

**ILLINOIS DEPARTMENT OF FINANCIAL & PROFESSIONAL REGULATION (IDFPR) - DIVISION OF BANKING**

**ANNUAL REPORT OF TRUST ASSETS**

**REPORTING YEAR**

**ENDING DECEMBER 31, 2024**

<b>Trust Company Name</b>	TI-TRUST, INC.
<b>Trust Company Address</b>	2900 N 23RD STREET
<b>Trust Company City, State Zip Code</b>	QUINCY IL 62305
<b>Trust Company Acct #</b>	TRS.00 60938 <span style="float:right">(5-digit state account number beginning with "60")</span>
<b>Primary Person to Contact /Title:</b>	JULIE KENNING, CFO & EVP OF OPERATIONS
<b>Contact Phone Number:</b>	217-221-8628
<b>Contact E-Mail Address:</b>	<a href="mailto:julie.kenning@ti-trust.com">julie.kenning@ti-trust.com</a>

- Instructions:
1. Complete the information on this page.
  2. Complete the Cover and signature pages and the Schedule(s) needed for your institution.  
**\*\*Remember: Enter all dollar amounts in thousands (without the last 3 zeros): i.e., 1,000,000 is entered as 1,000**
  3. Email the completed Schedules, together with the signed cover page and signature page to:  
[IL.BANKS@Illinois.gov](mailto:IL.BANKS@Illinois.gov)  
**Be sure to keep a copy for your files.**

<b>Pledging Requirements</b>	<b>205 ILCS 620/6-13.5</b>
<p>As required by law, all trust companies are required to pledge securities or a surety bond in an amount not to exceed \$2,000,000. These securities shall be held at a depository institution or a Federal Reserve Bank approved by the Director.</p> <p>If a Surety Bond is purchased to satisfy the provisions of this section, the bond shall not be obtained from any entity in which the trust company has a financial interest and the bonding company must be authorized to do business in the State, having one of the 3 highest grades as determined by a National rating service.</p>	

<b>Pledge type (i.e., cash, bond, CD, Note, etc.)</b> _____	<b>Amount Pledged:</b> _____
<b>Effective Date:</b> _____ <b>PLEASE SEE ATTACHED SHEET</b>	<b>Expiration Date:</b> _____
<b>Bond/Account/CD Number:</b> _____	<b>Contact Name:</b> _____
<b>Bond/Account Owner:</b> _____	<b>Contact Title:</b> _____
<b>Issuer Name:</b> _____	<b>Contact Phone:</b> _____
<b>Issuer Address:</b> _____	<b>Contact Fax:</b> _____
<b>Issuer City, State, Zip:</b> _____	<b>Contact E-Mail:</b> _____
<b>Additional Information if necessary:</b> _____	

Suggestions? Problems? Questions?

**Regarding the Annual Report form and its instructions -**

1. For complete instructions please refer to FFIEC Call Report Instructions for Schedule RC-T.  
[https://www.fdic.gov/regulations/resources/call/crinst/2014-12/1214rc-t\\_122214.pdf](https://www.fdic.gov/regulations/resources/call/crinst/2014-12/1214rc-t_122214.pdf)  
**The ranges are pre-set on each page to print in Excel.**

2. Contact: Illinois Department of Financial & Professional Regulation (IDFPR) - Division of Banking  
 Phone: (217) 785-2900  
 E-Mail: [IL.BANKS@Illinois.gov](mailto:IL.BANKS@Illinois.gov)

**PLEASE ATTACH A COPY OF ANY SURETY BOND PLEDGE AGREEMENT, IF APPLICABLE.**

**ILLINOIS DEPARTMENT OF FINANCIAL & PROFESSIONAL REGULATION (IDFPR)**  
**DIVISION OF BANKING - ANNUAL REPORT OF TRUST ASSETS** **ENDING DECEMBER 31, 2024**

You must complete, sign, and return this page.

