



Community Reinvestment Act

Public File 2026

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HMDA Data for Calendar Years 2023, 2024, 2025

CRA Data for Calendar Years 2023, 2024, 2025

FFIEC HMDA & CRA DATA - AGGREGATE DISCLOSURE STATEMENTS

Are available to the Public online at www.ffiec.gov/hmda and www.ffiec.gov/cra

Artisans' Bank

HMDA & CRA DISCLOSURE STATEMENTS

Joel S. Schiller is the Bank's CRA Officer. His office is located at 2961 Centerville Road, Wilmington, DE 19808. His direct phone number is 302-884-6566 and his email is jschiller@artisansbank.com. For a free electronic or paper copy of the Bank's Home Mortgage Disclosure Act Loan Application Register (HMDA LAR) and/or the Bank's CRA Small Business, Small Fam, and Community Development Loan Register reports, please contact him. This information will be redacted to protect customer privacy.

1. HMDA Public Disclosure Statements for Artisans' Bank for the previous 3 years:

Artisans' Bank HMDA Institutional Summary and Data Listings for Calendar Year 2025
Artisans' Bank HMDA Institutional Summary and Data Listings for Calendar Year 2024
Artisans' Bank HMDA Institutional Summary and Data Listings for Calendar Year 2023

The HMDA data about our residential mortgage lending is available for review online. The data shows the geographic distribution of loans and applications; ethnicity, race, sex, age, and income of our applicants and borrowers; and information about loan approvals and denials. HMDA data about many other financial institutions is also available online.

For more information, visit the Consumer Financial Protection Bureau's website at: www.consumerfinance.gov/hmda. HMDA data can be used to help determine if the Bank is adequately meeting the housing credit needs of its CRA assessment area. Electronic access to this data is one example of the government's continuing effort to reduce paper. The CRA Officer can help you access the Bank's HMDA data online. More information can also be found at www.ffiec.gov/hmda and www.cfpb.gov/hmda.

2. CRA Public Disclosure Statements for your institution for the previous 3 years:

Artisans' Bank CRA Institutional Summary and Data Listings for Calendar Year 2025
Artisans' Bank CRA Institutional Summary and Data Listings for Calendar Year 2024
Artisans' Bank CRA Institutional Summary and Data Listings for Calendar Year 2023

Under the CRA regulations, you are entitled to review the Bank's CRA Aggregate & Individual Institution Disclosure reports for the past five calendar years. This data can be used to help determine if the Bank is adequately serving the small business, small farm, and community development credit needs within its CRA assessment areas. CRA data is maintained on a federal website and electronic access is an example of the government's continuing effort to reduce paper. The CRA Officer can help you access this information, or you can access this information directly at: www.ffiec.gov/cra

2025 HMDA Data

Artisans' Bank
2025 HMDA LAR
Client Prepared Institution Register Summary

MSA/MD	MSA/MD Name	Total LARs	Total Amount	CONV	FHA	VA	FSA/RHS	1-4 Family	Mfg Hsg	Multi-Family	Home Purchase	Home Improve	Non Cash Refinance	Cash Out Refinance	Other
48864	New Castle County Only	76	\$13,007,344	76	0	0	0	76	0	0	30	15	16	3	12
20100	Kent County	12	\$2,257,500	12	0	0	0	11	1	0	5	1	4	0	2
41540	Sussex County Only	33	\$5,381,250	33	0	0	0	32	1	0	15	5	5	1	7
33874	Outside DE	12	\$4,206,000	12	0	0	0	12	0	0	7	2	3	0	0
HMDA LAR Totals for 2025		133	\$24,852,094	133	0	0	0	131	2	0	57	23	28	4	21

Recap							
	New Castle	57%	Purchases	43%	Conv	100%	
	Kent County	9%	Home Impr	17%	FHA	0%	
	Sussex County	25%	NCO Refi	21%	VA	0%	
	Outside DE	9%	CO Refi	3%	FSA/RHS	0%	
			Other	16%			

