



# BANCONOMICS®

financial data and reports for community bankers at

[www.Banconomics.com](http://www.Banconomics.com)

## PROFITABILITY

Illinois FDIC Insured Institutions

2nd Quarter 2021

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:*



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



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

# IL Profitability

June 30, 2021  
Dollars in Thousands



Data compiled by



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
1ST COMMUNITY BANK	SHERRARD	Y	66,922	952	10%	1.43%	1.42%	13.70%	4.72%	0.43%	4.29%
1ST EQUITY BANK	SKOKIE	Y	142,074	1,552	16%	1.11%	1.09%	6.76%	3.69%	0.62%	3.07%
1ST STATE BANK OF MASON CITY	MASON CITY	Y	32,006	24	11%	0.08%	0.07%	0.64%	1.80%	0.27%	1.54%
ALBANY BANK & TRUST CO., NATIONAL ASSOCIATION	CHICAGO		689,318	4,458	15%	0.95%	0.65%	4.28%	2.94%	0.31%	2.63%
ALGONQUIN STATE BANK	ALGONQUIN	Y	156,780	810	10%	0.56%	0.52%	4.84%	2.91%	0.09%	2.82%
ALLIANCE COMMUNITY BANK	PETERSBURG	Y	326,754	3,510	9%	1.14%	1.07%	9.09%	3.26%	0.25%	3.01%
ALLIED FIRST BANK, SB	OSWEGO		155,408	6,566	14%	5.88%	4.23%	33.01%	3.54%	0.53%	3.01%
AMALGAMATED BANK OF CHICAGO	CHICAGO		935,299	3,410	10%	0.48%	0.36%	3.85%	3.01%	0.09%	2.92%
AMERICAN COMMUNITY BANK & TRUST	WOODSTOCK		842,556	10,364	10%	1.75%	1.23%	12.56%	3.49%	0.26%	3.23%
AMERICAN EAGLE BANK	SOUTH ELGIN		352,694	3,386	9%	1.34%	0.96%	10.71%	4.25%	1.05%	3.20%
AMERICAN METRO BANK	CHICAGO		86,788	850	11%	0.98%	0.98%	8.86%	4.56%	0.37%	4.19%
ANCHOR STATE BANK	ANCHOR		33,832	144	18%	0.63%	0.43%	2.99%	4.01%	0.31%	3.70%
ANDERSON STATE BANK	ONEIDA	Y	104,281	1,180	14%	1.29%	1.13%	7.79%	3.34%	0.18%	3.15%
ANNA STATE BANK	ANNA		105,164	700	13%	0.90%	0.67%	5.22%	2.89%	0.42%	2.46%
ANNA-JONESBORO NATIONAL BANK	ANNA		258,022	2,064	12%	1.09%	0.80%	6.14%	3.40%	0.32%	3.08%
APPLE RIVER STATE BANK	APPLE RIVER	Y	478,547	7,316	9%	1.64%	1.53%	16.03%	3.52%	0.58%	2.95%
ARCOLA FIRST BANK	ARCOLA	Y	102,487	820	13%	0.90%	0.80%	5.71%	2.91%	0.22%	2.69%
ATLANTA NATIONAL BANK, THE	ATLANTA		72,484	410	12%	0.75%	0.57%	4.64%	2.93%	0.28%	2.65%
BANK & TRUST COMPANY	LITCHFIELD		426,680	3,610	9%	1.24%	0.85%	8.81%	3.51%	0.65%	2.86%
BANK OF BELLEVILLE	BELLEVILLE		320,511	3,692	9%	1.59%	1.15%	14.87%	4.01%	0.59%	3.42%
BANK OF BLUFFS	BLUFFS	Y	66,305	446	12%	0.74%	0.67%	5.35%	3.32%	0.30%	3.02%
BANK OF BOURBONNAIS	BOURBONNAIS		83,483	112	9%	0.21%	0.13%	1.38%	2.72%	0.34%	2.38%
BANK OF CALHOUN COUNTY	HARDIN		77,562	328	9%	0.54%	0.42%	4.67%	2.79%	0.28%	2.50%
BANK OF CARBONDALE, THE	CARBONDALE		275,741	3,874	13%	1.63%	1.40%	11.29%	2.50%	0.19%	2.31%
BANK OF CHESTNUT	CHESTNUT		21,705	40	9%	0.27%	0.18%	2.21%	3.34%	0.22%	3.12%
BANK OF FARMINGTON	FARMINGTON		207,129	1,782	10%	1.20%	0.86%	7.97%	3.87%	0.44%	3.43%
BANK OF GIBSON CITY	GIBSON CITY		113,225	1,140	8%	1.35%	1.01%	9.58%	3.18%	0.34%	2.84%

