

STATE OF RHODE ISLAND
DEPARTMENT OF BUSINESS REGULATION
DIVISION OF BANKING



NON DEPOSIT TAKING FINANCIAL INSTITUTION CALL
REPORT FOR THE PERIOD ENDING DECEMBER 31, 2023

Legal Name of Financial Institution

Street Address

City State & Zip Code

This Report is required by law: Section 6 of Chapter 4 of Title 19 of the General Laws of Rhode Island and is to be filed by Rhode Island **Non-FDIC Insured** Financial Institutions. The Financial Institution shall maintain supporting documentation to verify all entries contained in this Report, including any applicable schedules and/or exhibits, until the next scheduled examination of the Financial Institution by the Division of Banking.

NOTE: An authorized officer must sign the Report of Condition and Income.

I, _____
Name & Title of Authorized Officer

of the named Financial Institution do hereby declare that the Report of Condition and the Report of Income and Expenses (including all supporting schedules) are true to the best of my knowledge and belief.

Signature of Officer Authorized to Sign this Report

Signature Date

Person to whom questions about this report should be directed:

Name/Title

Phone Number

Email Address

**Return the completed Call Report via email as a PDF attachment on or before
February 29, 2024 to Melanie.Aragao@dbr.ri.gov**

NON-DEPOSIT TAKING FINANCIAL INSTITUTION CALL REPORT FOR THE PERIOD ENDING DECEMBER 31, 2023

Schedule RC Report of Condition

(000's)

ASSETS

- | | |
|---|-------|
| 1. Cash and balances due from depository institutions (from Schedule RC-C): | |
| a. Non-interest-bearing balances and currency and coin | _____ |
| b. Interest-bearing balances | _____ |
| 2. Securities (from Schedule RC-S): | |
| a. Held-to-maturity securities | _____ |
| b. Available-for-sale securities | _____ |
| 3. Securities purchased under agreements to resell | _____ |
| 4. Loans and lease financing receivables (from Schedule RC-L): | |
| a. Loans and leases held for sale | _____ |
| b. Loans and leases, net of unearned income | _____ |
| c. Less: Allowance for Loan and Lease losses | _____ |
| d. Loans and Leases, net of unearned income, and allowance (item 4.b minus 4.c) | _____ |
| 5. Trading assets (from Schedule RC-T) | _____ |
| 6. Premises and fixed assets (including capitalized leases) | _____ |
| 7. Other real estate owned (from Schedule RC-ORE) | _____ |
| 8. Investments in unconsolidated subsidiaries and associated companies | _____ |
| 9. Direct and indirect investments in real estate ventures | _____ |
| 10. Intangible assets | |
| a. Goodwill | _____ |
| b. Other intangible assets | _____ |
| 11. Other assets (from Schedule RC-OA) | _____ |
| 12. Total Assets (sum of items 1 through 11 above) | ===== |

LIABILITIES

- | | |
|--|-------|
| 13. Securities sold under agreements to repurchase | _____ |
| 14. Trading liabilities (from Schedule RC-T) | _____ |

NON-DEPOSIT TAKING FINANCIAL INSTITUTION CALL REPORT FOR THE PERIOD ENDING DECEMBER 31, 2023

Schedule RC (continued) (000's)

15. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases):	
a. With a remaining maturity of one year or less	_____
b. With a remaining maturity of more than one year through three years	_____
c. With a remaining maturity of more than three years	_____
16. Subordinated notes and debentures (include limited-life preferred stock and surplus)	_____
17. Other liabilities (from Schedule RC-OL)	_____
18. Total Liabilities (sum of items 13 through 17)	=====

EQUITY CAPITAL

19. Perpetual preferred stock and related surplus	
20. Common stock	_____
21. Surplus (exclude all surplus related to preferred stock)	_____
22. a. Retained earnings	_____
b. Accumulated other comprehensive income	_____
c. Other capital equity components	_____
23. Total equity capital (sum of 19 through 22)	_____
24. Total liabilities and equity capital (sum of items 18 and 23)	=====

