



Regulation F Notification

Regulation F establishes a general limit for overnight credit exposure to an individual correspondent stated in terms of the exposed bank's capital. The regulation requires banks, savings associations, and branches of foreign banks with deposits insured by the Federal Deposit Insurance Corporation (FDIC) to develop and implement internal prudential policies and procedures for evaluating and controlling exposure to the depository institutions with which they do business.

Section 206.4 - Credit exposure

Stipulates that a bank ordinarily should limit its credit exposure to an individual correspondent to an amount not more than 25 percent of the exposed bank's total capital, unless the bank can demonstrate that its correspondent is at least "adequately capitalized." Certain transactions that carry a low risk of loss, such as transactions that are fully secured by government securities or other readily marketable collateral, are excluded from the calculation of a bank's credit exposure.

Capitalization	9/30/2024	Well Capitalized	Adequately Capitalized
Risk Based Capital Ratio (%)	14.28	10.00	8.00
Tier 1 Risk Based Capital Ratio (%)	13.03	8.00	6.00
Tier 1 Common Capital Risk Based Ratio (%)	13.03	6.50	4.50
Leverage Ratio (%)	10.80	5.00	4.00
Tangible Equity / Tangible Assets (%)	9.86	N/A	N/A

For additional detail on the information contained herein, and to learn more about our strategic solutions and resources, please contact

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