# IL Profitability

June 30, 2021  
Dollars in Thousands



Data compiled by



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
BANK OF HERRIN, THE	HERRIN	Y	297,793	3,004	9%	1.04%	1.01%	11.76%	3.75%	0.30%	3.45%
BANK OF HILLSBORO, NATIONAL ASSOCIATION	HILLSBORO		490,071	4,650	9%	1.36%	0.95%	9.89%	3.46%	0.59%	2.88%
BANK OF KAMPSVILLE	KAMPSVILLE		125,625	666	16%	0.69%	0.53%	3.22%	2.69%	0.37%	2.32%
BANK OF MONTGOMERY	MONTGOMERY		46,557	186	8%	0.42%	0.40%	4.52%	2.42%	0.58%	1.84%
BANK OF O'FALLON	O'FALLON	Y	345,028	3,624	13%	1.06%	1.05%	7.77%	3.23%	0.83%	2.40%
BANK OF PONTIAC	PONTIAC		886,124	9,350	12%	1.41%	1.06%	8.95%	3.04%	0.30%	2.73%
BANK OF RANTOUL	RANTOUL	Y	265,526	4,248	9%	1.76%	1.60%	14.28%	3.57%	0.24%	3.33%
BANK OF SPRINGFIELD	SPRINGFIELD		1,300,423	16,174	8%	1.74%	1.24%	14.99%	4.14%	0.40%	3.74%
BANK OF STRONGHURST	STRONGHURST		86,029	418	14%	0.62%	0.49%	3.18%	2.94%	0.46%	2.48%
BANK OF YATES CITY	YATES CITY	Y	76,453	604	9%	0.83%	0.79%	8.97%	3.57%	0.50%	3.07%
BANKCHAMPAIGN, NATIONAL ASSOCIATION	CHAMPAIGN	Y	259,903	3,434	10%	1.33%	1.32%	13.54%	3.85%	0.40%	3.45%
BANKFINANCIAL, NATIONAL ASSOCIATION	OLYMPIA FIELDS		1,616,236	8,246	10%	0.70%	0.51%	5.04%	2.96%	0.16%	2.80%
BANKORION	ORION		571,274	5,018	10%	1.20%	0.88%	8.05%	3.31%	0.52%	2.79%
BANTERRA BANK	MARION	Y	2,308,553	37,068	8%	1.72%	1.61%	16.95%	3.79%	0.23%	3.56%
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	BARRINGTON		3,377,019	117,974	11%	4.75%	3.49%	28.55%	2.99%	0.25%	2.74%
BEARDSTOWN SAVINGS, S.B.	BEARDSTOWN		67,238	408	10%	0.84%	0.61%	5.94%	4.16%	0.73%	3.43%
BELMONT BANK & TRUST COMPANY	CHICAGO		795,637	11,308	10%	1.98%	1.42%	13.98%	3.64%	0.38%	3.26%
BETTER BANKS	PEORIA	Y	375,413	4,044	7%	1.16%	1.08%	12.69%	3.34%	0.17%	3.18%
BEVERLY BANK & TRUST COMPANY, NATIONAL ASSOCIATION	CHICAGO		1,753,966	23,214	10%	1.82%	1.32%	12.43%	3.19%	0.31%	2.89%
BLACKHAWK BANK & TRUST	MILAN		1,625,374	17,680	10%	1.47%	1.09%	9.47%	2.98%	0.48%	2.50%
BMO HARRIS BANK NATIONAL ASSOCIATION	CHICAGO		159,233,397	1,913,840	9%	1.61%	1.20%	10.49%	2.52%	0.25%	2.28%
BMO HARRIS CENTRAL NATIONAL ASSOCIATION	ROSELLE		7,998	28	87%	0.50%	0.35%	0.40%	5.65%	0.00%	5.65%
BRADFORD NATIONAL BANK OF GREENVILLE, THE	GREENVILLE	Y	440,631	7,688	12%	1.94%	1.74%	11.93%	4.02%	0.33%	3.69%
BRICKYARD BANK	LINCOLNWOOD		178,409	338	9%	0.19%	0.19%	2.23%	2.68%	0.57%	2.11%
BUCKLEY STATE BANK	BUCKLEY		50,553	218	10%	0.46%	0.43%	4.11%	2.81%	0.14%	2.67%
BUENA VISTA NATIONAL BANK	CHESTER		252,950	2,856	11%	1.55%	1.13%	9.19%	3.34%	0.21%	3.13%