Schedule RC-C Cash and Balances Due From Depository Institutions (000's)

(Exclude assets held for trading)

1. Cash items in process of collection, unposted debits, and currency and coin:	
a. Cash items in process of collection and unposted debits	_____
b. Currency and coin	_____
2. Balances due from depository institutions in the U. S.:	
a. U.S. branches and agencies of foreign banks	_____
b. Other commercial banks in the U. S. and other depository institutions in the U. S.	_____
3. Balances due from banks in foreign countries and foreign central banks:	
a. Foreign branches of other U. S. banks	_____
b. Other banks in foreign countries and foreign central banks	_____
4. Total (sum of items 1 through 3) (must equal Schedule RC, sum of items 1a. and 1b.)	=====

**NON-DEPOSIT TAKING FINANCIAL INSTITUTION CALL REPORT
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Schedule RC-S Securities

(000's)

Excludes assets held for trading.

	<u>Held-to-maturity</u>		<u>Available-for-sale</u>	
	(Column A) <u>Amortized Cost</u>	(Column B) <u>Fair Value</u>	(Column C) <u>Amortized Cost</u>	(Column D) <u>Fair Value</u>
1. U. S. Treasury securities	_____	_____	_____	_____
2. U. S. government agency obligations (exclude mortgage-backed securities)				
a. Issued by U. S. Government agencies	_____	_____	_____	_____
b. Issued by U. S. Government-sponsored agencies	_____	_____	_____	_____
3. Securities issued by states and political subdivisions in the U. S:				
a. General obligations	_____	_____	_____	_____
b. Revenue obligations	_____	_____	_____	_____
c. Industrial development and similar obligations	_____	_____	_____	_____
4. Mortgage-backed securities:				
a. Pass-through securities:				
(1) Guaranteed by GNMA	_____	_____	_____	_____
(2) Issued by FNMA and FHLMC	_____	_____	_____	_____
(3) Other pass-through securities	_____	_____	_____	_____
b. Other mortgage-backed securities (Include CMO's, REMIC's, and stripped MBS):				
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	_____	_____	_____	_____
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC or GNMA	_____	_____	_____	_____
(3) All other mortgage-backed securities	_____	_____	_____	_____

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Schedule RC-S Securities (continued) (000's)

	<u>Held-to-maturity</u>		<u>Available-for-sale</u>	
	(Column A) <u>Amortized Cost</u>	(Column B) <u>Fair Value</u>	(Column C) <u>Amortized Cost</u>	(Column D) <u>Fair Value</u>
5. Asset-backed securities	_____	_____	_____	_____
6. Other debt securities:				
a. Domestic debt securities	_____	_____	_____	_____
b. Foreign debt securities	_____	_____	_____	_____
7. Equity securities:				
a. Investments in mutual funds and other equity securities with readily determinable fair values	_____	_____	_____	_____
b. All other equity securities	_____	_____	_____	_____
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2a) (total of column D must equal Schedule RC item 2b)	_____	_____	_____	_____

Memoranda

1. Pledged securities _____

Schedule RC-L Loans and Lease Financing Receivables (000's)

	<u>Number of Loans</u>	<u>Amount</u>
1. Loans secured by real estate:		
a. Construction and land development	_____	_____
b. Secured by farmland (including farm residential and other improvements)	_____	_____
c. Secured by 1-4 family residential properties:		
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	_____	_____
(2) Closed-end loans secured by 1-4 family residential properties	_____	_____
(a) Secured by first liens	_____	_____
(b) Secured by junior liens	_____	_____
d. Secured by multifamily (5 or more) residential properties	_____	_____
e. Secured by nonfarm nonresidential properties	_____	_____
2. Loans to finance agricultural production and other loans to farmers	_____	_____

