CITY OF STOUGHTON
FINANCE DEPARTMENT
381 East Main Street, Stoughton, WI. 53589

(608) 873-6677 www.ci.stoughton.wi.us

To: Finance Committee members
From: Dave Ehlinger
Re: Due diligence search – One Community Bank
Date: 05-09-2022

As you are aware, the 05-10-2022 agendas for both the Finance Committee and Common Council include a resolution to accept Irrevocable Standby Lines of Credits from One Community Bank. As that bank is not currently rated by Moody's, Standard & Poor, or Fitch, the Common Council has to decide on the acceptability of these Lines of Credit.

As part of my due diligence search, I found the attached detail on the Federal Deposit Insurance Corporation (FDIC) website. A brief highlight of the packet is below, with the indicated page number at the bottom of each page on the attachment.

Page 1: Bosshard Financial Group owns both Farmers State Bank and One Community Bank.
Page 2: Explanation of the class codes on the previous page
Pages 3-4: Bosshard has only 0.08% of their loans past due.
Pages 5-6: This equates to $1.6 million for the total outstanding debt on these past due loans
Pages 7-8: History of One Community Bank.
Page 9: McFarland State Bank bought the failed Evergreen State Bank in 2011, which is over a decade ago. Cone Community Bank acquired McFarland State Bank in 2020.
Pages 10-12: Listing of the various locations around the State of Wisconsin
Pages 13-16: All summary information, which is a duplicate of the data previously provided by One Community Bank. This confirms their data was from an unbiased source.

In summary, I did not find any red flags in my search.

Respectfully submitted,

David P. Ehlinger, CPA
Director of Finance/Comptroller

Sort By: Holding Company Name As of: December 31, 2021

FDIC-Insured Subsidiaries of Bank Holding Companies -- Detail

BOSSHARD FINANCIAL GROUP INC

La Crosse, WI

2 records were found matching your selection criteria
Multibank and One Bank HCs, Having BHC ID #1205473
Sorted by Holding Company Name, Institution Name
Information as of December 31, 2021

Note: Important Information About This Data

BHC ID	Bank Holding Company Name	City	State	Class	Combined Total Domestic Deposits of Insured Subsidiaries ($000)[1]	Combined Total Assets of Insured Subsidiaries ($000)[1]
1205473	BOSSHARD FINANCIAL GROUP INC	La Crosse	WI	HC	1,528,100	1,827,619

Bank and thrift subsidiaries of the bank holding company:

Cert	Institution Name	City	County	State	Class	Total Domestic Deposits ($000)	Total Assets ($000
15126	FARMERS STATE BANK	Hillsboro	Vernon	WI	NM	180,228	213,498
22334	ONE COMMUNITY BANK	Oregon	Dane	WI	SM	1,347,872	1,614,12

[1] Financial data for bank holding companies represent the summation of FFIEC Call Reports or OTS Thrift Financial Reports (TFR) filed by all FDIC-insured bank and thrift subsidiaries held by a bank holding company, and do **not** reflect nondeposit subsidiaries or parent companies. Data values have **not** been adjusted for intra-company transactions. **Official** Holding Company Reports (such as the Y-9C) can be found at the website for the Federal Reserve System--National Information Center (NIC).

Institution Directory Help

Bank Charter Class

A classification code assigned by the FDIC based on the institution's charter type (commercial bank or savings institution), charter agent (state or federal), Federal Reserve membership status (Fed member, Fed nonmember)and its primary federal regulator (state chartered institutions are subject to both federal and state supervision).

