Annual Disclosure Statement December 31, 2023 FFIEC 041

Intercredit Bank, National Association Miami, FL 33134

I, the undersigned officer, attest to the correctness of this statement and declare that it has been examined by me and to the best of my knowledge and belief has been prepared in accordance with instructions issued by the appropriate Federal regulatory authority and is true and correct.

Signature

Date

This statement has not been reviewed, or confirmed for accuracy or relevance, by the Office of the Comptroller of the Currency.

All other ioans secured by real estate	Dollar Amounts in Thousands	Prior Year 2022	Current Year 2023
Loans secured by real estate: Loans secured by 1-4 family residential properties	Interest income:		
Loans secured by 1.4 family residential properties. All other loans secured by real estate. 9.088 11, 0.0mmercial and industrial loans. 13,358 5.5, Loans to individuals for household, family, and other personal expenditures: Credit cards. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans). 220 2 All other loans. Total interest and fee income on loans. Income from lease financing receivables. Interest income on balances due from depository institutions. 120 1, Interest and dividend income on securities: U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities). All other loans and U.S. Government agency obligations (excluding mortgage-backed securities). All other securities (includes securities issued by states and political subdivisions in the U.S.). Interest nome on federal funds sold and securities purchased under agreements to resell. O their interest income. 10 total interest income. 1144 2 Expense of federal funds sold and securities sold under agreements to resell. 1144 2 Expense of federal funds purchased and securities sold under agreements to repurchase. 1144 145 145 145 145 145 145 145 145 145	Interest and fee income on loans:		
All other ioans secured by real estate Commercial and industrial loans Loans to individuals for household, family, and other personal expenditures: Credit cards. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans). All other loans. Total interest and fee income on loans. All other loans. Total interest and fee income on loans. Interest income on balances due from depository institutions. Interest income on balances due from depository institutions. Interest and dividend income on securities: U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities). Mortgage-backed securities. All other securities (includes securities issued by states and political subdivisions in the U.S.). Interest income on federal funds sold and securities purchased under agreements to resell. Other interest income. Total interest income. 19,776 264 Interest expense: Interest of deposits: Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts). Nontransaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts). Nontransaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts). Nontransaction accounts (interest-bearing demand deposits of Deposits of More than \$250,000 or less. Time deposits of five finds purchased and securities sold under agreements to repurchase. 1,025 1,5 Interest on subordinated notes and debentures. O Interest income. 1,025 1,5 Interest on subordinated notes and debentures. O Interest income on fiductary activities. Fees and commissions from securities brokerage. Income from fiductary activities. Fees and commissions from securities brokerage. O Income from securities related and insurance activities. Fees and commissions from securities brokerage. O Investment banking, advisory, and und			
Commercial and industrial loans. 3,356 5,0 Loans to individuals for household, family, and other personal expenditures: Credit cards. 19 Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans). 220 7 All other loans. 97 Total interest and fee income on loans. 17,431 24,0 Incomer form lease financing receivables. 0 Interest income on balances due from depository institutions. 120 1,4 Interest and dividend income on securities: U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities). 14,26 2,0 All other securities (includes securities) 1,5 Interest income on federal funds sold and securities purchased under agreements to reself. 0 Other interest income. 144 2 Total interest income. 15,0 Interest expense: Interest expense: Interest on deposits: 17 Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts). 19 Nontransaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts). 19 Interest on deposits: 1,669 3,8 Time deposits of more than \$250,000 or less. 1,940 8,8 Time deposits of more than \$250,000 or less. 1,940 8,8 Time deposits of more than \$250,000 or less. 1,940 8,8 Time deposits of more than \$250,000 or less. 1,940 8,8 Time deposits of more than \$250,000 or less. 1,940 8,8 Time deposits of more than \$250,000 or less. 1,940 8,8 Time deposits of more than \$250,000 or less. 1,940 8,8 Time deposits of more than \$250,000 or less. 1,940 8,8 Time deposits of more than \$250,000 or less. 1,940 8,8 Time deposits of more than \$250,000 or less. 1,940 8,8 Time deposits of more than \$250,000 or less. 1,940 8,8 Time deposits of more than \$250,000 or less. 1,940 8,8 Time deposits of more than \$250,000 or less. 1,940 8,8 Time deposits of more than \$250,000 or less. 1,940 8,8 Time deposits of more than \$250,000 or less. 1,940 8,8 Time deposits of more than \$250,000 or less. 1,9	Loans secured by 1-4 family residential properties	4,649	6,763