CFPB HMDA Disclosure Reports for Year 2025 are not yet available.

t|Exempt|DE|Exempt|10001|10001042801|1|14|2|||USA|5|||||2|4|5||||||8||||||2|4|2|5|2|4|83|9999|0|0|Exempt|3|1|1111|1111|1
111|1111|1111|||||Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|1111|1111|
1111|1111|Exempt|1111|1111|1|Exempt|1111|1111|Exempt|1111|||||1111|||||1111|1111|1111
2|549300JPU10TNVWFRE67|549300JPU10TNVWFRE67001005507771|20251006|1|2|2|1|1|10000|1|20251105|Exemp
t|Exempt|DE|Exempt|10003|10003013400|2|||||5|||||2|4|5||||||8||||||2|4|1|5|2|4|48|9999|NA|0|Exempt|2|2|1111|1111|1111|1
111|1111|1111|||||Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|1111|1111|1111|
1111|Exempt|1111|1111|1|Exempt|1111|1111|Exempt|1111|||||1111|||||1111|1111|1111
2|549300JPU10TNVWFRE67|549300JPU10TNVWFRE67001005511942|20251020|1|2|2|1|1|300000|2|20251216|Exem
pt|Exempt|PA|Exempt|42029|42029303502|2|||||2|||||2|2|5||||||5||||||2|2|1|2|2|2|52|51|1025|0|Exempt|3|2|1111|1111|1111|1
111|1111|1111|||||Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|1111|1111|1111|
1111|Exempt|1111|1111|1|Exempt|1111|1111|Exempt|1111|||||1111|||||1111|1111|1111
2|549300JPU10TNVWFRE67|549300JPU10TNVWFRE67001005543273|20251212|1|4|2|1|1|100000|3|20251219|Exem
pt|Exempt|DE|Exempt|10005|10005051015|1|12|||||5|||||2|4|6||||||8||||||2|4|1|5|2|4|59|9999|147|0|Exempt|3|2|1111|1111|111
1|1111|1111|||||Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|1111|1111|11
11|1111|Exempt|1111|1111|1|Exempt|1111|1111|Exempt|1111|||||1111|||||1111|1111|1111
2|549300JPU10TNVWFRE67|549300JPU10TNVWFRE67001005548123|20251221|1|2|2|1|1|10000|3|20251222|Exemp
t|Exempt|PA|Exempt|42045|42045410700|1|14
|2|||Colombia|5|||||2|4|6||||||8||||||2|4|1|5|2|4|53|9999|42|0|Exempt|3|1|1111|1111|1111|1111|1111|||||Exempt|Exempt|Exem
pt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|1111|1111|1111|1111|Exempt|1111|1111|1|Exempt|
1111|1111|Exempt|1111|||||1111|||||1111|1111|1111
2|549300JPU10TNVWFRE67|549300JPU10TNVWFRE67166000995056|20241207|1|1|2|1|3|357630|1|20250109|Exem
pt|Exempt|DE|Exempt|10005|10005051302|4|||||5|||||3|4|7||||||8||||||3|4|4|5|3|4|8888|9999|NA|0|Exempt|3|1|1111|1111|111
1|1111|1111|||||Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|1111|1111|11
11|1111|Exempt|1111|1111|1|Exempt|1111|1111|Exempt|1111|||||1111|||||1111|1111|1111
2|549300JPU10TNVWFRE67|549300JPU10TNVWFRE67166000990109|20241209|1|3|1|2|1|3|170000|1|20250124|Exe
mpt|Exempt|DE|Exempt|10003|10003012500|4|||||5|||||3|4|7||||||8||||||3|4|4|5|3|4|8888|9999|NA|0|Exempt|3|1|1111|1111|1