Please answer all statements which apply to your institution & follow the instructions applicable to each statement:

**1 Does the institution have fiduciary powers?** Yes

*If the answer to item 1 is NO, sign and return this page. Do not complete this report.*

*If the answer to item 1 is YES, go to item 2.*

**2 Does the institution exercise the fiduciary powers it has been granted?** Yes

*If the answer to item 2 is NO, list the trust powers excised.*

**3 Does the institution have fiduciary or related activity to report?** Yes

\* *If the answer to item 3 is NO because there is no fiduciary activity (accounts/assets), sign and return this page. Do not complete the balance of this report.*

\* *If the answer to item 3 is NO because certain types of activity are not reportable, complete Item 3(a) & Schedule B (if applicable). Sign & return this page (and Sched. B, if applicable). Do not complete the balance of this report.*

\* *If the answer to item 3 is YES, complete Item 4 & the other applicable Schedules of this report. annually.*

3 (a) Indicate the type(s) of fiduciary or related activity that are **NOT** included in this report.

Only escrow accounts

Land trusts

Other

Enter brief explanation of "other". Delete if none. Use continuation page(s), if necessary.

**4 Indicate the Schedules which are being completed for this filing:**

- Schedule A - Fiduciary and Related Assets
- Schedule B - Fiduciary & Related Services Income
- Schedule C - Managed Trusts & Investment Agencies
- Schedule C - 1 Investment in Advised Mutual funds
- Schedule D - Corporate Trust & Agency Accounts
- Schedule E - Collective Investment Funds & Common Trust Funds
- Schedule F - Fiduciary Settlements, Surcharges & Other Losses

*Complete & return the cover page, sign & include this page & any applicable schedules.*

**Email Address for all Items:**  
[IL.BANKS@Illinois.gov](mailto:IL.BANKS@Illinois.gov)

Name of authorized officer (please print or type) <p style="text-align: center;">JULIE KENNING</p>	Title of authorized officer (please print or type) <p style="text-align: center;">CFO &amp; EVP OF OPERATIONS</p>
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Area Code/Telephone Number <p style="text-align: center;">217-221-8628</p>	E-Mail Address <p style="text-align: center;"><a href="mailto:julie.kenning@ti-trust.com">julie.kenning@ti-trust.com</a></p>
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Signature of officer authorized to sign this report 	Date signed <p style="text-align: center;">1/16/2025</p>
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*Name and Information of Individual Completing Report (if different from Authorized Officer)*

Name of authorized officer (please print or type) <p style="text-align: center;">MELISSA NEWBERRY</p>	Title of authorized officer (please print or type) <p style="text-align: center;">CORPORATE ACCOUNTANT</p>
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Area Code/Telephone Number <p style="text-align: center;">217-221-8699</p>	E-Mail Address <p style="text-align: center;"><a href="mailto:melissa.newberry@ti-trust.com">melissa.newberry@ti-trust.com</a></p>
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Signature of officer authorized to sign this report 	Date signed <p style="text-align: center;">1/16/2025</p>
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**ILLINOIS DEPARTMENT OF FINANCIAL & PROFESSIONAL REGULATION (IDFPR) - DIVISION OF BANKING  
ANNUAL REPORT OF TRUST ASSETS**

**Schedule A**

**FIDUCIARY & RELATED ASSETS**

**ENDING DECEMBER 31, 2024**

	Column A	Column B		Column C	Column D	
	Assets ( \$ 000 )			Number of Accounts		
	Managed Assets	Non-Managed Assets	Total Assets	Number of Managed Accounts	Number of Non-Managed Accounts	Total Number of Accounts
4 Personal trust and agency accounts	319,239	29,287	<b>348,526</b>	272	85	<b>357</b>
<b>5 Employee benefit and retirement related trust and agency accounts:</b>						
a. Employee benefit - defined contribution	2,069,733	15,702,548	<b>17,772,281</b>	29	203	<b>232</b>
b. Employee benefit - defined benefit	0	12,611	<b>12,611</b>	0	4	<b>4</b>
c. Other employee benefit & retirement-related accounts	28,006	257,744	<b>285,750</b>	69	45	<b>114</b>
6 Corporate trust & agency accounts	0	0	<b>0</b>	0	0	<b>0</b>
7 Investment management/ investment advisory agency accounts	38,933	1,484,605	<b>1,523,538</b>	54	148	<b>202</b>
8 Foundation & Endowment trust & agency accounts	0	0	<b>0</b>	0	0	<b>0</b>
9 Other fiduciary accounts	0	0	<b>0</b>	0	0	<b>0</b>
<b>10 Total fiduciary accounts</b>	<b>2,455,911</b>	<b>17,486,795</b>	<b>19,942,706</b>	<b>424</b>	<b>485</b>	<b>909</b>
11 Custody and safekeeping accounts		<b>25,494</b>	<b>25,494</b>		<b>120</b>	<b>120</b>
12 Fiduciary accounts held in foreign offices	0	0	<b>0</b>	0	0	<b>0</b>
<b>Total fiduciary accounts &amp; Custody/Safekeeping</b>	<b>2,455,911</b>	<b>17,512,289</b>	<b>19,968,200</b>	<b>424</b>	<b>605</b>	<b>1,029</b>
13 Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in 5c and 11)	27,993	136,303	<b>164,296</b>	68	122	<b>190</b>