# IL Profitability

June 30, 2021  
Dollars in Thousands



Data compiled by



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
BURLING BANK	CHICAGO	Y	200,021	2,970	9%	1.56%	1.48%	16.09%	3.76%	0.07%	3.69%
BUSEY BANK	CHAMPAIGN		10,689,906	158,964	11%	1.92%	1.49%	11.04%	2.90%	0.15%	2.76%
BYLINE BANK	CHICAGO		6,640,386	106,730	11%	2.16%	1.61%	12.80%	3.94%	0.11%	3.83%
BYRON BANK	BYRON	Y	317,909	5,878	10%	1.95%	1.85%	17.55%	3.55%	0.36%	3.19%
CAMP GROVE STATE BANK	CAMP GROVE	Y	17,627	-1,278	18%	-6.31%	-7.25%	-44.81%	2.69%	0.44%	2.26%
CAMPUS STATE BANK	CAMPUS		24,476	66	10%	0.32%	0.27%	2.69%	2.61%	0.20%	2.41%
CARROLLTON BANK	CARROLLTON	Y	2,815,848	28,414	6%	1.03%	1.01%	16.17%	3.20%	0.49%	2.71%
CASEY STATE BANK	CASEY	Y	392,658	4,726	9%	1.28%	1.20%	12.01%	3.87%	0.56%	3.31%
CATLIN BANK	CATLIN		72,219	1,170	11%	2.18%	1.62%	15.14%	4.06%	0.21%	3.84%
CENTRAL BANK ILLINOIS	GENESEO		1,087,254	15,624	9%	1.96%	1.44%	13.47%	3.87%	0.40%	3.47%
CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION	CICERO		196,819	176	10%	0.10%	0.09%	0.89%	2.96%	0.44%	2.52%
CENTRAL SAVINGS, F.S.B.	CHICAGO		117,181	472	23%	0.60%	0.40%	1.68%	3.61%	0.71%	2.90%
CENTRAL STATE BANK	CLAYTON	Y	175,556	3,944	13%	2.26%	2.25%	17.05%	4.86%	0.97%	3.89%
CENTRUST BANK, NATIONAL ASSOCIATION	NORTHBROOK		165,055	1,468	10%	1.24%	0.89%	7.74%	4.61%	0.40%	4.21%
CHESTER NATIONAL BANK	CHESTER		67,057	194	9%	0.38%	0.29%	3.10%	3.01%	0.30%	2.71%
CHESTERFIELD STATE BANK	CHESTERFIELD	Y	20,568	444	10%	2.16%	2.16%	21.86%	3.32%	0.38%	2.94%
CHICAGO TRUST COMPANY, N. A., THE	LAKE FOREST		115,420	2,940	99%	3.45%	2.55%	2.57%	1.34%	0.00%	1.34%
CIBC BANK USA	CHICAGO		43,905,026	539,152	10%	1.61%	1.23%	7.66%	2.42%	0.19%	2.23%
CIBM BANK	CHAMPAIGN		740,027	7,786	12%	1.45%	1.05%	8.36%	3.50%	0.28%	3.23%
CITIZENS BANK OF CHATSWORTH	CHATSWORTH		42,014	-162	9%	-0.39%	-0.39%	-3.99%	3.73%	0.27%	3.46%
CITIZENS BANK OF EDINBURG	EDINBURG		29,308	112	9%	0.50%	0.38%	4.30%	3.11%	0.29%	2.82%
CITIZENS COMMUNITY BANK	MASCOUTAH		450,867	4,356	11%	1.32%	0.97%	8.92%	3.53%	0.83%	2.70%
CITIZENS FIRST STATE BANK OF WALNUT	WALNUT	Y	56,441	506	9%	0.90%	0.90%	10.44%	3.94%	0.21%	3.73%
CITIZENS NATIONAL BANK OF ALBION	ALBION		343,099	3,348	16%	1.35%	0.98%	5.87%	2.96%	0.46%	2.50%
CITIZENS STATE BANK	LENA	Y	304,612	4,996	12%	1.75%	1.64%	13.35%	4.17%	0.62%	3.55%
CITIZENS STATE BANK OF MILFORD	MILFORD	Y	55,693	462	8%	0.87%	0.83%	10.38%	3.80%	0.17%	3.62%
CITY NATIONAL BANK OF METROPOLIS, THE	METROPOLIS		464,533	2,872	12%	0.91%	0.62%	5.05%	3.13%	0.62%	2.51%

