;margin:0pt;padding:0pt;"> Total </td></tr><tr><td style="vertical-align:bottom;width:21.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> for credit losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.74%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> for credit losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> nonaccrual </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.59%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> for loan losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.28%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> for loan losses </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> nonaccrual </td></tr><tr><td style="vertical-align:bottom;width:21.33%;margin:0pt;padding:0pt;"> Commercial and industrial </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.94%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;margin:0pt;padding:0pt;"> 356 </td><td style="vertical-align:bottom;white-

space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 356</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.71%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.88%;margin:0pt;padding:0pt;"> 272 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 1,800</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.03%;margin:0pt;padding:0pt;"> 2,072 </td></tr><tr><td style="vertical-align:bottom;width:21.33%;background:#cceeff;margin:0pt;padding:0pt;"> Construction and land </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.94%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.71%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.88%;background:#cceeff;margin:0pt;padding:0pt;"> 366 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.03%;background:#cceeff;margin:0pt;padding:0pt;"> 366 </td></tr><tr><td style="vertical-align:bottom;width:21.33%;margin:0pt;padding:0pt;"> Commercial real estate </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.94%;margin:0pt;padding:0pt;"> 6,164 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;margin:0pt;padding:0pt;"> 1,783 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;margin:0pt;padding:0pt;"> 7,947 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.71%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.88%;margin:0pt;padding:0pt;"> 1,295 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;margin:0pt;padding:0pt;"> 7,748 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.03%;margin:0pt;padding:0pt;"> 9,043 </td></tr><tr><td style="vertical-align:bottom;width:21.33%;background:#cceeff;margin:0pt;padding:0pt;"> Residential </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.94%;background:#cceeff;margin:0pt;padding:0pt;"> 1,279 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;background:#cceeff;margin:0pt;padding:0pt;"> 125 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;margin:0pt;padding:0pt;"> 1,404 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.71%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.88%;background:#cceeff;margin:0pt;padding:0pt;"> 1,349 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;background:#cceeff;margin:0pt;padding:0pt;"> 147 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.03%;background:#cceeff;margin:0pt;padding:0pt;"> 1,496 </td></tr><tr><td style="vertical-align:bottom;width:21.33%;margin:0pt;padding:0pt;"> Consumer </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times

New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.71%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.88%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.03%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:21.33%;background:#cceeff;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:1.95%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.65%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.94%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 7,443</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.62%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.11%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,264 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.1%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,707</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.71%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.88%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 3,282 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.49%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.78%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,695</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.85%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.56%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:9pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.03%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 12,977 </td></tr></table> 356000 356000 272000 1800000 2072000 366000 366000 6164000 1783000 7947000 1295000 7748000 9043000 1279000 125000 1404000 1349000 147000 1496000 7443000 2264000 9707000 3282000 9695000 12977000 1 18600000 19400000 10400000 13700000 3900000 8400000 1700000 4200000 17800000 4000000.0 17700000 6200000 NOTE 6 – PREMISES AND EQUIPMENT Premises and equipment consisted of the following at the dates indicated: <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:56.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.36%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:56.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:17.82%;margin:0pt;padding:0pt;"> September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:17.82%;margin:0pt;padding:0pt;"> December 31, </td></tr><tr><td style="vertical-align:bottom;width:56.54%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:17.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:17.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:56.54%;background:#cceeff;margin:0pt;padding:0pt;"> Premises owned </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:15.36%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 11,411</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:15.36%;background:#cceeff;margin:0pt;padding:0pt;"> 11,233 </td></tr><tr><td style="vertical-align:bottom;width:56.54%;margin:0pt;padding:0pt;"> Leasehold improvements </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.36%;margin:0pt;padding:0pt;"> 3,115 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.36%;margin:0pt;padding:0pt;"> 3,082 </td></tr><tr><td style="vertical-align:bottom;width:56.54%;background:#cceeff;margin:0pt;padding:0pt;"> Furniture, fixtures and equipment </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.36%;background:#cceeff;margin:0pt;padding:0pt;"> 9,247 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.36%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt

3pt 0pt 0pt;"> 7,948 </td></tr><tr><td style="vertical-align:bottom;width:56.54%;margin:0pt;padding:0pt;"> Less accumulated depreciation and amortization </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.36%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (9,996) </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:15.36%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (8,529) </td></tr><tr><td style="vertical-align:bottom;width:56.54%;background:#cceeff;margin:0pt;padding:0pt;"> Total premises and equipment, net </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:15.36%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 13,777</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:15.36%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 13,734 </td></tr></table> Depreciation and amortization included in occupancy and equipment expense totaled $528,000 and $1.5 million for the three and nine months ended September 30, 2024, and $390,000 and $1.3 million for the three and nine months ended September 30, 2023, respectively. </p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;text-indent:36pt;margin:0pt;">Premises and equipment consisted of the following at the dates indicated:</p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p><table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:56.54%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:15.36%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:15.36%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"></p></div></div></td></tr><tr><td style="vertical-align:bottom;width:56.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:8pt;font-weight:bold;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:8pt;margin:0pt;"><b style="font-weight:bold;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:17.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:8pt;text-align:center;margin:0pt;">September 30, </p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:8pt;margin:0pt;"><b style="font-weight:bold;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:17.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:8pt;text-align:center;margin:0pt;">December 31, </p></td></tr><tr><td style="vertical-align:bottom;width:56.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:17.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:8pt;text-align:center;margin:0pt;">2024</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:17.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:8pt;text-align:center;margin:0pt;">2023</p></td></tr><tr><td style="vertical-align:bottom;width:56.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;">Premises owned</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:15.36%;background:#cceeff;margin:0pt;padding:0pt;"> 11,411 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:15.36%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 11,233</p></td></tr><tr><td style="vertical-align:bottom;width:56.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;">Leasehold improvements</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:15.36%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,115</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:15.36%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,082</p></td></tr><tr><td style="vertical-align:bottom;width:56.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;">Furniture, fixtures and equipment</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:15.36%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 9,247</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:15.36%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 7,948</p></td></tr><tr><td style="vertical-align:bottom;width:56.54%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt 0pt 0pt 6pt;">Less accumulated depreciation and amortization</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:15.36%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;text-align:right;margin:0pt;"> (9,996)</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:15.36%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;text-align:right;margin:0pt;"> (8,529)</p></td></tr><tr><td style="vertical-align:bottom;width:56.54%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt 0pt 0pt 12pt;">Total premises and equipment, net</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:15.36%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 13,777 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:15.36%;background:#cceeff;margin:0pt;padding:0pt;"> 13,734 </td></tr></table> 11411000 11233000 3115000 3082000 9247000 7948000 9996000 8529000 13777000 13734000 528000 1500000 390000 1300000 NOTE 7 -

LEASES The Company leased 20 branches under noncancelable operating leases as of September 30, 2024. These leases expire on various dates through 2030. The Company's leases often have an option to renew one or more times, at the Company's discretion, following the expiration of the initial term. If at lease inception, the Company considers the exercising of a renewal option to be reasonably certain, the Company will include the extended term in the calculation of the ROU asset and lease liability. The Company uses the discount rate implicit in the lease whenever this rate is readily determinable. As this rate is rarely determinable, the Company utilizes its incremental borrowing rate at lease inception, on a collateralized basis, over a similar term. The below maturity schedule represents the undiscounted lease payments for the five-year period and thereafter as of September 30, 2024: <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:66.15%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:70.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:20.82%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:70.56%;background:#cceeff;margin:0pt;padding:0pt;"> For remainder of 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:5.27%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.33%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:20.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 978</p></td></tr><tr><td style="vertical-align:bottom;width:70.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">2025</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.27%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.33%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:20.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 3,597</p></td></tr><tr><td style="vertical-align:bottom;width:70.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">2026</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.27%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.33%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:20.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 2,987</p></td></tr><tr><td style="vertical-align:bottom;width:70.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">2027</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.27%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.33%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:20.82%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 2,561</p></td></tr><tr><td style="vertical-align:bottom;width:70.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">2028</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.27%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.33%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:20.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 2,411</p></td></tr><tr><td style="vertical-align:bottom;width:70.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">Thereafter</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.27%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.33%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:20.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 2,354</p></td></tr><tr><td style="vertical-align:bottom;width:70.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">Total undiscounted cash flows</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.27%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.33%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:20.82%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 14,888</p></td></tr><tr><td style="vertical-align:bottom;width:70.56%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">Less: interest</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.27%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.33%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:20.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 0pt 0.05pt 0pt;"> (1,228)</p></td></tr><tr><td style="vertical-align:bottom;width:70.56%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">Present value of lease payments</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.27%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.33%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:20.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 13,660 </td></tr></table> The following table presents the weighted average lease term and discount rate at the dates indicated: <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:73.6%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:49.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.57%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.74%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:49.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.07%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:21.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.57%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:22.32%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> December 31, 2023 </td></tr><tr><td style="vertical-align:bottom;width:49.14%;background:#cceeff;margin:0pt;padding:0pt;"> Weighted-average remaining lease term </td><td style="vertical-align:bottom;white-space:nowrap;width:4.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.29%;background:#cceeff;margin:0pt;padding:0pt;"> 4.6 </td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;background:#cceeff;margin:0pt;padding:0pt;"> years </td>

<td style="vertical-align:bottom;white-space:nowrap;width:2.57%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.74%;background:#cceeff;margin:0pt;padding:0pt;"> 4.8 </td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;background:#cceeff;margin:0pt;padding:0pt;"> years </td></tr><tr><td style="vertical-align:bottom;width:49.14%;margin:0pt;padding:0pt;"> Weighted-average discount rate </td><td style="vertical-align:bottom;white-space:nowrap;width:4.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.29%;margin:0pt;padding:0pt;"> 3.7 </td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;margin:0pt;padding:0pt;"> % </td><td style="vertical-align:bottom;white-space:nowrap;width:2.57%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.74%;margin:0pt;padding:0pt;"> 3.4 </td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;margin:0pt;padding:0pt;"> % </td></tr></table>   Rental expense included in occupancy and equipment expense totaled $1.0 million and $3.0 million for both the three and nine months ended September 30, 2024 and the three and nine months ended September 30, 2023, respectively.</p><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:justify;margin:0pt;"></p><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:justify;text-indent:36pt;margin:0pt;">The following table presents certain information related to the operating lease costs included in occupancy and equipment expense on the consolidated statements of income for the periods indicated:</p><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:justify;margin:0pt;"></p><table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:middle;width:28.1%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="position:absolute;top:50%;transform:translate(0,-50%);width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:middle;width:9.61%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="position:absolute;top:50%;transform:translate(0,-50%);width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:11.28%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.86%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:11.28%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.69%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:3.16%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></div></div></td></tr><tr><td style="vertical-align:bottom;width:28.1%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.61%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:30.22%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:center;margin:0pt;">Three months ended </p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.86%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:29.18%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:center;margin:0pt;">Nine months ended </p></td></tr><tr><td style="vertical-align:bottom;width:28.1%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.61%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;"><b style="font-weight:bold;"> </p></td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:30.22%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:center;margin:0pt;">September 30, </p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.86%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;margin:0pt;"><b style="font-weight:bold;"> </p></td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:29.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:center;margin:0pt;">September 30, </p></td></tr><tr><td style="vertical-align:bottom;width:28.1%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.61%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.68%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:center;margin:0pt;">2024</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.86%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.68%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:center;margin:0pt;">2023</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.86%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:12.8%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:center;margin:0pt;">2024</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.69%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:12.8%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-align:center;margin:0pt;">2023</p></td></tr><tr><td style="vertical-align:middle;width:28.1%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">Operating lease cost</p></td><td style="vertical-align:middle;width:9.61%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:center;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.28%;background:#cceeff;margin:0pt;padding:0pt;"> 8,093 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.28%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 7,979</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.86%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:center;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.28%;background:#cceeff;margin:0pt;padding:0pt;"> 15,082 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.69%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.16%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;background:#cceeff;margin:0pt;padding:0pt;"> 14,927 </td></tr><tr><td style="vertical-align:middle;width:28.1%;background:#ffffff;margin:0pt;padding:0pt;"> Short-term lease cost </td><td style="vertical-align:middle;width:9.61%;background:#ffffff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.28%;margin:0pt;padding:0pt;"> 21 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.86%;margin:0pt;padding:0pt;"><p style="font-family:'Times