**NON-DEPOSIT TAKING FINANCIAL INSTITUTION CALL REPORT
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Schedule RC-L Loans and Lease Financing Receivables (continued) (000's)

	<u>Number of Loans</u>	<u>Amount</u>
3. Commercial and industrial loans:		
a. To U. S. addressees (domicile)		
b. To non-U. S. addressees (domicile)		
4. Loans to individuals for household, family, and other personal expenditures (includes purchased paper):		
a. Credit cards		
b. Other revolving credit plans		
c. Automobile loans		
d. Other (includes single payment, installment, and all student loans)		
5. Obligations (other than securities and leases) of states and political subdivisions in the U. S.		
6. Other loans:		
a. Loans for purchasing or carrying securities		
b. All other loans (exclude consumer loans)		
7. Lease financing receivables (net of unearned income):		
a. Of U.S. addressees (domicile)		
b. Of non-U.S. addressees (domicile)		
8. LESS: any unearned income on loans reflected in items 1-7 above		
9. Total number and balance of loans and leases, net of unearned income (sum of items 1 through 7 minus item 8) (must equal Schedule RC, item 4.a and 4.b)		

Memoranda

	<u>Number of Loans</u>	<u>Amount</u>
1. Loans to officers, directors, or trustees: Report aggregate amount of direct or indirect extensions of credit to executive officers and directors of the institution:		
2. Concentrations of credit:		
a. The largest number and largest total amount of secured and unsecured loans extended to a single borrower or group of related borrowers.		
b. The largest single secured or unsecured loan balance in the institution's loan portfolio.		
c. Report aggregate loans to one borrower with balances exceeding the limit prescribed by R.I. Gen. Laws § 19-3-3		
Number of loans		Aggregate Loan balance

**NON-DEPOSIT TAKING FINANCIAL INSTITUTION CALL REPORT
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Schedule RC-L Loans and Lease Financing Receivables (continued) (000's)

3. Total of Federally Guaranteed Loans

<u>Type of Loans</u>	<u>Number of Loans</u>	<u>Dollar Amount of Loans</u>
FHA- INSURED	_____	\$ _____
VA- GUARANTEED	_____	\$ _____
FSA/RHS- GUARANTEED	_____	\$ _____
OTHER	_____	\$ _____

4. Participation/purchased loans and loans originated and/or serviced by another institution. Provide the information requested below for loan participation activity:

<u>Name of Originating Institution</u>	<u>Servicing Institution</u>	<u>Percentage of Loan Ownership</u>	<u>Current Balance</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
Total			=====

Note: Loans should be listed by originating institution. Do not list loans individually.

Schedule RC-PPast Due and Non-accrual Loans, Leases, and Other Assets (000's)

	(Column A) Past due 90 days or <u>more and still accruing</u>	(Column B) <u>Non-accrual</u>
1. Loans secured by real estate:		
a. To U. S. addressees (domicile)	_____	_____
b. To non-U. S. addressees (domicile)	_____	_____
2. Loans to finance agricultural production and other loans to farmers	_____	_____
3. Commercial and industrial loans:		
a. To U. S. addressees (domicile)	_____	_____
b. To non-U. S. addressees (domicile)	_____	_____
4. Loans to individuals for household, family, and other personal expenditures:		
a. Credit cards	_____	_____
b. Other revolving credit plans	_____	_____
c. Automobile loans	_____	_____
d. Other (includes single payment, installment, and all student loans)	_____	_____

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Schedule RC-PPast Due and Non-accrual Loans, Leases, and Other Assets (continued) (000's)

	(Column A) Past due 90 days or more and still <u>accruing</u>	(Column B) <u>Non-accrual</u>
5. All other loans	_____	_____
6. Lease financing receivables:		
a. Of U. S. addressees (domicile)	_____	_____
b. Of non-U. S. addressees (domicile)	_____	_____
7. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	_____	_____
8. Loans and leases reported in items 1 through 6 above, which are wholly or partially guaranteed by the U. S. Government	_____	_____
a. Guaranteed portion of loans and leases included in item 8 above.	_____	_____

Amounts reported in items 1 through 6 above include guaranteed and un-guaranteed portions of past due and non-accrual loans and leases. Report in item 8 above certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 6.

