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# PROFITABILITY

### **Illinois FDIC Insured Institutions**

4th Quarter 2023



FFIEC Quarterly Data used as the source material. For updates or inquiries, please contact:



Chris Soyke, UFS chriss@ufstech.com 262-376-3000



Rose Oswald Poels, Wisconsin Bankers Association ropoels@wisbank.com 608-441-1205

December 30, 2023 Dollars in Thousands





Data distributed by

Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/ Earning Assets	Cost of Funds	Net Interest Margin
1NB BANK	CARLYLE		295,157	1,478	9%	0.66%	0.50%	7.60%	3.86%	1.59%	2.27%
1ST COMMUNITY BANK	SHERRARD	Y	66,955	642	10%	1.00%	0.96%	9.58%	5.07%	0.83%	4.24%
1ST EQUITY BANK	SKOKIE	Y	129,928	1,986	16%	1.51%	1.53%	8.96%	6.76%	2.49%	4.27%
ALBANY BANK & TRUST CO., NATIONAL ASSOCIATION	CHICAGO		718,150	6,895	15%	1.36%	0.96%	6.14%	4.49%	1.49%	3.00%
ALGONQUIN STATE BANK	ALGONQUIN	Y	152,685	1,333	13%	0.87%	0.87%	15.51%	4.39%	0.71%	3.68%
ALLIANCE COMMUNITY BANK	PETERSBURG	Y	381,706	2,041	9%	0.59%	0.53%	9.01%	3.79%	1.36%	2.44%
ALLIED FIRST BANK, SB	OSWEGO		666,301	36,658	15%	7.41%	5.50%	40.24%	5.47%	0.37%	5.11%
AMALGAMATED BANK OF CHICAGO	CHICAGO		1,000,333	11,843	10%	1.56%	1.18%	11.64%	4.78%	0.75%	4.04%
AMERICAN COMMERCIAL BANK & TRUST, NATIONAL ASSOCIATION	OTTAWA		1,414,471	15,652	9%	1.52%	1.11%	13.45%	5.94%	2.08%	3.86%
AMERICAN COMMUNITY BANK & TRUST	WOODSTOCK		981,233	7,616	10%	1.06%	0.78%	8.21%	4.73%	1.97%	2.76%
AMERICAN EAGLE BANK	SOUTH ELGIN		427,204	2,919	9%	0.96%	0.68%	7.66%	5.51%	2.90%	2.60%
AMERICAN METRO BANK	CHICAGO		83,193	1,691	14%	1.69%	2.03%	13.16%	6.35%	1.50%	4.85%
ANCHOR STATE BANK	ANCHOR		42,389	134	15%	0.39%	0.32%	2.64%	4.94%	1.43%	3.51%
ANDERSON STATE BANK	ONEIDA	Y	110,655	1,018	15%	0.96%	0.92%	8.03%	3.01%	0.74%	2.27%
ANNA STATE BANK	ANNA		106,104	478	13%	0.62%	0.45%	3.40%	3.08%	0.79%	2.29%
ANNA-JONESBORO NATIONAL BANK	ANNA		267,360	2,095	13%	1.07%	0.78%	9.46%	3.45%	0.67%	2.78%
APPLE RIVER STATE BANK	APPLE RIVER	Y	558,060	4,887	9%	1.00%	0.88%	15.67%	4.02%	1.51%	2.52%
ARCOLA FIRST BANK	ARCOLA	Y	127,423	546	11%	0.46%	0.43%	18.08%	2.79%	1.09%	1.70%
ATLANTA NATIONAL BANK, THE	ATLANTA		70,087	248	13%	0.45%	0.35%	3.48%	3.71%	0.56%	3.15%
BANK & TRUST COMPANY	LITCHFIELD		453,886	4,357	10%	1.33%	0.96%	11.03%	4.20%	1.07%	3.13%
BANK OF BELLEVILLE	BELLEVILLE		440,724	1,459	8%	0.45%	0.33%	5.27%	4.60%	2.17%	2.43%
BANK OF BLUFFS	BLUFFS	Y	62,623	590	14%	1.00%	0.94%	7.84%	4.28%	0.54%	3.74%
BANK OF BOURBONNAIS	BOURBONNAIS		89,296	451	11%	0.67%	0.51%	5.63%	3.71%	1.12%	2.59%
BANK OF CALHOUN COUNTY	HARDIN		90,873	954	9%	1.46%	1.05%	12.59%	2.33%	0.32%	2.01%
BANK OF FARMINGTON	FARMINGTON		219,973	1,132	10%	0.69%	0.51%	5.75%	4.62%	1.54%	3.08%
BANK OF GIBSON CITY	GIBSON CITY		136,988	1,327	8%	1.24%	0.97%	10.38%	4.01%	1.33%	2.68%
BANK OF HERRIN, THE	HERRIN	Y	304,628	2,978	10%	1.00%	0.98%	28.49%	4.30%	0.79%	3.51%

December 30, 2023 Dollars in Thousands





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Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/ Earning Assets	Cost of Funds	Net Interest Margin
BANK OF HILLSBORO, NATIONAL ASSOCIATION	HILLSBORO		582,715	5,122	10%	1.20%	0.88%	13.71%	3.87%	1.34%	2.52%
BANK OF KAMPSVILLE	KAMPSVILLE		126,604	1,012	17%	0.99%	0.80%	5.55%	3.30%	0.54%	2.75%
BANK OF O'FALLON	O'FALLON	Y	342,676	4,803	13%	1.40%	1.40%	10.68%	4.45%	1.33%	3.13%
BANK OF PONTIAC	PONTIAC		989,692	12,775	10%	1.77%	1.29%	13.49%	4.76%	1.09%	3.67%
BANK OF RANTOUL	RANTOUL	Y	255,015	4,806	11%	2.07%	1.88%	22.81%	4.77%	1.19%	3.58%
BANK OF SPRINGFIELD	SPRINGFIELD		1,486,141	14,392	9%	1.34%	0.97%	11.34%	5.13%	1.21%	3.92%
BANK OF STRONGHURST	STRONGHURST		92,865	215	14%	0.29%	0.23%	3.00%	3.46%	0.97%	2.49%
BANK OF YATES CITY	YATES CITY	Y	84,939	562	9%	0.70%	0.66%	9.44%	4.43%	1.04%	3.39%
BANKCHAMPAIGN, NATIONAL ASSOCIATION	CHAMPAIGN	Y	209,897	3,664	13%	1.76%	1.75%	14.37%	5.03%	0.73%	4.30%
BANKFINANCIAL, NATIONAL ASSOCIATION	OLYMPIA FIELDS		1,514,571	11,234	11%	1.01%	0.74%	7.03%	4.58%	0.93%	3.65%
BANKORION	ORION		641,231	3,783	10%	0.83%	0.59%	8.46%	3.69%	1.14%	2.55%
BANTERRA BANK	MARION		3,010,118	13,318	9%	0.58%	0.44%	7.59%	4.76%	2.16%	2.61%
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	BARRINGTON		3,785,641	26,398	11%	0.95%	0.70%	5.93%	5.16%	1.92%	3.24%
BEARDSTOWN SAVINGS, S.B.	BEARDSTOWN		63,462	280	12%	0.63%	0.44%	5.03%	4.53%	1.32%	3.22%
BELMONT BANK & TRUST COMPANY	CHICAGO		910,707	13,337	12%	2.04%	1.46%	14.65%	5.73%	1.91%	3.82%
BETTER BANKS	PEORIA	Y	449,053	3,021	8%	0.81%	0.67%	13.18%	3.98%	1.00%	2.98%
BEVERLY BANK & TRUST COMPANY, NATIONAL ASSOCIATION	CHICAGO		2,188,712	28,517	10%	1.78%	1.30%	12.65%	5.71%	1.85%	3.86%
BLACKHAWK BANK & TRUST	MILAN		1,880,314	11,317	10%	0.79%	0.60%	7.90%	3.71%	1.96%	1.75%
BMO BANK NATIONAL ASSOCIATION	CHICAGO		261,418,962	413,687	9%	0.21%	0.16%	1.29%	5.39%	2.19%	3.19%
BMO HARRIS CENTRAL NATIONAL ASSOCIATION	ROSELLE		8,117	24	87%	0.43%	0.30%	0.34%	5.65%	0.00%	5.65%
BRADFORD NATIONAL BANK OF GREENVILLE, THE	GREENVILLE	Y	611,867	6,229	8%	1.14%	1.02%	16.01%	4.72%	1.58%	3.14%
BRICKYARD BANK	LINCOLNWOOD		162,819	5,551	13%	1.79%	3.41%	32.88%	5.16%	0.82%	4.34%
BUCKLEY STATE BANK	BUCKLEY		55,989	656	11%	1.46%	1.17%	11.74%	3.93%	0.40%	3.53%
BUENA VISTA NATIONAL BANK	CHESTER		289,848	2,765	11%	1.27%	0.95%	10.46%	4.49%	0.97%	3.52%
BURLING BANK	CHICAGO	Y	211,124	4,456	11%	2.15%	2.11%	21.27%	5.97%	1.70%	4.27%
BUSEY BANK	CHAMPAIGN		12,430,188	143,487	11%	1.48%	1.15%	10.13%	4.16%	1.24%	2.92%
BYLINE BANK	CHICAGO		8,238,012	119,479	11%	1.96%	1.45%	12.59%	6.24%	1.79%	4.45%