- **N** = commercial bank, national (federal) charter and Fed member, supervised by the Office of the Comptroller of the Currency (OCC)
- **SM** = commercial or savings bank, state charter and Fed member, supervised by the Federal Reserve (FRB)
- **NM** = commercial bank, state charter and Fed nonmember, supervised by the FDIC or OCC
- **SB** = savings banks, state charter, supervised by the FDIC
- **SA** = As of July 21, 2011, FDIC supervised state chartered thrifts and OCC supervised federally chartered thrifts. Prior to that date, state or federally chartered savings associations supervised by the Office of Thrift Supervision (OTS).
- **OI** = insured U.S. branch of a foreign chartered institution (IBA)

FDIC-insured Subsidiaries of BOSSHARD FINANCIAL GROUP INC

La Crosse, WI

BHC ID#: 1205473

Note: Important Information About This Data [1]

Definition	Percent of Assets	Insured Subsidiaries of BOSSHARD FINANCIAL GROUP INC [1] La Crosse, WI December 31, 2021	Insured Subsidiaries of BOSSHARD FINANCIAL GROUP INC [1] La Crosse, WI December 31, 2020
1	Number of institutions reporting	2	2
	Past Due and Nonaccrual Assets		
2	**Assets past due 30 - 89 days ***	**0.08%**	**0.10%**
3	Loans secured by real estate, total	0.08%	0.10%
4	To non-U.S. addressees	N/A	N/A
5	Real estate loans in domestic offices	0.08%	0.10%
6	Construction and land development	0.02%	0
7	1-4 family residential construction	0.02%	0
8	Other construction, all land development and other land	0	0
9	Secured by farmland	0.00%	0.00%
10	Secured by 1-4 family residential properties	0.04%	0.03%
11	Secured by multifamily residential properties	0	0
12	Secured by nonfarm nonresidential properties	0.01%	0.06%
13	Owner-occupied non-farm non-residential	0.01%	0
14	Other non-farm non-residential	0.00%	0.06%
15	Real estate loans in foreign offices	N/A	N/A
16	Loans to depository institutions	0	0
17	To foreign banks	N/A	N/A
18	Loans to finance agricultural production and other loans to farmers	N/A	N/A
19	Commercial and industrial loans	0	0
20	To non-U.S. addressees	N/A	N/A
21	Loans to individuals	0.00%	0.00%
22	Credit cards	0	0
23	Automobile loans	0.00%	0.00%
24	Other consumer loans	0.00%	0.00%
25	Loans to foreign governments and official institutions	N/A	N/A
26	Other loans	0	0
27	Lease financing receivables	0	0
28	Debt securities and other assets	0	0
	Memoranda (included above):		
29	Loans to finance agricultural prod and other loans to farmers (small)	0	0
30	Loans and leases, wholly or partially guaranteed by the U.S. Government	0	0
31	Loans and leases covered by FDIC loss-sharing agreements	0	0
32	**Assets past due 90 or more days**	**0.00%**	**0**
33	Loans secured by real estate, total	0.00%	0
34	To non-U.S. addressees	N/A	N/A
35	Real estate loans in domestic offices	0.00%	0
36	Construction and land development	0	0
37	1-4 family residential construction	0	0
38	Other construction, all land development and other land	0	0
39	Secured by farmland	0	0
40	Secured by 1-4 family residential properties	0.00%	0
41	Secured by multifamily residential properties	0	0
42	Secured by nonfarm nonresidential properties	0	0
43	Owner-occupied non-farm non-residential	0	0
44	Other non-farm non-residential	0	0
45	Real estate loans in foreign offices	N/A	N/A
46	Loans to depository institutions	0	0
47	To foreign banks	N/A	N/A
48	Loans to finance agricultural production and other loans to farmers	N/A	N/A
49	Commercial and industrial loans	0	0
50	To non-U.S. addressees	N/A	N/A