Memoranda

1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-P, items 3 and 6, above)	_____	_____
2. Loans secured by real estate (sum of Memorandum items 2a. through 2.e. must equal sum of Schedule RC-P, items 1.a. and 1.b., above):		
a. Construction and land development	_____	_____
b. Secured by farmland	_____	_____
c. Secured by 1 - 4 family residential properties:		
(1) Revolving, open-end loans secured by 1 - 4 family residential properties and extended under lines of credit	_____	_____
(2) All other loans secured by 1 - 4 family residential properties	_____	_____
d. Secured by multifamily (5 or more) residential properties	_____	_____
e. Secured by non-farm non-residential properties	_____	_____

**NON-DEPOSIT TAKING FINANCIAL INSTITUTION CALL REPORT
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Schedule RC-T Trading Assets and Liabilities

(000's)

ASSETS

1. U. S. Treasury securities in domestic offices	_____
2. U. S. government agency obligations in domestic offices (exclude mortgage-backed securities)	_____
3. Securities issued by states and political subdivisions in the U. S. in domestic offices	_____
4. Mortgage-backed securities (MBS) in domestic offices:	
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	_____
b. Other MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CLOs, REMICs, and stripped MBS)	_____
c. All other mortgage-backed securities	_____
5. Other debt securities	_____
6. Loans	_____
7. Other trading assets	_____
8. Derivatives with appositive fair value	_____
9. Total trading assets (sum of items 1 through 8) (must equal Schedule RC, item 5)	=====

LIABILITIES

10. Liability for short positions	_____
11. Derivatives with a negative fair value	_____
12. Total trading liabilities (sum of items 10 and 11) (must equal Schedule RC, item 14)	=====

Schedule RC-ORE Other Real Estate Owned

(000's)

Real estate acquired by foreclosure / other real estate.

Report the number and total dollar amount of real estate acquired by foreclosure and other real estate:

	(Column A) Number of Properties	(Column B) Current Balance	(Column C) Estimated Loss
1. Real Estate Acquired by Foreclosure	_____	_____	_____
2. Other Real Estate	_____	_____	_____
3. Total (Column B must equal Schedule RC, item 7)	=====	=====	=====

NON-DEPOSIT TAKING FINANCIAL INSTITUTION CALL REPORT FOR THE PERIOD ENDING DECEMBER 31, 2023

Schedule RC-OA Other Assets **(000's)**

- | | |
|---|-------|
| 1. Income earned, not collected on loans | _____ |
| 2. Net deferred tax assets | _____ |
| 3. Other (itemize and describe amounts that exceed 25% of this item) | _____ |
| a. _____ | _____ |
| b. _____ | _____ |
| c. _____ | _____ |
| d. _____ | _____ |
| 4. Total (sum of items 1 through 3) (must equal Schedule RC, item 11) | ===== |

Schedule RC-OL Other Liabilities **(000's)**

- | | |
|---|-------|
| 1. Net deferred tax liabilities | _____ |
| 2. Other (itemize and describe amounts that exceed 25% of this item) | _____ |
| a. _____ | _____ |
| b. _____ | _____ |
| c. _____ | _____ |
| d. _____ | _____ |
| 3. Total (sum of items 1 through 2) (must equal Schedule RC, item 17) | ===== |

Schedule RC-OFF Off-balance sheet items **(000's)**

- | | |
|--|-------|
| 1. Unused commitments: | |
| a. Revolving, open-end lines secured by 1-4 family residential properties | _____ |
| b. Credit cards lines | _____ |
| c. Commitments to fund commercial real estate, construction, and land development loans: | |
| (1) Secured by real estate: | |
| (a) 1-4 family residential construction loan commitments | _____ |
| (b) Commercial real estate, other construction loan, and land development | _____ |
| (2) NOT secured by real estate | _____ |
| d. Other unused commitments: | |
| (1) Commercial and industrial loans | _____ |
| (2) Other unused commitments | _____ |