New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.28%;margin:0pt;padding:0pt;"> 15 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.69%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;margin:0pt;padding:0pt;"> 85 </td></tr><tr><td style="vertical-align:middle;width:28.1%;background:#cceeff;margin:0pt;padding:0pt;"> Less: Sublease income </td><td style="vertical-align:middle;width:9.61%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.28%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (32) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.28%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (21) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.86%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.28%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (66) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.69%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.16%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (60) </td></tr><tr><td style="vertical-align:middle;width:28.1%;margin:0pt;padding:0pt;"> Total operating lease cost, net </td><td style="vertical-align:middle;width:9.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.28%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 8,061</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.86%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.28%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 7,979 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.28%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 15,031</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.69%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.16%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 14,952 </td></tr></table> 20 <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:66.15%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:70.56%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:20.82%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:70.56%;background:#cceeff;margin:0pt;padding:0pt;"> For remainder of 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:5.27%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.33%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:20.82%;background:#cceeff;margin:0pt;padding:0pt;"> 978 </td></tr><tr><td style="vertical-align:bottom;width:70.56%;margin:0pt;padding:0pt;"> 2025 </td><td style="vertical-align:bottom;white-space:nowrap;width:5.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:20.82%;margin:0pt;padding:0pt;"> 3,597 </td></tr><tr><td style="vertical-align:bottom;width:70.56%;background:#cceeff;margin:0pt;padding:0pt;"> 2026 </td><td style="vertical-align:bottom;white-space:nowrap;width:5.27%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:20.82%;background:#cceeff;margin:0pt;padding:0pt;"> 2,987 </td></tr><tr><td style="vertical-align:bottom;width:70.56%;margin:0pt;padding:0pt;"> 2027 </td><td style="vertical-align:bottom;white-space:nowrap;width:5.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.33%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:20.82%;margin:0pt;padding:0pt;"> 2,561 </td></tr><tr><td style="vertical-align:bottom;width:70.56%;background:#cceeff;margin:0pt;padding:0pt;"> 2028 </td><td style="vertical-align:bottom;white-space:nowrap;width:5.27%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:20.82%;background:#cceeff;margin:0pt;padding:0pt;"> 2,411 </td></tr><tr><td style="vertical-align:bottom;width:70.56%;margin:0pt;padding:0pt;"> Thereafter </td><td style="vertical-align:bottom;white-space:nowrap;width:5.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.33%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:20.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2,354 </td></tr><tr><td style="vertical-align:bottom;width:70.56%;background:#cceeff;margin:0pt;padding:0pt;"> Total undiscounted cash flows </td><td style="vertical-align:bottom;white-space:nowrap;width:5.27%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.33%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:20.82%;background:#cceeff;margin:0pt;padding:0pt;"> 14,888 </td></tr><tr><td style="vertical-align:bottom;width:70.56%;margin:0pt;padding:0pt;"> Less: interest </td><td style="vertical-align:bottom;white-space:nowrap;width:5.27%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.33%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:20.82%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (1,228) </td></tr><tr><td style="vertical-align:bottom;width:70.56%;background:#cceeff;margin:0pt;padding:0pt;"> Present value of lease payments </td><td style="vertical-align:bottom;white-space:nowrap;width:5.27%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.33%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:20.82%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 13,660 </td></tr></table> 978000 3597000 2987000 2561000 2411000 2354000 14888000 1228000 13660000 <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:73.6%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:49.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.57%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.74%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:49.14%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.07%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:21.87%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.57%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:22.32%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> December 31, 2023 </td></tr><tr><td style="vertical-align:bottom;width:49.14%;background:#cceeff;margin:0pt;padding:0pt;"> Weighted-average remaining lease term </td><td style="vertical-align:bottom;white-space:nowrap;width:4.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.29%;background:#cceeff;margin:0pt;padding:0pt;"> 4.6 </td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;background:#cceeff;margin:0pt;padding:0pt;"> years </td><td style="vertical-align:bottom;white-space:nowrap;width:2.57%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.74%;background:#cceeff;margin:0pt;padding:0pt;"> 4.8 </td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;background:#cceeff;margin:0pt;padding:0pt;"> years </td></tr><tr><td style="vertical-align:bottom;width:49.14%;margin:0pt;padding:0pt;"> Weighted-average discount rate </td><td style="vertical-align:bottom;white-space:nowrap;width:4.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.29%;margin:0pt;padding:0pt;"> 3.7 </td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;margin:0pt;padding:0pt;"> % </td><td style="vertical-align:bottom;white-space:nowrap;width:2.57%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.74%;margin:0pt;padding:0pt;"> 3.4 </td><td style="vertical-align:bottom;white-space:nowrap;width:8.58%;margin:0pt;padding:0pt;"> % </td></tr></table> <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:middle;width:28.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:middle;width:9.61%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.69%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:28.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.61%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:30.22%;margin:0pt;padding:0pt;"> Three months ended </td><td style="vertical-align:bottom;white-space:nowrap;width:2.86%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:29.18%;margin:0pt;padding:0pt;"> Nine months ended </td></tr><tr><td style="vertical-align:bottom;width:28.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.61%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:30.22%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:2.86%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:29.18%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, </td></tr><tr><td style="vertical-align:bottom;width:28.1%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.61%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.68%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.86%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.68%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.86%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.68%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.69%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:12.8%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td

style="vertical-align:middle;width:28.1%;background:#cceeff;margin:0pt;padding:0pt;"> Operating lease cost </td><td style="vertical-align:middle;width:9.61%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.28%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 8,093</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.86%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.28%;background:#cceeff;margin:0pt;padding:0pt;"> 7,979 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.86%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.28%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 15,082</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.69%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.16%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;background:#cceeff;margin:0pt;padding:0pt;"> 14,927 </td></tr><tr><td style="vertical-align:middle;width:28.1%;background:#fffff;margin:0pt;padding:0pt;"> Short-term lease cost </td><td style="vertical-align:middle;width:9.61%;background:#fffff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.28%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.86%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.28%;margin:0pt;padding:0pt;"> 21 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.86%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.28%;margin:0pt;padding:0pt;"> 15 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.69%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:3.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;margin:0pt;padding:0pt;"> 85 </td></tr><tr><td style="vertical-align:middle;width:28.1%;background:#cceeff;margin:0pt;padding:0pt;"> Less: Sublease income </td><td style="vertical-align:middle;width:9.61%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.28%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (32) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.86%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.28%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (21) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.86%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.28%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (66) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.69%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:3.16%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (60) </td></tr><tr><td style="vertical-align:middle;width:28.1%;margin:0pt;padding:0pt;"> Total operating lease cost, net </td><td style="vertical-align:middle;width:9.61%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.28%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 8,061</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.86%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.28%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 7,979 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.86%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.4%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.28%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 15,031</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.69%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.16%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.64%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 14,952 </td></tr></table> . P4Y7M6D P4Y9M18D 0.037 0.034 1000000.0 1000000.0 3000000.0 3000000.0 8093000 7979000 15082000 14927000 21000 15000 85000 32000 21000 66000 60000 8061000 7979000 15031000 14952000 NOTE 8 – GOODWILL AND INTANGIBLE ASSETS Goodwill is determined as the excess of the fair value of the consideration transferred, plus the fair value of any noncontrolling interests in the acquiree, over the fair value of the net assets acquired and the liabilities assumed as of the acquisition date. Goodwill and other intangible assets are assessed for impairment annually or whenever events or changes in circumstances indicate the carrying amount may not be recoverable. Intangible assets with definite useful lives are amortized over their estimated useful lives to their estimated residual values. Core deposit intangible represents the estimated future benefit of deposits related to an acquisition and is booked separately from the related deposits and amortized over an estimated useful life of seven to ten years. Goodwill The Company's policy is to assess goodwill for impairment at the reporting unit level on an annual basis or between annual assessments if a triggering event occurs or circumstances change that would more likely than not reduce the fair value of a reporting unit below its carrying amount. Impairment exists when a reporting unit's fair value is less than its carrying amount, including goodwill. Changes in the Company's goodwill during the periods indicated were as follows: . <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:48.31%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:4.23%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.67%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:19.16%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:4.23%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.67%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:18.68%;margin:0pt;padding:0pt;"> <p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:48.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.23%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:21.84%;margin:0pt;padding:0pt;"> Nine months ended </td><td style="vertical-align:bottom;white-space:nowrap;width:4.23%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:21.36%;margin:0pt;padding:0pt;"> Year ended </td></tr><tr><td style="vertical-align:bottom;width:48.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.23%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:21.84%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:4.23%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:21.36%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> December 31, 2023 </td></tr><tr><td style="vertical-align:bottom;width:48.31%;background:#cceeff;margin:0pt;padding:0pt;"> Balance at beginning of period </td><td style="vertical-align:bottom;white-space:nowrap;width:4.23%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.67%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:19.16%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 38,838</p></td><td style="vertical-align:bottom;white-space:nowrap;width:4.23%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:19.16%;background:#cceeff;margin:0pt;padding:0pt;"> 38,838 </td></tr><tr><td style="vertical-align:bottom;width:48.31%;margin:0pt;padding:0pt;"> Acquired goodwill </td><td style="vertical-align:bottom;white-space:nowrap;width:4.23%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.16%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:4.23%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:18.68%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:48.31%;background:#cceeff;margin:0pt;padding:0pt;"> Impairment </td><td style="vertical-align:bottom;white-space:nowrap;width:4.23%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.67%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.16%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:4.23%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.67%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:18.68%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:48.31%;margin:0pt;padding:0pt;"> Balance at end of period </td><td style="vertical-align:bottom;white-space:nowrap;width:4.23%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.67%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:19.16%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 38,838</p></td><td style="vertical-align:bottom;white-space:nowrap;width:4.23%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.67%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:18.68%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 38,838 </td></tr></table> Core Deposit Intangible Changes in the Company's core deposit intangible during the periods indicated were as follows: <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:50.71%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:18.08%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:18.48%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:50.71%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:20.54%;margin:0pt;padding:0pt;"> Nine months ended </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:20.94%;margin:0pt;padding:0pt;"> Year ended </td></tr><tr><td style="vertical-align:bottom;width:50.71%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:20.54%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:20.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> December 31, 2023 </td></tr><tr><td style="vertical-align:bottom;width:50.71%;background:#cceeff;margin:0pt;padding:0pt;"> Balance at beginning of period </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:18.08%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,915</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:18.48%;background:#cceeff;margin:0pt;padding:0pt;"> 5,201 </td></tr><tr><td style="vertical-align:bottom;width:50.71%;margin:0pt;padding:0pt;"> Additions </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-

size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:18.08%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:18.48%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:50.71%;background:#cceeff;margin:0pt;padding:0pt;"> Less amortization </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;background:#cceeff;margin:0pt;padding:0pt;"> > </td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:18.08%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (916) </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;background:#cceeff;margin:0pt;padding:0pt;"> > </td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:18.48%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (1,286) </td></tr><tr><td style="vertical-align:bottom;width:50.71%;margin:0pt;padding:0pt;"> Balance at end of period </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:18.08%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">2,999</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:18.48%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 3,915 </td></tr></table> Estimated annual amortization expense at September 30, 2024 was as follows: <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:70.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.34%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:21.05%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:70.22%;background:#cceeff;margin:0pt;padding:0pt;"> For remainder of 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:5.34%;background:#cceeff;margin:0pt;padding:0pt;"> > </td><td style="vertical-align:bottom;white-space:nowrap;width:3.37%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:21.05%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">306</p></td></tr><tr><td style="vertical-align:bottom;width:70.22%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">2025</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.34%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">></p></td><td style="vertical-align:bottom;white-space:nowrap;width:21.05%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">948</p></td></tr><tr><td style="vertical-align:bottom;width:70.22%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">2026</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.34%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.37%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:21.05%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">455</p></td></tr><tr><td style="vertical-align:bottom;width:70.22%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">2027</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.34%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:21.05%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">455</p></td></tr><tr><td style="vertical-align:bottom;width:70.22%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">2028</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.34%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.37%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">></p></td><td style="vertical-align:bottom;white-space:nowrap;width:21.05%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">455</p></td></tr><tr><td style="vertical-align:bottom;width:70.22%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">Thereafter</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.34%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:21.05%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">380</p></td></tr><tr><td style="vertical-align:bottom;width:70.22%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">Total</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.34%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.37%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:21.05%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,999 </td></tr></table> P10Y <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:48.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.23%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.23%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:18.68%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:48.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.23%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:21.84%;margin:0pt;padding:0pt;"> Nine months ended </td><td style="vertical-align:bottom;white-space:nowrap;width:4.23%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:21.36%;margin:0pt;padding:0pt;"> Year ended </td></tr><tr><td style="vertical-align:bottom;width:48.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.23%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:21.84%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:8pt;text-

align:center;margin:0pt 0pt 0.05pt 0pt;">September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:4.23%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:21.36%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> December 31, 2023 </td></tr><tr><td style="vertical-align:bottom;width:48.31%;background:#cceeff;margin:0pt;padding:0pt;"> Balance at beginning of period </td><td style="vertical-align:bottom;white-space:nowrap;width:4.23%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.67%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:19.16%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 38,838</p></td><td style="vertical-align:bottom;white-space:nowrap;width:4.23%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.67%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:18.68%;background:#cceeff;margin:0pt;padding:0pt;"> 38,838 </td></tr><tr><td style="vertical-align:bottom;width:48.31%;margin:0pt;padding:0pt;"> Acquired goodwill </td><td style="vertical-align:bottom;white-space:nowrap;width:4.23%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.16%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:4.23%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.67%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:18.68%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:48.31%;background:#cceeff;margin:0pt;padding:0pt;"> Impairment </td><td style="vertical-align:bottom;white-space:nowrap;width:4.23%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.67%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:19.16%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:4.23%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.67%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:18.68%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:48.31%;margin:0pt;padding:0pt;"> Balance at end of period </td><td style="vertical-align:bottom;white-space:nowrap;width:4.23%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.67%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:19.16%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 38,838</p></td><td style="vertical-align:bottom;white-space:nowrap;width:4.23%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.67%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:18.68%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 38,838 </td></tr></table> 38838000 38838000 0 0 0 0 38838000 38838000 . <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:50.71%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:18.08%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:18.48%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:50.71%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:20.54%;margin:0pt;padding:0pt;"> Nine months ended </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:20.94%;margin:0pt;padding:0pt;"> Year ended </td></tr><tr><td style="vertical-align:bottom;width:50.71%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:20.54%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:20.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> December 31, 2023 </td></tr><tr><td style="vertical-align:bottom;width:50.71%;background:#cceeff;margin:0pt;padding:0pt;"> Balance at beginning of period </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:18.08%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,915</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:18.48%;background:#cceeff;margin:0pt;padding:0pt;"> 5,201 </td></tr><tr><td style="vertical-align:bottom;width:50.71%;margin:0pt;padding:0pt;"> Additions </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:18.08%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:18.48%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:50.71%;background:#cceeff;margin:0pt;padding:0pt;"> Less amortization </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:18.08%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (916) </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:18.48%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (1,286) </td></tr><tr><td style="vertical-align:bottom;width:50.71%;margin:0pt;padding:0pt;"> Balance at end of period </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:18.08%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 3,915</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:18.48%;margin:0pt;padding:0pt;"> 5,201 </td></tr><tr><td style="vertical-align:bottom;width:50.71%;margin:0pt;padding:0pt;"> Additions </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:18.08%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:18.48%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:50.71%;background:#cceeff;margin:0pt;padding:0pt;"> Less amortization </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:18.08%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (916) </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:18.48%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (1,286) </td></tr><tr><td style="vertical-align:bottom;width:50.71%;margin:0pt;padding:0pt;"> Balance at end of period </td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;">