51	Loans to individuals	0	0
52	Credit cards	0	0
53	Automobile loans	0	0
54	Other consumer loans	0	0
55	Loans to foreign governments and official institutions	N/A	N/A
56	Other loans	0	0
57	Lease financing receivables	0	0
58	Debt securities and other assets	0	0
	Memoranda (included above):		
59	Loans to finance agricultural prod and other loans to farmers (small)	0	0
60	Loans and leases, wholly or partially guaranteed by the U.S. Government	0	0
61	Loans and leases covered by FDIC loss-sharing agreements	0	0
62	**Assets in nonaccrual status**	**0.04%**	**0.07%**
63	Loans secured by real estate, total	0.04%	0.06%
64	To non-U.S. addressees	N/A	N/A
65	Real estate loans in domestic offices	0.04%	0.06%
66	Construction and land development	0	0
67	Other construction, all land development and other land	0	0
68	Secured by farmland	0	0
69	Secured by 1-4 family residential properties	0.04%	0.06%
70	Secured by multifamily residential properties	0	0
71	Secured by nonfarm nonresidential properties	0	0.00%
72	Other non-farm non-residential	0	0.00%
73	Real estate loans in foreign offices	N/A	N/A
74	Loans to depository institutions	0	0
75	To foreign banks	N/A	N/A
76	Loans to finance agricultural production and other loans to farmers	N/A	N/A
77	Commercial and industrial loans	0.00%	0.01%
78	To non-U.S. addressees	N/A	N/A
79	Loans to individuals	0.00%	0
80	Credit cards	0	0
81	Loans to foreign governments and official institutions	N/A	N/A
82	Other loans	0	0
83	Lease financing receivables	0	0
84	Debt securities and other assets	0	0
	Memoranda (included above):		
85	Loans to finance agricultural prod and other loans (small)	0	0
86	Loans and leases, wholly or partially guaranteed by the U.S. Government	0	0
87	Loans and leases covered by FDIC loss-sharing agreements	0	0

*** Note: Prior to March 2001, information on Assets past due 30-89 days for individual institutions was confidential and therefore not available.**

[1] Financial data for bank holding companies represent the summation of FFIEC Call Reports or OTS Thrift Financial Reports (TFR) filed by all FDIC-insured bank and thrift subsidiaries held by a bank holding company, and do **not** reflect nondeposit subsidiaries or parent companies. Data values have **not** been adjusted for intra-company transactions. **Official** Holding Company Reports (such as the Y-9C) can be found at the website for the Federal Reserve System--National Information Center (NIC).

FDIC-insured Subsidiaries of BOSSHARD FINANCIAL GROUP INC

La Crosse, WI

BHC ID#: 1205473

Note: Important Information About This Data [1]

Definition	Dollar figures in thousands	Insured Subsidiaries of BOSSHARD FINANCIAL GROUP INC [1] La Crosse, WI December 31, 2021	Insured Subsidiaries of BOSSHARD FINANCIAL GROUP INC [1] La Crosse, WI December 31, 2020
1	Number of institutions reporting	2	2
	Past Due and Nonaccrual Assets		
2	**Assets past due 30 - 89 days ***	**1,536**	**1,528**
3	Loans secured by real estate, total	1,456	1,495
4	To non-U.S. addressees	N/A	N/A
5	Real estate loans in domestic offices	1,456	1,495
6	Construction and land development	366	0
7	1-4 family residential construction	366	0
8	Other construction, all land development and other land	0	0
9	Secured by farmland	34	73
10	Secured by 1-4 family residential properties	803	507
11	Secured by multifamily residential properties	0	0
12	Secured by nonfarm nonresidential properties	253	915
13	Owner-occupied non-farm non-residential	233	0
14	Other non-farm non-residential	20	915
15	Real estate loans in foreign offices	N/A	N/A
16	Loans to depository institutions	0	0
17	To foreign banks	N/A	N/A
18	Loans to finance agricultural production and other loans to farmers	N/A	N/A
19	Commercial and industrial loans	0	0
20	To non-U.S. addressees	N/A	N/A
21	Loans to individuals	80	33
22	Credit cards	0	0
23	Automobile loans	70	19
24	Other consumer loans	10	14
25	Loans to foreign governments and official institutions	N/A	N/A
26	Other loans	0	0
27	Lease financing receivables	0	0
28	Debt securities and other assets	0	0
	Memoranda (included above):		
29	Loans to finance agricultural prod and other loans to farmers (small)	0	0
30	Loans held for sale	0	0
31	Loans and leases, wholly or partially guaranteed by the U.S. Government	0	0
32	Loans and leases covered by FDIC loss-sharing agreements	0	0
33	**Assets past due 90 or more days**	**72**	**0**
34	Loans secured by real estate, total	72	0
35	To non-U.S. addressees	N/A	N/A
36	Real estate loans in domestic offices	72	0
37	Construction and land development	0	0
38	1-4 family residential construction	0	0
39	Other construction, all land development and other land	0	0
40	Secured by farmland	0	0
41	Secured by 1-4 family residential properties	72	0
42	Secured by multifamily residential properties	0	0
43	Secured by nonfarm nonresidential properties	0	0
44	Owner-occupied non-farm non-residential	0	0
45	Other non-farm non-residential	0	0
46	Real estate loans in foreign offices	N/A	N/A
47	Loans to depository institutions	0	0
48	To foreign banks	N/A	N/A
49	Loans to finance agricultural production and other loans to farmers	N/A	N/A
50	Commercial and industrial loans	0	0