Loans to individuals for household, family, and other personal expenditures: Credit cards. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans). All other loans. 797 Total interest and fee income on loans. 17,431 24,0 Income from lease financing receivables. 0 Interest income on balances due from depository institutions. Interest and dividend income on securities: U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities). Mortgage-backed securities. All other securities (includes securities issued by states and political subdivisions in the U.S.). Interest income on federal funds sold and securities purchased under agreements to resell. O ther interest income. 108 Interest expense: Interest on deposits: Transaction accounts (interest-bearing demand deposits, NOW accounts, and telephone and preauthorized transfer accounts). Nontransaction accounts (interest-bearing demand deposits, NOW accounts, and telephone and preauthorized transfer accounts). Nontransaction accounts (interest-bearing demand deposits of \$250,000 or less. Time deposits of more than \$250,000 or less. Total interest on subordinated notes and debentures. O Interest income. 1,025 1,505 Nontransaction accounts. Service of federal funds purchased and securities sold under agreements to repurchase. 0 Interest on trading liabilities and other borrowed money. 1,025 1,505 Nontransaction accounts. 3 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	All other loans secured by real estate	9,088	11,158
Credit cards. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans). All other loans. Total interest and fee income on loans. Income from lease financing receivables. Income from lease financing receivables. Interest income on balances due from depository institutions. Interest and dividend income on securities: U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities). All other securities (includes securities). All other securities (includes securities by states and political subdivisions in the U.S.). Interest income on federal funds sold and securities purchased under agreements to resell. Other interest income. Interest on deposits: Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts). Nontransaction accounts (induses MMDAs). Time deposits of more than \$250,000 or less. Time deposits of more than \$250,000 or less. Interest on trading liabilities and other borrowed money. Interest on trading liabilities and other borrowed money. Interest on subordinated notes and debentures. O Interest on trading liabilities and other borrowed money. Interest on subordinated notes and debentures. O Interest income. Interest income. Income from fiduciary activities. O Service charges on deposit accounts. 739 8 8 779 9 8 78 1 78 1 78 1 78 1 78 1 78 1 78 1 78	Commercial and industrial loans	3,358	5,692
Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans). All other loans. 7 Total interest and fee income on loans. 117,431 24,1 11,000		40	25
and other consumer loans). 220 2 All other loans. 97 Total interest and fee income on loans. 17,431 24,1 Income from lease financing receivables. 0 Interest income on balances due from depository institutions. 120 1,4 Interest and dividend income on securities: U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities). 78 Mortgage-backed securities. 1426 2,0 All other securities (includes securities issued by states and political subdivisions in the U.S.). 577 6 Interest income on federal funds sold and securities purchased under agreements to resel. 0 Other interest income. 144 2 Total interest income. 144 2 Interest expense: Interest on deposits: 17 ransaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts). 19 Nontransaction accounts (includes MMDAs). 1,669 3,8 Time deposits of \$250,000 or less. 1,940 8,8 Time deposits of force than \$250,000. 88 2 Expense of federal funds purchased and securities sold under agreements to repurchase. 0 Interest on trading liabilities and other borrowed money. 1,025 1,5 Interest on subordinated notes and debentures. 0 Interest on trading liabilities and other borrowed money. 1,025 1,5 Interest income. 15,035 13,8 Provision for loan and lease losses. 520 3 Noninterest income. 739 8 Service charges on deposit accounts. 739 8 Fee and commissions from securities rokerage. 0 Investment banking, advisory, and underwriting fees and commissions. 0		19	35
