

FDIC Certificate # 18213
OCC Charter # 0
Public Report

FRB District/ID_RSSD 2 / 882701
County: FAIRFIELD

FAIRFIELD COUNTY BANK; RIDGEFIELD, CT
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Liquidity & Inv Portfolio
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	<u>03/31/2025</u>			<u>03/31/2024</u>			<u>12/31/2024</u>			<u>12/31/2023</u>			<u>12/31/2022</u>		
Percent of Total Assets	BANK	PG 101	PCT	BANK	PG 101	PCT	BANK	PG 101	PCT	BANK	PG 101	PCT	BANK	PG 101	PCT
Short Term Investments	0.21	5.02	2	0.97	5.30	8	0.29	4.90	2	0.04	4.57	1	0.30	4.16	6
Marketable Equity Sec (MES)	0.05	0.23	61	0.05	0.23	61	0.05	0.22	60	0.05	0.23	60	0.05	0.28	57
Net LN&LS & SBLC to Assets	77.58	73.31	60	72.70	72.23	38	77.87	73.24	60	73.06	72.60	42	70.89	70.54	40
Pledged Assets	44.85	44.94	53	33.28	43.90	26	41.15	44.97	40	37.29	43.59	37	28.35	35.29	33
Securities Mix															
% Total Securities															
US Treas & Govt Agencies	1.87	14.52	17	1.26	19.17	14	1.84	15.40	17	1.26	19.89	14	8.16	19.70	33
Municipal Securities	0.00	7.42	21	0.00	7.79	20	0.00	7.61	22	0.00	7.91	20	0.12	8.24	22
Pass-Through Mtg Backed Secs	88.09	35.04	96	91.91	33.93	97	88.39	34.79	96	92.11	34.10	98	84.87	34.67	96
CMO & REMIC Mtg Backed Secs	0.06	11.82	18	0.05	9.38	22	0.06	11.33	19	0.05	8.61	23	0.05	8.93	24
Commercial Mtg Back Secs	4.19	5.91	51	2.91	5.48	48	4.10	5.68	51	2.85	5.18	52	2.54	4.39	56
Asset Backed Securities	0.00	0.33	80	0.00	0.34	78	0.00	0.36	79	0.00	0.26	81	0.00	0.18	82
Structured Financial Products	0.00	0.91	67	0.00	0.39	80	0.00	0.97	65	0.00	0.34	81	0.00	0.48	79
Other Domestic Debt Secs	5.43	4.39	64	3.62	4.44	58	5.25	4.30	63	3.49	4.46	59	4.04	4.72	61
Foreign Debt Securities	0.00	0.06	86	0.00	0.07	86	0.00	0.06	86	0.00	0.09	85	0.00	0.09	84
Inv Mut Fnd & Oth Mktbl	0.36	1.98	58	0.25	1.95	59	0.36	1.96	57	0.24	1.87	56	0.22	2.13	53
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	-0.04	-0.15	15	-0.09	-0.24	15	-0.06	-0.23	15	-0.08	-0.24	15	-0.11	-0.30	18
App (Dep) in AFS sec to AFS Sec	-17.38	-8.10	3	-19.35	-10.22	3	-19.04	-9.58	3	-17.40	-9.66	4	-16.94	-10.69	5
App (Dep) in HTM Sec to HTM Sec	0.32	-6.89	95	-0.14	-7.86	87	0.16	-7.95	95	-0.14	-7.23	87	-1.31	-8.22	84
App (Dep) in HTM Sec to Eqy Cap	0.00	-1.90	95	0.00	-5.52	47	0.00	-2.44	95	0.00	-4.98	47	-0.01	-6.39	49
Pledged Securities to Tot Sec	72.07	34.45	84	30.00	38.42	45	43.53	35.94	59	30.05	36.52	48	2.90	23.55	28
Pledged Loans to Total Loans	43.94	52.00	33	37.66	47.72	27	44.32	49.14	35	42.63	47.13	35	38.73	39.92	41
Loans HFS to Total Loans	0.07	0.22	70	0.06	0.13	70	0.08	0.24	70	0.06	0.11	72	0.00	0.14	62
Short Term Investments			3,715			18,745			5,152			800			5,795
Short Term Assets			52,781			102,760			55,748			58,994			57,279
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			1,882			1,769			1,850			1,805			1,721
Pledged Securities			182,391			107,851			109,699			112,052			12,060
Pledged Loans & Leases			607,118			533,958			614,074			606,838			531,995
Loans HFS			1,023			803			1,155			792			0