51	To non-U.S. addressees	N/A	N/A
52	Loans to individuals	0	0
53	Credit cards	0	0
54	Automobile loans	0	0
55	Other consumer loans	0	0
56	Loans to foreign governments and official institutions	N/A	N/A
57	Other loans	0	0
58	Lease financing receivables	0	0
59	Debt securities and other assets	0	0
	Memoranda (included above):		
60	Loans to finance agricultural prod and other loans to farmers (small)	0	0
61	Loans held for sale	0	0
62	Loans and leases, wholly or partially guaranteed by the U.S. Government	0	0
63	Loans and leases covered by FDIC loss-sharing agreements	0	0
64	**Assets in nonaccrual status**	**740**	**1,151**
65	Loans secured by real estate, total	655	956
66	To non-U.S. addressees	N/A	N/A
67	Real estate loans in domestic offices	655	956
68	Construction and land development	0	0
69	1-4 family residential construction	0	0
70	Other construction, all land development and other land	0	0
71	Secured by farmland	0	0
72	Secured by 1-4 family residential properties	655	950
73	Secured by multifamily residential properties	0	0
74	Secured by nonfarm nonresidential properties	0	6
75	Owner-occupied non-farm non-residential	0	1
76	Other non-farm non-residential	0	5
77	Real estate loans in foreign offices	N/A	N/A
78	Loans to depository institutions	0	0
79	To foreign banks	N/A	N/A
80	Loans to finance agricultural production and other loans to farmers	N/A	N/A
81	Commercial and industrial loans	79	195
82	To non-U.S. addressees	N/A	N/A
83	Loans to individuals	6	0
84	Credit cards	0	0
85	Automobile loans	6	0
86	Other consumer loans	0	0
87	Loans to foreign governments and official institutions	N/A	N/A
88	Other loans	0	0
89	Lease financing receivables	0	0
90	Debt securities and other assets	0	0
	Memoranda (included above):		
91	Loans to finance agricultural prod and other loans (small)	0	0
92	Loans held for sale	0	0
93	Loans and leases, wholly or partially guaranteed by the U.S. Government	0	0
94	Loans and leases covered by FDIC loss-sharing agreements	0	0

*** Note: Prior to March 2001, information on Assets past due 30-89 days for individual institutions was confidential and therefore not available.**

[1] Financial data for bank holding companies represent the summation of FFIEC Call Reports or OTS Thrift Financial Reports (TFR) filed by all FDIC-insured bank and thrift subsidiaries held by a bank holding company, and do **not** reflect nondeposit subsidiaries or parent companies. Data values have **not** been adjusted for intra-company transactions. **Official** Holding Company Reports (such as the Y-9C) can be found at the website for the Federal Reserve System--National Information Center (NIC).

Home > Resources > Data Tools > BankFind Suite > Find Institutions by Name & Location

Help

BankFind Suite Home

Back to Search Results

One Community Bank

Institution Details

Data as of 05/06/2022

FDIC Insured
Since 09/15/1976

FDIC Cert #
22334

Established
09/15/1976

Bank Charter Class
State Chartered Banks, member of the Federal Reserve System (FRS)

Primary Federal Regulator
Federal Reserve Board

Main Office Address
733 N Main St
Oregon, WI 53575

Primary Website
www.onecommunity.bank

Locations
11 domestic locations: 1 state and 0 territories.
0 in foreign locations.