All other loans 97 Total interest and fee income on loans. 17,431 24,110.come from lease financing receivables 0 Interest income on balances due from depository institutions. 120 1,4 Interest and dividend income on securities: 120. 1,4 Interest and dividend income on securities: 120. 1,4 Interest and dividend income on securities: 1426 2,0 Interest and dividend income on securities: 1426 2,0 Interest and dividend income on securities: 1426 2,0 Interest and dividend securities issued by states and political subdivisions in the U.S.). 1426 2,0 Interest income on federal funds sold and securities purchased under agreements to resell. 0 Interest income on federal funds sold and securities purchased under agreements to resell. 0 Interest expense: 19,776 20,4 Interest on deposits: 19,776 20,4 Interest on deposits (includes MMDAs). 1,669 3,8 Imme deposits of force than \$250,000 or less. 1,940 8,8 Immedeposits of force than \$250,000 or less. 1,940 8,8 Immedeposits of force than \$250,000 (1,940 8,8) Immedeposits of force than \$250,000 (1,940 8,8) Interest on trading liabilities and other borrowed money. 1,025 1,5 Interest on trading liabilities and other borrowed money. 1,025 1,5 Interest on trading liabilities and other borrowed money. 1,025 1,5 Interest on trading liabilities and other borrowed money. 1,025 1,5 Interest on trading liabilities and other borrowed money. 1,025 1,5 Interest on trading liabilities and other borrowed money. 1,025 1,5 Interest on trading liabilities and other borrowed money. 1,025 1,5 Interest on trading liabilities and other borrowed money. 1,025 1,5 Interest on trading liabilities and other borrowed money. 1,025 1,5 Interest on trading liabilities and other borrowed money. 1,025 1,5 Interest on trading liabilities and other borrowed money. 1,025 1,5 Interest on trading liabilities and other borrowed money. 1,025 1,5 Interest on trading liabilities and other borrowed money		220	070
Total interest and fee income on loans.			278 92
Income from lease financing receivables. Interest income on balances due from depository institutions. Interest and dividend income on securities: U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities). Mortgage-backed securities. All other securities (includes securities issued by states and political subdivisions in the U.S.). Interest income on federal funds sold and securities purchased under agreements to resell. Other interest income. 1144 2 Interest st pagense: Interest on deposits: Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts). Nontransaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts). Savings deposits (includes MMDAs). Time deposits of \$250,000 or less. Time deposits of force than \$250,000. 88 2 Expense of federal funds purchased and securities sold under agreements to repurchase. O Interest on subordinated notes and debentures. O Total interest expense. Not interest income. 1,025 1,5 Interest on subordinated notes and debentures. O Total interest expense. Provision for loan and lease losses. Frovision for loan and lease losses. 7,399 8 Noninterest income Income from fiduclary activities Provision for loan and lease losses. 7,399 8 Noninterest income Income from securities-related and insurance activities: Fees and commissions from securities brokerage. Investment banking, advisory, and underwriting fees and commissions.			
Interest income on balances due from depository institutions		 	24,018
Interest and dividend income on securities: U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities). Mortgage-backed securities. All other securities (includes securities issued by states and political subdivisions in the U.S.). Interest income on federal funds sold and securities purchased under agreements to resell. Other interest income. 1144 2 Total interest income. 119,776 28,4 Interest expense: Interest on deposits: Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts). Nontransaction accounts: Savings deposits (includes MMDAs). Time deposits of \$250,000 or less. Time deposits of \$250,000 or less. Time deposits of more than \$250,000. 88 2 Expense of federal funds purchased and securities sold under agreements to repurchase. Interest on subordinated notes and debentures. O Interest on subordinated notes and debentures. Total interest income. 1,025 1,5 Interest income. 15,035 13,8 Provision for loan and lease losses. O Service charges on deposit accounts. 739 8 Trading revenue. Income from fiduciary activities. Fees and commissions from securities brokerage. Investment banking, advisory, and underwriting fees and commissions.			0
U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	Interest and dividend income on securities:	120	1,402
mortgage-backed securities). 78 1 1 1 1 1 1 1 1 1		A HISBN	
Mortgage-backed securities (includes securities issued by states and political subdivisions in the U.S.)		70	124
