

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

<b>Trust Company Name:</b>	<b>Chai Trust Company, LLC</b>
<b>Address:</b>	<b>Two North Riverside Plaza, Suite 600</b>
<b>City, State, Zip</b>	<b>Chicago, IL 60606</b>
<b>Credential Number:</b>	<b>TRS # 60937</b> <span style="float: right;"><i>(5-digit number-should begin with 60)</i></span>

Include the institution's domestic & foreign subsidiaries, completed for the period ending as of close of business on: **6/30/2023**  
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.*

<b>ASSETS</b>	<b>In Thousands(000)</b>
1. Cash and Due from Depository Institution	28,287
2. U.S. Treasury Securities	2,061
3. Obligations of States and Political Subdivisions	0
4. Other Bonds, Notes Receivable, and Debentures	0

**Itemize the Notes Receivable amount listed above:**

Inter-Company/Employee/Director: \_\_\_\_\_  
Other (List): \_\_\_\_\_

5. Corporate Stock	0
6. Trust Company Premises, Furniture, Fixtures and Other Assets Representing TC Premises	4,162
7. Accounts Receivable:	1,864

**Itemize Accounts Receivable amount listed above:**

Fee Accounts Receivable 837  
Inter-Company Account Receivable \_\_\_\_\_  
Other (List): 1,027

8. Goodwill	0
9. Intangibles	0
10. Other Assets	18,659

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

Right-Of-Use Asset - Operating Leases	10,440
Unreal G/L Affiliates	6,165

11. **TOTAL ASSETS** **55,033**

**LIABILITIES**

12. Accounts Payable	782
13. Taxes Payable	4
14. Other Liabilities for Borrowed Money	0
15. Other Liabilities	18,160

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

Lease Liability - Operating Leases	10,639
Accrued Bonuses Payable	4,103
Accrued Vacation Payable	2,000

16. **TOTAL LIABILITIES** **18,946**

**EQUITY CAPITAL**

17. Preferred Stock	0
18. Common Stock	0
19. Surplus	9,250
20. Reserve for Operating Expenses	0
21. Retained Earnings (Loss)	26,837

22. **TOTAL EQUITY CAPITAL** **36,087**

23. **TOTAL LIABILITIES AND EQUITY CAPITAL** **55,033**

*Check & Balance: should equal zero - otherwise incorrect* **0**

Trust Company Name:  
 Credential Number:

<b>Chai Trust Company, LLC</b>
TRS # <b>60937</b>

**INCOME**

In Thousands(000)

**1. Income from Fiduciary Activities:**

A. Estates	0
B. Personal	3,909
C. Investment Advisory	22,621
D. Managed Employee Benefit	0
E. Non-managed Employee Benefit	0
F. Custody	0
G. Corporate Services	2,993
H. Land Trusts	0
I. All Other Fiduciary Activities	0

**2. Interest Income**

733
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**3. All Other Income: ( List below )**

154
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Other Miscellaneous Income	150

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

30,410
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**EXPENSES**

**5. Operating Expenses:**

A. Salaries	16,633
B. Employee Benefits	2,061
C. Trust Company Occupancy Expense	1,122
D. Furniture and Equipment Expense	1,015
E. Data Services	78
F. Marketing	0
G. Audits/Examinations	1
H. Insurance (Fiduciary Activities)	353
I. All Other	7,063

Itemize amounts > 10% from Line I above.

Professional Fees	1,502
Legal Expense	1,011
Board & Committee Fees	860

**6. TOTAL OPERATING EXPENSES**

28,326
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**7. NET OPERATING INCOME/LOSS BEFORE TAXES**

2,084
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**8. APPLICABLE INCOME TAXES**

1
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**9. EXTRAORDINARY ITEMS**

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**10. NET INCOME (LOSS) AFTER TAXES**

2,083
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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:

Please refer to the attached explanation sheet.

Trust Company Name:

Chai Trust Company, LLC

**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	0	0	9,250	24,754	34,004
2. Net Income (loss)				2,083	2,083
3. Capital sale/conversion/acquisition/retirement					0
4. Changes incident to mergers & absorptions					0
5. Cash dividends declared on preferred stock					0
6. Cash dividends declared on common stock					0
7. Stock dividends issued					0
8. Other increases/decreases - ITEMIZE:					0
<b>9. Ending Balance</b>	0	0	9,250	26,837	36,087
<i>Check &amp; Balance: should equal zero - otherwise incorrect</i>					

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


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**CERTIFICATION SECTION**

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

I, Philip G. Tinkler	of Chai Trust Company, LLC
<i>(PRINT Name and Title of Officer Authorized to Sign Report)</i>	<i>(Name of Trust Company)</i>
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.	
	Chief Financial Officer
<i>(Signature of Officer Authorized to Sign Report)</i>	<i>Title</i>
Philip G. Tinkler	312-466-3842
<i>Name of Officer Above</i>	<i>Telephone Number (Extension)</i>
312-470-1126	ptinkler@egii.com
<i>Fax Number</i>	<i>E-mail Address</i>