Financial Information
Create financial reports for this institution

Consumer Assistance
Federal Reserve Consumer Help

Contact the FDIC
One Community Bank

Get additional detailed information by selecting from the following:

Locations | History | Institution Profile | Other Names

10 Historical Events

Results
25

1

Page #

Go

	Description of Event	View Details
09/15/1976	Institution established. Original name: Community National Bank (22334)	View Details

	National Bank (22334).
08/01/2000	Changed Trust Powers to Full.
12/31/2002	Changed Chartering Agency to STATE.
12/31/2002	Changed Bank Class to SM.
12/31/2002	Changed Primary Federal Regulatory Agency to FED.
12/31/2002	Changed Institution Name to Oregon Community Bank & Trust.
12/30/2014	Changed Institution Name to Oregon Community Bank.
09/01/2018	Acquired Grand Marsh State Bank (15185) in Grand Marsh, WI.
05/01/2020	Acquired McFarland State Bank (2476) in Mc Farland, WI.
09/18/2020	Changed Institution Name to One Community Bank.

*Data prior to 01/01/2000 may include small anomalies which may or may not effect the historic events of this institution. If you have questions or concerns, please contact the FDIC using the link above.

top of page ↑

1

Page #

Go

Guaranty Bank, (d/b/a BestBank in Georgia & Michigan)	Milwaukee	WI	30003	First-Citizens Bank & Trust Company	May 5, 2017	10527
North Milwaukee State Bank	Milwaukee	WI	20364	First-Citizens Bank & Trust Company	March 11, 2016	10518
Bank of Wausau	Wausau	WI	35016	Nicolet National Bank	August 9, 2013	10485
Banks of Wisconsin d/b/a Bank of Kenosha	Kenosha	WI	35386	North Shore Bank, FSB	May 31, 2013	10478
Legacy Bank	Milwaukee	WI	34818	Seaway Bank and Trust Company	March 11, 2011	10348
Badger State Bank	Cassville	WI	13272	Royal Bank	February 11, 2011	10339
Evergreen State Bank	Stoughton	WI	5328	McFarland State Bank	January 28, 2011	10332
First Banking Center	Burlington	WI	5287	First Michigan Bank	November 19, 2010	10315
Maritime Savings Bank	West Allis	WI	28612	North Shore Bank, FSB	September 17, 2010	10291
Bank of Elmwood	Racine	WI	18321	Tri City National Bank	October 23, 2009	10132
First National Bank of Blanchardville	Blanchardville	WI	11639	The Park Bank	May 9, 2003	4661
Hometown National Bank	Longview	WA	35156	Twin City Bank	October 2, 2015	10517

One Community Bank

Institution Details

Data as of 05/06/2022

FDIC Insured
Since 09/15/1976

FDIC Cert #
22334

Established
09/15/1976

Bank Charter Class
State Chartered Banks, member of the Federal Reserve System (FRS)

Primary Federal Regulator
Federal Reserve Board

Main Office Address
733 N Main St
Oregon, WI 53575

Primary Website
www.onecommunity.bank

Locations
11 domestic locations: 1 state and 0 territories.
0 in foreign locations.

Financial Information
Create financial reports for this institution

Consumer Assistance
Federal Reserve Consumer Help

Contact the FDIC
One Community Bank

Get additional detailed information by selecting from the following:

Locations | History | Institution Profile | Other Names

11 Branch Offices

Hide

Results
25

1

Page #

Go

Address
Address

15543	Main Office	One Community Bank	733 N Main St Oregon, WI 53575	Oregon	Dane	WI	Full Servi Brick A Mortar
589730	4	Waunakee Branch	1351 Water Wheel Drive Waunakee, WI 53597	Waunakee	Dane	WI	Full Servi Brick And M
9549	5	Grand Marsh Branch	643 County Road E Grand Marsh, WI 53936	Grand Marsh	Adams	WI	Full Servi Brick And M
233339	6	Mound View Branch	501 North Main Street Adams, WI 53910	Adams	Adams	WI	Full Servi Brick And M
233340	7	Oxford Branch	120 East Valette Street Oxford, WI 53952	Oxford	Marquette	WI	Full Servi Brick And M
3593	8	Downtown Stoughton Branch	205 East Washington Street Stoughton, WI 53589	Stoughton	Dane	WI	Limited Ser Drive Thru/Deta Facility
207570	9	Courier Service Branch	207 South Forrest Street Stoughton, WI 53589	Stoughton	Dane	WI	Limited Ser Messeng
474316	10	Sun Prairie Branch	2580 Ironwood Drive Sun Prairie,	Sun Prairie	Dane	WI	Full Servi Brick And M