All other securities (includes securities issued by states and political subdivisions in the U.S.) 577 6 Interest income on federal funds sold and securities purchased under agreements to resell. 0 Other interest income. 1144 2 Total interest income. 19,776 28,4 Interest expense: Interest on deposits: Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts). 19 Nontransaction accounts: Savings deposits (includes MMDAs). 1,669 3,8 Time deposits of \$250,000 or less. 1,940 8,8 Time deposits of \$250,000 or less. 1,940 8,8 Time deposits of more than \$250,000. 88 2 Expense of federal funds purchased and securities sold under agreements to repurchase. 0 Interest on subordinated notes and debentures. 0 Total interest expense. 4,741 14,5 Net interest income. 15,035 13,8 Provision for loan and lease losses. 739 8 Noninterest income: Income from fiduciary activities 0 Service charges on deposit accounts. 739 8 Trading revenue. 0 Income from securities-related and insurance activities: 6 Fees and commissions from securities brokerage. 0 Investment banking, advisory, and underwriting fees and commissions. 0			121
subdivisions in the U.S.)		1,420	2,004
Interest income on federal funds sold and securities purchased under agreements to resell		E77	666
Cother interest income	Interest income on federal funds sold and securities purchased under agreements to recall		666
Total interest income			. 0
Interest expense: Interest on deposits: Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts). Nontransaction accounts: Savings deposits (includes MMDAs)			221
Interest on deposits: Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts). Nontransaction accounts: Savings deposits (includes MMDAs)		19,770	26,432
Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) Nontransaction accounts: Savings deposits (includes MMDAs). Time deposits of \$250,000 or less. Time deposits of \$250,000 or less. Time deposits of more than \$250,000. Expense of federal funds purchased and securities sold under agreements to repurchase. Interest on trading liabilities and other borrowed money. Interest on subordinated notes and debentures. Total interest expense. Not interest income. Total interest income. Income from fiduciary activities. Service charges on deposit accounts. Trading revenue. Income from securities-related and insurance activities: Fees and commissions from securities brokerage. Investment banking, advisory, and underwriting fees and commissions.	·	10000	
and telephone and preauthorized transfer accounts). Nontransaction accounts: Savings deposits (includes MMDAs)	· ·	3 50 10	
Nontransaction accounts: Savings deposits (includes MMDAs)		40	40
Savings deposits (includes MMDAs)		19	42
Time deposits of \$250,000 or less 1,940 8,8 Time deposits of more than \$250,000 88 2 Expense of federal funds purchased and securities sold under agreements to repurchase 0 Interest on trading liabilities and other borrowed money 1,025 1,5 Interest on subordinated notes and debentures 0 Total interest expense 4,741 14,5 Net interest income 15,035 13,8 Provision for loan and lease losses 526 3 Noninterest income: Income from fiduciary activities 0 Service charges on deposit accounts 739 8 Trading revenue 0 Income from securities-related and insurance activities: Fees and commissions from securities brokerage 0 Investment banking, advisory, and underwriting fees and commissions 0		4.660	0.004
Time deposits of more than \$250,000 88 2 Expense of federal funds purchased and securities sold under agreements to repurchase 0 Interest on trading liabilities and other borrowed money 1,025 1,5 Interest on subordinated notes and debentures 0 Total interest expense 4,741 14,5 Net interest income 15,035 13,8 Provision for loan and lease losses 526 3 Noninterest income: Income from fiduciary activities 0 Service charges on deposit accounts 739 8 Trading revenue 0 Income from securities-related and insurance activities: Fees and commissions from securities brokerage 0 Investment banking, advisory, and underwriting fees and commissions 0			3,894
Expense of federal funds purchased and securities sold under agreements to repurchase. Interest on trading liabilities and other borrowed money. Interest on subordinated notes and debentures. Total interest expense. Net interest income. Provision for loan and lease losses. Noninterest income: Income from fiduciary activities. Service charges on deposit accounts. Trading revenue. Income from securities-related and insurance activities: Fees and commissions from securities brokerage. Investment banking, advisory, and underwriting fees and commissions.			8,870
Interest on trading liabilities and other borrowed money. Interest on subordinated notes and debentures. Total interest expense. Net interest income. Provision for loan and lease losses. Noninterest income: Income from fiduciary activities. Income from fiduciary activities. Service charges on deposit accounts. Trading revenue. Income from securities-related and insurance activities: Fees and commissions from securities brokerage. Investment banking, advisory, and underwriting fees and commissions.			243
