



STATEMENT *of* CONDITION

JUNE 30, 2018

First Bank of Highland Park

LETTER *from the* CHIEF EXECUTIVE OFFICER

According to recent news articles, banking today for many businesses has become very challenging. At First Bank of Highland Park we recognize that you and your business have your own unique story. You have worked hard to be successful and we want to be there for you and take an active role in understanding your vision and meeting your banking needs. Whether you need a line of credit or a loan to finance equipment or real estate, you can depend on your First Bank of Highland Park Relationship Manager from the initial discussion to the loan closing and beyond.

Our Bank is locally owned and all loan decisions are made right here in Highland Park, unlike many national Banks. Our response time is unbeatable as we do not have the layers of bureaucracy that larger lenders go through to make a decision.

As a privately owned bank, we take our business with you personally. That is why we focus on building long-term relationships with Clients who are making decisions that work for the current fiscal year and the next generation. We have worked side-by-side with our Clients since 1955 combining practicality with creativity, while always remaining a consistent and steady financial partner in good and bad economies. We are working with first, second and third generations of entrepreneurs to perpetuate family businesses for generations to come.

I hope you will join us and please visit to see for yourself the genuine friendliness backed by healthy banking practices at either of our two North Shore locations.

With friendly regards,

A handwritten signature in black ink, appearing to read "Randy L. Green". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Randy L. Green
Chief Executive Officer

FIRST BANK *of* HIGHLAND PARK
REPORT OF CONDITION
(DOLLAR AMOUNT IN THOUSANDS. UNAUDITED.)

ASSETS	JUNE 30, 2018	JUNE 30, 2017
Cash & Non-Interest Bearing Deposits	10,790	9,148
Interest Bearing Deposits	141,218	101,005
Held-to-Maturity Securities	165,195	63,804
Available-for-Sale Securities	24,376	84,705
Loans Net of Unearned Income & Allowance for Loan Losses	1,335,744	1,271,916
Property & Equipment	1,870	1,769
Other Real Estate Owned	-	-
Accrued Interest Receivable	6,154	4,739
Other Assets	7,266	4,527
Total Assets	1,692,613	1,541,613
LIABILITIES		
Deposits:		
Non-Interest Bearing	141,143	98,920
Interest Bearing	1,264,141	1,180,041
TOTAL DEPOSITS	1,405,284	1,278,961
Other Borrowed Money	115,182	108,184
Other Liabilities	5,209	5,250
Total Liabilities	1,525,675	1,392,395
SHAREHOLDERS' EQUITY		
Common Stock	1,750	1,750
Surplus	63,905	50,905
Undivided Profits	103,060	98,267
Accumulated Other Comprehensive Income	(1,777)	(1,704)
Total Shareholders' Equity	166,938	149,218
Total Liabilities And Shareholders' Equity	1,692,613	1,541,613

A full disclosure statement is available upon request. Member FDIC.

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