			WI 53590				
596308	11	Mcfarland State Bank	8215 Greenway Blvd Middleton, WI 53562	Middleton	Dane	WI	Full Servi Brick And M
607080	12	Kettle Park West Br	2401 Jackson Street Stoughton, WI 53589	Stoughton	Dane	WI	Full Servi Brick And M
1627	13	Mcfarland Branch	5990 Highway 51 Mc Farland, WI 53558	Mc Farland	Dane	WI	Full Servi Brick And M

All Summary Information

Dollars | Ratios

December 31, 2021 | Year-to-date income

December 31, 2020 | Year-to-date income

One Community Bank

733 N Main St
Oregon, WI 53575

FDIC Certificate #: 22334 **Bank Charter Class:** SM

Definition	*Dollar figures in thousands*	ONE COMMUNITY BANK Oregon, WI December 31, 2021	ONE COMMUNITY BANK Oregon, WI December 31, 2020
	All Summary Information		
	Assets and Liabilities		
1	Total employees (full-time equivalent)	197	188
2	**Total assets**	**1,614,121**	**1,356,056**
3	Cash and due from depository institutions	19,462	24,725
4	Interest-bearing balances	2,139	2,041
5	Securities	150,546	79,855
6	Federal funds sold and reverse repurchase agreements	50,414	31,606
7	Net loans and leases	1,320,767	1,143,739
8	Allowance for loan and lease losses **	9,793	6,611
9	Trading account assets	0	0
10	Bank premises and fixed assets	16,358	18,916
11	Other real estate owned	319	0
12	Goodwill and other intangibles	22,668	24,712
13	All other assets	33,587	32,503
14	**Total liabilities and capital**	1,614,121	1,356,056
15	**Total liabilities**	**1,434,148**	**1,199,678**
16	Total deposits	1,347,872	1,095,761
17	Interest-bearing deposits	983,719	787,684
18	Deposits held in domestic offices	1,347,872	1,095,761
19	% insured	62.35%	71.85%
20	Federal funds purchased & repurchase agreements	0	0
21	Trading liabilities	0	0
22	Other borrowed funds	75,599	93,325
23	Subordinated debt	0	0
24	All other liabilities	10,677	10,592
25	**Total equity capital**	**179,973**	**156,378**
26	Total bank equity capital	179,973	156,378
27	Perpetual preferred stock	0	0
28	Common stock	779	618
29	Surplus	95,093	80,253
30	Undivided profits	84,101	75,507
31	Noncontrolling interests in consolidated subsidiaries	0	0
	Memoranda:		
32	Noncurrent loans and leases	740	1,146
33	Noncurrent loans that are wholly or partially guaranteed by the U.S. government	0	0
34	Income earned, not collected on loans	5,489	7,402
35	Earning assets	1,523,866	1,257,241
36	Long-term assets (5+ years)	286,088	180,255
37	Average Assets, year-to-date	1,492,530	1,270,274
38	Average Assets, quarterly	1,577,615	1,332,737
39	Total risk weighted assets	0	0
40	Adjusted average assets for leverage capital purposes	1,554,157	1,325,134
41	Life insurance assets	11,945	11,655
42	General account life insurance assets	11,945	11,655
43	Separate account life insurance assets	0	0
44	Hybrid life insurance assets	0	0

45 Volatile liabilities	65,487	67,713
46 Insider loans	5,980	3,519
47 FHLB advances	75,599	93,325
48 Loans and leases held for sale	1,401	3,574
49 Unused loan commitments	249,060	216,723
50 Tier 1 (core) risk-based capital	162,510	134,574
51 Tier 2 risk-based capital	0	0
52 Total unused commitments	249,060	216,723
53 Derivatives	0	0
Restructured Loans and leases		
Past due and nonaccrual assets		
Fiduciary and related services		