**ILLINOIS DEPARTMENT OF FINANCIAL & PROFESSIONAL REGULATION (IDFPR) - DIVISION OF BANKING  
ANNUAL REPORT OF TRUST ASSETS**

Schedule B

**FIDUCIARY & RELATED SERVICES INCOME**

**ENDING DECEMBER 31, 2024**

\* If this schedule is required to be completed, Items marked with an asterisk (\*) are reported only on on the December report.

**Confidential**

**Items 1 through 13 will not be made available to the public on an individual institution basis.**

*Dollars in Thousands (\$ 000 )*

14 Personal trust and agency accounts	3,288	
15 Employee benefit and retirement related trust and agency accounts:		
a. Employee benefit - defined contribution	10,858	
b. Employee benefit - defined benefit	18	
c. Other remployee benefit and retirement-related accounts	291	
		<b>Subtotal Retirement</b>
		11,167
16 Corporate trust and agency accounts	0	
17 Investment management/ investment advisory agency accounts	728	
18 Foundation and endowment trust and agency accountns	0	
19 Other fiduciary accounts	0	
20 Custody and safekeeping accounts	253	
21 Other fiduciary and related services income	729	
<b>22 Total gross fiduciary and related services income (sum of 14-21)</b>	<b>16,165</b>	
<i>a. Fiduciary and related services income - foreign offices (included in item 22)</i>		0
23 Less: Expenses	12,685	
24 Less: Net losses from fiduciary and related services	25	
25 Plus: Intracompany income credits for fiduciary and related services	0	
<b>26 Net fiduciary and related services income</b>	<b>3,455</b>	

Schedule B

Fiduciary & Related Services Income

**ILLINOIS DEPARTMENT OF FINANCIAL & PROFESSIONAL REGULATION (IDFPR) - DIVISION  
ANNUAL REPORT OF TRUST ASSETS  
INVESTMENT IN ADVISED MUTUAL FUNDS**

Schedule C

**ENDING DECEMBER 31, 2024**

	<b>(Column A)</b>	<b>(Column B)</b>	<b>(Column C)</b>
	<b>Personal Trust, Agency &amp; Investment Management Agency Accounts</b>	<b>Employee Benefit, Retirement- Related Trust &amp; Agency Accounts</b>	<b>All Other Accounts</b>
<b>1 Managed assets held in fiduciary accounts:</b>			
	<i>Dollars in Thousands ( \$ 000 )</i>		
a. Noninterest-bearing deposits	0	0	0
b. Interest-bearing deposits	12,470	754	0
c. US Treasury and US Government agency obligations	1,026	58	0
d. State, county and municipal obligations	1,099	11	0
e. Money market mutual funds	29,180	77,374	0
f. Equity mutual funds	82,656	17,419	0
g. Other Mutual Funds	0	0	0
h. Common trust funds and collective investment funds	0	0	0
i. Other short-term obligations	0	0	0
j. Other notes and bonds	18,187	293	0
k. Investments in unregistered funds and private equity investments	0	0	0
l. Other Common and preferred stocks	123,407	2,001,701	0
m. Real estate mortgages	0	0	0
n. Real estate	84,107	0	0
o. Miscellaneous assets	6,040	129	0
<b>p. Total managed assets held in fiduciary accounts</b>	<b>358,172</b>	<b>2,097,739</b>	<b>0</b>
<i>(Should equal totals from Schedule A )</i>			
<i>Schedule A sums</i>	358,172	2,097,739	0