NON-DEPOSIT TAKING FINANCIAL INSTITUTION CALL REPORT FOR THE PERIOD ENDING DECEMBER 31, 2023

Schedule RC-OFF Off-balance sheet items (continued) (000's)

- 2. All other off-balance sheet assets (itemize and describe each component):
 - a. _____
 - b. _____
 - c. _____

- 3. All other off-balance sheet liabilities (itemize and describe each component):
 - a. _____
 - b. _____
 - c. _____

Schedule RI Report of Income and Expenses (000's)

- 1. Interest Income
 - a. Interest and fee income on loans:
 - (1) Loans secured by real estate _____
 - (2) Loans to finance agricultural production and other loans to farmers _____
 - (3) Commercial and industrial loans _____
 - (4) Loans to individuals for household, family, and other personal expenditures:
 - (a) Credit cards _____
 - (b) Other _____
 - (5) Loans to foreign governments and official institutions _____
 - (6) Obligations (other than securities and leases) of states and political subdivisions in the U. S.
 - (a) Taxable obligations _____
 - (b) Tax-exempt obligations _____
 - (7) All other loans _____
 - b. Income from lease financing receivables:
 - (1) Taxable leases _____
 - (2) Tax-exempt leases _____
 - c. Interest income on balances due from depository institutions _____
 - d. Interest and dividend income on securities:
 - (1) U. S. Treasury securities and U. S. Government agency obligations _____

**NON-DEPOSIT TAKING FINANCIAL INSTITUTION CALL REPORT
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Schedule RI Report of Income and Expenses (continued) (000's)

(2) Securities issued by states and political subdivisions in the U. S.:		
(a) Taxable securities		_____
(b) Tax-exempt securities		_____
(3) Other domestic debt securities		_____
(4) Foreign debt securities		_____
(5) Equity securities (including investments in mutual funds)		_____
e. Interest income from trading assets		_____
f. Interest income on federal funds sold and securities purchased under agreements to resell		_____
g. Total interest income (sum of items 1.a. through 1.f.)		=====
2. Interest expense:		
a. Interest on other borrowed money		_____
b. Interest on subordinated notes and debentures		_____
c. Total interest expense (sum of items 2.a. through 2.b.)		=====
3. Net interest income (item 1.g. minus 2.c.)		_____
4. Provision for loan and leases losses		_____
5. Non-interest income:		
a. Income from fiduciary activities		_____
b. Trading revenue		_____
c. Other non-interest income:		
(1) Net gains (losses) on sales of loans and leases		_____
(2) Net gains (losses) on sales of other real estate owned		_____
(3) Net gains (losses) on sales of other assets (excluding securities)		_____
(4) Other fee income		_____
(5) All other non-interest income (itemize and describe amounts over \$25,000):		_____
a. _____	_____	_____
b. _____	_____	_____
c. _____	_____	_____
d. _____	_____	_____
d. Total non-interest income (sum of items 5.a. through 5.c.)		=====
6. a. Realized gains (losses) on held-to-maturity securities		_____
b. Realized gains (losses) on available-for-sale securities		_____

NON-DEPOSIT TAKING FINANCIAL INSTITUTION CALL REPORT FOR THE PERIOD ENDING DECEMBER 31, 2023

Schedule RI Report of Income and Expenses (continued) (000's)

7.	Non-interest Expense:		
	a. Salaries and employee benefits		_____
	b. Expenses of premises and fixed assets		_____
	c. Other non-interest expense (itemize and describe amounts over \$25,000):		_____
	1. _____	_____	
	2. _____	_____	
	3. _____	_____	
	4. _____	_____	
	d. Total non-interest expense (sum of items 7a. through 7c.)		=====
8.	Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.d., 6.a. and 6.b. and 7.d.)		_____
9.	Applicable income taxes (on item 8)		_____
10.	Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)		_____
11.	Extraordinary items and other adjustments, net of income taxes		_____
12.	Net income (loss) (sum of items 10 and 11)		=====