# IL Profitability

June 30, 2021  
Dollars in Thousands



Data compiled by



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
CLAY CITY BANKING CO., THE	CLAY CITY		183,663	1,542	9%	1.15%	0.84%	9.46%	3.44%	0.35%	3.08%
CLAY COUNTY STATE BANK	LOUISVILLE	Y	96,140	1,010	13%	1.05%	1.05%	8.25%	3.16%	0.27%	2.89%
CNB BANK & TRUST, NA	CARLINVILLE		1,553,759	13,136	8%	1.17%	0.85%	8.45%	3.43%	0.34%	3.08%
COLCHESTER STATE BANK	COLCHESTER		78,635	862	14%	1.38%	1.10%	7.06%	3.18%	0.45%	2.73%
COLLINSVILLE BUILDING AND LOAN ASSOCIATION	COLLINSVILLE		135,160	92	25%	0.08%	0.07%	0.27%	2.56%	0.76%	1.80%
COMMUNITY BANK	WINSLOW	Y	249,385	4,382	15%	1.86%	1.76%	11.53%	3.97%	1.00%	2.97%
COMMUNITY BANK OF EASTON	EASTON		41,567	920	22%	2.94%	2.21%	10.68%	3.94%	0.20%	3.73%
COMMUNITY BANK OF ELMHURST	ELMHURST	Y	189,106	1,716	9%	0.91%	0.91%	9.97%	3.64%	0.12%	3.53%
COMMUNITY BANK OF TRENTON	TRENTON	Y	99,627	1,558	11%	1.57%	1.56%	14.54%	3.74%	0.68%	3.06%
COMMUNITY BANKS OF SHELBY COUNTY	COWDEN	Y	58,876	84	9%	0.15%	0.14%	1.51%	2.09%	0.20%	1.90%
COMMUNITY FIRST BANK OF THE HEARTLAND	MOUNT VERNON	Y	249,421	5,596	9%	2.31%	2.24%	22.86%	3.80%	0.20%	3.60%
COMMUNITY NATIONAL BANK IN MONMOUTH	MONMOUTH		49,987	552	13%	1.39%	1.10%	8.76%	3.30%	0.28%	3.02%
COMMUNITY PARTNERS SAVINGS BANK	SALEM		232,345	1,600	11%	0.91%	0.69%	6.22%	4.04%	0.44%	3.60%
COMMUNITY SAVINGS BANK	CHICAGO		439,415	-268	15%	-0.08%	-0.06%	-0.41%	2.79%	0.64%	2.15%
COMMUNITY STATE BANK	GALVA	Y	269,305	3,030	10%	1.28%	1.13%	11.28%	4.50%	0.61%	3.88%
COMMUNITY STATE BANK OF ROCK FALLS	ROCK FALLS		322,597	2,624	9%	1.13%	0.81%	8.42%	3.41%	0.46%	2.96%
COMMUNITY TRUST BANK	IRVINGTON		97,621	718	12%	0.58%	0.74%	5.76%	3.44%	0.20%	3.24%
CORNERSTONE NATIONAL BANK & TRUST COMPANY	PALATINE		951,696	10,838	8%	1.60%	1.14%	13.73%	3.52%	0.20%	3.32%
COUNTRY TRUST BANK	BLOOMINGTON		28,405	8,440	97%	40.77%	29.71%	30.04%	2.89%	0.00%	2.89%
CROSSROADS BANK	EFFINGHAM		206,923	3,292	13%	2.22%	1.59%	11.50%	4.06%	0.57%	3.49%
CRYSTAL LAKE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	CRYSTAL LAKE		1,329,709	14,942	9%	1.54%	1.12%	12.25%	2.76%	0.38%	2.38%
DEVON BANK	CHICAGO		411,319	3,238	7%	1.11%	0.79%	11.14%	2.90%	0.22%	2.68%
DEWEY BANK	DEWEY	Y	29,487	234	7%	0.89%	0.79%	7.77%	4.20%	0.22%	3.98%
DEWITT SAVINGS BANK	CLINTON		136,116	740	12%	0.75%	0.54%	4.40%	3.14%	0.23%	2.91%
DIETERICH BANK	EFFINGHAM		1,233,345	10,156	7%	1.13%	0.82%	8.93%	3.06%	0.38%	2.68%
DU QUOIN STATE BANK	DU QUOIN	Y	130,642	1,250	8%	1.21%	0.96%	6.95%	3.80%	0.57%	3.23%

# IL Profitability

June 30, 2021  
Dollars in Thousands



Data compiled by



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
DURAND STATE BANK	DURAND		127,803	806	10%	0.83%	0.63%	6.13%	3.35%	0.39%	2.96%
EUREKA SAVINGS BANK	LA SALLE		395,687	1,474	19%	0.52%	0.37%	1.77%	2.74%	0.43%	2.31%
EVERGREEN BANK GROUP	OAK BROOK		1,214,543	23,660	12%	2.60%	1.95%	16.63%	5.60%	0.64%	4.96%
EXCHANGE STATE BANK	LANARK	Y	104,459	2,166	12%	2.21%	2.07%	16.56%	2.84%	0.47%	2.38%
FAIRFIELD NATIONAL BANK, THE	FAIRFIELD		635,006	7,732	12%	1.61%	1.22%	9.50%	3.23%	0.87%	2.36%
FAIRVIEW STATE BANKING COMPANY	FAIRVIEW		34,659	468	12%	1.81%	1.35%	11.36%	4.90%	0.36%	4.54%
FARMERS & MERCHANTS BANK OF HUTSONVILLE	HUTSONVILLE	Y	49,190	606	17%	1.24%	1.23%	7.20%	3.18%	0.64%	2.54%
FARMERS AND MERCHANTS NATIONAL BANK OF NASHVILLE, THE	NASHVILLE	Y	236,295	3,358	10%	1.50%	1.42%	13.03%	3.54%	0.20%	3.35%
FARMERS AND MERCHANTS STATE BANK OF BUSHNELL	BUSHNELL		86,188	904	8%	1.44%	1.05%	13.65%	3.16%	0.09%	3.07%
FARMERS BANK OF MT. PULASKI, THE	MOUNT PULASKI		56,370	194	12%	0.41%	0.34%	2.79%	2.72%	0.26%	2.47%
FARMERS NATIONAL BANK	PROPHETSTOWN		831,472	13,176	13%	2.16%	1.58%	11.33%	3.89%	1.01%	2.88%
FARMERS NATIONAL BANK OF GRIGGSVILLE	GRIGGSVILLE	Y	118,163	2,124	10%	1.83%	1.80%	18.13%	5.68%	0.69%	5.00%
FARMERS STATE BANK	ELMWOOD	Y	64,320	616	9%	1.02%	0.96%	11.35%	3.70%	0.38%	3.32%
FARMERS STATE BANK	PITTSFIELD	Y	304,590	5,010	13%	1.75%	1.64%	12.70%	3.93%	0.27%	3.67%
FARMERS STATE BANK & TRUST CO.	MOUNT STERLING		110,666	1,428	8%	1.78%	1.29%	14.60%	3.50%	0.48%	3.02%
FARMERS STATE BANK AND TRUST COMPANY, THE	JACKSONVILLE		244,076	1,772	11%	0.95%	0.73%	6.58%	2.54%	0.12%	2.42%
FARMERS STATE BANK OF ALTO PASS, ILL.	ALTO PASS	Y	330,996	6,310	8%	1.91%	1.91%	26.40%	3.71%	0.52%	3.19%
FARMERS STATE BANK OF EMDEN	EMDEN		39,989	220	25%	0.71%	0.55%	2.25%	2.14%	0.22%	1.92%
FARMERS STATE BANK OF HOFFMAN	HOFFMAN		183,703	1,182	13%	0.88%	0.64%	4.70%	3.00%	0.28%	2.72%
FARMERS STATE BANK OF MEDORA	MEDORA		24,443	-112	13%	-0.39%	-0.46%	-3.07%	2.50%	0.29%	2.21%
FARMERS STATE BANK OF WESTERN ILLINOIS	ALPHA	Y	161,302	1,474	12%	0.99%	0.91%	7.64%	3.58%	0.24%	3.34%
FARMERS-MERCHANTS BANK OF ILLINOIS	JOY		280,588	4,102	10%	1.96%	1.46%	11.72%	3.57%	0.49%	3.08%
FCB BANKS	COLLINSVILLE		1,993,533	21,162	8%	1.45%	1.06%	12.77%	3.07%	0.60%	2.47%
FEDERAL SAVINGS BANK, THE	CHICAGO		1,132,641	67,458	16%	8.04%	5.96%	43.55%	2.48%	1.09%	1.39%
FEDERATED BANK	ONARGA	Y	112,757	618	8%	0.60%	0.55%	4.82%	3.28%	0.10%	3.18%