December 30, 2023 Dollars in Thousands





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BYRON BANK	BYRON	Y	341,727	1,701	10%	0.63%	0.50%	7.22%	4.47%	1.92%	2.55%
CAMP GROVE STATE BANK	CAMP GROVE		55,399	-70	8%	-0.20%	-0.13%	-1.43%	5.86%	3.25%	2.61%
CAMPUS STATE BANK	CAMPUS		26,311	116	10%	0.56%	0.44%	4.42%	4.04%	0.22%	3.82%
CARROLLTON BANK	CARROLLTON	Y	3,251,008	31,802	8%	0.90%	0.98%	13.69%	4.95%	2.02%	2.94%
CASEY STATE BANK	CASEY	Y	435,680	6,571	10%	1.58%	1.51%	16.57%	5.10%	1.50%	3.60%
CENTRAL BANK ILLINOIS	GENESEO		1,313,531	15,857	10%	1.66%	1.21%	15.45%	4.71%	1.25%	3.47%
CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION	CICERO		189,248	176	10%	0.14%	0.09%	1.00%	4.16%	1.26%	2.90%
CENTRAL SAVINGS, F.S.B.	CHICAGO		106,784	476	26%	0.69%	0.45%	1.66%	5.62%	1.16%	4.46%
CENTRAL STATE BANK	CLAYTON	Y	160,677	3,166	17%	1.99%	1.97%	12.42%	5.66%	1.37%	4.29%
CENTRUST BANK, NATIONAL ASSOCIATION	NORTHBROOK		148,210	311	12%	0.01%	0.21%	1.56%	7.10%	2.33%	4.78%
CHESTER NATIONAL BANK	CHESTER		63,480	310	10%	0.53%	0.49%	5.15%	4.08%	0.95%	3.13%
CHESTERFIELD STATE BANK	CHESTERFIELD	Y	22,186	110	9%	0.58%	0.50%	5.34%	4.70%	1.09%	3.61%
CHICAGO TRUST COMPANY, N. A., THE	LAKE FOREST		122,523	2,895	99%	3.19%	2.36%	2.40%	3.17%	0.00%	3.17%
CIBC BANK USA	CHICAGO		51,865,947	844,453	13%	2.16%	1.63%	9.71%	6.38%	2.82%	3.56%
CIBM BANK	CHAMPAIGN		823,170	1,727	9%	0.44%	0.21%	2.24%	4.93%	2.15%	2.78%
CITIZENS BANK OF CHATSWORTH	CHATSWORTH		38,850	144	14%	0.41%	0.37%	6.13%	4.54%	0.76%	3.77%
CITIZENS BANK OF EDINBURG	EDINBURG		30,773	299	10%	1.37%	0.97%	12.00%	4.28%	0.82%	3.46%
CITIZENS COMMUNITY BANK	MASCOUTAH		497,957	2,154	10%	0.52%	0.43%	5.11%	4.18%	1.85%	2.33%
CITIZENS NATIONAL BANK OF ALBION	ALBION		343,921	2,753	16%	1.07%	0.80%	5.30%	4.00%	1.07%	2.93%
CITIZENS STATE BANK	LENA	Y	396,564	5,340	10%	1.48%	1.35%	17.30%	4.39%	1.11%	3.27%
CITIZENS STATE BANK OF MILFORD	MILFORD	Y	58,613	536	8%	1.03%	0.91%	17.18%	4.28%	0.30%	3.98%
CITY NATIONAL BANK OF METROPOLIS, THE	METROPOLIS		462,515	2,453	13%	0.72%	0.53%	6.62%	3.94%	1.49%	2.45%
CLAY CITY BANKING CO., THE	CLAY CITY		204,917	1,143	10%	0.76%	0.56%	7.27%	4.50%	1.68%	2.82%
CLAY COUNTY STATE BANK	LOUISVILLE	Y	105,884	1,362	12%	1.29%	1.29%	17.27%	3.87%	0.77%	3.10%
CNB BANK & TRUST, NA	CARLINVILLE		1,681,916	15,281	9%	1.27%	0.91%	12.63%	4.80%	1.54%	3.25%
COLLINSVILLE BUILDING AND LOAN ASSOCIATION	COLLINSVILLE		128,169	180	27%	0.14%	0.14%	0.53%	3.23%	1.23%	2.00%
COMMUNITY BANK	WINSLOW	Y	271,427	3,693	15%	1.46%	1.36%	10.70%	4.51%	1.78%	2.73%
COMMUNITY BANK OF EASTON	EASTON		41,580	1,265	27%	3.88%	3.04%	12.45%	5.53%	0.55%	4.98%

December 30, 2023 Dollars in Thousands





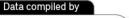
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Data distributed by

Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/ Earning Assets	Cost of Funds	Net Interest Margin
COMMUNITY BANK OF ELMHURST	ELMHURST	Y	186,572	1,319	10%	0.71%	0.71%	23.43%	4.15%	0.85%	3.30%
COMMUNITY BANK OF TRENTON	TRENTON	Y	119,163	791	10%	0.68%	0.66%	7.88%	4.50%	1.55%	2.95%
COMMUNITY FIRST BANK OF THE HEARTLAND	MOUNT VERNON	Y	254,667	4,860	10%	1.98%	1.91%	20.74%	5.32%	1.08%	4.24%
COMMUNITY NATIONAL BANK IN MONMOUTH	MONMOUTH		56,816	398	11%	0.95%	0.70%	7.62%	4.07%	1.15%	2.92%
COMMUNITY PARTNERS SAVINGS BANK	SALEM		238,382	-308	11%	-0.19%	-0.13%	-1.67%	4.02%	1.39%	2.63%
COMMUNITY SAVINGS BANK	CHICAGO		444,817	-779	14%	-0.28%	-0.18%	-1.66%	3.04%	1.21%	1.82%
COMMUNITY STATE BANK	GALVA	Y	343,397	4,520	9%	1.55%	1.32%	13.87%	5.21%	1.42%	3.79%
COMMUNITY STATE BANK OF ROCK FALLS	ROCK FALLS		332,805	2,568	11%	1.05%	0.77%	10.16%	4.27%	1.10%	3.17%
CORNERSTONE NATIONAL BANK & TRUST COMPANY	PALATINE		991,143	11,876	10%	1.69%	1.20%	13.86%	5.06%	1.40%	3.66%
COUNTRY TRUST BANK	BLOOMINGTON		30,342	5,827	101%	26.84%	19.20%	20.10%	4.83%	0.00%	4.83%
CROSSROADS BANK	EFFINGHAM		212,918	2,773	16%	1.73%	1.30%	10.81%	3.95%	1.09%	2.86%
CRYSTAL LAKE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	CRYSTAL LAKE		1,655,315	30,001	10%	2.47%	1.81%	20.35%	5.78%	1.92%	3.86%
DEVON BANK	CHICAGO		541,742	209	7%	0.12%	0.04%	0.67%	4.64%	2.34%	2.30%
DEWEY BANK	DEWEY	Y	28,500	182	9%	0.76%	0.64%	5.94%	4.94%	0.58%	4.36%
DEWITT SAVINGS BANK	CLINTON		142,089	382	13%	0.34%	0.27%	3.16%	4.08%	1.49%	2.59%
DIETERICH BANK	EFFINGHAM		1,333,233	10,224	9%	1.03%	0.77%	9.94%	4.14%	1.27%	2.86%
DU QUOIN STATE BANK	DU QUOIN	Y	128,145	1,384	11%	1.37%	1.08%	281.42%	4.39%	0.89%	3.50%
EUREKA SAVINGS BANK	LA SALLE		412,067	3,454	21%	1.23%	0.84%	4.63%	3.73%	0.84%	2.90%
EVERGREEN BANK GROUP	OAK BROOK		1,484,240	7,664	11%	0.69%	0.52%	5.11%	6.69%	2.77%	3.92%
EXCHANGE STATE BANK	LANARK	Y	99,040	1,071	12%	1.25%	1.08%	13.66%	3.94%	1.26%	2.68%
FAIRFIELD NATIONAL BANK, THE	FAIRFIELD		683,380	5,532	12%	1.05%	0.81%	9.26%	4.05%	1.74%	2.31%
FAIRVIEW STATE BANKING COMPANY	FAIRVIEW		36,369	374	13%	1.36%	1.03%	8.75%	4.91%	0.84%	4.07%
FARMERS & MERCHANTS BANK OF HUTSONVILLE	HUTSONVILLE	Y	53,978	538	16%	1.07%	1.00%	6.06%	4.14%	1.06%	3.08%
FARMERS AND MERCHANTS NATIONAL BANK OF NASHVILLE, THE	NASHVILLE	Y	270,585	3,580	10%	1.40%	1.32%	19.79%	3.86%	0.48%	3.38%
FARMERS AND MERCHANTS STATE BANK OF BUSHNELL	BUSHNELL		89,927	1,129	9%	1.71%	1.26%	21.63%	3.36%	0.19%	3.17%
FARMERS NATIONAL BANK	PROPHETSTOWN		881,567	11,015	14%	1.67%	1.25%	11.40%	4.76%	1.58%	3.17%

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FARMERS NATIONAL BANK OF GRIGGSVILLE	GRIGGSVILLE	Y	132,442	1,718	10%	1.30%	1.30%	13.45%	5.87%	1.76%	4.11%
FARMERS STATE BANK	ELMWOOD	Y	68,841	319	8%	0.51%	0.46%	33.23%	4.10%	1.33%	2.77%
FARMERS STATE BANK	PITTSFIELD	Y	308,469	5,632	14%	1.94%	1.83%	13.39%	5.00%	0.83%	4.17%
FARMERS STATE BANK & TRUST CO.	MOUNT STERLING		118,736	1,284	9%	1.48%	1.08%	15.11%	4.66%	1.41%	3.24%
FARMERS STATE BANK AND TRUST COMPANY, THE	JACKSONVILLE		227,805	445	12%	0.22%	0.20%	1.70%	3.69%	0.82%	2.87%
FARMERS STATE BANK OF ALTO PASS, ILL.	ALTO PASS	Y	334,502	5,032	8%	1.59%	1.50%	17.64%	6.74%	1.08%	5.66%
FARMERS STATE BANK OF EMDEN	EMDEN		41,768	488	26%	1.47%	1.17%	4.78%	3.41%	0.34%	3.06%
FARMERS STATE BANK OF HOFFMAN	HOFFMAN		203,815	507	12%	0.30%	0.25%	3.14%	3.38%	1.35%	2.03%
FARMERS STATE BANK OF MEDORA	MEDORA		22,172	99	15%	0.56%	0.45%	5.23%	3.29%	0.23%	3.06%
FARMERS STATE BANK OF WESTERN ILLINOIS	ALPHA	Y	165,908	1,858	13%	1.20%	1.12%	13.40%	4.09%	0.83%	3.26%
FARMERS-MERCHANTS BANK OF ILLINOIS	JOY		355,316	5,737	11%	2.03%	1.61%	12.74%	6.18%	3.04%	3.14%
FCB BANKS	COLLINSVILLE	Y	2,186,844	18,025	9%	0.81%	0.82%	11.19%	4.07%	1.70%	2.37%
FEDERAL SAVINGS BANK, THE	CHICAGO		989,725	-3,577	14%	-0.48%	-0.36%	-2.37%	6.07%	3.09%	2.98%
FEDERATED BANK	ONARGA	Y	119,376	1,317	9%	1.23%	1.10%	12.45%	4.47%	0.53%	3.94%
FIDELITY BANK	THOMSON	Y	171,441	-1,117	9%	-0.65%	-0.65%	-9.84%	4.31%	1.31%	3.00%
FIRST AMERICAN BANK	ELK GROVE VILLAGE	Y	6,541,317	87,798	7%	1.36%	1.34%	18.81%	5.99%	1.84%	4.16%
FIRST BANK AND TRUST COMPANY OF ILLINOIS	PALATINE		207,587	8,514	16%	4.21%	4.10%	29.58%	9.49%	1.47%	8.01%
FIRST BANK AND TRUST COMPANY OF MURPHYSBORO, THE	MURPHYSBORO		88,758	775	9%	1.02%	0.87%	13.95%	4.56%	0.80%	3.76%
FIRST BANK CHICAGO	HIGHLAND PARK		2,099,981	5,598	10%	0.35%	0.27%	2.90%	5.05%	3.38%	1.67%
FIRST BANK OF MANHATTAN	MANHATTAN	Y	246,974	1,299	9%	0.55%	0.53%	8.32%	3.66%	0.96%	2.70%
FIRST BANKERS TRUST COMPANY, NATIONAL ASSOCIATION	QUINCY		1,159,051	6,387	9%	0.71%	0.55%	10.32%	3.66%	1.46%	2.19%
FIRST COMMUNITY BANK AND TRUST	BEECHER		193,195	3,004	12%	2.05%	1.55%	14.99%	4.70%	0.46%	4.23%
FIRST COMMUNITY BANK OF HILLSBORO	HILLSBORO	Y	148,351	748	9%	0.51%	0.50%	9.49%	3.19%	1.33%	1.87%
FIRST COMMUNITY BANK OF MOULTRIE COUNTY	SULLIVAN	Y	115,994	976	9%	0.89%	0.84%	22.68%	3.30%	0.42%	2.87%
FIRST COMMUNITY BANK XENIA-FLORA	XENIA	Y	54,271	751	11%	1.52%	1.38%	22.77%	4.75%	1.35%	3.40%
FIRST EAGLE BANK	CHICAGO	Y	586,481	11,443	20%	2.07%	1.95%	11.04%	5.01%	1.26%	3.75%