Schedule RI-A—Changes in Bank Equity Capital (000's)

1.	Total equity capital as of December 31, 2021		
2.	Cumulative effect of changes in accounting principles and correction of material errors		_____
3.	Balance of equity capital as restated as of December 31, 2021		_____
4.	Net income (loss) (must equal Schedule RI, item 12)		_____
5.	Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)		_____
6.	Treasury stock transaction, net		_____
7.	Changes incident to business combinations, net		_____
8.	LESS: Cash dividend declared on preferred stock		_____
9.	LESS: Cash dividend declared on common stock		_____
10.	Other comprehensive income		_____
11.	Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above)		_____
12.	Total equity capital as of December 31, 2022 (sum of items 3 through 11) (must equal Schedule RC, item 23)		=====

**NON-DEPOSIT TAKING FINANCIAL INSTITUTION CALL REPORT
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Schedule RI-CO Charge-offs and Recoveries on Loans and Leases (000's)

	(Column A) Charge-offs	(Column B) Recoveries
	Calendar year-to-date	
1. Loans secured by real estate:		
a. To U. S. addressees (domicile)		
b. To non-U. S. addressees (domicile)		
2. Loans to finance agricultural production and other loans to farmers		
3. Commercial and industrial loans:		
a. To U. S. addressees (domicile)		
b. To non-U. S. addressees (domicile)		
4. Loans to individuals for household, family, and other personal expenditures:		
a. Credit cards		
b. Automobile loans		
c. Other consumer loans		
5. Loans to foreign governments and official institutions		
6. All other loans		
7. Lease finance receivables:		
a. Of U. S. addressees (domicile)		
b. On non-U. S. addressees (domicile)		
8. Total (sum of items 1 through 7)		

Memoranda

1. Loans secured by real estate (sum of Memorandum items 1.a. through 1.e. must equal sum of Schedule RI-CO items 1.a. and 1.b. above):		
a. Construction and land development		
b. Secured by farmland		
c. Secured by 1-4 family residential properties:		
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit		
(2) All other loans secured by 1-4 family residential properties		

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Schedule RI-CO Charge-offs and Recoveries on Loans and Leases (continued) (000's)

- d. Secured by multifamily (5 or more) residential properties _____
- e. Secured by nonfarm nonresidential properties _____

Schedule RI-ALL Changes in Allowance for Credit Losses (000's)

- 1. Balance originally reported in December 31, 2021 Reports of Condition and Income _____
- 2. Recoveries (must equal or exceed item 8, column B in Schedule RI-CO) _____
- 3. LESS: Charge-offs (must equal or exceed item 8, column A in Schedule RI-CO) _____
- 4. Provision for credit losses (must equal Schedule RI item 4) _____
- 5. Adjustments (Itemize and describe all adjustments in Memoranda on next page) _____
- 6. Balance end of current period (sum of items 1 through 5) must equal to Schedule RC, item 4.c.) _____

Memoranda

- 1. Adjustments to allowance for credit losses (from Schedule RI-ALL, item 5) (itemize and describe all adjustments):
 - a. _____
 - b. _____
 - c. _____
 - d. _____
 - e. _____
 - f. _____

Schedule RO Officers of Corporation

(attach additional sheets if necessary)

Name	Title

**NON-DEPOSIT TAKING FINANCIAL INSTITUTION CALL REPORT
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Schedule RD Directors/Trustees of Corporation

<u>Name</u>	<u>Name</u>
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Schedule RB Branch Office Addresses

(attach additional pages if necessary)

<u>Branches</u>	<u>Branches</u>
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
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_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