**ILLINOIS DEPARTMENT OF FINANCIAL & PROFESSIONAL REGULATION (IDFPR) - DIVISION  
ANNUAL REPORT OF TRUST ASSETS**

Schedule C-1

	<b>(Column A)</b>	<b>(Column B)</b>
	<b>Managed Assets</b>	<b>Number of Managed Accounts</b>
<b>Managed assets held in fiduciary accounts:</b>		
	<i>Dollars in Thousands ( \$ 000 )</i>	
q. Investments of managed fiduciary accounts in advised or sponsored mutual funds	0	0

Schedule C-1

Investment in Advised Mutual Funds

**ILLINOIS DEPARTMENT OF FINANCIAL & PROFESSIONAL REGULATION (IDFPR) -  
ANNUAL REPORT OF TRUST ASSETS**

Schedule D **CORPORATE TRUST & AGENCY ACCOUNTS**  
**ENDING DECEMBER 31, 2024**

		<i>Dollars in Thousands ( \$ 000 )</i>	
		<b>Column A</b>	<b>Column B</b>
		<b>Number of Issues</b>	<b>Principal Amount Outstanding ( \$ 000 )</b>
<b>Corporate trust and agency accounts:</b>			
2. Corporate trust and agency accounts:			
a. Corporate and municipal bond trusteeships			
1. Issues reported that are in default			
		0	0
		0	0
b. Transfer agent, registrar, paying agent, & other corporate agencies			
		0	
<i>Total Number of Issues</i>		<b>0</b>	

Schedule D

Corporate Trust & Agency Accounts

**ILLINOIS DEPARTMENT OF FINANCIAL & PROFESSIONAL REGULATION (IDFPR) -  
 DIVISION OF BANKING  
 ANNUAL REPORT OF TRUST ASSETS**

Schedule E

**COLLECTIVE INVESTMENT FUNDS & COMMON TRUST FUNDS  
 ENDING DECEMBER 31, 2024**

<i>Dollars in Thousands ( \$ 000 )</i>		
	<b>Column A</b>	<b>Column B</b>
	<b>Number of funds</b>	<b>Market Value of Fund Assets ( \$ 000 )</b>
<b>3 Collective investment funds and common trust funds:</b>		
a. Domestic equity	0	0
b. Internationa/Global equity	0	0
c. Stock/Bond blend	2	15,539
d. Taxable bond	0	0
e. Municipal bond	0	0
f. Short-term investment/Money market	0	0
g. Specialty/other	0	0
h. Total collective investment funds (total 3a - 3g)	<b>2</b>	<b>15,539</b>

Schedule E

Collective Investment Funds & Common Trust Funds

**ILLINOIS DEPARTMENT OF FINANCIAL & PROFESSIONAL REGULATION (IDFPR) - DIVISION OF BANKING  
ANNUAL REPORT OF TRUST ASSETS**

Schedule F

**FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES  
ENDING DECEMBER 31, 2024**

**Confidential**  
Items 1a through 1e will not be made available to the public on an individual institution basis.

<i>Dollars in Thousands ( \$ 000 )</i>					
<b>4 Fiduciary settlements, surcharges, and other losses:</b>	<b>Column A</b>	<b>Column B</b>	<b>Column C</b>		
	<b>Gross Losses</b>		<b>Total Gross Losses (000's)</b>	<b>Recoveries (000's)</b>	<b>Total Net Losses (000's)</b>
	<b>Managed Accounts</b>	<b>Non-Managed Accounts</b>			
a. Personal trust and agency accounts	0	0	0	0	0
b. Employee benefit & retirement-related trust and agency accounts	0	25	25	0	25
c. Investment management and investment advisory agency accounts	0	0	0	0	0
d. Other fiduciary accounts and related services	0	0	0	0	0
<b>e. Total</b>	<b>0</b>	<b>25</b>	<b>25</b>	<b>0</b>	<b>0</b>
<i>Should total Schedule B - item 24</i>					25