111|1111|1111|||||Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|1111|1111|
1111|1111|Exempt|1111|1111|1|Exempt|1111|1111|Exempt|1111|||||1111|||||1111|1111|1111
2|549300JPU10TNVWFRE67|549300JPU10TNVWFRE67166001011546|20250123|1|1|2|1|3|125000|1|20250224|Exem
pt|Exempt|MD|Exempt|24029|24029950300|4|||||5|||||3|4|7||||||8||||||3|4|4|5|3|4|8888|9999|NA|0|Exempt|3|1|1111|1111|11
11|1111|1111|||||Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|1111|1111|1
111|1111|Exempt|1111|1111|1|Exempt|1111|1111|Exempt|1111|||||1111|||||1111|1111|1111
2|549300JPU10TNVWFRE67|549300JPU10TNVWFRE67166001030558|20250307|1|1|2|1|3|463490|1|20250331|Exem
pt|Exempt|MD|Exempt|24047|24047950300|4|||||5|||||3|4|7||||||8||||||3|4|4|5|3|4|8888|9999|NA|0|Exempt|3|1|1111|1111|11
11|1111|1111|||||Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|1111|1111|1
111|1111|Exempt|1111|1111|1|Exempt|1111|1111|Exempt|1111|||||1111|||||1111|1111|1111
2|549300JPU10TNVWFRE67|549300JPU10TNVWFRE67166020250138|20250123|1|1|2|1|3|650000|2|20250225|Exem
pt|Exempt|DE|Exempt|10005|10005051201|2|||||5|||||2|4|5||||||8||||||2|4|1|5|2|4|71|9999|596|0|Exempt|3|1|1111|1111|1111|
1111|1111|1111|||||Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|1111|1111|1111
|1111|Exempt|1111|1111|1|Exempt|1111|1111|Exempt|1111|||||1111|||||1111|1111|1111
2|549300JPU10TNVWFRE67|549300JPU10TNVWFRE67166001040452|20250327|1|3|1|2|1|3|1450000|1|20250424|Ex
empt|Exempt|DE|Exempt|10005|10005051103|2|||||4|||||1|3|5||||||7||||||1|3|1|4|1|3|72|8888|NA|0|Exempt|3|1|1111|1111|11
11|1111|1111|||||Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|1111|1111|1
111|1111|Exempt|1111|1111|4|Exempt|1111|1111|Exempt|1111|||||1111|||||1111|1111|1111
2|549300JPU10TNVWFRE67|549300JPU10TNVWFRE67166001039676|20250411|1|1|2|1|3|220000|1|20250425|Exem
pt|Exempt|DE|Exempt|10005|10005050701|4|||||5|||||3|4|7||||||8||||||3|4|4|5|3|4|8888|9999|NA|0|Exempt|3|1|1111|1111|111
1|1111|1111|||||Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|1111|1111|11
11|1111|Exempt|1111|1111|1|Exempt|1111|1111|Exempt|1111|||||1111|||||1111|1111|1111
2|549300JPU10TNVWFRE67|549300JPU10TNVWFRE67166001049570|20250501|1|3|1|2|1|3|100000|1|20250522|Exe
mpt|Exempt|MD|Exempt|24015|24015030400|4|||||5|||||3|4|7||||||8||||||3|4|4|5|3|4|8888|9999|NA|0|Exempt|3|1|1111|1111|1
111|1111|1111|||||Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|Exempt|1111|1111|1
111|1111|Exempt|1111|1111|1|Exempt|1111|1111|Exempt|1111|||||1111|||||1111|1111|1111
2|549300JPU10TNVWFRE67|549300JPU10TNVWFRE67166001056069|20250327|1|1|2|1|3|388000|1|20250605|Exem
pt|Exempt|DE