# IL Profitability

June 30, 2021  
Dollars in Thousands



Data compiled by



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 AMERICAN BANK	ELK GROVE VILLAGE	Y	5,659,689	77,934	7%	1.43%	1.38%	16.41%	2.64%	0.32%	2.32%
FIRST BANK AND TRUST COMPANY OF ILLINOIS	PALATINE		209,147	2,550	8%	1.22%	1.22%	15.18%	5.00%	0.57%	4.43%
FIRST BANK AND TRUST COMPANY OF MURPHYSBORO, THE	MURPHYSBORO		87,435	694	8%	1.02%	0.79%	9.28%	3.79%	0.30%	3.48%
FIRST BANK OF HIGHLAND PARK	HIGHLAND PARK		1,816,672	8,240	10%	0.62%	0.45%	4.40%	3.09%	0.68%	2.41%
FIRST BANK OF MANHATTAN	MANHATTAN	Y	223,619	1,260	8%	0.60%	0.56%	6.85%	3.10%	0.10%	3.01%
FIRST BANKERS TRUST COMPANY, NATIONAL ASSOCIATION	QUINCY		1,146,935	7,502	8%	0.85%	0.65%	7.09%	2.41%	0.25%	2.16%
FIRST COMMUNITY BANK AND TRUST	BEECHER		188,889	2,526	11%	1.81%	1.34%	11.91%	4.38%	0.11%	4.28%
FIRST COMMUNITY BANK OF HILLSBORO	HILLSBORO	Y	132,074	1,892	9%	1.46%	1.43%	16.98%	3.27%	0.34%	2.92%
FIRST COMMUNITY BANK OF MOULTRIE COUNTY	SULLIVAN	Y	105,156	1,102	9%	1.05%	1.05%	11.92%	3.26%	0.16%	3.10%
FIRST COMMUNITY BANK XENIA-FLORA	XENIA	Y	53,308	542	10%	1.10%	1.02%	10.30%	3.25%	0.43%	2.82%
FIRST EAGLE BANK	CHICAGO	Y	592,033	14,078	17%	2.52%	2.38%	12.89%	4.27%	0.42%	3.85%
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CENTRAL ILLINOIS, S.B.	SHELBYVILLE		160,922	1,916	11%	1.67%	1.19%	10.53%	4.00%	0.60%	3.40%
FIRST FEDERAL SAVINGS BANK	OTTAWA		386,090	2,602	11%	0.69%	0.67%	5.84%	2.27%	0.40%	1.87%
FIRST FEDERAL SAVINGS BANK OF CHAMPAIGN-URBANA	CHAMPAIGN		218,800	864	8%	0.57%	0.39%	4.84%	2.21%	0.03%	2.18%
FIRST FEDERAL SAVINGS BANK OF MASCOUTAH, ILLINOIS	MASCOUTAH		136,568	830	11%	0.78%	0.61%	5.48%	3.48%	0.78%	2.70%
FIRST MID BANK & TRUST, NATIONAL ASSOCIATION	MATTOON		5,251,023	29,486	10%	0.75%	0.56%	5.12%	3.67%	0.23%	3.43%
FIRST MIDWEST BANK	CHICAGO		21,078,708	232,228	8%	1.51%	1.10%	9.49%	3.18%	0.13%	3.04%
FIRST NATIONAL BANK AND TRUST COMPANY	CLINTON		206,547	1,822	10%	1.20%	0.88%	9.44%	2.90%	0.26%	2.63%
FIRST NATIONAL BANK IN AMBOY, THE	AMBOY	Y	262,814	3,144	9%	1.34%	1.20%	11.59%	3.55%	0.33%	3.22%
FIRST NATIONAL BANK IN CARLYLE, THE	CARLYLE		245,054	2,234	10%	1.25%	0.91%	9.30%	3.10%	0.34%	2.76%
FIRST NATIONAL BANK IN OLNEY	OLNEY		417,108	4,916	10%	1.64%	1.18%	10.19%	3.51%	0.40%	3.11%
FIRST NATIONAL BANK IN PINCKNEYVILLE	PINCKNEYVILLE		135,463	1,450	10%	1.45%	1.07%	8.79%	3.09%	0.20%	2.89%
FIRST NATIONAL BANK IN TAYLORVILLE	TAYLORVILLE	Y	229,319	2,248	16%	1.16%	0.98%	5.74%	2.90%	0.45%	2.45%