</td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:18.08%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,999</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.9%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.45%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:18.48%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 3,915 </td></tr></table> 3915000 5201000 916000 1286000 2999000 3915000 <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:70.22%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:5.34%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:21.05%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:70.22%;background:#cceeff;margin:0pt;padding:0pt;"> For remainder of 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:5.34%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.37%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:21.05%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 306</p></td></tr><tr><td style="vertical-align:bottom;width:70.22%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">2025</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.34%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.37%;margin:0pt;padding:0pt,"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:21.05%;margin:0pt;padding:0pt,"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 948</p></td></tr><tr><td style="vertical-align:bottom;width:70.22%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">2026</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.34%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.37%;background:#cceeff;margin:0pt;padding:0pt,"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:21.05%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 455</p></td></tr><tr><td style="vertical-align:bottom;width:70.22%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">2027</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.34%;margin:0pt;padding:0pt,"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.37%;margin:0pt;padding:0pt,"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:21.05%;margin:0pt;padding:0pt,"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 455</p></td></tr><tr><td style="vertical-align:bottom;width:70.22%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">2028</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.34%;background:#cceeff;margin:0pt;padding:0pt,"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.37%;background:#cceeff;margin:0pt;padding:0pt,"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt,"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:21.05%;background:#cceeff;margin:0pt;padding:0pt,"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 455</p></td></tr><tr><td style="vertical-align:bottom;width:70.22%;margin:0pt;padding:0pt,"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">Thereafter</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.34%;margin:0pt;padding:0pt,"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt,"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:21.05%;border-bottom:1px solid #000000;margin:0pt;padding:0pt,"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 380</p></td></tr><tr><td style="vertical-align:bottom;width:70.22%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">Total</p></td><td style="vertical-align:bottom;white-space:nowrap;width:5.34%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.37%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt,"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:21.05%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt,"> 2,999 </td></tr></table> 306000 948000 455000 455000 455000 380000 2999000 NOTE 9 - INTEREST RECEIVABLE AND OTHER ASSETS The Company's interest receivable and other assets at the dates indicated consisted of the following: <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:65.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.05%;margin:0pt;padding:0pt,"> </td></tr><tr><td style="vertical-align:bottom;width:65.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:14.02%;margin:0pt;padding:0pt;"> September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.99%;margin:0pt;padding:0pt,"> December 31, </td></tr><tr><td style="vertical-align:bottom;width:65.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:14.02%;border-bottom:1px solid #000000;margin:0pt;padding:0pt,"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.99%;border-bottom:1px solid #000000;margin:0pt;padding:0pt,"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:65.84%;background:#cceeff;margin:0pt;padding:0pt;"> Tax assets, net </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;background:#cceeff;margin:0pt;padding:0pt,"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;background:#cceeff;margin:0pt;padding:0pt,"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 17,159</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;background:#cceeff;margin:0pt;padding:0pt,"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;background:#cceeff;margin:0pt;padding:0pt,"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:12.05%;background:#cceeff;margin:0pt;padding:0pt,"> 19,480 </td></tr><tr><td style="vertical-align:bottom;width:65.84%;margin:0pt;padding:0pt;"> Accrued interest receivable </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;margin:0pt;padding:0pt,"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;margin:0pt;padding:0pt,"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;margin:0pt;padding:0pt,"><p

style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 8,559 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.05%;margin:0pt;padding:0pt;"> 8,423 </td></tr><tr><td style="vertical-align:bottom;width:65.84%;background:#cceeff;margin:0pt;padding:0pt;"> Investment in SBIC fund </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;background:#cceeff;margin:0pt;padding:0pt;"> 3,529 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.05%;background:#cceeff;margin:0pt;padding:0pt;"> 3,969 </td></tr><tr><td style="vertical-align:bottom;width:65.84%;margin:0pt;padding:0pt;"> Investment in Community Reinvestment Act fund </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;margin:0pt;padding:0pt;"> 2,000 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:12.05%;margin:0pt;padding:0pt;"> 2,000 </td></tr><tr><td style="vertical-align:bottom;width:65.84%;background:#cceeff;margin:0pt;padding:0pt;"> Prepaid assets </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;background:#cceeff;margin:0pt;padding:0pt;"> 1,775 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.05%;background:#cceeff;margin:0pt;padding:0pt;"> 2,023 </td></tr><tr><td style="vertical-align:bottom;width:65.84%;margin:0pt;padding:0pt;"> Servicing assets </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;margin:0pt;padding:0pt;"> 789 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.05%;margin:0pt;padding:0pt;"> 1,269 </td></tr><tr><td style="vertical-align:bottom;width:65.84%;background:#cceeff;margin:0pt;padding:0pt;"> Investment in Low Income Housing Tax Credit ("LIHTC") partnerships, net </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;background:#cceeff;margin:0pt;padding:0pt;"> 3,971 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.05%;background:#cceeff;margin:0pt;padding:0pt;"> 3,480 </td></tr><tr><td style="vertical-align:bottom;width:65.84%;margin:0pt;padding:0pt;"> Investment in statutory trusts </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;margin:0pt;padding:0pt;"> 527 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.05%;margin:0pt;padding:0pt;"> 511 </td></tr><tr><td style="vertical-align:bottom;width:65.84%;background:#cceeff;margin:0pt;padding:0pt;"> CalCAP reserve receivable </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;background:#cceeff;margin:0pt;padding:0pt;"> 4,023 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:12.05%;background:#cceeff;margin:0pt;padding:0pt;"> 4,023 </td></tr><tr><td style="vertical-align:bottom;width:65.84%;margin:0pt;padding:0pt;"> Other assets </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,403 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.05%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2,200 </td></tr><tr><td style="vertical-align:bottom;width:65.84%;background:#cceeff;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 43,735</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:12.05%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 47,378 </td></tr></table> . . <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%"><tr style="height:1pt;"><td style="vertical-align:bottom;width:65.84%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;margin:0pt;padding:0pt;"> <p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.05%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:65.84%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;margin:0pt;padding:0pt;">   </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:14.02%;margin:0pt;padding:0pt;"> September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;margin:0pt;padding:0pt;">   </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.99%;margin:0pt;padding:0pt;"> December 31, </td></tr><tr><td style="vertical-align:bottom;width:65.84%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;margin:0pt;padding:0pt;">   </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:14.02%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;margin:0pt;padding:0pt;">   </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.99%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:65.84%;background:#cceeff;margin:0pt;padding:0pt;"> Tax assets, net </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 17,159</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:12.05%;background:#cceeff;margin:0pt;padding:0pt;"> 19,480 </td></tr><tr><td style="vertical-align:bottom;width:65.84%;margin:0pt;padding:0pt;"> Accrued interest receivable </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;margin:0pt;padding:0pt;"> 8,559 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:12.05%;margin:0pt;padding:0pt;"> 8,423 </td></tr><tr><td style="vertical-align:bottom;width:65.84%;background:#cceeff;margin:0pt;padding:0pt;"> Investment in SBIC fund </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;background:#cceeff;margin:0pt;padding:0pt;"> 3,529 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:12.05%;background:#cceeff;margin:0pt;padding:0pt;"> 3,969 </td></tr><tr><td style="vertical-align:bottom;width:65.84%;margin:0pt;padding:0pt;"> Investment in Community Reinvestment Act fund </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;margin:0pt;padding:0pt;"> 2,000 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:12.05%;margin:0pt;padding:0pt;"> 2,000 </td></tr><tr><td style="vertical-align:bottom;width:65.84%;background:#cceeff;margin:0pt;padding:0pt;"> Prepaid assets </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;background:#cceeff;margin:0pt;padding:0pt;"> 1,775 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:12.05%;background:#cceeff;margin:0pt;padding:0pt;"> 2,023 </td></tr><tr><td style="vertical-align:bottom;width:65.84%;margin:0pt;padding:0pt;"> Servicing assets </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;margin:0pt;padding:0pt;"> 789 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:12.05%;margin:0pt;padding:0pt;"> 1,269 </td></tr><tr><td style="vertical-align:bottom;width:65.84%;background:#cceeff;margin:0pt;padding:0pt;"> Investment in Low Income Housing Tax Credit ("LIHTC") partnerships, net </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;background:#cceeff;margin:0pt;padding:0pt;"> 3,971 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:12.05%;background:#cceeff;margin:0pt;padding:0pt;"> 3,480 </td></tr><tr><td style="vertical-align:bottom;width:65.84%;margin:0pt;padding:0pt;"> Investment in statutory trusts </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;background:#cceeff;margin:0pt;padding:0pt;"> 527 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:12.05%;margin:0pt;padding:0pt;"> 511 </td></tr><tr><td style="vertical-align:bottom;width:65.84%;background:#cceeff;margin:0pt;padding:0pt;"> CalCAP reserve receivable </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;background:#cceeff;margin:0pt;padding:0pt;"> 4,023 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:12.05%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-

align:right;margin:0pt 3pt 0.05pt 0pt;"> 4,023 </td></tr><tr><td style="vertical-align:bottom;width:65.84%;margin:0pt;padding:0pt;"> Other assets </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 1,403 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:12.05%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2,200 </td></tr><tr><td style="vertical-align:bottom;width:65.84%;background:#cceeff;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:12.07%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 43,735</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.94%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:12.05%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 47,378 </td></tr></table> 17159000 19480000 8559000 8423000 3529000 3969000 2000000 2000000 1775000 2023000 789000 1269000 3971000 3480000 527000 511000 4023000 4023000 1403000 2200000 43735000 47378000 NOTE 10 - DEPOSITS The Company's deposits at the dates indicated consisted of the following: <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:44.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:20.97%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:20.96%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:44.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:23.61%;margin:0pt;padding:0pt;"> September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:23.6%;margin:0pt;padding:0pt;"> December 31, </td></tr><tr><td style="vertical-align:bottom;width:44.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:23.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:23.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:44.37%;background:#cceeff;margin:0pt;padding:0pt;"> Demand deposits </td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.64%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:20.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 618,295</p></td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:20.96%;background:#cceeff;margin:0pt;padding:0pt;"> 646,278 </td></tr><tr><td style="vertical-align:bottom;width:44.37%;margin:0pt;padding:0pt;"> NOW accounts </td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:20.97%;margin:0pt;padding:0pt;"> 262,015 </td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:20.96%;margin:0pt;padding:0pt;"> 283,089 </td></tr><tr><td style="vertical-align:bottom;width:44.37%;background:#cceeff;margin:0pt;padding:0pt;"> Savings </td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:20.97%;background:#cceeff;margin:0pt;padding:0pt;"> 90,113 </td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:20.96%;background:#cceeff;margin:0pt;padding:0pt;"> 102,073 </td></tr><tr><td style="vertical-align:bottom;width:44.37%;margin:0pt;padding:0pt;"> Money market </td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:20.97%;margin:0pt;padding:0pt;"> 676,183 </td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:20.96%;margin:0pt;padding:0pt;"> 624,066 </td></tr><tr><td style="vertical-align:bottom;width:44.37%;background:#cceeff;margin:0pt;padding:0pt;"> Time deposits </td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.64%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:20.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 489,835 </td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.64%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:20.96%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 477,244 </td></tr><tr><td style="vertical-align:bottom;width:44.37%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.64%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-

space:nowrap;width:20.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,136,441 </td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.64%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:20.96%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,132,750 </td></tr></table> . Included in time deposits above are brokered deposits of $35.5 million and $43.6 million as of September 30, 2024 and December 31, 2023, respectively. At September 30, 2024, uninsured deposits totaled $995.1 million, or 46.6% of total deposits, compared to $969.2 million, or 45.5% of total deposits at December 31, 2023. The uninsured amounts are estimates based on the methodologies and assumptions used for United Business Bank's regulatory reporting requirements.</p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;margin:0pt;">.</p><table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:44.37%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.64%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:20.97%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.64%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:20.96%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></div></div></td></tr><tr><td style="vertical-align:bottom;width:44.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;font-weight:bold;visibility:hidden;">.</p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:23.61%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">September 30, </p></td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;"><b style="font-weight:bold;">.</p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:23.6%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">December 31, </p></td></tr><tr><td style="vertical-align:bottom;width:44.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:23.61%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">2024</p></td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:23.6%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">2023</p></td></tr><tr><td style="vertical-align:bottom;width:44.37%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">Demand deposits</p></td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:20.97%;background:#cceeff;margin:0pt;padding:0pt;"> 618,295 </td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.64%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:20.96%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 646,278</p></td></tr><tr><td style="vertical-align:bottom;width:44.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">NOW accounts</p></td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:20.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 262,015</p></td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:20.96%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 283,089</p></td></tr><tr><td style="vertical-align:bottom;width:44.37%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">Savings</p></td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:20.97%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 90,113</p></td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:20.96%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 102,073</p></td></tr><tr><td style="vertical-align:bottom;width:44.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">Money market</p></td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:20.97%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 676,183</p></td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:20.96%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 624,066</p></td></tr><tr><td style="vertical-align:bottom;width:44.37%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">Time deposits</p></td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.64%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:20.97%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 489,835</p></td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.64%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:20.96%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 477,244</p></td></tr><tr><td style="vertical-align:bottom;width:44.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt 6pt;">Total</p></td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.64%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:20.97%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,136,441 </td><td style="vertical-align:bottom;white-space:nowrap;width:4.19%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.64%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:20.96%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,132,750 </td></tr></table> 618295000 646278000 262015000 283089000 90113000 102073000 676183000 624066000 489835000 477244000 2136441000 2132750000 35500000 43600000 995100000 0.466 969200000 0.455