Interest on subordinated notes and debentures 0 Total interest expense. 4,741 14,5 Net interest income. 15,035 13,8 Provision for loan and lease losses. 526 3 Noninterest income:			0
Total interest expense			1,504
Net interest income			0
Provision for loan and lease losses 526 3 Noninterest income: Income from fiduciary activities 526 3 Service charges on deposit accounts 739 8 Trading revenue 50 Income from securities-related and insurance activities: Fees and commissions from securities brokerage 50 Investment banking, advisory, and underwriting fees and commissions 50			14,553
Noninterest income: Income from fiduciary activities		-	13,879
Service charges on deposit accounts	<u> </u>	526	367
Service charges on deposit accounts	Income from fiduciary activities		0
Trading revenue			0
Income from securities-related and insurance activities: Fees and commissions from securities brokerage		-	856
Fees and commissions from securities brokerage		U	7.0
Investment banking, advisory, and underwriting fees and commissions		0	-
			0
Fees and commissions from annuity sales	Fees and commissions from annuity sales.		0
	Underwriting income from insurance and reinsurance activities		0
Underwriting income from insurance and reinsurance activities	Income from other insurance activities		0
Venture capital revenue	Venture capital revenue		0

Dollar Amounts in Thousands	Prior Year 2022	Current Year 2023
Noninterest income (continued):		
Net servicing fees	0	0
Net securitization income	0	0
Net gains (losses) on sales of loans and leases	0	0
Net gains (losses) on sales of other real estate owned	0	0
Net gains (losses) on sales of other assets	0	0
Other noninterest income	324	220
Total noninterest income	1,063	1,076
Realized gains (losses) on held-to-maturity securities	0	0
Realized gains (losses) on available-for-sale debt securities	32	0
Noninterest expense:		
Salaries and employee benefits	9,242	10,322
Expenses of premises and fixed assets (net of rental income)		
(excluding salaries and employee benefits and mortgage interest)	1,386	1.533
Goodwill impairment losses	0	0
Amortization expense and impairment losses for other intangible assets	0	0
Other noninterest expense	3,626	4.208
Total noninterest expense.	14,254	16,063
Income (loss) before change in net unrealized holding gains (losses) on equity securities	17,207	10,000
not held for trading, applicable income taxes, and discontinued operations	1,350	(1,475)
Change in net unrealized holding gains (losses) on equity securities not held for trading.	1,000	(1,413)
Income (loss) before applicable income taxes and discontinued operations.	1.350	(1,475)
Applicable income taxes.	339	(367)
Income (loss) before discontinued operations.	1,011	(1,108)
Discontinued operations, net of applicable income taxes	1,011	(1,100)
Net income (loss) attributable to bank and noncontrolling (minority) interests	1.011	(1,108)
LESS: Net income (loss) attributable to noncontrolling (minority) interests.	1,011	(1,100)
	1,011	(1.100)
Net income (loss) attributable to bank	1,011	(1,108)
Memoranda Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after		
August 7, 1986, that is not deductible for federal income tax purposes.	0	0
The following item is to be completed by banks with \$1 billion or more in total assets.		
Income from the sale and servicing of mutual funds and annuities	NR	NR
Income on tax-exempt loans and leases to states and political subdivisions in the U.S.	0	0
Income on tax-exempt securities issued by states and political subdivisions in the U.S.	0	0
Number of full-time equivalent employees at end of current period (round to the nearest whole	Number	Number
number)	81	95
The following item is to be completed by:	2 -12 W-17	
banks with \$300 million or more in total assets, and banks with less than \$200 million in total assets that have lessed to fine and a grigothym.		
 banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers exceeding five percent of total loans. 		
Interest and fee income on loans to finance agricultural production and other loans to farmers	0	0

Dollar Amounts in Thousands	Prior Year 2022	Current Year 2023
Memoranda (continued)		0 0
The following two items are to be completed by banks with \$10 billion or more in total assets.		
Net gains (losses) recognized in earnings on credit derivatives that economically hedge		
credit exposures held outside the trading account:		
Net gains (losses) on credit derivatives held for trading	NR	NR
Net gains (losses) on credit derivatives held for purposes other than trading	NR	NR
To be completed by banks with \$300 million or more in total assets:		
Credit losses on derivatives	0	0
Does the reporting bank have a Subchapter S election in effect for federal income tax purposes	YES / NO	YES / NO
for the current tax year?	NO	NO
Noncash income from negative amortization on closed-end loans secured by 1-4 family		
residential properties	NR	NA NA
The following four items are to be completed by banks that have elected to account for assets	1835 H. B.	
and liabilities under a fair value option.		
Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair	200	
value under a fair value option:	200	
Net gains (losses) on assets	NRT	NR
Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	NR	NR
Net gains (losses) on liabilities	NR	NR
Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	NR	NR
Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt		
securities recognized in earnings	NR	NR
The following items are to be completed by institutions with \$1 billion or more in total assets and		IVI
offer one or more consumer deposit account products.		
Components of service charges on deposit accounts:		
Consumer overdraft-related service charges levied on those transaction account and		
nontransaction savings account deposit products intended primarily for individuals		- 70 - 20
for personal, household, or family use	NR	NR
Consumer account periodic maintenance charges levied on those transaction account		3 - 3 - 3
and nontransaction savings account deposit products intended primarily for individuals		
for personal, household, or family use	NR	NR
Consumer customer automated teller machine (ATM) fees levied on those transaction		
account and nontransaction savings account deposit products intended primarily for		
individuals for personal, household, or family use	NR	NR
All other service charges on deposit accounts	NR	NR

Dollar Amounts in Thousands	Prior Year 2022	Current Year 2023
Changes in Bank Equity Capital		NII EUR EI
Total bank equity capital most recently reported for the December 31, 2022 Reports of Condition		
and Income (i.e., after adjustments from amended Reports of Income)	43,728	38,072
Cumulative effect of changes in accounting principles and corrections of material		
accounting errors	0	C
Balance end of previous calendar year as restated	43,728	38,072
Net income (loss) attributable to bank	1.011	(1,108)
Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock		
transactions)	6,000	6,002
Treasury stock transactions, net	0	0
Changes incident to business combinations, net	0	0
LESS: Cash dividends declared on preferred stock	0	0
LESS: Cash dividends declared on common stock	0	0
Other comprehensive income.	(12,667)	2,254
Other transactions with stockholders (including a parent holding company)	0	
Total bank equity capital end of current period	38.072	45,220
Changes in Allowances for Credit Losses	The state of	
Loans and Leases Held for Investment	The same of	
Balance most recently reported for the December 31, 2022, Reports of Condition		
and Income (i.e., after adjustments from amended Reports of Income)	6.353	6,880
Recoveries	28	4
LESS: Charge-offs	27	12
LESS: Write-downs arising from transfers of financial assets	0	0
Provisions for credit losses	526	367
Adjustments	0	0
Balance end of current period	6,880	7,239
	The state of the s	
Changes in Allowances for Credit Losses	20 10 11	
Held-to-Maturity Debt Securities	N 300 1	
Balance most recently reported for the December 31, 2022, Reports of Condition	THE PARTY	
and Income (i.e., after adjustments from amended Reports of Income)	NR	0
Recoveries	NRi	0
LESS: Charge-offs.	NR	0
LESS: Write-downs arising from transfers of financial assets.	NR	0
Provisions for credit losses.	NR	0
Adjustments	NR	0
•	NR	0

Dollar Amounts in Thousands	Prior Year 2022	Current Year 2023
Changes in Allowances for Credit Losses		Access to the second
Available-for-Sale Debt Securities		
Balance most recently reported for the December 31, 2022, Reports of Condition	-	
and Income (i.e., after adjustments from amended Reports of Income)	NR	0
Recoveries	NR	
LESS: Charge-offs	NR	
LESS: Write-downs arising from transfers of financial assets	NR	
Provisions for credit losses	NR	
Adjustments	NR	0
Balance end of current period	NR	0
Memoranda		
Allocated transfer risk reserve	NR	0
The following two items are to be completed by banks that (1) together with affiliated institutions.		