**NON-DEPOSIT TAKING FINANCIAL INSTITUTION CALL REPORT
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Schedule RS Report of Stockholders¹

1. Total Number of Stockholders: _____

2. Types and number of shares of capital stock authorized and outstanding:

Type	Number Authorized	Number Outstanding
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

3. Date and amount of dividends declared on capital stock during period:

Type: _____	Date: _____	Rate: _____%	Amount: _____
Type: _____	Date: _____	Rate: _____%	Amount: _____
Type: _____	Date: _____	Rate: _____%	Amount: _____
Type: _____	Date: _____	Rate: _____%	Amount: _____

4. Stockholders holding 15% or more of stock:

Name of Owner	Percentage of Ownership
_____	_____%
_____	_____%
_____	_____%
_____	_____%

5. If a holding company owns stock provide or attach list of stockholders holding 15% or more of the stock of the holding company:

Name of Owner	Percentage of Ownership
_____	_____%
_____	_____%
_____	_____%
_____	_____%

Please provide a list of the names and addresses of any of the above stockholders that are out-of-state holders.

6. Date of the annual meeting of shareholders/stockholders: _____

¹ Any change of fifteen percent (15%) of voting stock or equity interest must be promptly reported to the Rhode Island Division of Banking.

**NON-DEPOSIT TAKING FINANCIAL INSTITUTION CALL REPORT
FOR THE PERIOD ENDING DECEMBER 31, 2023**

Schedule RT Fiduciary and Related Services

(000's)

All financial institutions, which have been authorized to act as executor, administrator, guardian, conservator, trustee, custodian, etc., under the applicable provisions of the General Laws of Rhode Island, must complete the following schedule reflecting balances as of December 31, 2022.

Dollar Amounts in Thousands	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts
1. Personal trust & agency accounts				
2. Employee benefit and retirement - related trust and agency accounts:				
a. Employee benefit - defined contribution	_____	_____	_____	_____
b. Employee benefit- defined benefit	_____	_____	_____	_____
c. Other retirement accounts	_____	_____	_____	_____
3. Corporate trust and agency accounts				
4. Investment management and investment advisory agency accounts				
5. Foundation and endowment trust and agency accounts				
6. Other fiduciary accounts				
7. Total fiduciary accounts (sum of items 1 through 6)				
8. Custody and safekeeping accounts				
9. Fiduciary accounts held in foreign offices (included in items 7 and 8)				
10. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 2 and 8)				

**NON-DEPOSIT TAKING FINANCIAL INSTITUTION CALL REPORT
FOR THE PERIOD ENDING DECEMBER 31, 2023**

Schedule RM Miscellaneous Information

1. Provide the following information:

- a) Financial Institution's business hours: _____
- b) Main office telephone number: _____
- c) Name and e-mail address of Financial Institution's Chief Executive Officer:
 - i) Name: _____
 - ii) E-mail address: _____
- d) Complete **Confidential Exhibit A** (enclosed) regarding the Financial Institution's Critical Contact Officer²
- e) Complete **Confidential Exhibit B** (enclosed) with the Financial Institution's Federal Employer Identification Number.

2. Information Technology (IT) System

Name of servicer: _____

If in-house system, indicate type of equipment: _____

Name of Information Systems Officer: _____

Telephone number: _____ E-mail address: _____

Please provide the name, title, address, telephone number, and e-mail address, for the primary and secondary individual responsible for receiving Cybersecurity and Fraud Alerts and Notifications from the Division (Critical IT Contacts).

Primary Contact

Name: _____

Title: _____

Address: _____

Telephone number: _____ Email address: _____

Secondary Contact

Name: _____

Title: _____

Address: _____

Telephone number: _____ E-mail address: _____

²Critical Contact Officer is the responsible senior official designated to receive critical time-sensitive information in the event of an emergency and must be accessible by telephone, fax or email at all times including non-business hours.