# IL Profitability

June 30, 2021  
Dollars in Thousands



Data compiled by



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 IN TREMONT, THE	TREMONT		145,365	572	11%	0.52%	0.39%	3.39%	3.24%	0.28%	2.95%
FIRST NATIONAL BANK OF ALLENDALE, THE	ALLENDALE		309,240	3,080	9%	1.37%	1.00%	10.15%	3.65%	0.46%	3.19%
FIRST NATIONAL BANK OF ARENZVILLE, THE	ARENZVILLE	Y	111,201	1,166	9%	1.08%	1.05%	11.91%	3.23%	0.19%	3.04%
FIRST NATIONAL BANK OF ASSUMPTION, THE	ASSUMPTION		24,162	168	10%	0.79%	0.70%	7.36%	2.83%	0.19%	2.64%
FIRST NATIONAL BANK OF AVA, THE	AVA		80,201	848	11%	1.48%	1.06%	8.83%	4.03%	0.37%	3.66%
FIRST NATIONAL BANK OF BEARDSTOWN, THE	BEARDSTOWN	Y	158,744	2,278	11%	1.44%	1.44%	13.35%	3.70%	0.19%	3.51%
FIRST NATIONAL BANK OF BROOKFIELD	BROOKFIELD		277,801	3,536	9%	1.76%	1.27%	13.46%	3.85%	0.49%	3.36%
FIRST NATIONAL BANK OF BROWNSTOWN, THE	BROWNSTOWN		47,634	244	10%	0.68%	0.51%	4.84%	2.88%	0.43%	2.45%
FIRST NATIONAL BANK OF CARMi, THE	CARMi		611,010	3,462	8%	0.78%	0.57%	6.12%	3.20%	0.27%	2.93%
FIRST NATIONAL BANK OF LACON	LACON	Y	73,148	410	8%	0.56%	0.56%	7.04%	3.65%	0.26%	3.39%
FIRST NATIONAL BANK OF LITCHFIELD, THE	LITCHFIELD	Y	119,318	1,908	11%	1.69%	1.60%	13.64%	3.62%	0.52%	3.10%
FIRST NATIONAL BANK OF NOKOMIS	NOKOMIS	Y	181,545	1,588	10%	0.92%	0.87%	8.26%	3.05%	0.24%	2.81%
FIRST NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE		79,288	522	10%	0.77%	0.66%	6.61%	3.04%	0.41%	2.63%
FIRST NATIONAL BANK OF OTTAWA, THE	OTTAWA		947,153	12,126	9%	1.78%	1.28%	14.94%	4.04%	0.20%	3.84%
FIRST NATIONAL BANK OF PANA	PANA	Y	242,706	3,652	10%	1.60%	1.50%	14.56%	3.63%	0.34%	3.30%
FIRST NATIONAL BANK OF RAYMOND, THE	RAYMOND	Y	180,097	1,990	10%	1.25%	1.10%	10.69%	3.38%	0.28%	3.10%
FIRST NATIONAL BANK OF SANDOVAL, THE	SANDOVAL	Y	71,233	890	10%	1.33%	1.25%	11.46%	4.70%	0.52%	4.19%
FIRST NATIONAL BANK OF SPARTA, THE	SPARTA	Y	102,363	1,502	11%	1.57%	1.47%	13.09%	4.14%	0.25%	3.89%
FIRST NATIONAL BANK OF STEELEVILLE	STEELEVILLE	Y	246,238	1,922	13%	0.82%	0.78%	5.85%	2.79%	0.41%	2.38%
FIRST NATIONAL BANK OF WATERLOO	WATERLOO		770,826	4,942	8%	0.87%	0.64%	7.20%	3.04%	0.50%	2.53%
FIRST NATIONAL BANK, THE	MATTOON	Y	106,522	948	8%	0.91%	0.89%	10.18%	3.91%	0.61%	3.30%
FIRST NATIONS BANK	CHICAGO		441,225	2,856	11%	0.91%	0.65%	5.61%	3.38%	0.60%	2.78%
FIRST NEIGHBOR BANK, NATIONAL ASSOCIATION	TOLEDO		538,190	6,108	10%	1.66%	1.13%	11.24%	3.62%	0.42%	3.20%
FIRST ROBINSON SAVINGS BANK, NATIONAL ASSOCIATION	ROBINSON		413,113	2,854	8%	0.95%	0.69%	8.20%	2.99%	0.29%	2.70%
FIRST SAVANNA SAVINGS BANK	SAVANNA		10,981	-240	5%	-2.20%	-2.19%	-35.61%	4.83%	0.76%	4.07%
FIRST SAVINGS BANK	DANVILLE		42,174	130	23%	0.39%	0.31%	1.31%	2.24%	0.40%	1.84%
FIRST SAVINGS BANK OF HEGEWISCH	CHICAGO		763,407	1,616	14%	0.28%	0.21%	1.46%	2.22%	0.42%	1.79%