have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million	1000	
as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.	-CE-S	
Separate valuation allowance for uncollectible retail credit card fees and finance charges	NR	NR
Amount of allowance for loan and lease losses attributable to retail credit card fees and		
finance charges	NR	NR
Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans		
accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3)	NR	NR
Provisions for credit losses on other financial assets measured at amortized cost	NR	0
Allowance for credit losses on other financial assets measured at amortized cost	NR	01
Provisions for credit losses on off-balance-sheet credit exposures	NR	0
allowance for credit losses on loans and leases held for investment	NR	0

Dollar Amounts in Thousands	Prior Year 2022	Current Year 2023
Assets		
Cash and balances due from depository institutions:		
Noninterest-bearing balances and currency and coin	1,616	1,640
Interest-bearing balances	5,971	25,694
Securities:		
Held-to-maturity securities	0	0
Available-for-sale debt securities	105,089	99,734
Equity securities with readily determinable fair values not held for trading	0	0
Federal funds sold and securities purchased under agreements to resell:		
Federal funds sold	0	0
Securities purchased under agreements to resell	0	0
Loans and lease financing receivables:		
Loans and leases held for sale	0	0
Loans and leases held for investment	417,664	455,104
LESS: Allowance for loan and lease losses	6,880	7,239
Loans and leases held for investment, net of allowance.	410,784	447,865
Trading assets.	410,764	447,605
Premises and fixed assets (including capitalized leases)		
Other real estate owned.	3,076	3,958
Investments in unconsolidated subsidiaries and associated companies	113	113
	0	0
Direct and indirect investments in real estate ventures.	0	0
Intangible assets.	. 8	7
Other assets	8,562	10,916
Total assets	535,219	589,927
Liabilities		
Deposits:		
In domestic offices:	457,089	497,279
Noninterest-bearing	81,685	82,191
Interest-bearing	375,404	415,088
Federal funds purchased and securities sold under agreements to repurchase: Federal funds purchased		
	0	0
Securities sold under agreements to repurchase	0	0
Trading liabilities.	0	0
Other borrowed money (includes mortgage indebtedness)	36,000	43,000
Subordinated notes and debentures.	0	0
Other liabilities	4,058	4,428
Total liabilities.	497,147	544,707
Equity Capital	THE REAL PROPERTY.	Destine.
Bank Equity Capital	Part of the	
Perpetual preferred stock and related surplus	0	0
Common stock	60,072	66,073
Surplus (excludes all surplus related to preferred stock)	9,528	9,528
Retained earnings.		
Accumulated other comprehensive income.	(17,109)	(18,218)
Other equity capital components	(14,417)	(12,163)
Total bank aquity capital	(2)	- 0
Total bank equity capital.	38,072	45,220
Noncontrolling (minority) interests in consolidated subsidiaries	0	0
Total lightilities and agratin agraital	38,072	45,220
Total liabilities and equity capital	535,219	589,927

Past Due and Nonaccrual Loans, Leases,	Prior Yea	r- 2022	Current Year - 2023	
and Other Assets Dollar Amounts in Thousands	Past Due 90 days or more and still accruing	Nonaccrual	Past Due 90 days or more and still accruing	Nonaccrual
Loans secured by real estate:				
Construction, land development, and other land loans:				
1-4 family residential construction loans	0	0	0	(
Other construction loans and all land				- B
development and other land loans	0	0	0	
Secured by farmland	0	0	0	
Secured by 1-4 family residential properties:				
Revolving, open-end loans secured by 1-4 family residential	- 7 - 12			
properties and extended under lines of credit	o	0	ol	0
Closed-end loans secured by 1-4 family residential properties:				241
Secured by first liens	Ö	737	0	703
Secured by junior liens		Ō	0	703
Secured by multifamily (5 or more) residential properties		83	0	72
Secured by nonfarm nonresidential properties:		00	· ·	12
Loans secured by owner-occupied	14 14 15 15 16 16	177		
nonfarm nonresidential properties	0	0	0	
Loans secured by other nonfarm		0	-01	0
nonresidential properties		2 200		2.460
Loans to depository institutions and acceptances of other banks		3,390	0	3,109
Commercial and industrial loans		0	0	0
Loans to individuals for household, family, and	.0	0	0	- 0
other personal expenditures:	COLUMN TO SERVICE STATE OF THE PARTY OF THE		0	
Credit cards				PROPERTY.
