

The LI BLURB

Good morning and Happy Holidays,

Included are updated BOLI statistics as of and through the 3rd Quarter Reporting Period.

Wishing you and yours a very warm and blessed Christmas and Holiday Season.

Regards,

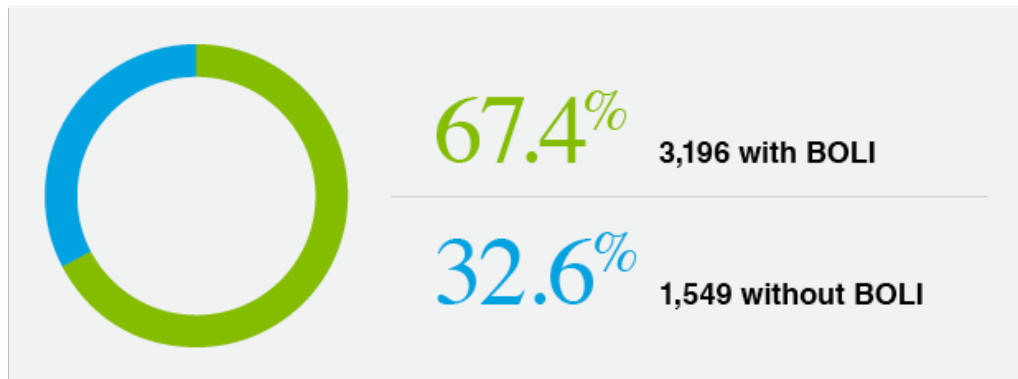
The Galbreath Group

Statistics

4,745 total U.S. banks*

26 fewer banks than 6/30/2022

169 fewer banks than 9/30/2021



**Total of \$203.9 Billion
(with BOLI)**

\$107.8 Billion General Account

\$76.7 Billion Separate Account

\$19.4 Billion Hybrid Account

Average Concentration of Tier 1 Capital
for banks holding BOLI is 11.62%

**Capacity based on 25%
of Tier 1 Capital guideline:**

Banks with BOLI holdings →
additional \$235 Billion

Banks without BOLI holdings →
\$75 Billion

*Source: FDIC Call Report Summary, 9/30/2022