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Data distributed by

Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/ Earning Assets	Cost of Funds	Net Interest Margin
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CENTRAL ILLINOIS, S.B.	SHELBYVILLE		191,098	1,967	11%	1.44%	1.03%	11.04%	5.26%	1.36%	3.90%
FIRST FEDERAL SAVINGS BANK	OTTAWA		388,818	472	11%	0.14%	0.12%	1.18%	3.98%	1.26%	2.73%
FIRST FEDERAL SAVINGS BANK OF CHAMPAIGN- URBANA	CHAMPAIGN		203,650	2,632	11%	1.71%	1.29%	13.10%	4.30%	0.03%	4.27%
FIRST FEDERAL SAVINGS BANK OF MASCOUTAH, ILLINOIS	MASCOUTAH		174,154	976	10%	0.73%	0.56%	6.50%	4.32%	1.95%	2.37%
FIRST MID BANK & TRUST, NATIONAL ASSOCIATION	MATTOON		7,106,653	64,916	10%	1.21%	0.91%	8.98%	4.71%	1.57%	3.15%
FIRST NATIONAL BANK AND TRUST COMPANY	CLINTON		385,307	-2,908	7%	-1.15%	-0.75%	-20.99%	3.62%	1.41%	2.21%
FIRST NATIONAL BANK IN AMBOY, THE	AMBOY	Y	267,784	2,769	11%	1.21%	1.03%	15.00%	4.06%	0.88%	3.18%
FIRST NATIONAL BANK IN OLNEY	OLNEY		450,250	4,466	11%	1.37%	0.99%	11.76%	4.31%	1.30%	3.01%
FIRST NATIONAL BANK IN PINCKNEYVILLE	PINCKNEYVILLE		133,470	2,041	12%	1.98%	1.53%	22.40%	4.63%	0.23%	4.40%
FIRST NATIONAL BANK IN TAYLORVILLE	TAYLORVILLE	Y	214,267	2,269	13%	1.25%	1.06%	16.37%	3.34%	0.74%	2.60%
FIRST NATIONAL BANK IN TREMONT, THE	TREMONT		152,366	423	11%	0.34%	0.28%	2.73%	4.52%	0.77%	3.75%
FIRST NATIONAL BANK OF ALLENDALE, THE	ALLENDALE		364,400	3,125	9%	1.08%	0.86%	11.42%	4.65%	1.69%	2.97%
FIRST NATIONAL BANK OF ARENZVILLE, THE	ARENZVILLE	Y	135,422	1,233	8%	0.93%	0.91%	14.59%	4.22%	1.06%	3.16%
FIRST NATIONAL BANK OF ASSUMPTION, THE	ASSUMPTION		24,211	243	10%	1.31%	1.00%	13.29%	3.58%	0.21%	3.37%
FIRST NATIONAL BANK OF AVA, THE	AVA		70,950	580	13%	1.07%	0.82%	8.91%	4.47%	0.73%	3.74%
FIRST NATIONAL BANK OF BEARDSTOWN, THE	BEARDSTOWN	Y	175,331	462	8%	1.15%	1.06%	10.64%	5.84%	0.56%	5.28%
FIRST NATIONAL BANK OF BROOKFIELD	BROOKFIELD		349,841	5,800	11%	2.39%	1.66%	15.77%	5.78%	1.56%	4.22%
FIRST NATIONAL BANK OF BROWNSTOWN, THE	BROWNSTOWN		52,108	472	11%	1.26%	0.91%	11.41%	3.92%	0.74%	3.18%
FIRST NATIONAL BANK OF CARMI, THE	CARMI		616,762	8,709	10%	1.86%	1.41%	15.23%	5.34%	1.10%	4.24%
FIRST NATIONAL BANK OF LACON	LACON	Y	86,216	809	8%	0.94%	0.94%	16.74%	4.23%	0.66%	3.57%
FIRST NATIONAL BANK OF LITCHFIELD, THE	LITCHFIELD	Y	134,905	1,413	12%	1.15%	1.05%	11.03%	4.50%	1.33%	3.17%
FIRST NATIONAL BANK OF NOKOMIS	NOKOMIS	Y	189,422	2,196	11%	1.19%	1.16%	16.55%	3.96%	0.50%	3.47%
FIRST NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE		72,948	271	11%	0.47%	0.37%	4.37%	3.18%	0.63%	2.55%
FIRST NATIONAL BANK OF PANA	PANA	Y	294,555	5,191	11%	1.95%	1.76%	17.75%	4.70%	0.88%	3.81%
FIRST NATIONAL BANK OF RAYMOND, THE	RAYMOND	Y	180,078	1,442	11%	1.00%	0.80%	18.45%	3.59%	0.63%	2.96%
FIRST NATIONAL BANK OF SPARTA, THE	SPARTA	Y	100,063	1,244	12%	1.36%	1.24%	16.76%	4.41%	0.70%	3.71%
FIRST NATIONAL BANK OF STEELEVILLE	STEELEVILLE	Y	239,804	3,274	14%	1.40%	1.37%	14.98%	4.37%	0.88%	3.50%

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Data distributed by

Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/ Earning Assets	Cost of Funds	Net Interest Margin
FIRST NATIONAL BANK OF WATERLOO	WATERLOO		894,810	4,014	8%	0.58%	0.45%	6.04%	4.18%	1.37%	2.80%
FIRST NATIONS BANK	CHICAGO		507,548	5,379	12%	1.47%	1.06%	8.88%	5.26%	2.25%	3.01%
FIRST NEIGHBOR BANK, NATIONAL ASSOCIATION	TOLEDO		564,247	8,003	10%	1.68%	1.42%	13.95%	5.49%	1.37%	4.13%
FIRST ROBINSON SAVINGS BANK, NATIONAL ASSOCIATION	ROBINSON		471,691	2,084	8%	0.61%	0.44%	7.89%	3.82%	1.52%	2.30%
FIRST SAVINGS BANK OF HEGEWISCH	CHICAGO		801,788	1,778	15%	0.29%	0.22%	1.51%	3.22%	1.36%	1.86%
FIRST SECURE BANK AND TRUST CO.	PALOS HILLS		348,914	2,164	10%	0.87%	0.62%	6.26%	5.56%	2.39%	3.16%
FIRST SECURE COMMUNITY BANK	SUGAR GROVE		503,964	1,351	9%	0.40%	0.27%	3.37%	5.02%	2.28%	2.74%
FIRST SECURITY BANK	MACKINAW	Y	109,934	1,466	10%	1.35%	1.33%	10.77%	4.99%	1.11%	3.89%
FIRST SECURITY TRUST AND SAVINGS BANK	ELMWOOD PARK		425,968	6,222	9%	1.62%	1.46%	26.88%	4.56%	1.48%	3.09%
FIRST SOUTHERN BANK	MARION		1,016,992	12,657	10%	1.71%	1.24%	13.97%	4.53%	1.14%	3.39%
FIRST STATE BANK	MENDOTA		1,531,071	10,582	10%	0.96%	0.69%	7.54%	4.78%	1.79%	2.98%
FIRST STATE BANK AND TRUST	MONTICELLO	Y	506,714	10,638	8%	2.11%	2.10%	35.84%	4.42%	0.43%	3.99%
FIRST STATE BANK OF BEECHER CITY	BEECHER CITY	Y	101,233	2,300	14%	2.30%	2.27%	16.80%	5.73%	1.42%	4.30%
FIRST STATE BANK OF CAMPBELL HILL	CAMPBELL HILL		151,452	1,691	12%	1.55%	1.12%	10.93%	4.32%	0.92%	3.41%
FIRST STATE BANK OF DONGOLA, THE	DONGOLA	Y	30,879	239	10%	0.81%	0.77%	8.02%	4.69%	0.85%	3.84%
FIRST STATE BANK OF FORREST	FORREST	Y	286,608	2,421	9%	0.86%	0.84%	10.05%	4.59%	1.59%	3.00%
FIRST STATE BANK OF OLMSTED	OLMSTED		69,148	481	10%	0.86%	0.70%	7.06%	4.11%	1.28%	2.83%
FIRST STATE BANK OF ST. PETER	SAINT PETER		34,015	487	16%	1.79%	1.43%	11.14%	3.93%	0.43%	3.50%
FIRST STATE BANK OF VAN ORIN	VAN ORIN	Y	44,964	275	10%	0.65%	0.61%	10.68%	3.42%	0.97%	2.45%
FIRST STATE BANK SHANNON-POLO	SHANNON	Y	215,338	1,799	8%	0.92%	0.84%	18.74%	3.78%	1.19%	2.59%
FIRST TRUST AND SAVINGS BANK OF WATSEKA, THE	WATSEKA		325,353	4,715	15%	1.97%	1.45%	11.45%	3.89%	0.74%	3.14%
FIRST TRUST BANK OF ILLINOIS	KANKAKEE		364,744	4,140	10%	1.53%	1.14%	16.28%	3.54%	0.80%	2.74%
FISHER NATIONAL BANK, THE	FISHER	Y	320,390	3,727	9%	1.25%	1.16%	15.00%	5.16%	1.54%	3.63%
FLANAGAN STATE BANK	FLANAGAN	Y	285,190	181	9%	0.08%	0.06%	1.56%	3.86%	1.01%	2.85%
FLORA BANK & TRUST	FLORA		112,169	756	10%	0.91%	0.67%	12.59%	3.93%	1.50%	2.44%
FNB COMMUNITY BANK, THE	VANDALIA		475,495	3,867	12%	1.12%	0.81%	10.42%	3.88%	1.09%	2.79%
FNBC BANK AND TRUST	LA GRANGE		590,453	2,740	9%	0.60%	0.46%	7.01%	3.25%	0.75%	2.49%