NOTE 11 – BORROWINGS Other borrowings – The Bank has an approved secured borrowing facility with the Federal Home Loan Bank of San Francisco (the "FHLB") for up to 25% of total assets for a term not to exceed five years under a blanket lien of certain types of loans. At September 30, 2024 and December 31, 2023, we had the ability to borrow up to $512.7 million and $576.9 million, respectively, from the FHLB of San Francisco. At both September 30, 2024 and December 31, 2023, we had no FHLB advances outstanding. . <span

style="background:#ffffff;">During the first quarter of 2024, the Bank was approved for discount window advances with the FRB of San Francisco secured by certain types of loans. At September 30, 2024, we had the ability to borrow up to $42.3 million from the FRB of San Francisco, with no FRB of San Francisco advances outstanding at that date. The Bank has Federal Funds lines with four correspondent banks. Cumulative available commitments totaled $65.0 million at both September 30, 2024 and December 31, 2023. There were no amounts outstanding under these facilities at both September 30, 2024 and December 31, 2023. Junior subordinated deferrable interest debentures – In connection with its previous acquisitions, the Company assumed junior subordinated deferrable interest debentures, totaling $8.6 million, net of fair value adjustments, with a weighted average interest rate of 7.79% at September 30, 2024, compared to $8.6 million, net of fair value adjustments, with a weighted average rate of 8.23% at December 31, 2023. The junior subordinated deferrable interest debentures mature in 2034, subject to earlier redemption by the Company at its option. Subordinated debt – On August 10, 2020, the Company issued and sold $65.0 million aggregate principal amount of 5.25% Fixed-to-Floating Rate Subordinated Notes due 2030 (the "Notes") at a public offering price equal to 100% of the aggregate principal amount of the Notes. The Notes initially bear a fixed interest rate of 5.25% per year. Commencing on September 15, 2025, the interest rate on the Notes resets quarterly to the three-month Secured Overnight Financing rate plus a spread of 521 basis points (5.21%), payable quarterly in arrears. Interest on the Notes is payable semi-annually on March 15 and September 15 of each year through September 15, 2025 and quarterly thereafter on March 15, June 15, September 15 and December 15 of each year through the maturity date or earlier redemption date. The Company, at its option, may redeem the Notes, in whole or in part, on any interest payment date on or after September 15, 2025, without a premium. At September 30, 2024 and December 31, 2023, the Company had outstanding Notes, net of cost to issue, totaling $63.7 million and $63.9 million, respectively.</p> Bank has an approved secured borrowing facility with the Federal Home Loan Bank of San Francisco (the "FHLB") for up to 25% of total assets for a term not to exceed five years under a blanket lien of certain types of loans. 0.25 P5Y 512700000 576900000 0 0 42300000 0 65000000.0 65000000.0 0 0 8600000 0.0779 8600000 0.0823 65000000.0 0.0525 1 0.0525 0.0521 0.0521 63700000 63900000 <p style="font-family:'Times New Roman','Times','serif';font-size:10pt;font-weight:bold;margin:0pt;"></p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;font-weight:bold;margin:0pt 0pt 10pt 0pt;">NOTE 12 – INTEREST PAYABLE AND OTHER LIABILITIES</p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;text-indent:36pt;margin:0pt;">The Company's interest payable and other liabilities at the dates indicated consisted of the following:</p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:justify;margin:0pt;"></p><table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:61.79%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:3.41%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:13.52%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:3.42%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:13.52%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></div></div></td></tr><tr><td style="vertical-align:bottom;width:61.79%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:15.68%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">September 30, </p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.42%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;"> </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:15.68%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;text-align:center;margin:0pt;">December 31, </p></td></tr><tr><td style="vertical-align:bottom;width:61.79%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.41%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:15.68%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;text-align:center;margin:0pt;">2024</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.42%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:15.68%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:8pt;text-align:center;margin:0pt;">2023</p></td></tr><tr><td style="vertical-align:bottom;width:61.79%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;">Accrued expenses</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.41%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:13.52%;background:#cceeff;margin:0pt;padding:0pt;"> 5,668 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:13.52%;background:#cceeff;margin:0pt;padding:0pt;"> 7,419 </td></tr><tr><td style="vertical-align:bottom;width:61.79%;margin:0pt;padding:0pt;"> Accounts payable </td><td style="vertical-align:bottom;white-space:nowrap;width:3.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.52%;margin:0pt;padding:0pt;"> 967 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.52%;margin:0pt;padding:0pt;"> 716 </td></tr><tr><td style="vertical-align:bottom;width:61.79%;background:#cceeff;margin:0pt;padding:0pt;"> Reserve for unfunded commitments </td><td style="vertical-align:bottom;white-space:nowrap;width:3.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.52%;background:#cceeff;margin:0pt;padding:0pt;"> 590 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.52%;background:#cceeff;margin:0pt;padding:0pt;"> 225 </td></tr><tr><td style="vertical-align:bottom;width:61.79%;margin:0pt;padding:0pt;"> Accrued interest payable </td><td style="vertical-align:bottom;white-space:nowrap;width:3.41%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.52%;margin:0pt;padding:0pt;"> 3,070 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.42%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.52%;margin:0pt;padding:0pt;"> 3,054 </td></tr><tr><td style="vertical-align:bottom;width:61.79%;background:#cceeff;margin:0pt;padding:0pt;"> Other liabilities </td><td style="vertical-align:bottom;white-space:nowrap;width:3.41%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.52%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 3,247 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.42%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.52%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 3,177 </td></tr><tr><td style="vertical-

align:bottom;width:61.79%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:3.41%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:13.52%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 13,542</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.42%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:13.52%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 14,591 </td></tr></table> . . <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:61.79%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:3.41%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:13.52%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:3.42%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:13.52%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:61.79%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:3.41%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:15.68%;margin:0pt;padding:0pt;"> September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:3.42%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:15.68%;margin:0pt;padding:0pt;"> December 31, </td></tr><tr><td style="vertical-align:bottom;width:61.79%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:3.41%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:15.68%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.42%;margin:0pt;padding:0pt;"> . </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:15.68%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:61.79%;background:#cceeff;margin:0pt;padding:0pt;"> Accrued expenses </td><td style="vertical-align:bottom;white-space:nowrap;width:3.41%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:13.52%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 5,668</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.42%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:13.52%;background:#cceeff;margin:0pt;padding:0pt;"> 7,419 </td></tr><tr><td style="vertical-align:bottom;width:61.79%;margin:0pt;padding:0pt;"> Accounts payable </td><td style="vertical-align:bottom;white-space:nowrap;width:3.41%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.52%;margin:0pt;padding:0pt;"> 967 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.42%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.52%;margin:0pt;padding:0pt;"> 716 </td></tr><tr><td style="vertical-align:bottom;width:61.79%;background:#cceeff;margin:0pt;padding:0pt;"> Reserve for unfunded commitments </td><td style="vertical-align:bottom;white-space:nowrap;width:3.41%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.52%;background:#cceeff;margin:0pt;padding:0pt;"> 590 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.42%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.52%;background:#cceeff;margin:0pt;padding:0pt;"> 225 </td></tr><tr><td style="vertical-align:bottom;width:61.79%;margin:0pt;padding:0pt;"> Accrued interest payable </td><td style="vertical-align:bottom;white-space:nowrap;width:3.41%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.52%;margin:0pt;padding:0pt;"> 3,070 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.42%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.52%;margin:0pt;padding:0pt;"> 3,054 </td></tr><tr><td style="vertical-align:bottom;width:61.79%;background:#cceeff;margin:0pt;padding:0pt;"> Other liabilities </td><td style="vertical-align:bottom;white-space:nowrap;width:3.41%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.52%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 3,247 </td><td style="vertical-align:bottom;white-space:nowrap;width:3.42%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.52%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 3,177 </td></tr><tr><td style="vertical-align:bottom;width:61.79%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:3.41%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:13.52%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 13,542</p></td><td style="vertical-align:bottom;white-space:nowrap;width:3.42%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.16%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:13.52%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 14,591 </td></tr></table> . 5668000 7419000 967000 716000 590000 225000 3070000 3054000 3247000 3177000 13542000 14591000 NOTE 13 – OTHER EXPENSES . The Company's other expenses for the periods indicated consisted of the following: . <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:39.24%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-

space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.24%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:26.47%;margin:0pt;padding:0pt;"> Three months ended </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:26.47%;margin:0pt;padding:0pt;"> Nine months ended </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.24%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:26.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:26.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.24%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.93%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.93%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.93%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.93%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.24%;background:#cceeff;margin:0pt;padding:0pt;"> Professional fees </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 594</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 628 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 1,854</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 1,520 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.24%;margin:0pt;padding:0pt;"> Core deposit premium amortization </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 305 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 917 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 979 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.24%;background:#cceeff;margin:0pt;padding:0pt;"> Marketing and promotions </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;">

</td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 238 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 258 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 607 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 658 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.24%;margin:0pt;padding:0pt;"> Stationery and supplies </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 57 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 82 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 215 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 254 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.24%;background:#cceeff;margin:0pt;padding:0pt;"> Insurance (including FDIC premiums) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 361 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 367 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 1,070 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 1,002 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.24%;margin:0pt;padding:0pt;"> Communication and postage </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 271 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 228 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 785 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 678 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.24%;background:#cceeff;margin:0pt;padding:0pt;"> Loan default related expense </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 128 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 34 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 287 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 187 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.24%;margin:0pt;padding:0pt;"> Director fees and expenses </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 79 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 84 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 249 </td><td style="vertical-align:bottom;white-

space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 249 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.24%;background:#cceeff;margin:0pt;padding:0pt;"> Bank service charges </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 16 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 48 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 49 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:39.24%;margin:0pt;padding:0pt;"> Courier expense </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 177 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 207 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 557 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 578 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:39.24%;background:#cceeff;margin:0pt;padding:0pt;"> Other </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 97 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 119 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 449 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 397 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:39.24%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 2,323</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,328 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 7,038</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 6,551 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> . </td></tr></table> .   The Company expenses marketing and promotion costs as they are incurred. Advertising expense included in marketing and promotions totaled $10,000 and $38,000 for the three and nine months ended September 30, 2024 and $15,000 and $36,000 for the three and nine months ended September 30, 2023, respectively. . <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:39.24%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> . </td><td style="vertical-

align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.24%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:26.47%;margin:0pt;padding:0pt;"> Three months ended </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:26.47%;margin:0pt;padding:0pt;"> Nine months ended </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.24%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:26.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td colspan="5" style="vertical-align:bottom;white-space:nowrap;width:26.47%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.24%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.93%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:11.93%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.24%;background:#cceeff;margin:0pt;padding:0pt;"> Professional fees </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 594</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 628 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 1,854</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 1,520 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.24%;margin:0pt;padding:0pt;"> Core deposit premium amortization </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 305 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 305 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 917 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 979 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.24%;background:#cceeff;margin:0pt;padding:0pt;"> Marketing and promotions </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 238 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 258 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 607 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-

size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 658 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.24%;margin:0pt;padding:0pt;"> Stationery and supplies </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 57 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 82 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 215 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 254 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.24%;background:#cceeff;margin:0pt;padding:0pt;"> Insurance (including FDIC premiums) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 361 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 367 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 1,070 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 1,002 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.24%;margin:0pt;padding:0pt;"> Communication and postage </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 271 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 228 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 785 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 678 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.24%;background:#cceeff;margin:0pt;padding:0pt;"> Loan default related expense </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 128 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 34 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 287 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 187 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.24%;margin:0pt;padding:0pt;"> Director fees and expenses </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 79 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 84 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 249 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 249 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:39.24%;background:#cceeff;margin:0pt;padding:0pt;"> Bank service charges </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 16 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt

0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 16 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 48 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;margin:0pt;padding:0pt;"> 49 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:39.24%;margin:0pt;padding:0pt;"> Courier expense </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 177 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 207 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 557 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;margin:0pt;padding:0pt;"> 578 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:39.24%;background:#cceeff;margin:0pt;padding:0pt;"> Other </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 97 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 119 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 449 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 397 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;background:#cceeff;margin:0pt;padding:0pt;"> . </td></tr><tr><td style="vertical-align:bottom;width:39.24%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 2,323</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 2,328 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 7,038</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.63%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:10.3%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 6,551 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.6%;margin:0pt;padding:0pt;"> . </td></tr></table> 594000 628000 1854000 1520000 305000 305000 238000 258000 607000 658000 57000 82000 215000 254000 361000 367000 1070000 1002000 271000 228000 785000 678000 128000 34000 287000 187000 79000 84000 249000 249000 16000 16000 48000 49000 177000 207000 557000 578000 97000 119000 449000 397000 2323000 2328000 7038000 6551000 10000 38000 15000 36000   NOTE 14 – EQUITY INCENTIVE PLANS Equity Incentive Plans 2024 Omnibus Equity Incentive Plan The Company's shareholders approved the Company's 2024 Omnibus Equity Incentive Plan ("2024 Plan") in June 2024. The 2024 Plan provides for the grant of equity incentive awards to employees and directors (including emeritus and advisory directors) of the Company and its subsidiaries. The 2024 Plan permits the granting of incentive stock options, within the meaning of Section 422 of the Internal Revenue Code, non-statutory stock options, stock appreciation rights, restricted stock awards, restricted stock unit awards, performance shares and performance units. Factors generally considered by the Board in awarding equity incentives to officers and employees include the performance of the Company, the employee's or officer's job performance, the importance of his or her position, and his or her contribution to the organization's goals for the award period. Generally, awards under the 2024 Plan are subject to a minimum vesting period of one year (at least three years for full vesting for the chief executive officer), provided that awards for up to 5% of the maximum shares available under the 2024 Plan (for any participant other than the chief executive officer) may provide for a shorter vesting period. Subject to adjustment as provided in the 2024 Plan, the maximum number of shares of common stock available for issuance under the 2024 Plan is 500,000, and awards granted under the 2024 Plan to any one participant in any one calendar year are subject to the following limitations: (i) aggregate grants of stock options or stock appreciation rights to any one participant are subject to an annual limit of the lesser of 100,000 shares or $2.0 million in fair market value as of the date of grant; (ii) aggregate grants of restricted stock or restricted stock units to any one participant are subject to an annual limit of the lesser of 50,000 shares or $2.0 million in fair market value as of the date of grant; and (iii) aggregate grants of performance shares or performance units to any one participant are subject to an annual limit of the lesser of 50,000 shares or $2.0 million in fair market value as of the date of grant. In addition, subject to adjustment as provided in the 2024 Plan, the maximum aggregate number of shares that may be covered by awards granted under the 2024 Plan to any non-employee director in any one calendar year is 25,000 shares. As of September 30, 2024, a total of 490,711 shares were available for future issuance under the 2024 Plan. . 2017 Omnibus Equity Incentive Plan The Company's shareholders approved the Company's 2017 Omnibus Equity Incentive Plan ("2017 Plan") in November 2017. The 2017 Plan provides for the awarding by the Company's Board of Directors of equity incentive awards to employees and non-employee directors. An equity incentive award under the 2017 Plan may be an option, stock appreciation right, restricted stock units, stock award, other stock-based award or performance award. Factors considered by the Board in awarding equity incentives to officers and employees include the performance of the Company, the employee's or officer's job performance, the importance of his or her position, and his or her contribution to the organization's goals for the award period. Generally, awards have a vesting period of no longer than ten years. Subject to adjustment as provided in the 2017 Plan, the maximum number of shares of common stock that may be delivered pursuant to awards granted under the 2017 Plan is 450,000. The 2017 Plan provides for annual restricted stock grant limits to officers, employees and directors. The annual stock grant limit per person for officers and employees is the lesser of 50,000 shares or a value of $2.0<span style="font-style:normal;text-decoration-color:#000000;text-decoration-

line:none;"> million, and per person for directors, the maximum is <span style="font-style:normal;text-decoration-color:#000000;text-decoration-
line:none;">25,000 shares. All unvested restricted shares outstanding vest
in the event of a change in control of the Company. Awarded shares of restricted stock vest over (i) a <span style="font-style:normal;text-decoration-
color:#000000;text-decoration-line:none;">one-year period following the
date of grant, in the case of the non-employee directors, and (ii) a three-
year or <span style="font-style:normal;text-decoration-
color:#000000;text-decoration-line:none;">five-year period following the
date of grant, with the initial vesting occurring on the one-year
 anniversary of the date of grant, in the case of the executive officers. As of
September 30, 2024, no<span style="font-style:normal;text-
decoration-color:#000000;text-decoration-line:none;"> shares were available for future issuance under the 2017 Plan because the 2024 Plan provides that no<span style="font-style:normal;text-decoration-color:#000000;text-decoration-
line:none;"> further awards may be made under the 2017 Plan upon the approval by the Company's shareholders of the 2024 Plan.<span style="font-style:normal;text-
decoration-color:#000000;text-decoration-line:none;"> </p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-indent:36pt;margin:0pt;">The
following table provides the restricted stock grant activity for the periods indicated:</p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p><table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-
left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:40.39%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:10.25%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.07%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:13.31%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:10.23%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.79%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.64%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td></tr><tr><td style="vertical-align:bottom;width:40.39%;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td colspan="9" style="vertical-align:bottom;white-space:nowrap;width:56.89%;border-bottom:1px
solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">At and for the three and nine
months ended September 30,</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;"></p></td></tr><tr><td style="vertical-
align:bottom;width:40.39%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-size:8pt;font-
weight:bold;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td colspan="4" style="vertical-
align:bottom;white-space:nowrap;width:27.43%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:8pt;text-align:center;margin:0pt;">2024</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td colspan="4" style="vertical-
align:bottom;white-space:nowrap;width:27.4%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:8pt;text-align:center;margin:0pt;">2023</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;"></p></td></tr><tr><td style="vertical-
align:bottom;width:40.39%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-size:8pt;font-
weight:bold;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:8pt;margin:0pt;"><b style="font-weight:bold;">   </p></td><td style="vertical-align:bottom;white-
space:nowrap;width:10.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">   </p></td><td colspan="2" style="vertical-align:bottom;white-
space:nowrap;width:15.1%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">Weighted-
average</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:8pt;margin:0pt;">   </p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;">   </p></td><td colspan="2"
style="vertical-align:bottom;white-space:nowrap;width:15.1%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-
align:center;margin:0pt;">Weighted-average</p></td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;"><b style="font-weight:bold;"> </p></td></tr><tr><td style="vertical-
align:bottom;width:40.39%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-size:8pt;font-
weight:bold;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:10.25%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:center;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.07%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:8pt;visibility:hidden;"></p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:15.1%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">grant date</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:8pt;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:8pt;visibility:hidden;"></p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:15.1%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">grant date</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:0.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:center;margin:0pt;"><b style="font-
weight:bold;"> </p></td></tr><tr><td style="vertical-align:bottom;width:40.39%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-size:8pt;font-
weight:bold;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.25%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">Shares</p></td><td style="vertical-
align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:15.1%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">fair value</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">Shares</p></td><td style="vertical-
align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:15.1%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">fair value</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:0.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:center;margin:0pt;"><b style="font-weight:bold;"> </p></td></tr><tr><td style="vertical-
align:bottom;width:40.39%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">Non-vested at
January 1,</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"> </p></td><td style="vertical-align:bottom;white-
space:nowrap;width:10.25%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt
3pt 0pt 0pt;"> 81,365</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$</p></td><td

style="vertical-align:bottom;white-space:nowrap;width:13.31%;background:#cceeff;margin:0pt;padding:0pt;"> 18.27 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;background:#cceeff;margin:0pt;padding:0pt;"> 97,877 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;background:#cceeff;margin:0pt;padding:0pt;"> 16.80 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.39%;margin:0pt;padding:0pt;"> Granted </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.25%;margin:0pt;padding:0pt;"> 24,471 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;margin:0pt;padding:0pt;"> 23.30 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;margin:0pt;padding:0pt;"> 28,392 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;margin:0pt;padding:0pt;"> 18.98 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.39%;background:#cceeff;margin:0pt;padding:0pt;"> Vested </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.25%;background:#cceeff;margin:0pt;padding:0pt;"> (19,927) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;background:#cceeff;margin:0pt;padding:0pt;"> 18.99 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;background:#cceeff;margin:0pt;padding:0pt;"> (16,979) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;background:#cceeff;margin:0pt;padding:0pt;"> 19.06 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.39%;margin:0pt;padding:0pt;"> Forfeited </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (505) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;margin:0pt;padding:0pt;"> 16.67 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.39%;background:#cceeff;margin:0pt;padding:0pt;"> Non-vested, at March 31, </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.25%;background:#cceeff;margin:0pt;padding:0pt;"> 85,404 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;background:#cceeff;margin:0pt;padding:0pt;"> 19.55 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;background:#cceeff;margin:0pt;padding:0pt;"> 109,290 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;background:#cceeff;margin:0pt;padding:0pt;"> 17.01 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.39%;margin:0pt;padding:0pt;"> Granted </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.25%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.39%;background:#cceeff;margin:0pt;padding:0pt;"> Vested </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.25%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;background:#cceeff;margin:0pt;padding:0pt;"> (30,764) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-

align:right;margin:0pt 3pt 0pt 0pt;"> 12.18 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.39%;margin:0pt;padding:0pt;"> Forfeited </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.39%;background:#cceeff;margin:0pt;padding:0pt;"> Non-Vested, at June 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.25%;background:#cceeff;margin:0pt;padding:0pt;"> 85,404 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 19.55</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 78,526</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;background:#cceeff;margin:0pt;padding:0pt;"> 18.91 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.39%;margin:0pt;padding:0pt;"> Granted </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.25%;margin:0pt;padding:0pt;"> 9,289 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;margin:0pt;padding:0pt;"> 20.35 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;margin:0pt;padding:0pt;"> 13,457 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;margin:0pt;padding:0pt;"> 16.67 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.39%;background:#cceeff;margin:0pt;padding:0pt;"> Vested </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.25%;background:#cceeff;margin:0pt;padding:0pt;"> (11,331) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;background:#cceeff;margin:0pt;padding:0pt;"> 16.67 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;background:#cceeff;margin:0pt;padding:0pt;"> (10,618) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;background:#cceeff;margin:0pt;padding:0pt;"> 20.98 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.39%;margin:0pt;padding:0pt;"> Forfeited </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.39%;background:#cceeff;margin:0pt;padding:0pt;"> Non-Vested, at September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 83,362 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 20.10</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 81,365</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;background:#cceeff;margin:0pt;padding:0pt;"> 18.27 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr></table> P1Y P3Y 0.05 500000 100000 2000000.0 50000 2000000.0 50000 2000000.0 25000 490711 450000 50000 2000000.0 25000 P1Y P3Y P5Y P1Y 0 0 <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:40.39%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><div

style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.39%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td colspan="9" style="vertical-align:bottom;white-space:nowrap;width:56.89%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> At and for the three and nine months ended September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.39%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td colspan="4" style="vertical-align:bottom;white-space:nowrap;width:27.43%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td colspan="4" style="vertical-align:bottom;white-space:nowrap;width:27.4%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.39%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:15.1%;margin:0pt;padding:0pt;"> Weighted-average </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:15.1%;margin:0pt;padding:0pt;"> Weighted-average </td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.39%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.25%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:15.1%;margin:0pt;padding:0pt;"> grant date </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:15.1%;margin:0pt;padding:0pt;"> grant date </td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.39%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Shares </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:15.1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> fair value </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Shares </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:15.1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> fair value </td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.39%;background:#cceeff;margin:0pt;padding:0pt;"> Non-vested at January 1, </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.25%;background:#cceeff;margin:0pt;padding:0pt;"> 81,365 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 18.27</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 97,877</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;background:#cceeff;margin:0pt;padding:0pt;"> 16.80 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.39%;margin:0pt;padding:0pt;"> Granted </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.25%;margin:0pt;padding:0pt;"> 24,471 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;margin:0pt;padding:0pt;"> 23.30 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> <span

style="color:#ff0000;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;margin:0pt;padding:0pt;"> 28,392 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;margin:0pt;padding:0pt;"> 18.98 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.39%;background:#cceeff;margin:0pt;padding:0pt;"> Vested </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.25%;background:#cceeff;margin:0pt;padding:0pt;"> (19,927) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;background:#cceeff;margin:0pt;padding:0pt;"> 18.99 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;background:#cceeff;margin:0pt;padding:0pt;"> (16,979) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;background:#cceeff;margin:0pt;padding:0pt;"> 19.06 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.39%;margin:0pt;padding:0pt;"> Forfeited </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> (505) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;margin:0pt;padding:0pt;"> 16.67 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.39%;background:#cceeff;margin:0pt;padding:0pt;"> Non-vested, at March 31, </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.25%;background:#cceeff;margin:0pt;padding:0pt;"> 85,404 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;background:#cceeff;margin:0pt;padding:0pt;"> 19.55 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;background:#cceeff;margin:0pt;padding:0pt;"> 109,290 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;background:#cceeff;margin:0pt;padding:0pt;"> 17.01 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.39%;margin:0pt;padding:0pt;"> Granted </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.25%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.39%;background:#cceeff;margin:0pt;padding:0pt;"> Vested </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.25%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;background:#cceeff;margin:0pt;padding:0pt;"> (30,764) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;background:#cceeff;margin:0pt;padding:0pt;"> 12.18 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.39%;margin:0pt;padding:0pt;"> Forfeited </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.39%;background:#cceeff;margin:0pt;padding:0pt;"> Non-Vested, at