# IL Profitability

June 30, 2021  
Dollars in Thousands



Data compiled by



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 SECURE BANK AND TRUST CO.	PALOS HILLS		396,047	4,436	8%	1.57%	1.12%	18.33%	3.06%	0.51%	2.54%
FIRST SECURE COMMUNITY BANK	SUGAR GROVE		482,381	2,674	8%	0.84%	0.55%	6.85%	3.50%	0.66%	2.84%
FIRST SECURITY BANK	MACKINAW	Y	96,255	2,194	9%	2.29%	2.28%	24.71%	4.31%	0.39%	3.92%
FIRST SECURITY TRUST AND SAVINGS BANK	ELMWOOD PARK		356,784	1,364	8%	0.39%	0.38%	4.63%	2.20%	0.10%	2.10%
FIRST SOUTHERN BANK	MARION		772,731	10,578	12%	1.80%	1.37%	10.17%	3.90%	0.32%	3.58%
FIRST STATE BANK	MONTICELLO	Y	312,562	2,464	7%	0.82%	0.79%	9.32%	2.45%	0.10%	2.35%
FIRST STATE BANK	MENDOTA		1,360,257	15,450	10%	1.58%	1.14%	10.91%	3.85%	0.50%	3.35%
FIRST STATE BANK OF BEECHER CITY	BEECHER CITY	Y	90,745	1,698	13%	1.92%	1.87%	14.56%	4.35%	0.42%	3.94%
FIRST STATE BANK OF BLOOMINGTON	BLOOMINGTON	Y	152,741	1,402	8%	0.92%	0.92%	11.12%	3.33%	0.11%	3.22%
FIRST STATE BANK OF CAMPBELL HILL	CAMPBELL HILL		139,357	1,846	11%	1.81%	1.32%	12.15%	3.72%	0.59%	3.14%
FIRST STATE BANK OF DONGOLA, THE	DONGOLA	Y	30,115	482	10%	1.65%	1.60%	15.88%	4.17%	0.36%	3.81%
FIRST STATE BANK OF FORREST	FORREST	Y	246,010	2,252	9%	0.93%	0.92%	10.88%	3.53%	0.78%	2.76%
FIRST STATE BANK OF OLMSTED	OLMSTED		63,047	772	12%	1.36%	1.22%	10.45%	3.86%	0.39%	3.48%
FIRST STATE BANK OF ST. PETER	SAINT PETER		34,519	330	14%	1.32%	0.96%	6.46%	2.39%	0.27%	2.12%
FIRST STATE BANK OF VAN ORIN	VAN ORIN	Y	45,518	40	9%	0.11%	0.09%	0.87%	2.47%	0.31%	2.16%
FIRST STATE BANK SHANNON-POLO	SHANNON	Y	209,831	1,164	8%	0.58%	0.55%	6.10%	2.54%	0.29%	2.25%
FIRST TRUST AND SAVINGS BANK OF WATSEKA, THE	WATSEKA		290,171	3,186	14%	1.51%	1.10%	7.47%	2.68%	0.15%	2.53%
FIRST TRUST BANK OF ILLINOIS	KANKAKEE		369,829	3,774	8%	1.40%	1.02%	10.26%	2.81%	0.24%	2.57%
FISHER NATIONAL BANK, THE	FISHER	Y	166,149	2,306	11%	1.49%	1.39%	11.39%	3.81%	0.42%	3.39%
FLANAGAN STATE BANK	FLANAGAN	Y	247,614	5,912	10%	2.57%	2.39%	21.86%	3.06%	0.30%	2.75%
FLORA BANK & TRUST	FLORA		103,972	728	9%	0.97%	0.70%	7.84%	2.94%	0.20%	2.74%
FNB COMMUNITY BANK, THE	VANDALIA		441,555	6,098	11%	1.90%	1.38%	11.00%	3.82%	0.31%	3.51%
FNBC BANK AND TRUST	LA GRANGE	Y	634,156	4,378	9%	0.73%	0.69%	7.31%	2.97%	0.06%	2.91%
FOREST PARK NATIONAL BANK AND TRUST COMPANY	FOREST PARK	Y	302,256	3,360	7%	1.16%	1.11%	14.79%	4.20%	0.18%	4.02%
FORTRESS BANK	PEORIA		549,144	5,438	9%	1.35%	0.99%	10.19%	3.38%	0.35%	3.03%
FREDERICK COMMUNITY BANK, THE	PAXTON	Y	167,090	1,564	9%	0.99%	0.94%	9.57%	2.45%	0.21%	2.24%