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Data distributed by

Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/ Earning Assets	Cost of Funds	Net Interest Margin
FOREST PARK NATIONAL BANK AND TRUST COMPANY	FOREST PARK	Y	312,971	3,281	8%	1.11%	1.05%	16.86%	4.98%	0.86%	4.11%
FORTRESS BANK	PEORIA		661,501	5,335	9%	0.80%	0.81%	8.47%	5.60%	2.39%	3.21%
FREDERICK COMMUNITY BANK, THE	PAXTON	Y	190,167	3,047	10%	1.64%	1.60%	19.65%	4.54%	0.59%	3.95%
FWBANK	CHICAGO		106,756	-752	19%	-0.70%	-0.70%	-3.82%	5.96%	0.82%	5.14%
GERBER STATE BANK, THE	ARGENTA	Y	96,085	854	12%	1.03%	0.89%	13.68%	3.48%	0.59%	2.90%
GERMAN-AMERICAN STATE BANK	GERMAN VALLEY		334,617	2,425	9%	0.98%	0.72%	9.37%	4.90%	1.64%	3.26%
GERMANTOWN TRUST & SAVINGS BANK	BREESE	Y	494,919	7,330	11%	1.55%	1.48%	24.25%	3.66%	1.24%	2.43%
GIFFORD STATE BANK, THE	GIFFORD	Y	196,673	3,312	11%	1.69%	1.68%	16.73%	4.32%	0.35%	3.97%
GN BANK	CHICAGO		68,645	-156	14%	-0.23%	-0.23%	-1.71%	5.58%	0.25%	5.33%
GOLD COAST BANK	CHICAGO		447,787	6,696	12%	2.11%	1.50%	12.20%	7.17%	3.18%	3.99%
GOODFIELD STATE BANK	GOODFIELD	Y	195,159	4,286	12%	2.26%	2.20%	20.71%	4.83%	0.97%	3.86%
GRAND RIDGE NATIONAL BANK	GRAND RIDGE		332,412	5,917	13%	2.54%	1.78%	13.25%	6.81%	1.32%	5.49%
GRAND RIVERS COMMUNITY BANK	GRAND CHAIN		21,418	-159	9%	-0.74%	-0.74%	-7.77%	6.16%	1.31%	4.85%
GRANVILLE NATIONAL BANK, THE	GRANVILLE		109,808	609	10%	0.72%	0.55%	7.05%	3.06%	0.70%	2.36%
GREAT RIVERS BANK	BARRY	Y	165,192	1,904	11%	1.15%	1.15%	11.45%	4.86%	1.21%	3.65%
GRUNDY BANK	MORRIS	Y	358,996	9,850	11%	2.78%	2.74%	23.96%	5.14%	0.69%	4.45%
GUARDIAN SAVINGS BANK	GRANITE CITY		34,667	-220	22%	-0.63%	-0.63%	-3.81%	3.27%	1.14%	2.13%
HARTSBURG STATE BANK	HARTSBURG		19,627	37	11%	0.19%	0.19%	3.51%	2.96%	0.50%	2.46%
HARVARD STATE BANK, THE	HARVARD	Y	322,924	1,209	9%	0.44%	0.37%	6.81%	4.12%	1.52%	2.60%
HAVANA NATIONAL BANK, THE	HAVANA		301,067	3,626	12%	1.62%	1.20%	13.06%	4.26%	0.96%	3.30%
HEARTLAND BANK AND TRUST COMPANY	BLOOMINGTON		5,010,825	73,199	11%	2.01%	1.46%	14.14%	4.85%	0.68%	4.17%
HERITAGE BANK OF SCHAUMBURG	SCHAUMBURG	Y	149,149	1,097	10%	0.76%	0.74%	5.97%	3.15%	0.33%	2.83%
HICKORY POINT BANK AND TRUST	DECATUR		740,802	5,969	9%	1.08%	0.81%	8.89%	4.31%	1.28%	3.03%
HILL-DODGE BANKING COMPANY, THE	WARSAW	Y	56,640	1,047	14%	1.87%	1.85%	15.11%	4.26%	0.70%	3.56%
HINSDALE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	HINSDALE		4,711,319	64,739	9%	1.88%	1.37%	12.67%	5.38%	1.96%	3.41%
HOLCOMB BANK	ROCHELLE	Y	319,208	3,001	8%	1.01%	0.94%	17.40%	4.49%	1.71%	2.79%
HOME STATE BANK/NATIONAL ASSOCIATION	CRYSTAL LAKE	Y	771,777	8,603	12%	1.14%	1.11%	13.14%	4.45%	1.25%	3.21%