June 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.25%;background:#cceeff;margin:0pt;padding:0pt;"> 85,404 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 19.55</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 78,526</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;background:#cceeff;margin:0pt;padding:0pt;"> 18.91 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.39%;margin:0pt;padding:0pt;"> Granted </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.25%;margin:0pt;padding:0pt;"> 9,289 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;margin:0pt;padding:0pt;"> 20.35 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;margin:0pt;padding:0pt;"> 13,457 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;margin:0pt;padding:0pt;"> 16.67 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.39%;background:#cceeff;margin:0pt;padding:0pt;"> Vested </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.25%;background:#cceeff;margin:0pt;padding:0pt;"> (11,331) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;background:#cceeff;margin:0pt;padding:0pt;"> 16.67 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;background:#cceeff;margin:0pt;padding:0pt;"> (10,618) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;background:#cceeff;margin:0pt;padding:0pt;"> 20.98 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.39%;margin:0pt;padding:0pt;"> Forfeited </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.25%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:40.39%;background:#cceeff;margin:0pt;padding:0pt;"> Non-Vested, at September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:10.25%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 83,362 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.07%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 20.10</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:10.23%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 81,365</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.79%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:13.31%;background:#cceeff;margin:0pt;padding:0pt;"> 18.27 </td><td style="vertical-align:bottom;white-space:nowrap;width:0.64%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr></table> 81365 18.27 97077 16.80 24471 23.30 28392 18.98 19927 18.99 16979 19.06 505 16.67 0 0 85404 19.55 109290 17.01 0 0 0 0 0 0 30764 12.18 0 0 0 0 85404 19.55 78526 18.91 9289 20.35 13457 16.67 11331 16.67 10618 20.98 0 0 0 0 83362 20.10 81365 18.27 NOTE 15 – FAIR VALUE MEASUREMENT ASC Topic 820, "Fair Value Measurement," defines fair value, establishes a framework for measuring fair value including a three-level valuation hierarchy, and expands disclosures about fair value measurements. Fair value is defined as the exchange price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date reflecting assumptions that a market participant would use when pricing an asset or liability. The hierarchy uses three levels of inputs to measure the fair value of assets and liabilities, as follows: Level 1 – Quoted prices (unadjusted) for identical assets or liabilities in active markets that the reporting entity has the ability to access at the measurement date. Level 2 – Observable prices in active markets for similar assets and liabilities; prices for identical or similar assets or liabilities in markets that are not active; directly observable market inputs for substantially the full term of the asset and liability; market inputs that are not directly observable but are derived from or corroborated by observable market data. Level 3 – Unobservable inputs for the asset or liability, and include situations where there is little, if any, market activity for the asset or liability. We use fair value to measure certain assets and liabilities on a recurring basis, primarily securities AFS. For assets measured at the lower of cost or fair value, the fair value measurement criteria may or may not be met during a reporting period and such measurements are therefore considered "nonrecurring" for purposes of disclosing our fair value measurements. Fair value is used on a nonrecurring basis to adjust carrying values for individually evaluated loans and other real estate owned and to record impairment on certain assets, such as goodwill, core deposit intangible, and other long-lived assets. In certain cases, the inputs used to measure fair value may fall into different levels of the hierarchy. In such cases, the lowest level of inputs that is significant to the measurement is used to determine the hierarchy for the entire asset or liability. 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 quarterly valuation process. There were no transfers between levels during the three and nine months ended September 30, 2024 and 2023. At both September 30, 2024 and December 31, 2024, there were no liabilities measured at fair value on a recurring or non-recurring basis. The following assets are measured at fair value on a recurring basis as of the dates

indicated:</p><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p><table style="border-
collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td
style="vertical-align:bottom;width:35.64%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.81%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.88%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:11.38%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.81%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.88%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:11.39%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td></tr><tr><td style="vertical-align:bottom;width:35.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;"><b style="font-
weight:bold;">   </p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.2%;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">Total Estimated</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.88%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt;"><b style="font-weight:bold;">
</p></td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:45.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">Fair Value Measurements</p></td></tr><tr><td style="vertical-
align:bottom;width:35.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-size:8pt;font-
weight:bold;visibility:hidden;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td colspan="2" style="vertical-
align:bottom;white-space:nowrap;width:13.2%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:8pt;text-align:center;margin:0pt;">Fair Value</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td colspan="2"
style="vertical-align:bottom;white-space:nowrap;width:13.2%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">Level 1</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.88%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-size:8pt;font-
weight:bold;visibility:hidden;"></p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.2%;border-bottom:1px solid
#000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">Level 2</p></td><td style="vertical-
align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.21%;border-bottom:1px
solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:8pt;text-align:center;margin:0pt;">Level 3</p></td></tr><tr><td
style="vertical-align:bottom;width:35.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="text-
decoration-color:#000000;text-decoration-line:underline;text-decoration-style:solid;">September 30, 2024</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.88%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.88%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.88%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.88%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.39%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td></tr><tr><td style="vertical-
align:bottom;width:35.64%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">U.S.
Government Agencies</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times
New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,045</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt
3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$</p></td><td
style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,045</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:11.39%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt
3pt 0pt 0pt;"> —</p></td></tr><tr><td style="vertical-align:bottom;width:35.64%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt;">Municipal securities</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.81%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 22,863</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.81%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.81%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 22,863</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.81%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.39%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> —</p></td></tr><tr><td style="vertical-align:bottom;width:35.64%;background:#cceeff;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">Mortgage-backed securities</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-

family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"> 49,075 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"> 49,075 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.39%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:35.64%;margin:0pt;padding:0pt;"> Collateralized mortgage obligations </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> 45,516 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> 45,516 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.39%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:35.64%;background:#cceeff;margin:0pt;padding:0pt;"> SBA securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"> 4,195 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"> 4,195 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.39%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:35.64%;margin:0pt;padding:0pt;"> Corporate bonds </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> 70,068 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> 70,068 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.39%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:35.64%;background:#cceeff;margin:0pt;padding:0pt;"> Equity securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 14,329 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 14,329 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.39%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:35.64%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 208,091</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 14,329 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.39%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 193,762</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.39%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td></tr></table> . <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:35.64%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-

space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.39%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.2%;margin:0pt;padding:0pt;"> Total Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:45.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value Measurements </td></tr><tr><td style="vertical-align:bottom;width:35.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.2%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.2%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.2%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 3 </td></tr><tr><td style="vertical-align:bottom;width:35.64%;margin:0pt;padding:0pt;"> December 31, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.39%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35.64%;background:#cceeff;margin:0pt;padding:0pt;"> Municipal securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 20,827</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 20,827</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.39%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:35.64%;margin:0pt;padding:0pt;"> Mortgage-backed securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> 37,601 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> 37,601 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.39%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:35.64%;background:#cceeff;margin:0pt;padding:0pt;"> Collateralized mortgage obligations </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"> 32,976 </td><td style="vertical-align:bottom;white-

space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"> 32,976 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.39%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:35.64%;margin:0pt;padding:0pt;"> SBA securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> 5,252 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> 5,252 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.39%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:35.64%;background:#cceeff;margin:0pt;padding:0pt;"> Corporate bonds </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"> 66,496 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"> 66,496 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.39%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:35.64%;margin:0pt;padding:0pt;"> Equity securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 12,585 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 12,585 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.39%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:35.64%;background:#cceeff;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 175,737</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 12,585 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 163,152</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.39%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td></tr></table> . . The following assets are measured at fair value on a nonrecurring basis as of the dates indicated: . <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:51.66%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:11.29%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:7.32%;margin:0pt;padding:0pt;"> . </td><td style="vertical-

align:bottom;white-space:nowrap;width:1.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:51.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.11%;margin:0pt;padding:0pt;"> Total Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:31.1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value Measurements </td></tr><tr><td style="vertical-align:bottom;width:51.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.14%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 3 </td></tr><tr><td style="vertical-align:bottom;width:51.66%;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:51.66%;background:#cceeff;margin:0pt;padding:0pt;"> Individually evaluated loans </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.29%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 18,052</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.32%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 18,052 </td></tr><tr><td style="vertical-align:bottom;width:51.66%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;border-bottom:3px double #000000;border-top:1px solid #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.29%;border-bottom:3px double #000000;border-top:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 18,052</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;border-bottom:3px double #000000;border-top:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.32%;border-bottom:3px double #000000;border-top:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;border-bottom:3px double #000000;border-top:1px solid #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;border-bottom:3px double #000000;border-top:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;border-bottom:3px double #000000;border-top:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:3px double #000000;border-top:1px solid #000000;margin:0pt;padding:0pt;"> 18,052 </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:51.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;">

</td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:51.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.11%;margin:0pt;padding:0pt;"> Total Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:31.1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value Measurements </td></tr><tr><td style="vertical-align:bottom;width:51.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.14%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 3 </td></tr><tr><td style="vertical-align:bottom;width:51.66%;margin:0pt;padding:0pt;"> December 31, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:51.66%;background:#cceeff;margin:0pt;padding:0pt;"> Individually evaluated loans (1) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.29%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 12,977</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.32%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 12,977 </td></tr><tr><td style="vertical-align:bottom;width:51.66%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.29%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 12,977</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.32%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">—</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 12,977 </td></tr></table> <table style="border-collapse:collapse;font-family:'Times New Roman','Times','serif';font-size:10pt;margin-bottom:0pt;margin-top:0pt;table-layout:fixed;text-align:justify;width:100%;border:0pt;"><tr><td style="width:36pt;"></td><td style="font-family:'Times New Roman','Times','serif';font-size:10pt;vertical-align:text-top;white-space:nowrap;width:18pt;padding:0pt;">(1)</td><td style="padding:0pt;">For each quarter the loan was outstanding in 2023, with the adoption of CECL, one performing modified loan to a borrower experiencing financial difficulty was individually evaluated in determining the estimated allowance for credit losses.</td></tr></table> The Company does not record loans at fair value on a recurring basis. However, from time to time, certain loans have individual risk characteristics not consistent with a pool of loans and are individually evaluated for credit reserves. Loans for which it is probable that payment of interest and principal will not be made in accordance with the original contractual terms of the loan agreement are typically individually evaluated. The fair value of individually evaluated loans is estimated using one of several methods, including collateral value, market value of similar debt, enterprise and liquidation value and discounted cash flows. Those individually evaluated loans not requiring an allowance represent loans for which the fair value of the expected repayments or collateral exceed the recorded investments in such loans. When the fair value of the collateral is based on an observable market price or a current appraised value which uses substantially observable data, the Company records the individually evaluated loan as nonrecurring Level 2. When an appraised value is not available or management determines the fair value of the collateral is less than the appraised value or the appraised value contains a significant assumption and there is no observable market price, the Company records the individually evaluated loan as nonrecurring Level 3. The Company records foreclosed assets, or other real estate owned (“OREO”), at fair value on a nonrecurring basis based on the collateral value of the property. When the fair value of the collateral is based on an observable market price or a current appraised value which uses substantially observable data, the Company records the OREO as nonrecurring Level 2. When an appraised value is not available or management determines the fair value of the collateral is less than the appraised value or the appraised value contains a significant assumption, and there is no observable market price, the Company records the OREO as nonrecurring Level 3. Adjustments are routinely made in the appraisal process by the appraisers to adjust for differences between the comparable sales and income data available. Management also incorporates assumptions regarding market trends or other relevant factors and selling and commission costs ranging from 5% to 10%. Such adjustments and assumptions are typically significant and result in a Level 3 classification of the inputs for determining fair value. The Company had no OREO at both September 30, 2024 and December 31, 2023. 0 0 0 0 0 0 <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:35.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"><div

style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.39%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.2%;margin:0pt;padding:0pt;"> Total Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:45.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value Measurements </td></tr><tr><td style="vertical-align:bottom;width:35.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.2%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.2%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.2%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 3 </td></tr><tr><td style="vertical-align:bottom;width:35.64%;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.39%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35.64%;background:#cceeff;margin:0pt;padding:0pt;"> U.S. Government Agencies </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,045</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,045</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.39%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:35.64%;margin:0pt;padding:0pt;"> Municipal securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> 22,863 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> 22,863 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.39%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:35.64%;background:#cceeff;margin:0pt;padding:0pt;"> Mortgage-backed securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"> 49,075 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td

style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"> 49,075 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.39%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:35.64%;margin:0pt;padding:0pt;">Collateralized mortgage obligations </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> 45,516 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> 45,516 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.39%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:35.64%;background:#cceeff;margin:0pt;padding:0pt;"> SBA securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"> 4,195 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"> 4,195 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.39%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:35.64%;margin:0pt;padding:0pt;">Corporate bonds </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> 70,068 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> 70,068 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.39%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:35.64%;background:#cceeff;margin:0pt;padding:0pt;"> Equity securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 14,329 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 14,329 </td><td 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</td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;">208,091</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 14,329 </td><td 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</td></tr></table> <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:35.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-

align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.39%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35.64%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;">   </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.2%;margin:0pt;padding:0pt;"> Total Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;">   </td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:45.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value Measurements </td></tr><tr><td style="vertical-align:bottom;width:35.64%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.2%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.2%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.2%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.21%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 3 </td></tr><tr><td style="vertical-align:bottom;width:35.64%;margin:0pt;padding:0pt;"> December 31, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 20,827</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.39%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:35.64%;margin:0pt;padding:0pt;"> Mortgage-backed securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> 37,601 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:35.64%;background:#cceeff;margin:0pt;padding:0pt;"> Collateralized mortgage obligations </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"> 32,976 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times

