

**DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION
DIVISION OF BANKING
CONSOLIDATED REPORT OF CONDITION**

Trust Company Name:	TI-TRUST, INC.
Address:	2900 N 23RD STREET
City, State, Zip	QUINCY, IL 62305
Credential Number:	TRS # 60938 (5-digit number-should begin with 60)

Include the institution's domestic & foreign subsidiaries, completed for the period ending as of close of business on: **6/30/2025**
and submitted in response to the call of the Illinois Department of Financial and Professional Regulation.

ALTERATION OF THIS FORM IS PROHIBITED AND WILL BE CONSIDERED NON-COMPLIANCE WITH FILING REQUIREMENTS.

ASSETS

In Thousands(000)

1. Cash and Due from Depository Institution	6,187
2. U.S. Treasury Securities	9,604
3. Obligations of States and Political Subdivisions	1,702
4. Other Bonds, Notes Receivable, and Debentures	0

Itemize the Notes Receivable amount listed above:

Inter-Company/Employee/Director: 0
Other (List):

5. Corporate Stock	0
6. Trust Company Premises, Furniture, Fixtures and Other Assets Representing TC Premises	3,779
7. Accounts Receivable:	673

Itemize Accounts Receivable amount listed above:

Fee Accounts Receivable 696
Inter-Company Account Receivable 0
Other (List): 0

Potential Uncollectible - Fees (Contra-Asset) (24)

8. Goodwill	240
9. Intangibles	136
10. Other Assets	408

Itemize assets that account for 10% or greater of Line 11: (Description & Amount)

Prepaid Expense	262
Interest Receivable	55
Misc Receivable	91

11. **TOTAL ASSETS** **22,729**

LIABILITIES

12. Accounts Payable	1,402
13. Taxes Payable	13
14. Other Liabilities for Borrowed Money	0
15. Other Liabilities	3,334

Itemize Liabilities that account for 10% or greater of Line 15) (Description & Amount)

Deferred Fee Income	3,752

16. **TOTAL LIABILITIES** **4,749**

EQUITY CAPITAL

17. Preferred Stock	0
18. Common Stock	31
19. Surplus	2,150
20. Reserve for Operating Expenses	0
21. Retained Earnings (Loss)	15,799

22. **TOTAL EQUITY CAPITAL** **17,980**

23. **TOTAL LIABILITIES AND EQUITY CAPITAL** **22,729**

Check & Balance: should equal zero - otherwise incorrect

0

Trust Company Name:
Credential Number:

TI-TRUST, INC.	
TRS #	60938

INCOME

In Thousands(000)

1. Income from Fiduciary Activities:

A. Estates	20
B. Personal	1,483
C. Investment Advisory	593
D. Managed Employee Benefit	1,259
E. Non-managed Employee Benefit	4,064
F. Custody	100
G. Corporate Services	0
H. Land Trusts	1
I. All Other Fiduciary Activities	0
2. Interest Income	228
3. All Other Income: (List below)	73

Unrealized Gain (Loss) on Equity Securities	26
Dividends Income	46
Misc Income	8

4. TOTAL OPERATING INCOME (Sum of Items 1-3)

7,821

EXPENSES

5. Operating Expenses:

A. Salaries	3,553
B. Employee Benefits	744
C. Trust Company Occupancy Expense	223
D. Furniture and Equipment Expense	153
E. Data Services	367
F. Marketing	204
G. Audits/Examinations	106
H. Insurance (Fiduciary Activities)	0
I. All Other	719

Itemize amounts > 10% from Line I above.

Insurance and Bonds	256
Management Consulting Fees	109
Director Fees	96

6. TOTAL OPERATING EXPENSES

6,069

7. NET OPERATING INCOME/LOSS *BEFORE TAXES*

1,752

8. APPLICABLE INCOME TAXES

469

9. EXTRAORDINARY ITEMS

0

10. NET INCOME (LOSS) *AFTER TAXES*

1,283

Explain any change greater than 10% from the average of the previous quarter(s).

IF this is the first quarter of the fiscal year, disregard explanation:

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Trust Company Name:

TI-TRUST, INC.

CHANGES IN EQUITY CAPITAL

Thousands of Dollars (Year-to-Date)	PREFERRED STOCK (PAR)	COMMON STOCK (PAR)	SURPLUS & RESERVE	RETAINED EARNINGS	TOTAL EQUITY CAPITAL (Line Total)
1. Balance beginning of fiscal year		31	2,197	14,941	17,169
2. Net Income (loss)				1,283	1,283
3. Capital sale/conversion/acquisition/retirement			(47)		(47)
4. Changes incident to mergers & absorptions					0
5. Cash dividends declared on preferred stock					0
6. Cash dividends declared on common stock				(516)	(516)
7. Stock dividends issued					0
8. Other increases/decreases - ITEMIZE:				91	91
Securities Market Value Adjustment (91)					
9. Ending Balance	0	31	2,150	15,799	17,980
Check & Balance: should equal zero - otherwise incorrect					0

NOTE: Additional Page(s) may be attached to this report if an item requires further explanation or justification.

CERTIFICATION SECTION

Person to whom Supervisory Staff should direct questions concerning this report.

1, JULIE KENNING

of TI-TRUST, INC.

(PRINT Name and Title of Officer Authorized to Sign Report)

(Name of Trust Company)

do certify that the information contained in these statements are accurate to the best of my knowledge and belief. I understand that submission of false information with the intention to deceive the Secretary or his Administrative Officers is a felony.



Signature of Officer Authorized to Sign Report

JULIE KENNING

Name of Officer Above

217-228-8039

Fax Number

CFO & EVP OF OPERATIONS

Title

217-221-8628

Telephone Number (Extension)

julie.kenning@ti-trust.com

E-mail Address