		0	0	0
Automobile loans	. 0	0	. 0	0
Other (includes revolving credit plans other than				
credit cards and other consumer loans)		0	0	0
All other loans	0	0	0	0
Lease financing receivables	0		0	0
Total loans and leases	0	4,210	0	3,884
Debt securities and other assets (exclude other real				W E L
estate owned and other repossessed assets)	0	0	.0	0
Loans and leases reported in items above that are wholly or				- 22 -
partially guaranteed by the U.S. Government, excluding loans				
and leases covered by loss-sharing agreements with the FDIC	0	0	0	0
Guaranteed portion of loans and leases included in item				1000
above, excluding rebooked "GNMA loans"	0	0	0	0
Rebooked "GNMA loans" that have been repurchased or			1 TO 1 TO 1 TO 1	7 1 1
are eligible for repurchase included in item above	0	0	0	D
oans and leases reported in items above that are			A STATE OF THE STA	
covered by loss-sharing agreements with the FDIC:	LXI X III	486 0		
Loans secured by real estate:		136 6	Total Control of	
Construction, land development, and other land loans:		The state of		S 21 15 17
1-4 family residential construction loans	0	0	NA	NA
Other construction loans and all land	0			
development and other land loans	0	0	NAT	NA

Past Due and Nonaccrual Loans, Leases,	Prior Yea	r - 2022	Current Ye	ar - 2023
and Other Assets Dollar Amounts in Thousands	Past Due 90 days or more and still accruing	Nonaccrual	Past Due 90 days or more and still accruing	Nonaccrual
Secured by farmland	0	0	NA	NA
Secured by 1-4 family residential properties:	THE RESERVE OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN	-		
Revolving, open-end loans secured by 1-4 family				
residential properties and extended under				
lines of credit	0	0	NA	NA
Closed-end loans secured by 1-4 family residential properties:				
Secured by first liens	ol	0	NA	NA
Secured by junior liens	0	0	NA	NA.
Secured by multifamily (5 or more) residential properties	0	0	NA	NA NA
Secured by nonfarm nonresidential properties:			The second	
Loans secured by owner-occupied nonfarm				
nonresidential properties	0	0	NA	NA
Loans secured by other nonfarm nonresidential properties	0	0	NA	NA NA
All other loans and all leases	0	0	NA	NA NA
Portion of covered loans and leases included in items above			1,07	14/1
that is protected by FDIC loss-sharing agreements	ol	0	0	0

Past Due and Nonaccrual L	oans, Leases,	Prior Year - 2022 Current Year			r - 2023	
and Other Assets Memoranda	Dollar Amounts in Thousands	Past Due 90 days or more	Noncorrel	Past Due 90 days or more	Name	
Loans restructured in troubled d		and sun acciding	Nonaccrual	and still accruing	Nonaccrual	
included in items above:	ebi restructurings			3		
Construction, land developme	nt. and other land loans:	The second second		2000000		
	uction loans	0	0	0	0	
Other construction loans and			-	0		
		O	0	0	0	
	esidential properties	0		0		
Secured by multifamily (5 or m	ore) residential properties	0		0	0	
Secured by nonfarm nonreside	ential properties:		-	9	U	
Loans secured by owner-occ					1757	
		0	0	0	0	
	arm nonresidential properties	0	3,390	0	2.400	
Commercial and industrial loar	is	0	3,390	0	3,109	
The following two items are to			0	U	U	
\$300 million or more in total as			Charles Street			
	e)	o o	0	0	0	
	nicile)	0	0	0	0	
All other loans (include loans to			U	- 0	0,	
	enditures)	0	0			
Itemize loan categories include			U	.0	.0	
10% of total loans restructured			10000			
that are past due 30 days or m		The second	100		1000 7	
		0	0	0	0	
Loans to individuals for house		0	- U	.0	0	
other personal expenditures:	onois, talling, and			F6	The same	
		0	o o	0	0	
		0	0	0	0	
Other (includes revolving ca			U	U	U	
	umer loans)	0	0	0		
The following item is to be co				0	0	
Banks with \$300 million or n			1000	3 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3		
- Banks with less than \$300 r		7 10 7 10	7 2 2	74 1 31 6		
have loans to finance agric					11-12-11	
loans to farmers exceeding		CONTRACTOR OF THE PARTY OF THE				
Loans to finance agricultu						
	in item above	0	0	ol	0	
Total loans restructured in trouble					U	
		0	3,390	o	3,109	
Loans to finance commercial real			0,000		3,108	
land development activities (not s		12.17	1	1 12 12 11	I THE STATE OF THE STATE OF	
included in items above		0	0	ol	0	