



STATEMENT *of* CONDITION

JUNE 30, 2019

First Bank of Highland Park

HIGHLAND PARK
1835 First Street
(847) 432-7800

NORTHBROOK
633 Skokie Boulevard
(847) 272-1300

FIRSTBANKHP.COM



Member
FDIC
EQUAL HOUSING
LENDER
NMLS# 421795

LETTER *from the* CHIEF EXECUTIVE OFFICER

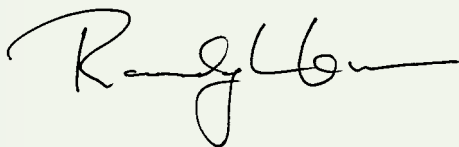
As one of the top five privately held banks in Chicago, we take our business with you personally. At First Bank of Highland Park, we focus on building long term relationships with clients who are making decisions that work for the current fiscal year and the next generation. We have worked side-by-side 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.

We understand that banking for many businesses has become a challenge. 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 Relationship Manager from the initial discussion to the loan closing and far beyond.

Beyond our extensive product line, First Bank of Highland Park is known for outstanding client service and an exceptional response time when making decisions. Unlike many national banks, we make all loan decisions “in house”. Our bankers are empowered to make decisions and we do not have the layers of bureaucracy that other lenders go through to make an informed decision.

I encourage you to visit any of our convenient locations and personally experience the genuine friendliness of our staff backed by our healthy banking practices.

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 at the end.

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, 2019 |
|--|------------------|------------------|
| Cash & Non-Interest Bearing Deposits | 10,790 | 14,860 |
| Interest Bearing Deposits | 141,218 | 75,328 |
| Held-to-Maturity Securities | 165,195 | 213,299 |
| Available-for-Sale Securities | 18,721 | 34,270 |
| Equity Securities | 5,655 | 5,628 |
| Loans Net of Unearned Income & Allowance for Loan Losses | 1,335,744 | 1,391,176 |
| Property & Equipment | 1,870 | 2,155 |
| Other Real Estate Owned | - | 11,937 |
| Accrued Interest Receivable | 6,154 | 6,630 |
| Other Assets | 7,266 | 6,204 |
| Total Assets | 1,692,613 | 1,761,487 |
| LIABILITIES | | |
| Deposits: | | |
| Non-Interest Bearing | 141,143 | 73,468 |
| Interest Bearing | 1,264,141 | 1,416,107 |
| TOTAL DEPOSITS | 1,405,284 | 1,489,575 |
| Other Borrowed Money | 115,182 | 87,598 |
| Other Liabilities | 5,209 | 6,452 |
| Total Liabilities | 1,525,675 | 1,583,625 |
| SHAREHOLDERS' EQUITY | | |
| Common Stock | 1,750 | 1,750 |
| Surplus | 63,905 | 63,905 |
| Undivided Profits | 103,060 | 112,552 |
| Accumulated Other Comprehensive Income | (1,777) | (345) |
| Total Shareholders' Equity | 166,938 | 177,862 |
| Total Liabilities And Shareholders' Equity | 1,692,613 | 1,761,487 |

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

DIRECTORS

Jill Takiff Hirsh
Chairman of the Board

Wendy Baum
Partner, Infinity Strategic Partners, LLC

Eric A. Ephraim
President and COO, First Bank of Highland Park

Harvey Gaffen
Retired CEO, Private Client Group, RSM McGladrey

Randy L. Green
Chief Executive Officer

Michael W. Kiss
Retired President, North Shore Community Bank & Trust

Linda I. Lin
Principal, Butternut Design

Willie Miller, Jr.
Retired EVP & Chief Legal Officer, LaSalle National Bank

Barry F. Preston
Retired Senior Vice President, Bank of America

Saul E. Rudo*
Partner, Katten, Muchin, Rosenman, LLP

Max R. Schrayner
President, Associated Agencies, Inc.

Donna N. Smith
Retired, Head of Corporate Banking, Associated Bank

Joel J. Sprayregen*
Of Counsel, Taft Stettinius & Hollister LLP

Anna Maria Viti-Welch
President, Guy Viti Insurance Agency, Inc. Axime

OFFICERS

Jill Takiff Hirsh
Chairman of the Board

Randy L. Green
Chief Executive Officer

Eric A. Ephraim
President and Chief Operating Officer

Executive Vice Presidents

Cheryl Braude
Adam Brook
Erin Reardon Cohn
Jeffrey I. Donenberg
Lenore Erickson
David Evely

Dean Jukovich
Brien J. Leahy
Joseph Levigne
Martha McGuire
David A. Smith

Senior Vice Presidents

Laurie A. Brown
Sara DeKuiper
David J. Giangiorgi
Chuck Gitles
Joseph M. Haugh
Deanna Levin
Emma Montagu
Anne M. O'Connor

Vicki Peloquin
John Rimkus
Lynn M. Rosinsky
Patrick Tatarek
Michael Trimble
Barbara Winter
Simon Yohanan

Vice Presidents

Mary Ann Bley
Brian Bock
Nathan Bowker
Jessica Brown
Jean Choi
Olga Edds
Scott Elza
Jackie Flick
Marcus D. Frye
Sarah Gin
Amy Kahhat

Luke Krzesaj
Marcela Melendez
Courtney Olson
Patricia L. Pappas
Tricia Poisson
Lesley Prestegaard
David Putrus
Jodi Sugar
Norman E. Weinandy
Marc Zisook

Assistant Vice Presidents

Habib Ali
David Barrera
Kerry Bell
Margaret R. Biesiada
Angela Carlstrom
Jacqueline Cashmore
Nicole DiVito
Deborah G. Elliott
Zachary Goldman

Debbie Hutchinson-Dettwiller
Randall Kiner
Andy Kocur
Ryan Liebgott
Mary C. Lum
Patrick Niday
Claudia Phalen
Maria Santello
Kimberly Smith

Officers

Nancy R. Boshes
Denise Bryant
Matthew Caja
Waylet Harper
Kimberly Imroth
Anne Ronstadt
Loretta Sortino

*Honorary Directors