

FDIC Certificate # 18213
OCC Charter # 0
Public Report

FRB District/ID_RSSD 2 / 882701
County: FAIRFIELD

FAIRFIELD COUNTY BANK; RIDGEFIELD, CT
Liquidity & Investment Portfolio--Page 10A

Liquidity & Inv Portfolio
02/13/2024 01:46:06 PM

	<u>12/31/2023</u>			<u>12/31/2022</u>			<u>12/31/2021</u>			<u>12/31/2020</u>			<u>12/31/2019</u>		
	BANK	PG 101	PCT	BANK	PG 101	PCT	BANK	PG 101	PCT	BANK	PG 101	PCT	BANK	PG 101	PCT
Percent of Total Assets															
Short Term Investments	0.04	4.56	1	0.30	4.16	6	12.27	9.65	68	4.07	8.34	30	0.39	4.53	4
Marketable Equity Sec (MES)	0.05	0.23	60	0.05	0.28	57	0.05	0.40	57	0.06	0.34	59	0.07	0.29	57
Net LN&LS & SBLC to Assets	73.06	72.59	42	70.89	70.54	40	62.32	64.01	35	73.56	68.87	57	72.28	72.35	34
Pledged Assets	37.29	43.53	37	28.35	35.29	33	24.97	30.80	37	25.18	34.06	27	26.23	37.89	24
Securities Mix															
% Total Securities															
US Treas & Govt Agencies	1.26	19.89	14	8.16	19.70	33	0.16	14.35	17	0.23	11.50	21	1.82	13.48	25
Municipal Securities	0.00	7.91	20	0.12	8.23	22	0.19	8.67	25	0.41	9.59	28	1.62	7.09	40
Pass-Through Mtg Backed Secs	92.11	34.09	98	84.87	34.67	96	92.96	35.59	97	93.86	32.01	97	90.18	29.84	96
CMO & REMIC Mtg Backed Secs	0.05	8.61	23	0.05	8.94	24	0.07	8.82	25	0.13	10.42	27	0.13	13.92	22
Commercial Mtg Back Secs	2.85	5.18	52	2.54	4.39	56	3.73	5.76	57	0.00	6.63	42	0.00	7.52	41
Asset Backed Securities	0.00	0.26	81	0.00	0.18	82	0.00	0.24	80	0.00	0.41	76	0.00	0.76	75
Structured Financial Products	0.00	0.34	81	0.00	0.48	79	0.00	0.17	89	0.00	0.15	86	0.00	0.21	84
Other Domestic Debt Secs	3.49	4.44	59	4.04	4.71	61	2.63	5.00	51	4.98	5.50	61	5.92	4.03	67
Foreign Debt Securities	0.00	0.09	85	0.00	0.09	84	0.00	0.08	84	0.00	0.08	79	0.00	0.13	77
Inv Mut Fnd & Oth Mktbl	0.24	1.87	56	0.22	2.13	53	0.27	3.05	54	0.39	3.09	55	0.33	3.01	54
Total	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99
Liquidity/Securities Ratios:															
App (Dep) Hi Risk & Struc/T1 Cap	-0.08	-0.24	15	-0.11	-0.30	18	0.00	-0.04	13	0.02	0.00	94	0.00	0.00	93
App (Dep) in AFS sec to AFS Sec	-17.40	-9.51	3	-16.94	-10.56	4	-1.29	-0.08	12	1.66	2.16	37	0.51	0.92	38
App (Dep) in HTM Sec to HTM Sec	-0.14	-7.39	87	-1.31	-8.50	85	1.05	0.58	64	-2.08	2.34	3	-2.15	1.09	4
App (Dep) in HTM Sec to Eqy Cap	0.00	-5.43	48	-0.01	-7.09	49	0.00	-0.07	77	-0.02	0.24	2	-0.02	0.14	5
Pledged Securities to Tot Sec	30.05	36.18	48	2.90	23.54	28	4.29	20.38	32	5.39	24.80	30	5.90	21.55	32
Pledged Loans to Total Loans	42.63	47.13	35	38.73	39.92	41	38.30	38.80	47	32.75	41.11	28	34.39	44.77	25
Loans Held for Sale to Total Loans	0.06	0.11	72	0.00	0.14	62	0.03	0.79	50	0.35	1.53	60	0.50	0.62	75
Short Term Investments		800			5,795			237,914			69,876			6,052	
Short Term Assets		58,994			57,279			314,109			158,538			110,080	
Debt Securities 90+ Days P/D		0			0			0			0			0	
Total Non-Current Debt Sec		0			0			0			0			0	
Fair Value Structured Notes		1,805			1,721			1,991			2,048			7,002	
Pledged Securities		112,052			12,060			16,215			14,548			18,331	
Pledged Loans & Leases		606,838			531,995			468,191			417,857			391,580	
Loans Held for Sale		792			0			330			4,526			5,647	

