Sub Debt Issuance – Holcomb Bancorp, Inc.

July 2020

Holcomb Bancorp, Inc.

holding company for:



Subordinated Debt Offering

\$7.5 Million

5.75% Fixed-to-Floating

Sole Placement Agent

Performance Trust Capital Partners

Transaction Overview

On July 10, 2020, Rochelle, Illinois based Holcomb Bancorp Inc., the holding company for Holcomb Bank, completed the issuance of \$7.5 million in 10-year fixed-to-floating rate subordinated notes. The subordinated debt is structured such that it qualifies as Tier 2 capital at the holding company. The 10-year notes will initially bear interest at 5.75% per annum through July 9, 2025 and thereafter pay a quarterly floating rate equal to 90-day Average SOFR plus 567 basis points.

In addition to general corporate purposes, the Company intends to use the net proceeds to support regulatory capital ratios and fund future strategic opportunities.

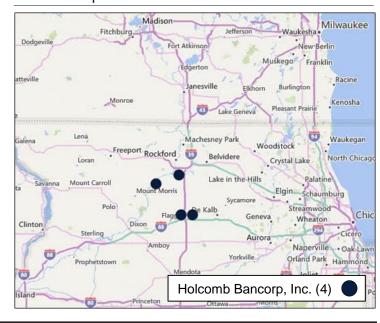
Performance Trust Capital Partners served as sole placement agent for Holcomb Bancorp, Inc. in connection with this issuance of subordinated debt.

Note: Regulatory call report financial data

Financial Highlights	(March 31, 2020)
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For more information, please contact:		Holco	mb Bank
Capital Markets	(\$000s)	TIOICO	IIID Dalik
Matt Shields Managing Director (312) 521-1638	Assets:	\$	191,724
	Loans HFI:		139,817
Investment Banking	Deposits		171,187
Gary L. Svec, CPA Managing Director (312) 521-1675	Tang. Equity		19,792
	TCE / TA		10.32%
	Loans / Deposits		83.15%
Ashish Patel Vice President (312) 521-1145	NPAs (ex. TDR's)		1.32%
	LTM Net Income	\$	1,380
Conor O'Hara Analyst (312) 521-1185	S-Corp. Adj. LTM ROAA		0.63%
	S-Corp. Adj. LTM ROATCE		6.02%

Branch Map





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