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style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> 5,252 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;margin:0pt;padding:0pt;"> 5,252 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.39%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:35.64%;background:#cceeff;margin:0pt;padding:0pt;">Corporate bonds </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"> 66,496 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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#000000;margin:0pt;padding:0pt;"> 12,585 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 12,585 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.39%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;width:35.64%;background:#cceeff;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 175,737</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 12,585 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.38%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 163,152</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.88%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:11.39%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td></tr></table> 2045000 0 2045000 0 22863000 0 49075000 0 49075000 0 45516000 0 45516000 0 4195000 0 4195000 0 70068000 0 70068000 0 14329000 0 14329000 0 0 208091000 14329000 193762000 0 20827000 0 20827000 0 37601000 0 37601000 0 32976000 0 32976000 0 5252000 0 5252000 0 66496000 0 66496000 0 12585000 12585000 0 0 175737000 12585000 163152000 0 <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:80%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:51.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> <span style="font-

size:1pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:51.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.11%;margin:0pt;padding:0pt;"> Total Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:31.1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value Measurements </td></tr><tr><td style="vertical-align:bottom;width:51.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.14%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 3 </td></tr><tr><td style="vertical-align:bottom;width:51.66%;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:51.66%;background:#cceeff;margin:0pt;padding:0pt;"> Individually evaluated loans </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.29%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">18,052</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.32%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 18,052 </td></tr><tr><td style="vertical-align:bottom;width:51.66%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;border-bottom:3px double #000000;border-top:1px solid #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.29%;border-bottom:3px double #000000;border-top:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;">18,052</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;border-bottom:3px double #000000;border-top:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.32%;border-bottom:3px double #000000;border-top:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;border-bottom:3px double #000000;border-top:1px solid #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;border-bottom:3px double #000000;border-top:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;border-bottom:3px double #000000;border-top:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:3px double #000000;border-top:1px solid #000000;margin:0pt;padding:0pt;"> 18,052 </td></tr><tr><td style="vertical-align:bottom;width:51.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:51.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-

family:'Times New Roman','Times','serif';font-size:8pt;margin:0pt 0pt 0.05pt 0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.11%;margin:0pt;padding:0pt;"> Total Estimated </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:31.1%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value Measurements </td></tr><tr><td style="vertical-align:bottom;width:51.66%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:13.11%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair Value </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:8.62%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.14%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:9.78%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 3 </td></tr><tr><td style="vertical-align:bottom;width:51.66%;margin:0pt;padding:0pt;"> December 31, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:11.29%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:7.32%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:51.66%;background:#cceeff;margin:0pt;padding:0pt;"> Individually evaluated loans (1) </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.29%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 12,977</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.32%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;background:#cceeff;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 12,977 </td></tr><tr><td style="vertical-align:bottom;width:51.66%;margin:0pt;padding:0pt;"> Total </td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.81%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:11.29%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 12,977</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.06%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:7.32%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:1.76%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.3%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:7.84%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.77%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.28%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:8.49%;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 12,977 </td></tr></table> <table style="border-collapse:collapse;font-family:'Times New Roman','Times','serif';font-size:10pt;margin-bottom:0pt;margin-top:0pt;table-layout:fixed;text-align:justify;width:100%;border:0pt;"><tr><td style="width:36pt;"></td><td style="font-family:'Times New Roman','Times','serif';font-size:10pt;vertical-align:text-top;white-space:nowrap;width:18pt;padding:0pt;">(1)</td><td style="padding:0pt;">For each quarter the loan was outstanding in 2023, with the adoption of CECL, one performing modified loan to a borrower experiencing financial difficulty was individually evaluated in determining the estimated allowance for credit losses.</td></tr></table> 18052000 0 0 18052000 18052000 0 0 18052000 12977000 0 0 12977000 12977000 0 0 12977000 0.05 0.10 0 0 NOTE 16 – FAIR VALUE OF FINANCIAL INSTRUMENTS The carrying amounts and fair values of the Company's financial instruments at the dates indicated are presented below: <table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:top;width:35.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"><div

style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:35.58%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.74%;margin:0pt;padding:0pt;"> Carrying </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.74%;margin:0pt;padding:0pt;"> Fair </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:36.3%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair value measurements </td></tr><tr><td style="vertical-align:bottom;width:35.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.74%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> amount </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.74%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> value </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 3 </td></tr><tr><td style="vertical-align:top;width:35.58%;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:top;width:35.58%;margin:0pt;padding:0pt;"> Cash and cash equivalents </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 301,284</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 301,284 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 301,284</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;background:#cceeff;margin:0pt;padding:0pt;"> Time

deposits in banks </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 498 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 498 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;background:#cceeff;margin:0pt;padding:0pt;"> 498 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;margin:0pt;padding:0pt;"> Investment securities AFS </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 193,762 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 193,762 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 14,329 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;background:#cceeff;margin:0pt;padding:0pt;"> 14,329 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;margin:0pt;padding:0pt;"> Investment in FHLB and FRB Stock </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 20,953 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:top;width:35.58%;background:#cceeff;margin:0pt;padding:0pt;"> Loans held for sale </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 2,252 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 2,252 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 2,252 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-

size:10pt;margin:0pt 0pt 0pt 6pt;">Loans, net </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 1,893,795 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 1,835,604 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 1,835,604 </td></tr><tr><td style="vertical-align:top;width:35.58%;background:#cceeff;margin:0pt;padding:0pt;"> Accrued interest receivable </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 8,559 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 8,559 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 8,559 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;margin:0pt;padding:0pt;"> Financial liabilities: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;">   </td></tr><tr><td style="vertical-align:top;width:35.58%;background:#cceeff;margin:0pt;padding:0pt;"> Deposits </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 2,136,441 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 2,138,423 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 2,138,423 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;">   </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;margin:0pt;padding:0pt;"> Junior subordinated deferrable interest debentures, net </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 8,625 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 8,394 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 8,394 </td></tr><tr><td style="vertical-align:top;width:35.58%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0pt

6pt;">Subordinated debt, net </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 63,694 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 63,694 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 63,694 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;margin:0pt;padding:0pt;"> Accrued interest payable </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 3,070 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 3,070 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 3,070 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;background:#cceeff;margin:0pt;padding:0pt;"> Off-balance sheet liabilities: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:top;width:35.58%;margin:0pt;padding:0pt;"> Undisbursed loan commitments, lines of credit, standby letters of credit </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 71,323 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 70,733 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 70,733 </td></tr></table>

<table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:top;width:35.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-

align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.74%;margin:0pt;padding:0pt;"> Carrying </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.74%;margin:0pt;padding:0pt;"> Fair </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:36.3%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair value measurements </td></tr><tr><td style="vertical-align:bottom;width:35.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.74%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> amount </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.74%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> value </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 3 </td></tr><tr><td style="vertical-align:top;width:35.58%;margin:0pt;padding:0pt;"> December 31, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:top;width:35.58%;background:#cceeff;margin:0pt;padding:0pt;"> Financial assets: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 307,539</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 307,539 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 307,539</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-

size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;background:#cceeff;margin:0pt;padding:0pt;"> Time deposits in banks </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 1,245 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 1,245 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;margin:0pt;padding:0pt;"> Investment securities AFS </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 163,152 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 163,152 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;background:#cceeff;margin:0pt;padding:0pt;"> Equity securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 12,585 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 12,585 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;background:#cceeff;margin:0pt;padding:0pt;"> 12,585 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;background:#cceeff;margin:0pt;padding:0pt;"> Investment in FHLB and FRB Stock </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 20,939 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 20,939 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;background:#cceeff;margin:0pt;padding:0pt;"> Loans held for sale </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 20,939 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;background:#cceeff;margin:0pt;padding:0pt;"> Investment in FHLB and FRB Stock </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 20,939 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt 0pt 0.05pt

0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;margin:0pt;padding:0pt;"> Loans, net </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 1,905,829 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 1,810,426 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 1,810,426 </td></tr><tr><td style="vertical-align:top;width:35.58%;background:#cceeff;margin:0pt;padding:0pt;"> Accrued interest receivable </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 8,423 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 8,423 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 8,423 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 8,423 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;margin:0pt;padding:0pt;"> Financial liabilities: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:top;width:35.58%;background:#cceeff;margin:0pt;padding:0pt;"> Deposits </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 2,132,750 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 2,135,923 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td 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style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 8,565 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 8,631 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 8,631 </td></tr><tr><td style="vertical-

align:top;width:35.58%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt
6pt;">Subordinated debt, net</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 63,881</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"><p
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3pt 0.05pt 0pt;"> 63,881</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-
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size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:9%;background:#cceeff;margin:0pt;padding:0pt;"><p
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space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-
space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt
3pt 0.05pt 0pt;"> 63,881</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td></tr><tr><td style="vertical-
align:top;width:35.58%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 6pt;">Accrued interest
payable</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td
style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:right;margin:0pt 3pt 0.05pt 0pt;"> 3,054</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt
0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 3,054</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt
0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt
0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 3,054</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt
0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td></tr><tr><td style="vertical-align:top;width:35.58%;background:#cceeff;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">Off-balance sheet liabilities:</p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-
space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt
0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-
space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt
0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-
space:nowrap;width:9%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 0pt
0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td style="vertical-align:bottom;white-
space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt
0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">
</p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:right;margin:0pt 0pt 0.05pt 0pt;"></p></td></tr><tr><td style="vertical-align:top;width:35.58%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 6pt;">Undisbursed loan commitments, lines of credit, standby letters of credit</p>
</td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </p></td><td
style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:right;margin:0pt 3pt 0.05pt 0pt;"> 77,377</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt
0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 77,152</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt
0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"><p style="font-
family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt
0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"><p
style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-
align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt
0pt;"> </p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> 77,152</p></td></tr></table><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-
align:justify;margin:0pt;"></p> <p style="font-family:'Times New Roman','Times','serif';font-
size:10pt;text-align:justify;margin:0pt;"></p><table style="border-collapse:collapse;font-
size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:top;width:35.58%;margin:0pt;padding:0pt;">
<div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="position:absolute;top:0pt;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:2.2%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-
space:nowrap;width:1.37%;margin:0pt;padding:0pt;"><div style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div
style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"><span style="font-
size:1pt;visibility:hidden;"></p></div></div></td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><div
style="height:1pt;overflow:hidden;overflow-wrap:break-word;position:relative;"><div style="bottom:0pt;position:absolute;width:100%;"><p style="font-family:'Times New
Roman','Times','serif';font-size:10pt;margin:0pt;"></p></div></div></td><td style="vertical-align:bottom;white-

space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.74%;margin:0pt;padding:0pt;"> Carrying </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.74%;margin:0pt;padding:0pt;"> Fair </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:36.3%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair value measurements </td></tr><tr><td style="vertical-align:bottom;width:35.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.74%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> amount </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.74%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> value </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 3 </td></tr><tr><td style="vertical-align:top;width:35.58%;margin:0pt;padding:0pt;"> September 30, 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:top;width:35.58%;background:#cceeff;margin:0pt;padding:0pt;"> Financial assets: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:top;width:35.58%;margin:0pt;padding:0pt;"> Cash and cash equivalents </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 301,284</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 301,284 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman', 'Times', 'serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> $ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;background:#cceeff;margin:0pt;padding:0pt;"> Time deposits in banks </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 498 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;background:#cceeff;margin:0pt;padding:0pt;"> 498 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;margin:0pt;padding:0pt;"> Investment securities AFS </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 193,762 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 193,762 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 193,762 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;background:#cceeff;margin:0pt;padding:0pt;"> Equity securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 14,329 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 14,329 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;background:#cceeff;margin:0pt;padding:0pt;"> 14,329 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;margin:0pt;padding:0pt;"> Investment in FHLB and FRB Stock </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 20,953 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 20,953 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 20,953 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;background:#cceeff;margin:0pt;padding:0pt;"> Loans held for sale </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 2,252 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 2,252 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman', 'Times', 'serif';font-

size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 2,252 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;margin:0pt;padding:0pt;"> Loans, net </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 1,893,795 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 1,835,604 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 1,835,604 </td></tr><tr><td style="vertical-align:top;width:35.58%;background:#cceeff;margin:0pt;padding:0pt;"> Accrued interest receivable </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 8,559 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 8,559 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td 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Financial liabilities: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:top;width:35.58%;background:#cceeff;margin:0pt;padding:0pt;"> Deposits </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 2,136,441 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 2,138,423 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 2,138,423 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;margin:0pt;padding:0pt;"> Junior subordinated deferrable interest debentures, net </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 8,625 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 8,394 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><p

style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;">
</td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 8,394 </td></tr><tr><td style="vertical-align:top;width:35.58%;background:#cceeff;margin:0pt;padding:0pt;"> Subordinated debt, net </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 63,694 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 63,694 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;margin:0pt;padding:0pt;"> Accrued interest payable </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 3,070 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 3,070 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 3,070 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;background:#cceeff;margin:0pt;padding:0pt;"> Off-balance sheet liabilities: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:top;width:35.58%;margin:0pt;padding:0pt;"> Undisbursed loan commitments, lines of credit, standby letters of credit </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 71,323 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 70,733 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 70,733 </td></tr></table>