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Data distributed by

Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/ Earning Assets	Cost of Funds	Net Interest Margin
HOMETOWN NATIONAL BANK	LA SALLE		313,252	2,522	10%	1.11%	0.81%	10.10%	3.94%	1.15%	2.79%
HOYNE SAVINGS BANK	CHICAGO		451,769	-859	21%	-0.28%	-0.19%	-1.16%	3.40%	0.99%	2.41%
ILLINI STATE BANK	TONICA	Y	163,908	1,374	13%	0.90%	0.84%	7.60%	3.94%	1.60%	2.34%
INB, NATIONAL ASSOCIATION	SPRINGFIELD	Y	2,073,449	18,421	10%	0.92%	0.89%	10.11%	4.87%	2.24%	2.63%
INTERNATIONAL BANK OF CHICAGO	CHICAGO	Y	956,988	11,581	11%	1.25%	1.21%	12.74%	4.98%	2.37%	2.61%
IPAVA STATE BANK	IPAVA	Y	200,662	1,904	8%	1.01%	0.95%	12.00%	4.86%	1.21%	3.64%
IROQUOIS FARMERS STATE BANK	IROQUOIS	Y	165,154	1,239	7%	0.76%	0.75%	15.23%	3.75%	1.28%	2.47%
IROQUOIS FEDERAL SAVINGS AND LOAN ASSOCIATION	WATSEKA		874,589	1,996	9%	0.30%	0.23%	3.16%	4.25%	2.08%	2.17%
ITASCA BANK & TRUST CO.	ITASCA		744,516	6,143	10%	1.15%	0.83%	10.93%	4.67%	1.12%	3.55%
IUKA STATE BANK, THE	SALEM		135,731	1,147	10%	1.29%	0.85%	9.64%	6.25%	1.89%	4.36%
JERSEY STATE BANK	JERSEYVILLE		185,438	1,632	13%	1.18%	0.88%	10.30%	3.75%	0.67%	3.08%
KINMUNDY BANK	KINMUNDY		64,863	1,270	12%	2.67%	1.96%	16.34%	4.98%	0.77%	4.21%
LAKE FOREST BANK & TRUST COMPANY, NATIONAL ASSOCIATION	LAKE FOREST		7,747,074	165,599	10%	2.92%	2.14%	22.99%	5.89%	2.14%	3.75%
LAKESIDE BANK	CHICAGO	Y	2,530,469	41,799	11%	1.69%	1.65%	17.01%	5.55%	2.32%	3.23%
LASALLE STATE BANK	LASALLE	Y	167,596	362	10%	0.27%	0.22%	6.29%	3.56%	1.04%	2.52%
LEGENCE BANK	ELDORADO	Y	655,846	9,288	9%	1.44%	1.42%	19.93%	5.62%	1.11%	4.51%
LEMONT NATIONAL BANK, THE	LEMONT		62,849	28	6%	0.08%	0.04%	0.76%	3.10%	0.97%	2.14%
LENA STATE BANK	LENA		98,907	940	11%	1.29%	0.95%	11.70%	4.39%	1.29%	3.09%
LIBERTY BANK	LIBERTY		127,803	1,889	11%	2.03%	1.48%	13.41%	4.83%	0.54%	4.29%
LIBERTY BANK FOR SAVINGS	CHICAGO		892,023	1,215	23%	0.17%	0.14%	0.66%	2.97%	0.76%	2.21%
LIBERTYVILLE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	LIBERTYVILLE		2,514,104	42,424	10%	2.28%	1.69%	19.11%	5.49%	1.93%	3.55%
LISLE SAVINGS BANK	LISLE		599,903	2,575	24%	0.57%	0.43%	2.14%	3.49%	1.45%	2.04%
LITCHFIELD NATIONAL BANK, THE	LITCHFIELD		132,084	366	8%	0.36%	0.28%	5.12%	3.88%	1.09%	2.79%
LONGVIEW BANK	OGDEN		564,497	6,779	8%	1.61%	1.20%	14.63%	4.77%	1.31%	3.46%
LONGVIEW COMMUNITY BANK	MOUNT PULASKI		92,842	607	8%	0.89%	0.65%	4.19%	4.95%	1.02%	3.93%
MARQUETTE BANK	CHICAGO		2,121,849	7,233	8%	0.45%	0.34%	4.51%	3.77%	1.12%	2.65%
MARSEILLES BANK	MARSEILLES	Y	70,281	-76	9%	-0.11%	-0.11%	-8.56%	3.03%	1.46%	1.57%

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FOUNDATION

Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/ Earning Assets	Cost of Funds	Net Interest Margin
MASON CITY NATIONAL BANK	MASON CITY	Y	80,525	1,085	16%	1.51%	1.35%	12.82%	3.45%	0.74%	2.71%
MCHENRY SAVINGS BANK	MCHENRY		320,095	2,001	9%	0.84%	0.63%	7.87%	4.71%	2.06%	2.65%
MERCHANTS AND MANUFACTURERS BANK	JOLIET		430,758	7,121	9%	2.21%	1.65%	18.88%	7.21%	2.16%	5.05%
METROPOLITAN CAPITAL BANK & TRUST	CHICAGO		241,977	2,107	11%	1.23%	0.87%	14.61%	8.77%	1.93%	6.84%
MIDAMERICA NATIONAL BANK	CANTON		617,271	5,359	10%	1.21%	0.87%	9.51%	4.90%	1.21%	3.69%
MIDDLETOWN STATE BANK	MIDDLETOWN	Y	42,752	868	9%	2.05%	2.03%	23.07%	4.49%	0.90%	3.59%
MIDLAND COMMUNITY BANK	KINCAID		73,630	777	14%	1.46%	1.06%	9.85%	4.06%	0.69%	3.37%
MIDLAND FEDERAL SAVINGS AND LOAN ASSOCIATION	BRIDGEVIEW		118,619	907	9%	0.76%	0.76%	9.23%	3.25%	0.32%	2.93%
MIDLAND STATES BANK	EFFINGHAM		8,011,126	80,640	10%	1.45%	1.01%	9.21%	5.50%	2.16%	3.33%
MIDWEST BANK	MONMOUTH		690,271	4,277	9%	0.89%	0.62%	8.33%	4.36%	1.56%	2.80%
MIDWEST NATIONAL BANK	SANDOVAL	Y	89,350	931	10%	1.17%	1.04%	13.28%	5.13%	1.59%	3.53%
MILFORD BUILDING AND LOAN ASSOCIATION, SB	MILFORD		28,743	0	11%	0.00%	0.00%	0.00%	4.00%	1.72%	2.28%
MILLEDGEVILLE STATE BANK	MILLEDGEVILLE	Y	172,028	2,169	12%	1.37%	1.26%	13.53%	5.04%	2.27%	2.77%
MILLENNIUM BANK	DES PLAINES	Y	395,481	9,162	16%	2.42%	2.32%	12.85%	7.52%	3.13%	4.39%
MORTON COMMUNITY BANK	MORTON	Y	5,414,939	69,602	9%	1.32%	1.29%	21.56%	4.24%	1.48%	2.77%
MUNICIPAL TRUST AND SAVINGS BANK	BOURBONNAIS	Y	344,322	8,443	16%	2.63%	2.45%	16.63%	4.62%	0.58%	4.03%
MURPHY-WALL STATE BANK AND TRUST COMPANY	PINCKNEYVILLE		171,184	1,575	11%	1.28%	0.92%	11.66%	4.52%	0.73%	3.79%
MUTUAL FEDERAL BANK	CHICAGO		108,836	21	15%	0.02%	0.02%	0.14%	5.08%	1.70%	3.39%
NASHVILLE SAVINGS BANK	NASHVILLE		86,898	953	12%	1.52%	1.10%	9.79%	4.09%	1.04%	3.05%
NATIONAL BANK OF ST. ANNE	SAINT ANNE		128,155	1,012	9%	1.13%	0.79%	8.18%	5.12%	0.97%	4.16%
NORTH ADAMS STATE BANK	URSA		45,142	344	13%	0.99%	0.76%	5.83%	4.57%	0.81%	3.75%
NORTH CENTRAL BANK	HENNEPIN	Y	154,529	1,825	12%	1.28%	1.18%	12.02%	4.29%	1.11%	3.19%
NORTH COUNTY SAVINGS BANK	RED BUD		65,898	-14	8%	-0.02%	-0.02%	-0.33%	2.99%	1.09%	1.90%
NORTH SHORE TRUST AND SAVINGS	WAUKEGAN		256,933	-2,816	25%	-0.74%	-1.10%	-5.15%	3.08%	0.66%	2.43%
NORTH SIDE FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO	CHICAGO		41,451	52	10%	0.17%	0.13%	1.68%	3.99%	0.36%	3.63%
NORTHBROOK BANK & TRUST COMPANY, NATIONAL ASSOCIATION	NORTHBROOK		4,412,568	62,768	10%	1.95%	1.42%	16.34%	5.47%	2.41%	3.07%
NORTHERN TRUST COMPANY, THE	CHICAGO		143,060,884	1,119,126	8%	1.04%	0.78%	9.82%	5.54%	4.03%	1.51%