**NON-DEPOSIT TAKING FINANCIAL INSTITUTION CALL REPORT
FOR THE PERIOD ENDING DECEMBER 31, 2023**

Schedule RM Miscellaneous Information (continued)

3. Please provide the name and address of the person or firm that performed the last annual audit.

Name: _____

Address: _____

Date of last audit: _____

4. Provide the name, address, and telephone number of the institution's attorney for service (must be located in Rhode Island):

Name: _____

Address: _____

Telephone number: _____ Email Address _____

5. Surety Bond Coverage:

Amount of coverage: \$ _____

Carrier of bond: _____

Have any bond claims been filed in last six months? Yes _____ No _____

If **Yes**, attach a **confidential** exhibit with an explanation of the circumstances surrounding each claim.

6. Number of borrowers (not number of accounts) _____

7. Number of paid bank employees:

Full Time: _____ Part Time (25 hrs or less): _____

8. Give dates of any amendments to your charter or by-laws since the last Call Report: _____

9. On the schedule below, report interest rates offered for loans as of Call Report date. (Attach additional sheets if necessary)

<u>Type of Account</u>	<u>Rate</u>	<u>Posting Date</u>
_____	_____ %	_____
_____	_____ %	_____
_____	_____ %	_____
_____	_____ %	_____
_____	_____ %	_____
_____	_____ %	_____

**NON-DEPOSIT TAKING FINANCIAL INSTITUTION CALL REPORT
FOR THE PERIOD ENDING DECEMBER 31, 2023**

CERTIFICATION

STATE OF RHODE ISLAND

County of _____)

We _____ President/Vice-President

and _____ Secretary/Treasurer

of _____ do solemnly swear that the foregoing State Call Report is true and that the schedules of this report correctly represent the true state of the several matters herein contained to the best of our knowledge and belief.

_____ President/Vice-President

_____ Secretary/Treasurer

Sworn to and subscribed before me this _____ day of _____, 2024.

Notary Public signature

Notary Public name (printed or typed)

My commission expires: _____

Notary commission number: _____

Attest: _____)

Seal

_____) Directors

_____)



State of Rhode Island
Department of Business Regulation



DIVISION OF BANKING

Please submit this filing along with all required responses and
 attachments in PDF form to:

DBR.Bankinquiry@dbr.ri.gov

If you have any questions, please contact the Division at; 401-462-9503

**NON-DEPOSIT TAKING FINANCIAL INSTITUTION CALL REPORT
 FOR THE PERIOD ENDING DECEMBER 31, 2023**

CONFIDENTIAL EXHIBIT A

Name of Financial Institution: _____

CRITICAL CONTACT OFFICER

Primary Critical Contact Officer:

Name: _____

Title: _____

Telephone number:	_____	_____
	Business hours	Non-business hours

E-mail address:	_____	_____
	Business hours	Non-business hours

Back-up Critical Contact Officer:

Name: _____

Title: _____

Telephone number:	_____	_____
	Business hours	Non-business hours

E-mail address:	_____	_____
	Business hours	Non-business hours



State of Rhode Island
Department of Business Regulation



DIVISION OF BANKING

**Please submit this filing along with all required responses and
attachments in PDF form to:
DBR.Bankinquiry@dbr.ri.gov
If you have any questions, please contact the Division at; 401-462-9503**

**NON-DEPOSIT TAKING FINANCIAL INSTITUTION CALL REPORT
FOR THE PERIOD ENDING DECEMBER 31, 2023**

CONFIDENTIAL EXHIBIT B

Name of Financial Institution: _____

Federal Employer Identification Number: _____



State of Rhode Island
Department of Business Regulation



Name of Financial Institution: _____

PAYMENT TRANSMITTAL VOUCHER
\$55.00 Filing Fee

Check must be payable to: "General Treasurer, State of Rhode Island"

Mail a copy of this page with your check to:

***State of Rhode Island
Department of Business Regulation
Division of Banking
1511 Pontiac Avenue
Building 68-1
Cranston, RI 02920-4407***