***Note: For institutions that have adopted CECL Methodology (ASU 2016-13), securities are reported net of allowances for credit losses.**
**** Note : For institutions that have adopted CECL methodology (ASU 2016-13), this item represents the allowance for credit losses on loans and leases held for investment and allocated transfer risk.**

Income and Expense	*(Year-to-date)*	*(Year-to-date)*
54 Number of institutions reporting	1	1
55 Total interest income	54,833	47,719
56 Total interest expense	3,841	5,899
57 Net interest income	50,992	41,820
58 Provision for credit losses *	2,833	2,455
59 Total noninterest income	9,967	10,445
60 Fiduciary activities	0	0
61 Service charges on deposit accounts	258	277
62 Trading account gains & fees	N/A	N/A
63 Additional noninterest income	9,709	10,168
64 Total noninterest expense	30,608	26,763
65 Salaries and employee benefits	17,312	15,902
66 Premises and equipment expense	5,265	3,798
67 Additional noninterest expense	8,031	7,063
68 Pre-tax net operating income	27,518	23,047
69 Securities gains (losses)	48	21
70 Applicable income taxes	7,306	6,120
71 Income before extraordinary items	20,260	16,948
72 Discontinued operations (Extraordinary gains - net)**	0	0
73 Net income attributable to bank and noncontrolling interests	20,260	16,948
74 Net income attributable to noncontrolling interests	0	0
75 **Net income attributable to bank**	**20,260**	**16,948**
76 Net charge-offs	-349	-10
77 Cash dividends	9,700	9,900
78 Sale, conversion, retirement of capital stock, net	0	0
79 Net operating income	20,222	16,931
Memo:		
Gross fiduciary and related services income		

*** Note: For institutions that have adopted CECL methodology (ASU 2016-13), this item represents provisions for all credit losses on a consolidated basis. For institutions that have not adopted CECL methodology (ASU 2016-13), this item represents the provision for loan and lease losses.**
**** Note: Accounting change as of September 2016, Extraordinary Gains,Net now only includes Discontinued Operations Expense.**

Performance and Condition Ratios		
80 % of unprofitable institutions	N/A	N/A
81 % of institutions with earnings gains	N/A	N/A
Performance Ratios (%, annualized)	*(Year-to-date)*	*(Year-to-date)*
82 Yield on earning assets	3.91%	4.03%
83 Cost of funding earning assets	0.27%	0.50%
84 Net interest margin	3.64%	3.53%
85 Noninterest income to assets	0.67%	0.82%
86 Noninterest expense to assets	2.05%	2.11%
87 Credit loss provision to assets *	0.19%	0.19%
88 Net operating income to assets	1.35%	1.33%
89 Return on assets (ROA)	1.36%	1.33%

89	Return on assets (ROA)	[illegible]	[illegible]
90	Pretax return on assets	1.85%	1.82%
91	Return on equity (ROE)	11.95%	11.03%
92	Retained earnings to average equity (YTD only)	6.23%	4.59%
93	Net charge-offs to loans and leases	-0.03%	-0.00%
94	Loan and lease loss provision to net charge-offs	-811.75%	-24,550.00%
95	Earnings coverage of net loan charge-offs (x)	N/A	N/A
96	Efficiency ratio	46.31%	49.31%
97	Assets per employee ($ millions)	8.19	7.21
98	Cash dividends to net income (YTD only)	47.88%	58.41%
	Condition Ratios (%)		
99	Earning assets to total assets	94.41%	92.71%
100	Loan and lease loss allowance to loans and leases **	0.74%	0.57%
101	Loan and lease loss allowance to noncurrent loans and leases **	1,323.38%	576.88%
102	Noncurrent assets plus other real estate owned to assets	0.07%	0.08%
103	Noncurrent loans to loans	0.06%	0.10%
104	Net loans and leases to assets	81.83%	84.34%
105	Net loans and leases to deposits	97.99%	104.38%
106	Net loans and leases to core deposits	104.27%	112.32%
107	Domestic deposits to total assets	83.51%	80.80%
108	Equity capital to assets	11.15%	11.53%
109	Leverage (core capital) ratio	10.46%	10.16%
110	Elected community bank leverage ratio framework (1 is Yes)	1	1
111	Common equity tier 1 capital ratio ***	N/A	N/A
112	Tier 1 risk-based capital ratio ***	N/A	N/A
113	Total risk-based capital ratio ***	N/A	N/A
	Memoranda:		
114	Average assets	1,492,530	1,270,274
115	Average earning assets	1,400,760	1,183,949
116	Average equity	169,515	153,706
117	Average loans	1,254,348	1,070,270