Profitability - P11

December 30, 2023 Dollars in Thousands





Data distributed by

Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/ Earning Assets	Cost of Funds	Net Interest Margin
NORTHSIDE COMMUNITY BANK	GURNEE		260,238	1,775	19%	0.91%	0.68%	3.39%	4.88%	1.68%	3.20%
NORTHWEST BANK OF ROCKFORD	ROCKFORD		400,663	5,203	9%	1.78%	1.30%	17.12%	5.34%	1.51%	3.83%
OAKDALE STATE BANK	OAKDALE		25,440	333	13%	1.82%	1.31%	11.08%	4.95%	0.45%	4.50%
OLD EXCHANGE NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE	Y	80,821	651	12%	0.97%	0.81%	14.36%	3.61%	1.18%	2.43%
OLD PLANK TRAIL COMMUNITY BANK, NATIONAL ASSOCIATION	NEW LENOX		2,523,442	25,796	9%	1.39%	1.02%	12.73%	5.08%	1.85%	3.24%
OLD SECOND NATIONAL BANK	AURORA		5,899,022	100,075	10%	2.33%	1.70%	16.96%	5.18%	0.61%	4.58%
OSB COMMUNITY BANK	OTTAWA		360,595	2,075	12%	0.79%	0.58%	4.96%	4.47%	1.63%	2.83%
PAN AMERICAN BANK & TRUST	MELROSE PARK	Y	473,371	5,034	9%	1.11%	1.06%	13.66%	5.56%	1.64%	3.92%
PARKWAY BANK AND TRUST COMPANY	HARWOOD HEIGHTS		3,164,607	42,831	11%	1.81%	1.35%	12.42%	5.03%	1.84%	3.19%
PEOPLEFIRST BANK	JOLIET		251,804	3,076	11%	1.68%	1.22%	12.07%	5.90%	2.33%	3.57%
PEOPLES BANK & TRUST	PANA		563,949	7,557	10%	1.91%	1.34%	16.57%	5.82%	1.17%	4.64%
PEOPLES BANK OF KANKAKEE COUNTY	BOURBONNAIS	Y	338,459	2,527	8%	0.83%	0.75%	35.50%	3.61%	1.16%	2.45%
PEOPLES BANK OF MACON	MACON		27,167	203	11%	0.93%	0.75%	6.81%	3.02%	0.42%	2.59%
PEOPLES NATIONAL BANK OF KEWANEE	KEWANEE		564,853	4,928	10%	1.16%	0.87%	13.85%	4.02%	1.17%	2.85%
PEOPLES NATIONAL BANK, NATIONAL ASSOCIATION	MOUNT VERNON	Y	1,693,506	20,058	9%	1.21%	1.18%	14.89%	5.19%	1.75%	3.44%
PEOPLES STATE BANK OF COLFAX	COLFAX		42,390	512	11%	1.66%	1.21%	11.88%	4.04%	0.56%	3.48%
PEOPLES STATE BANK OF NEWTON, ILLINOIS, THE	NEWTON		660,360	7,104	10%	1.52%	1.08%	15.13%	4.50%	1.45%	3.04%
PERU FEDERAL SAVINGS BANK	PERU		183,977	1,047	16%	0.77%	0.57%	4.83%	3.85%	1.08%	2.78%
PETEFISH, SKILES & COMPANY	VIRGINIA	Y	294,816	2,871	9%	1.07%	0.97%	12.98%	4.45%	1.11%	3.34%
PHILO EXCHANGE BANK	PHILO	Y	135,098	1,041	10%	0.81%	0.77%	10.14%	3.42%	0.41%	3.02%
PRAIRIE COMMUNITY BANK	MARENGO		164,750	1,150	9%	0.96%	0.70%	9.74%	4.92%	0.91%	4.00%
PRAIRIE STATE BANK & TRUST	SPRINGFIELD	Y	808,494	9,458	12%	1.24%	1.17%	10.18%	3.56%	0.37%	3.19%
PREFERRED BANK	CASEY		65,449	140	9%	0.22%	0.21%	2.78%	4.88%	1.63%	3.24%
PRINCEVILLE STATE BANK	PRINCEVILLE	Y	109,098	1,129	10%	1.25%	1.03%	19.57%	5.58%	1.44%	4.14%
PROSPECT BANK	PARIS	Y	766,423	-5,395	8%	-0.70%	-0.70%	-19.69%	4.03%	2.06%	1.97%
PROVIDENCE BANK & TRUST	SOUTH HOLLAND		1,608,057	16,799	10%	1.44%	1.04%	11.87%	4.79%	1.42%	3.37%

December 30, 2023 Dollars in Thousands





Data distributed by

Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/ Earning Assets	Cost of Funds	Net Interest Margin
PULASKI SAVINGS BANK	CHICAGO		50,637	245	11%	0.48%	0.48%	4.59%	4.19%	0.98%	3.21%
RARITAN STATE BANK	RARITAN		244,093	2,092	10%	1.20%	0.86%	9.76%	4.36%	1.42%	2.94%
REPUBLIC BANK OF CHICAGO	OAK BROOK		2,728,846	33,300	12%	1.65%	1.22%	11.97%	5.54%	1.99%	3.56%
RESOURCE BANK, NATIONAL ASSOCIATION	DEKALB	Y	776,997	7,555	8%	1.09%	0.97%	19.37%	4.07%	0.88%	3.19%
RUSHVILLE STATE BANK	RUSHVILLE	Y	131,137	1,836	14%	1.49%	1.40%	22.04%	3.56%	0.51%	3.05%
SAINTE MARIE STATE BANK	SAINTE MARIE		15,075	80	21%	0.53%	0.53%	2.61%	5.07%	0.93%	4.14%
SAUK VALLEY BANK & TRUST COMPANY	STERLING		648,675	3,550	9%	0.74%	0.55%	8.41%	4.80%	1.90%	2.90%
SCHAUMBURG BANK & TRUST COMPANY, NATIONAL ASSOCIATION	SCHAUMBURG		1,957,915	30,063	9%	2.10%	1.54%	16.59%	5.57%	2.02%	3.55%
SCOTT STATE BANK	BETHANY	Y	209,815	2,047	12%	1.03%	0.98%	11.87%	3.65%	0.60%	3.05%
SECURITY BANK, S.B.	SPRINGFIELD		201,834	630	8%	0.43%	0.31%	4.90%	4.19%	0.49%	3.70%
SECURITY NATIONAL BANK	WITT		98,112	582	10%	0.81%	0.59%	7.28%	3.83%	0.79%	3.05%
SECURITY SAVINGS BANK	MONMOUTH		249,548	1,263	11%	0.66%	0.51%	6.87%	3.62%	1.11%	2.51%
SHELBY COUNTY STATE BANK	SHELBYVILLE	Y	340,270	4,769	10%	1.57%	1.40%	24.28%	4.23%	0.74%	3.48%
SIGNATURE BANK	ROSEMONT		1,821,807	32,080	9%	2.46%	1.76%	28.55%	5.75%	1.78%	3.97%
SOLUTIONS BANK	FORRESTON	Y	490,188	2,961	9%	0.70%	0.60%	13.65%	4.31%	1.52%	2.79%
SOUTHERN ILLINOIS BANK	JOHNSTON CITY		147,138	1,811	14%	1.69%	1.23%	11.58%	4.81%	0.99%	3.82%
SOUTHERNTRUST BANK	MARION		255,150	2,715	9%	1.38%	1.06%	11.00%	5.34%	2.08%	3.25%
SPRING VALLEY CITY BANK	SPRING VALLEY		226,256	615	13%	0.26%	0.27%	2.72%	3.66%	1.04%	2.62%
ST. CHARLES BANK & TRUST COMPANY, NATIONAL ASSOCIATION	SAINT CHARLES		2,359,928	33,942	10%	1.97%	1.44%	14.09%	5.57%	2.02%	3.55%
STATE BANK	WATERLOO		317,888	693	8%	0.30%	0.22%	4.10%	4.10%	1.74%	2.37%
STATE BANK	WONDER LAKE		273,825	781	12%	0.40%	0.29%	2.56%	4.62%	1.01%	3.61%
STATE BANK	FREEPORT		377,756	5,088	10%	1.85%	1.35%	17.92%	4.91%	1.69%	3.22%
STATE BANK OF BEMENT	BEMENT		170,566	1,444	10%	1.12%	0.85%	10.25%	4.60%	0.83%	3.76%
STATE BANK OF CHERRY	CHERRY	Y	123,332	2,016	12%	1.69%	1.63%	15.17%	4.82%	1.10%	3.72%
STATE BANK OF DAVIS	DAVIS		177,986	1,572	11%	1.18%	0.88%	12.48%	4.02%	1.21%	2.80%
STATE BANK OF GENEVA, THE	GENEVA	Y	107,004	1,241	12%	1.17%	1.16%	13.40%	4.65%	0.77%	3.88%
STATE BANK OF GRAYMONT	GRAYMONT		322,382	1,882	11%	0.79%	0.58%	6.68%	3.70%	1.26%	2.44%

