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## PROFITABILITY

Data compiled by


Technology Outfitter for Community Banks

Data distributed by


Wisconsin Bankers FOUNDATION

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


Bank Name

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


| Bank Name | City | $\begin{gathered} \mathrm{S} \\ \text { Corp } \end{gathered}$ | 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\% |

## IL Profitability

Data compiled by

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

## IL Profitability

Data compiled by
December 30, 2023 Dollars in Thousands

FOUNDATION

| Bank Name | City | $\begin{gathered} \mathrm{s} \\ \text { Corp } \end{gathered}$ | 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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| Bank Name | City | $\begin{gathered} \mathrm{s} \\ \text { Corp } \end{gathered}$ | Average Assets | Annualized Income | Tier 1 Leverage Capital | Pretax ROA | ROA | ROE | Yield/ Earning Assets | Cost of Funds | Net Interest Margin |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 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 <br> 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\% |

## IL Profitability

Data compiled by
Bank Name
City

## SHELBYVILLE

 OF CENTRAL ILLINOIS, S.B.| 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 CHAMPAIGNURBANA | 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\% |


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



| Bank Name | City | S <br> Corp | Average Assets | Annualized Income | Tier 1 Leverage Capital | Pretax <br> 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\% |

Bank Name

| City | S | Average <br> Assets |
| :---: | :---: | :---: | | Annual |
| :---: |
| Incom |

HOMETOWN NATIONAL BANK
HOYNE SAVINGS BANK
ILLINI STATE BANK
INB, NATIONAL ASSOCIATION
INTERNATIONAL BANK OF CHICAGO
IPAVA STATE BANK
IROQUOIS FARMERS STATE BANK
IROQUOIS FEDERAL SAVINGS AND LOAN
ASSOCIATION
ITASCA BANK \& TRUST CO.
IUKA STATE BANK, THE
JERSEY STATE BANK
KINMUNDY BANK
LAKE FOREST BANK \& TRUST COMPANY,
NATIONAL ASSOCIATION
LAKESIDE BANK

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


| Bank Name | City | S Corp | Average Assets | Annualized Income | Tier 1 Leverage Capital | Pretax ROA | ROA | ROE | Yield/ <br> 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\% |

Data compiled by

| Bank Name | City | $\begin{gathered} \mathrm{S} \\ \text { Corp } \end{gathered}$ | 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\% |


| Bank Name | City | $\begin{gathered} \mathrm{S} \\ \text { Corp } \end{gathered}$ | 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\% |

FOUNDATION

| Bank Name | City | $\begin{gathered} \mathrm{S} \\ \text { Corp } \end{gathered}$ | 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\% |


| Bank Name | City | $\begin{gathered} \mathrm{S} \\ \text { Corp } \end{gathered}$ | Average Assets | Annualized Income | Tier 1 Leverage Capital | $\begin{aligned} & \text { Pretax } \\ & \text { ROA } \end{aligned}$ | 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\% |

FOUNDATION

## IL Profitability

Data compiled by

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

## BANCONOMICS



| Bank Name | City | $\begin{gathered} \text { S } \\ \text { Corp } \end{gathered}$ | Average Assets | Annualized Income | Tier 1 Leverage Capital | Pretax <br> 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 <br> 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\% |

## BANCONOMICS ${ }^{\circ}$

## UFS - Empowering Community Banks.

Created by bankers, for bankers. More than 30 years ago, a visionary group of community bankers collaborated to leverage the intersection of passionate people, best of breed technology, and continually evolving community expectations to empower bankers to simply be great bankers. UFS provides confidence in the execution of each bank's unique strategy enabled by a community bank exclusive focus. Sharing data insight around financial, customer, and technology trends is just one way to drive success.

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.

thrive. together.
Technology Outfitter for Community Banks