*** Note: For institutions that have adopted CECL methodology (ASU 2016-13), this item represents provisions for all credit losses on a consolidated basis. For institutions that have not adopted CECL methodology (ASU 2016-13), this item represents the provision for loan and lease losses.**

**** Note: For institutions that have adopted CECL methodology (ASU 2016-13) this item represents the allowance for credit losses on loans and leases held for investment and allocated transfer risk.**

***** Note: As of March 2020, not available for institutions that have elected the Community Bank Leverage Ratio (CBLR) framework.**

Definition	*Demographic Information*	**May 5, 2022**	**December 31, 2021**	**December 31, 2020**
1	Status	Active	Active	Active
2	Bank Holding Company (Regulatory Top Holder)	See Note!	BOSSHARD FINANCIAL GROUP INC	BOSSHARD FINANCIAL GROUP INC
3	Certificate#	22334	22334	22334
4	Federal Reserve ID Number	247140	247140	247140
5	Institution Name	One Community Bank	ONE COMMUNITY BANK	ONE COMMUNITY BANK
6	City,State,Zip	Oregon, WI, 53575	Oregon, WI, 53575	Oregon, WI, 53575
7	Number of Domestic Offices		12	12
8	Number of Foreign Offices		N/A	N/A
9	Offices in insured other areas		N/A	N/A
10	Interstate Offices		No	No
11	Summary Of Deposits		June 30, 2021	June 30, 2020
12	Current List of Total Offices	Offices		
13	Asset Concentration Hierarchy	Commercial Lending Specialization	Commercial Lending Specialization	Commercial Lending Specialization
14	Subchapter S Corporation		No	No
15	County	Dane	Dane	Dane
16	Metropolitan Statistical Area	Madison, WI	Madison, WI	Madison, WI
17	Established Date	September 15, 1976	September 15, 1976	September 15, 1976
18	Date of Deposit Insurance	September 15, 1976	September 15, 1976	September 15, 1976

19 Last Structure Change Process Date	September 19, 2020		
20 Last Structure Change Effective Date	September 18, 2020		
21 Ownership Type		Stock	Stock
22 Directly Owned by Another Bank?(CERT)		No	No
23 FDIC Community Bank	Yes	Yes	Yes
24 Trust Powers Granted	Yes	Yes	Yes
25 Bank Charter Class	Federal Reserve Member	Federal Reserve Member	Federal Reserve Member
26 Regulator	FED	FED	FED
27 CFPB Supervised	No		
28 Insurance fund membership	DIF	DIF	DIF
29 FDIC Quarterly Banking Profile Region	Chicago	Chicago	Chicago
30 FDIC Geographic Region	Chicago	Chicago	Chicago
31 FDIC Supervisory Region	Chicago	CHICAGO	CHICAGO
32 FDIC Field Office	Madison	Madison	Madison
33 Federal Reserve District	Chicago	Chicago	Chicago
34 Office of the Comptroller of the Currency District	Central	Central	Central
35 FFIEC CallForm		51	51
36 Primary Web Address		http://www.onecommunity.bank	http://www.onecommunity.bank
37 Other Name			
38 Other Name			
39 Other Name			
40 Other Name			
41 Other Name			
42 Other Name			
43 Other Website			
44 Other Website			
45 Other Website			
46 OtherWebsite			
47 Other Website			
48 Other Website			
49 Other Website			
50 Other Website			
51 Other Website			
52 Other Website			

The other name and additional website information begins in March 2014. The use of other names and additional websites is an optional business practice, not used by all bank... more