<table style="border-collapse:collapse;font-size:16pt;height:max-content;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:top;width:35.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> <p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:35.58%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.74%;margin:0pt;padding:0pt;"> Carrying </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.74%;margin:0pt;padding:0pt;"> Fair </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td colspan="8" style="vertical-align:bottom;white-space:nowrap;width:36.3%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Fair value measurements </td></tr><tr><td style="vertical-align:bottom;width:35.58%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.74%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> amount </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.74%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> value </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.37%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 1 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 2 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:10.75%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> Level 3 </td></tr><tr><td style="vertical-align:top;width:35.58%;margin:0pt;padding:0pt;"> December 31, 2023 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> 307,539 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-

align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;text-align:right;margin:0pt 3pt 0.05pt 0pt;"> —</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;background:#cceeff;margin:0pt;padding:0pt;"> Time deposits in banks </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 1,245 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 1,245 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td 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style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 163,152 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 163,152 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;background:#cceeff;margin:0pt;padding:0pt;"> Equity securities </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 12,585 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 12,585 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;background:#cceeff;margin:0pt;padding:0pt;"> 12,585 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;margin:0pt;padding:0pt;"> Investment in FHLB and FRB Stock </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 20,939 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 20,939 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 20,939 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;background:#cceeff;margin:0pt;padding:0pt;"> Loans held for sale </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td 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</td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;margin:0pt;padding:0pt;"> Loans, net </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 1,905,829 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 1,810,426 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 1,810,426 </td></tr><tr><td style="vertical-align:top;width:35.58%;background:#cceeff;margin:0pt;padding:0pt;"> Accrued interest receivable </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 8,423 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 8,423 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 8,423 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;margin:0pt;padding:0pt;"> Financial liabilities: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:top;width:35.58%;background:#cceeff;margin:0pt;padding:0pt;"> Deposits </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 2,132,750 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 2,135,923 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 2,135,923 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;margin:0pt;padding:0pt;"> Junior subordinated deferrable interest debentures, net </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 8,565 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 8,631 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"><p style="font-family:'Times New

Roman','Times','serif';font-size:10pt;margin:0pt 0pt 0.05pt 0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 8,631 </td></tr><tr><td style="vertical-align:top;width:35.58%;background:#cceeff;margin:0pt;padding:0pt;"> Subordinated debt, net </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 63,881 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 63,881 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;margin:0pt;padding:0pt;"> Accrued interest payable </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 3,054 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 3,054 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:top;width:35.58%;background:#cceeff;margin:0pt;padding:0pt;"> Off-balance sheet liabilities: </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> 77,377 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 77,152 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 63,881 </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> — </td></tr><tr><td style="vertical-align:bottom;white-space:nowrap;width:35.58%;background:#cceeff;margin:0pt;padding:0pt;"> Undisbursed loan commitments, lines of credit, standby letters of credit </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.2%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;background:#cceeff;margin:0pt;padding:0pt;"> — </td><td style="vertical-align:bottom;white-space:nowrap;width:2.21%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:1.38%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:9.37%;margin:0pt;padding:0pt;"> 77,152 </td></tr></table> 301284000 301284000 301284000 498000 498000 498000 193762000 193762000 193762000 14329000 14329000 14329000 20953000 20953000 20953000 2252000 2252000 2252000 1893795000 1835604000 1835604000 8559000 8559000 8559000 2136441000 2138423000 2138423000 8625000 8394000 8394000 63694000 63694000 63694000 3070000 3070000 71323000 70733000 70733000 307539000 307539000 307539000 1245000 1245000 1245000 163152000 163152000 163152000 12585000 12585000 12585000 20939000 20939000 20939000 1905829000 1810426000 1810426000 8423000 8423000 8423000 2132750000 2135923000 2135923000 8565000 8631000 8631000 63881000 63881000 63881000 3054000 3054000 3054000 77377000 77152000 77152000 NOTE 17 - COMMITMENTS AND CONTINGENCIES Lending and Letter of Credit Commitments We operate in a highly regulated environment. From time to time, we are a party to various claims and litigation matters incidental to the conduct of our business. We are not presently party to any legal proceedings where we believe the resolution would have a material adverse effect on our business, financial condition, or results of operations. Nevertheless, given the nature, scope and complexity of the extensive legal and regulatory landscape applicable to our business (including laws and regulations governing consumer protection, fair lending, fair labor, privacy, information security and anti-money laundering and anti-terrorism laws), we, like all banking organizations, are subject to heightened legal and regulatory

compliance and litigation risk. In the normal course of business, the Company enters into various commitments to extend credit which are not reflected in the financial statements. These commitments consist of the undisbursed balance on home equity and unsecured personal lines of credit, commercial lines of credit, including commercial real estate secured lines of credit, and of undisbursed funds on construction and development loans. The Company also issues standby letter of credit commitments, primarily for the third-party performance obligations of clients. The following table presents a summary of commitments described above as of the dates indicated: <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:46.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:18.8%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:18.8%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.86%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:4.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:21.8%;margin:0pt;padding:0pt;"> September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:4.75%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:21.8%;margin:0pt;padding:0pt;"> December 31, </td></tr><tr><td style="vertical-align:bottom;width:46.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:21.8%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:4.75%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:21.8%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:46.86%;background:#cceeff;margin:0pt;padding:0pt;"> Commitments to extend credit </td><td style="vertical-align:bottom;white-space:nowrap;width:4.77%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:18.8%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 70,571</p></td><td style="vertical-align:bottom;white-space:nowrap;width:4.75%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:18.8%;background:#cceeff;margin:0pt;padding:0pt;"> 76,531 </td></tr><tr><td style="vertical-align:bottom;width:46.86%;margin:0pt;padding:0pt;"> Standby letters of credit </td><td style="vertical-align:bottom;white-space:nowrap;width:4.77%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:18.8%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 752 </td><td style="vertical-align:bottom;white-space:nowrap;width:4.75%;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:18.8%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 846 </td></tr><tr><td style="vertical-align:bottom;width:46.86%;background:#cceeff;margin:0pt;padding:0pt;"> Total commitments </td><td style="vertical-align:bottom;white-space:nowrap;width:4.77%;background:#cceeff;margin:0pt;padding:0pt;"> . </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:18.8%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 71,323</p></td><td style="vertical-align:bottom;white-space:nowrap;width:4.75%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">.</p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:18.8%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 77,377 </td></tr></table> . Commitments generally have fixed expiration dates or other termination clauses. The actual liquidity needs or the credit risk that the Company will experience will likely be lower than the contractual amount of commitments to extend credit because a significant portion of these commitments are expected to expire without being drawn upon. The commitments are generally variable rate and include unfunded home equity lines of credit, commercial real estate construction loans where disbursement is made over the course of construction, commercial revolving lines of credit, and unsecured personal lines of credit. The Company's outstanding loan commitments are made using the same underwriting standards as comparable outstanding loans. The reserve associated with these commitments included in interest payable and other liabilities on the consolidated balance sheets was $590,000 at September 30, 2024 and $225,000 at December 31, 2023. Commercial Real Estate Concentrations At September 30, 2024 and December 31, 2023, in management's judgment, a concentration of loans existed in commercial real estate related loans. The Company's commercial real estate loans are secured by owner-occupied and non-owner occupied commercial real estate and multifamily properties. Although management believes that loans within these concentrations have no more than the normal risk of collectability, a decline in the performance of the economy in general, or a decline in real estate values in the Company's primary market areas in particular, could have an adverse impact on collectability. Other Assets The Company has commitments to fund investments in LIHTC partnerships and an SBIC fund. At September 30, 2024, the remaining commitments to the LIHTC partnerships and the SBIC fund were approximately $5.0 million and $122,000, respectively. At December 31, 2023, the remaining commitments to the LIHTC partnerships and the SBIC fund were approximately $5.7 million and $122,000, respectively. Deposits At September 30, 2024, approximately $245.6 million, or 11.4%, of the Company's deposits were derived from its top ten depositors. At December 31, 2023, approximately $246.0 million, or 11.5%, of the Company's deposits were derived from its top ten depositors. As of September 30, 2024 and December 31, 2023, approximately $995.1 million, or 46.6% and $969.2 million, or 45.4%, of our total deposits were uninsured, respectively. The uninsured amounts are estimates based on the methodologies and assumptions used for United Business Bank's regulatory reporting requirements. Local Agency Deposits and Other Advances In the normal course of business, the Company accepts deposits from local agencies. The Company is required to provide collateral for certain local agency deposits in the states of California, Colorado, New Mexico and Washington. At both September 30, 2024 and December 31, 2023, the FHLB had issued letters of credit on behalf of the Company totaling $40.6 million, as collateral for local agency deposits. <table style="border-collapse:collapse;font-size:16pt;height:max-content;margin-left:auto;margin-right:auto;padding-left:0pt;padding-right:0pt;width:100%;"><tr style="height:1pt;"><td style="vertical-align:bottom;width:46.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:18.8%;margin:0pt;padding:0pt;"> <span style="font-

size:1pt;visibility:hidden;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:18.8%;margin:0pt;padding:0pt;"> </td></tr><tr><td style="vertical-align:bottom;width:46.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:21.8%;margin:0pt;padding:0pt;"> September 30, </td><td style="vertical-align:bottom;white-space:nowrap;width:4.75%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:21.8%;margin:0pt;padding:0pt;"> December 31, </td></tr><tr><td style="vertical-align:bottom;width:46.86%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:4.77%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:21.8%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2024 </td><td style="vertical-align:bottom;white-space:nowrap;width:4.75%;margin:0pt;padding:0pt;"> </td><td colspan="2" style="vertical-align:bottom;white-space:nowrap;width:21.8%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 2023 </td></tr><tr><td style="vertical-align:bottom;width:46.86%;background:#cceeff;margin:0pt;padding:0pt;"> Commitments to extend credit </td><td style="vertical-align:bottom;white-space:nowrap;width:4.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;background:#cceeff;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:18.8%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 70,571</p></td><td style="vertical-align:bottom;white-space:nowrap;width:4.75%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:18.8%;background:#cceeff;margin:0pt;padding:0pt;"> 76,531 </td></tr><tr><td style="vertical-align:bottom;width:46.86%;margin:0pt;padding:0pt;"> Standby letters of credit </td><td style="vertical-align:bottom;white-space:nowrap;width:4.77%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:18.8%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 752 </td><td style="vertical-align:bottom;white-space:nowrap;width:4.75%;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:18.8%;border-bottom:1px solid #000000;margin:0pt;padding:0pt;"> 846 </td></tr><tr><td style="vertical-align:bottom;width:46.86%;background:#cceeff;margin:0pt;padding:0pt;"> Total commitments </td><td style="vertical-align:bottom;white-space:nowrap;width:4.77%;background:#cceeff;margin:0pt;padding:0pt;"> </td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> $</p></td><td style="vertical-align:bottom;white-space:nowrap;width:18.8%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;text-align:right;margin:0pt 3pt 0pt 0pt;"> 71,323</p></td><td style="vertical-align:bottom;white-space:nowrap;width:4.75%;background:#cceeff;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;"></p></td><td style="vertical-align:bottom;white-space:nowrap;width:2.99%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"><p style="font-family:'Times New Roman','Times',serif;font-size:10pt;margin:0pt;">$ </td><td style="vertical-align:bottom;white-space:nowrap;width:18.8%;background:#cceeff;border-bottom:3px double #000000;margin:0pt;padding:0pt;"> 77,377 </td></tr></table> 70571000 76531000 752000 846000 71323000 77377000 590000 225000 5000000.0 122000 5700000 122000 245600000 0.114 246000000.0 0.115 995100000 0.466 969200000 0.454 40600000 40600000 NOTE 18 – SUBSEQUENT EVENTS The Company has evaluated subsequent events through the filing of this Quarterly Report on Form 10-Q and determined that no events have occurred that would require adjustments to our disclosures in the condensed consolidated financial statements. false false false false ’’’’