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%
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*	April 28, 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... s. When one bank purchases another bank, the name recognition and reputation of the bank being purchased may be very well known and established in its market area. Rather than change the name of this bank, the bank making the purchase will continue to use the acquired bank's original name as a trade name, to benefit from its good name and reputation.

In addition to having physical branches to accept deposits, many banks have established online deposit accepting websites (also known as 'URLs' or 'Uniform Resource Locators'). Some of these websites will be named similarly to the name of the bank, such as, the website for a bank named 'ABC Bank' being named 'www.abcbank.com.' However, some banks will also have websites that have names that are not connected to the actual name of the bank.

Please note that this information is provided electronically by the bank to the FDIC on the required FFIEC CALL reports. The information is not edited by the FDIC.

For more information regarding a trade name and/or URL for a particular bank, call the FDIC at 1-877-275-3342 and ask to speak with a deposit insurance specialist.If you do not see the Trade Name and/or URL that you are looking for, please call the FDIC. more