2025 CRA Data

Date: 3/9/2026
 Time: 3:36 PM

**COMMUNITY REINVESTMENT ACT
 INSTITUTION REGISTER SUMMARY (IRS) for 2025**

Respondent ID: 0000017123	ARTISANS' BANK	Contact: JOEL SCHILLER
Agency: FDIC	2961 CENTERVILLE ROAD	Phone: 302-884-6566
Activity Year: 2025	WILMINGTON, DE 19808	Fax: 302-654-0559

	<u>Small Business Loans</u>	<u>Small Farm Loans</u>	<u>Community Development Loans</u>	<u>Consortium/ Third Party Loans</u>
# of Tracts with Loans	47			
Total # of Loans on File	60		8	
Total Loan Amounts on File (000s)	19,070		5,198	
Total # of Affiliate Loans on File	0		0	
Total Affiliate Loan Amounts on File (000s)	0		0	
Total Small Business or Farm Loans with <= \$1 million in Revenues				
Number	39			
Total Loan Amount (000s)	10,503			
Small Business or Farm Loans <= \$100,000				
Number	19			
Total Loan Amount (000s)	1,066			
Small Business or Farm Loans > \$100,000 to \$250,000				
Number	11			
Total Loan Amount (000s)	1,900			
Small Business or Farm Loans > \$250,000				
Number	30			
Total Loan Amount (000s)	16,104			

There are no loan records for loan type Small Farm

There are no loan records for loan type Consortium/Third Party Composite

Warning: This report excludes all loan records with errors or records that are incomplete.

***** End of Institution Register Summary Report**

**COMMUNITY REINVESTMENT ACT
DATA LISTING REPORT
Assessment Area**

Respondent ID: 0000017123 ARTISANS' BANK
Agency: FDIC 2961 CENTERVILLE ROAD
Activity Year: 2025 WILMINGTON, DE 19808

Assessment Area Number: 1
Description: Kent County

Military Assessment Area: 1

This assessment area is error free.

Geography Number	+/-	State	County	Tract	MSA/MD
1	+	10	001	NA	20100

Number of Rows in Asmt Area: 1

Date: 3/9/2026
Time: 3:37 PM

**COMMUNITY REINVESTMENT ACT
DATA LISTING REPORT
Assessment Area**

Page 2 of 3

Respondent ID: 0000017123 ARTISANS' BANK
Agency: FDIC 2961 CENTERVILLE ROAD
Activity Year: 2025 WILMINGTON, DE 19808

Assessment Area Number: 2
Description: NCC

Military Assessment Area: 1

This assessment area is error free.

Geography Number	+/-	State	County	Tract	MSA/MD
1	+	10	003	NA	48864

Number of Rows in Asmt Area: 1

COMMUNITY REINVESTMENT ACT
DATA LISTING REPORT
Assessment Area

Respondent ID: 0000017123 ARTISANS' BANK
Agency: FDIC 2961 CENTERVILLE ROAD
Activity Year: 2025 WILMINGTON, DE 19808

Assessment Area Number: 3
Description: Sussex

Military Assessment Area: 1

This assessment area is error free.

Geography Number	+/-	State	County	Tract	MSA/MD
1	+	10	005	NA	NA

Number of Rows in Asmt Area: 1

**This hard copy report should NOT be sent to your regulator.
Your submission should be sent in electronic format on diskette, CD-ROM, or via Internet e-mail.**

***** End of Data Listing Report**

**COMMUNITY REINVESTMENT ACT
 DATA LISTING REPORT
 Small Business**

Respondent ID: 0000017123 ARTISANS' BANK
 Agency: FDIC 2961 CENTERVILLE ROAD
 Activity Year: 2025 WILMINGTON, DE 19808

All columns must be completed for each entry. See the instructions for details.