December 30, 2023 Dollars in Thousands





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Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/ Earning Assets	Cost of Funds	Net Interest Margin
STATE BANK OF HERSCHER	HERSCHER		173,845	1,548	12%	1.20%	0.89%	11.61%	3.64%	0.61%	3.03%
STATE BANK OF INDUSTRY	INDUSTRY	Y	59,190	532	15%	0.97%	0.90%	7.68%	4.33%	1.37%	2.97%
STATE BANK OF NAUVOO	NAUVOO		37,033	103	8%	0.38%	0.28%	3.25%	4.10%	0.55%	3.54%
STATE BANK OF PEARL CITY, THE	PEARL CITY	Y	73,216	602	12%	0.85%	0.82%	10.16%	4.39%	1.17%	3.22%
STATE BANK OF ST. JACOB	SAINT JACOB	Y	86,827	1,231	15%	1.49%	1.42%	12.02%	4.01%	0.82%	3.19%
STATE BANK OF THE LAKES, NATIONAL ASSOCIATION	ANTIOCH		1,925,020	29,593	10%	2.08%	1.54%	13.53%	5.44%	1.91%	3.53%
STATE BANK OF TOULON	TOULON	Y	313,411	1,940	10%	0.72%	0.62%	8.13%	4.48%	1.61%	2.86%
STATE BANK OF WHITTINGTON	BENTON	Y	177,861	1,814	10%	1.07%	1.02%	15.07%	4.31%	0.58%	3.73%
STATE STREET BANK AND TRUST COMPANY	QUINCY	Y	305,685	4,764	9%	1.70%	1.56%	22.44%	4.64%	0.88%	3.76%
STERLING FEDERAL BANK, FEDERAL SAVINGS BANK	STERLING		483,779	952	9%	0.24%	0.20%	3.07%	4.60%	1.32%	3.27%
STILLMAN BANCCORP, N.A.	STILLMAN VALLEY	Y	601,761	2,639	10%	0.56%	0.44%	9.88%	3.21%	1.10%	2.11%
STREATOR HOME SAVINGS BANK	STREATOR		167,334	34	27%	-0.04%	0.02%	0.08%	2.34%	1.00%	1.35%
TABLE GROVE STATE BANK	TABLE GROVE	Y	50,478	978	14%	2.01%	1.94%	18.50%	4.68%	0.34%	4.34%
TEUTOPOLIS STATE BANK	TEUTOPOLIS		321,480	3,936	13%	1.66%	1.22%	11.76%	3.61%	0.79%	2.82%
TIME BANK	PARK RIDGE	Y	474,346	11,970	15%	2.56%	2.52%	18.14%	5.97%	1.49%	4.47%
TOMPKINS STATE BANK	AVON	Y	286,849	2,909	9%	1.19%	1.01%	14.09%	4.41%	1.10%	3.31%
TOWN AND COUNTRY BANK MIDWEST	QUINCY	Y	214,753	4,145	12%	1.95%	1.93%	16.96%	5.07%	0.49%	4.58%
TOWN CENTER BANK	FRANKFORT		132,677	1,063	12%	1.14%	0.80%	6.53%	5.50%	1.04%	4.46%
TRUSTBANK	OLNEY	Y	495,071	6,322	9%	1.30%	1.28%	13.41%	5.37%	1.64%	3.73%
UNION FEDERAL SAVINGS AND LOAN ASSOCIATION	KEWANEE		152,592	504	15%	0.42%	0.33%	2.22%	4.35%	1.09%	3.26%
UNION NATIONAL BANK	ELGIN		375,356	6,036	11%	2.23%	1.61%	15.20%	4.75%	0.89%	3.85%
UNION SAVINGS BANK	FREEPORT		185,593	-237	9%	-0.23%	-0.13%	-2.33%	3.39%	0.95%	2.44%
UNITED COMMUNITY BANK	CHATHAM		3,414,866	36,524	9%	1.43%	1.07%	12.37%	4.25%	1.27%	2.98%
UNITED TRUST BANK	PALOS HEIGHTS		146,737	1,365	9%	1.00%	0.93%	10.84%	5.73%	3.27%	2.46%
VERMILION VALLEY BANK	PIPER CITY	Y	170,791	3,093	17%	2.11%	1.81%	13.16%	3.98%	0.67%	3.31%
VERMONT STATE BANK	VERMONT		24,379	-487	23%	-2.00%	-2.00%	-10.75%	4.81%	1.37%	3.44%

December 30, 2023 Dollars in Thousands





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Data distributed by

Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/ Earning Assets	Cost of Funds	Net Interest Margin
VILLA GROVE STATE BANK	VILLA GROVE	Y	85,700	1,019	11%	1.24%	1.19%	10.81%	4.21%	0.88%	3.33%
VILLAGE BANK & TRUST, NATIONAL ASSOCIATION	ARLINGTON HEIGHTS		2,600,835	49,238	10%	2.58%	1.89%	17.75%	5.75%	1.72%	4.03%
WARREN-BOYNTON STATE BANK	NEW BERLIN		241,858	2,124	10%	1.23%	0.88%	8.76%	4.56%	1.28%	3.28%
WASHINGTON SAVINGS BANK	EFFINGHAM		599,748	1,054	12%	0.21%	0.18%	1.92%	3.54%	1.67%	1.87%
WASHINGTON STATE BANK	WASHINGTON		80,571	607	9%	1.01%	0.75%	14.60%	3.40%	0.96%	2.44%
WATERMAN BANK	WATERMAN		154,384	1,493	13%	1.44%	0.97%	6.61%	7.11%	1.88%	5.23%
WEST CENTRAL BANK	ASHLAND	Y	232,100	2,736	10%	1.23%	1.18%	17.94%	4.58%	1.24%	3.34%
WEST TOWN BANK & TRUST	NORTH RIVERSIDE		436,259	10,732	12%	3.18%	2.46%	21.19%	7.81%	2.60%	5.21%
WHEATON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	WHEATON		3,106,624	43,793	9%	1.93%	1.41%	14.56%	5.25%	2.03%	3.22%
WHEATON COLLEGE TRUST COMPANY, NATIONAL ASSOCIATION	WHEATON		3,885	114	94%	3.76%	2.93%	3.13%	4.26%	0.00%	4.26%
WILLIAMSVILLE STATE BANK AND TRUST	WILLIAMSVILLE		101,099	636	13%	0.87%	0.63%	7.30%	3.58%	0.50%	3.08%
WINTRUST BANK, NATIONAL ASSOCIATION	CHICAGO		9,241,673	164,708	11%	2.41%	1.78%	16.10%	5.96%	1.80%	4.16%





## **UFS** — Empowering Community Banks.

### **UFS Best Practices**

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Today, UFS is the community bank technology outfitter that inspires confidence for community banks by providing purpose-built solutions that make technology work for them, so they can focus on banking, and service their communities.

Whether you need efficiency through bank-exclusive cloud services, confidence around cybersecurity, regulatory compliant managed IT services, or to simply meet changing customer expectations, let's start a conversation to see how UFS can support your strategies.

...go further, confidently.



Chris Soyke, UFS chriss@ufstech.com 262-376-3000



Technology Outfitter for Community Banks