

Statement of Condition

December 31, 2023

First Bank Chicago



Your Interest Is Our Priority

HIGHLAND PARK

Banking Center
(847) 432-7800

NORTHBROOK

Banking Center
(847) 272-1300

SKOKIE

Banking Center
(847) 272-7800

WESTCHESTER

Loan Production Office
(708) 223-7001

[FIRSTBANKCHICAGO.COM](https://www.firstbankchicago.com)



LETTER *from the* CHIEF EXECUTIVE OFFICER

First Bank Chicago is one of the top five privately held banks in Chicago. Due to decades of strong growth, we are recognized as a full-service bank providing 5-star service throughout Chicagoland. We have been owned by the same family for over 40 years and that will continue well into the future.

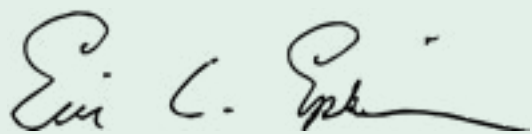
As we continue to grow, we have found that bankers choose to join our team because of our culture which consists of prioritizing outstanding service over the bureaucracy and red tape found at a big bank.

While many on our team have grown with us over the years, many others have come to us with decades of experience from national and regional banks. Regardless, they all have the experience, knowledge, and sophistication to handle complex and unique situations across a wide range of industries and personal needs.

- No business is too large or too small
- Bankers are empowered to create customized solutions
- Quick, local decision making process
- Every client is important and gets our full attention
- Exceptional suite of products and services to meet all your needs

We look forward to demonstrating how our experience and outstanding service is the difference at First Bank Chicago. As a steady and reliable financial partner, your interest is our priority.

With friendly regards,

A handwritten signature in black ink, appearing to read "Eric C. Ephraim". The signature is fluid and cursive, with a long horizontal flourish at the end.

Eric Ephraim
Chief Executive Officer & President

FIRST BANK CHICAGO

REPORT OF CONDITION

(AMOUNTS IN THOUSANDS OF DOLLARS)

UNAUDITED

ASSETS	DECEMBER 31, 2023	DECEMBER 31, 2022
Cash & Non-Interest Bearing Deposits	\$20,597	20,754
Interest Bearing Deposits	86,467	26,797
Held-to-Maturity Securities	446,628	451,945
Available-for-Sale Securities	29,672	37,354
Equity Securities	32,243	36,810
Loans Net of Unearned Income & Allowance for Loan Losses	1,320,193	1,407,001
Property & Equipment	2,494	2,970
Other Real Estate Owned	—	—
Bank Owned Life Insurance	42,401	40,696
Accrued Interest Receivable	9,640	8,545
Other Assets	<u>19,285</u>	<u>21,462</u>
Total Assets	<u>\$2,009,620</u>	<u>\$2,054,334</u>
LIABILITIES		
Deposits:		
Non-Interest Bearing	\$121,448	\$126,319
Interest Bearing	<u>1,417,825</u>	<u>1,484,925</u>
TOTAL DEPOSITS	1,539,273	1,611,244
Other Borrowed Money	260,000	245,000
Other Liabilities	<u>13,445</u>	<u>14,505</u>
Total Liabilities	1,812,718	1,870,749
SHAREHOLDERS' EQUITY		
Common Stock	1,750	1,750
Surplus	75,905	63,905
Undivided Profits	120,490	119,750
Accumulated Other Comprehensive Income	(1,243)	(1,820)
Total Shareholders' Equity	<u>196,902</u>	<u>183,585</u>
Total Liabilities And Shareholders' Equity	<u>\$2,009,620</u>	<u>\$2,054,334</u>

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Executive Chairman of the Board

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Chief Executive Officer & President

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Diana Jimenez

Sena Kararic

*Honorary Directors