Loan Information	Loan Type	Loan Amount (000)	Action Taken Type	Action Taken Date	MSA/ MD No.	State Code	County Code	Census Tract	Gross	Income:	Affiliate	Status
									Annual Revenue Code	Consumer Loans	Lending Flag	E=Error I=Incomplete
66-9802	1	00045	1	01/07/2025	48864	10	003	0026.00	1	0000	1	
66-9968	1	00141	1	01/14/2025	48864	10	003	0166.14	1	0000	1	
66-9976	1	00050	1	01/17/2025	NA	10	005	0506.04	2	0000	1	
66-9653	1	00225	1	01/24/2025	NA	24	047	9517.00	1	0000	1	
66-10081	1	00350	1	02/10/2025	48864	10	003	0123.00	2	0000	1	
66-10099	1	00050	1	02/10/2025	48864	10	003	0123.00	2	0000	1	
66-10073	1	00020	1	02/10/2025	48864	10	003	0116.00	1	0000	1	
66-10107	1	00150	1	02/12/2025	48864	10	003	0169.01	1	0000	1	
66-10164	1	00260	1	02/28/2025	NA	10	005	0510.10	1	0000	1	
66-10149	1	00079	1	03/07/2025	NA	10	005	0510.10	1	0000	1	
66-10172	1	00030	1	03/11/2025	48864	10	003	0138.00	1	0000	1	
66-10180	1	01000	1	03/17/2025	48864	10	003	0116.00	2	0000	1	
66-10214	1	00500	1	03/28/2025	48864	10	003	0129.00	2	0000	1	
66-10313	1	00105	1	04/04/2025	48864	10	003	0145.01	1	0000	1	
66-10222	1	00400	1	04/11/2025	48864	10	003	0002.00	2	0000	1	
66-09992	1	00525	1	04/16/2025	NA	10	005	0510.14	1	0000	1	
66-10263	1	00162	1	04/24/2025	NA	10	005	0513.02	1	0000	1	
66-10248	1	00400	1	04/28/2025	NA	10	005	0508.07	2	0000	1	
66-10446	1	00400	1	05/01/2025	48864	10	003	0137.00	2	0000	1	
66-10388	1	00200	1	05/02/2025	20100	10	001	0417.01	2	0000	1	
66-10321	1	00524	1	05/05/2025	48864	10	003	0028.00	1	0000	1	
66-10271	1	00364	1	05/07/2025	NA	10	005	0509.05	1	0000	1	
66-10487	1	00045	1	05/13/2025	48864	10	003	0130.00	2	0000	1	
66-10651	1	00052	1	05/28/2025	48864	10	003	0024.00	2	0000	1	
66-10701	1	00400	1	06/02/2025	NA	10	005	0510.11	2	0000	1	
66-10636	1	00450	1	06/04/2025	48864	10	003	0011.00	1	0000	1	
66-10719	1	00075	1	06/04/2025	NA	10	005	0512.02	1	0000	1	
66-10693	1	00045	1	06/09/2025	48864	10	003	0107.04	1	0000	1	
66-10594	1	00975	1	06/10/2025	NA	10	005	0503.04	1	0000	1	
66-10727	1	00200	1	06/16/2025	48864	24	015	0313.02	1	0000	1	
66-10685	1	00300	1	06/20/2025	NA	10	005	0511.03	1	0000	1	
66-10750	1	01000	1	06/25/2025	48864	10	003	0028.00	2	0000	1	
66-10628	1	00296	1	06/30/2025	20100	10	001	0402.05	2	0000	1	
66-10792	1	00309	1	07/02/2025	33874	42	029	3034.02	1	0000	1	
66-10586	1	00191	1	07/02/2025	NA	10	005	0514.00	2	0000	1	
66-10735	1	00650	1	07/25/2025	20100	10	001	0402.01	1	0000	1	
66-10800	1	00500	1	07/18/2025	48864	10	003	0148.03	2	0000	1	
66-10461	1	00800	1	07/21/2025	NA	10	005	0505.03	2	0000	1	
66-10842	1	00045	1	07/23/2025	12580	24	025	3042.01	1	0000	1	

**COMMUNITY REINVESTMENT ACT
 DATA LISTING REPORT
 Small Business**

Respondent ID: 0000017123 ARTISANS' BANK
 Agency: FDIC 2961 CENTERVILLE ROAD
 Activity Year: 2025 WILMINGTON, DE 19808

All columns must be completed for each entry. See the instructions for details.

Loan Information	Loan Type	Loan Amount (000)	Action Taken Type	Action Taken Date	MSA/MD No.	State Code	County Code	Census Tract	Gross	Income:	Affiliate	Status
									Annual Revenue Code	Consumer Loans	Lending Flag	E=Error I=Incomplete
66-10867	1	00045	1	07/30/2025	20100	10	001	0418.03	1	0000	1	
66-10776	1	00540	1	08/01/2025	NA	10	005	0513.13	2	0000	1	
66-10875	1	00495	1	08/26/2025	48864	10	003	0148.09	1	0000	1	
66-10826	1	00100	1	08/26/2025	48864	10	003	0139.06	1	0000	1	
66-10958	1	00100	1	09/05/2025	48864	10	003	0129.00	1	0000	1	
66-11055	1	00460	1	09/15/2025	48864	10	003	0166.10	1	0000	1	
66-11071	1	00045	1	09/18/2025	48864	10	003	0011.00	1	0000	1	
66-11089	1	00035	1	09/18/2025	48864	10	003	0026.00	1	0000	1	
66-10917	1	00793	1	09/24/2025	NA	10	005	0506.01	2	0000	1	
66-11030	1	00755	1	09/26/2025	NA	10	005	0513.13	1	0000	1	
66-11196	1	00320	1	10/20/2025	48864	10	003	0139.06	1	0000	1	
66-11261	1	00200	1	10/28/2025	20100	10	001	0402.01	1	0000	1	
66-10891	1	00100	1	11/14/2025	NA	10	005	0518.02	2	0000	1	
66-11253	1	00500	1	11/20/2025	NA	24	047	9500.00	2	0000	1	
66-11311	1	00375	1	12/02/2025	NA	10	005	0509.04	1	0000	1	
66-11477	1	00488	1	12/10/2025	20100	10	001	0409.00	1	0000	1	
66-11493	1	00030	1	12/10/2025	48864	10	003	0013.00	1	0000	1	
66-11485	1	00166	1	12/10/2025	48864	10	003	0013.00	1	0000	1	
66-11501	1	00075	1	12/12/2025	48864	10	003	0024.00	1	0000	1	
66-11527	1	00160	1	12/12/2025	48864	10	003	0024.00	1	0000	1	
66-11386	1	00975	1	12/18/2025	37964	42	045	4006.00	1	0000	1	

Total number of Small Business records: 60

This hardcopy report should NOT be sent to your regulator. Your submission should be sent in electronic format on diskette, CD-ROM, or via Internet e-mail.

***** End of Data Listing Report**

Date: 3/9/2026
Time: 3:37 PM

COMMUNITY REINVESTMENT ACT
DATA LISTING REPORT
Small Farm

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Respondent ID: 0000017123 ARTISANS' BANK
Agency: FDIC 2961 CENTERVILLE ROAD
Activity Year: 2025 WILMINGTON, DE 19808

All columns must be completed for each entry. See the instructions for details.

Loan Information	Loan Type	Loan Amount (000)	Action Taken Type	Action Taken Date	MSA/ MD No.	State Code	County Code	Census Tract	Gross Annual Revenue Code	Income: Consumer Loans	Affiliate Lending Flag	Status E=Error I=Incomplete

There are no records for loan type Small Farm

Total number of Small Farm records: 0

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***** End of Data Listing Report**

Date: 3/9/2026

Time: 3:37 PM

**COMMUNITY REINVESTMENT ACT
DATA LISTING REPORT
Community Development Composite**

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Respondent ID: 0000017123 ARTISANS' BANK
Agency: FDIC 2961 CENTERVILLE ROAD
Activity Year: 2025 WILMINGTON, DE 19808

<u>INSTITUTION</u>	<u>ORIGINATED</u>	<u>PURCHASED</u>	<u>TOTAL</u>
Number of Loans	8	0	8
Dollar Amount (in 000s)	\$5,198	\$0	\$5,198
 <u>AFFILIATE</u>			
Number of Loans	0	0	0
Dollar Amount (in 000s)	\$0	\$0	\$0

This hardcopy report should NOT be sent to your regulator.

Your submission should be sent in electronic format on diskette, CD-ROM, or via Internet e-mail.

***** End of Data Listing Report**