# IL Profitability

June 30, 2021  
Dollars in Thousands



Data compiled by



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
GERBER STATE BANK, THE	ARGENTA	Y	93,945	472	11%	0.61%	0.50%	4.26%	2.54%	0.27%	2.28%
GERMAN-AMERICAN STATE BANK	GERMAN VALLEY		288,930	1,966	9%	0.93%	0.68%	7.18%	4.02%	0.59%	3.43%
GERMANTOWN TRUST & SAVINGS BANK	BREESE	Y	444,865	7,888	12%	1.83%	1.77%	13.46%	3.21%	0.59%	2.62%
GIFFORD STATE BANK, THE	GIFFORD	Y	181,994	896	8%	0.50%	0.49%	5.81%	3.29%	0.35%	2.94%
GLASFORD STATE BANK	GLASFORD	Y	54,858	242	7%	0.53%	0.44%	5.62%	2.70%	0.18%	2.52%
GLENVIEW STATE BANK	GLENVIEW		1,442,673	-8,640	7%	-4.50%	-3.53%	-32.60%	1.48%	0.05%	1.42%
GN BANK	CHICAGO		98,289	192	10%	0.20%	0.20%	1.91%	2.89%	0.09%	2.79%
GOLD COAST BANK	CHICAGO		421,846	4,096	12%	1.36%	0.97%	8.30%	4.30%	1.00%	3.30%
GOODFIELD STATE BANK	GOODFIELD	Y	165,760	3,686	12%	2.29%	2.22%	18.50%	3.48%	0.26%	3.21%
GRAND RIDGE NATIONAL BANK	GRAND RIDGE		288,439	4,262	11%	2.07%	1.48%	13.23%	5.86%	0.25%	5.61%
GRAND RIVERS COMMUNITY BANK	GRAND CHAIN		21,295	-536	3%	-2.52%	-2.52%	-78.13%	4.33%	0.37%	3.97%
GRANVILLE NATIONAL BANK, THE	GRANVILLE		109,089	826	9%	1.02%	0.76%	6.89%	2.67%	0.19%	2.48%
GREAT RIVERS BANK	BARRY	Y	172,745	2,200	9%	1.31%	1.27%	13.00%	3.30%	0.25%	3.04%
GRUNDY BANK	MORRIS	Y	329,947	5,622	9%	1.73%	1.70%	17.52%	2.92%	0.04%	2.88%
GUARDIAN SAVINGS BANK	GRANITE CITY		36,532	-42	19%	-0.11%	-0.11%	-0.62%	2.88%	0.45%	2.43%
HARTSBURG STATE BANK	HARTSBURG		19,277	-2	10%	-0.01%	-0.01%	-0.10%	2.64%	0.23%	2.42%
HARVARD STATE BANK, THE	HARVARD	Y	308,757	3,266	8%	1.15%	1.06%	10.65%	3.19%	0.26%	2.93%
HAVANA NATIONAL BANK, THE	HAVANA		318,713	1,230	9%	0.51%	0.39%	4.07%	2.67%	0.65%	2.02%
HEARTLAND BANK AND TRUST COMPANY	BLOOMINGTON		3,826,879	61,854	10%	2.24%	1.62%	15.27%	3.38%	0.07%	3.31%
HERITAGE BANK OF SCHAUMBURG	SCHAUMBURG	Y	153,614	1,140	8%	0.77%	0.74%	5.54%	2.75%	0.11%	2.64%
HICKORY POINT BANK AND TRUST	DECATUR		763,776	4,966	9%	0.89%	0.65%	6.90%	2.59%	0.23%	2.36%
HILL-DODGE BANKING COMPANY, THE	WARSAW	Y	49,140	772	13%	1.61%	1.57%	12.16%	3.99%	0.34%	3.65%
HINSDALE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	HINSDALE		3,973,041	44,980	8%	1.55%	1.13%	10.12%	2.89%	0.34%	2.55%
HOLCOMB BANK	ROCHELLE	Y	248,746	3,022	10%	1.30%	1.21%	11.66%	3.75%	0.34%	3.41%
HOME STATE BANK/NATIONAL ASSOCIATION	CRYSTAL LAKE	Y	725,753	7,210	10%	1.02%	0.99%	8.98%	3.51%	0.13%	3.38%
HOMETOWN NATIONAL BANK	LA SALLE		322,221	2,808	8%	1.22%	0.87%	9.59%	3.21%	0.28%	2.93%
HOYNE SAVINGS BANK	CHICAGO		528,695	974	17%	0.12%	0.18%	1.06%	2.46%	0.41%	2.05%

# IL Profitability

June 30, 2021  
Dollars in Thousands



Data compiled by



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
ILLINI STATE BANK	TONICA	Y	154,491	2,248	12%	1.52%	1.46%	10.08%	3.41%	0.24%	3.17%
ILLINOIS BANK & TRUST	ROCKFORD		1,599,727	25,128	8%	2.08%	1.57%	16.80%	3.33%	0.06%	3.27%
INB, NATIONAL ASSOCIATION	SPRINGFIELD	Y	1,537,275	16,968	8%	1.13%	1.10%	13.86%	2.92%	0.33%	2.60%
INLAND BANK AND TRUST	OAK BROOK		1,281,073	16,816	13%	1.81%	1.31%	10.19%	3.24%	0.29%	2.95%
INTERNATIONAL BANK OF CHICAGO	CHICAGO	Y	836,971	15,476	10%	1.90%	1.85%	17.49%	4.03%	0.58%	3.45%
IPA VA STATE BANK	IPA VA	Y	204,943	4,078	7%	2.05%	1.99%	26.92%	3.24%	0.31%	2.93%
IROQUOIS FARMERS STATE BANK	IROQUOIS	Y	144,364	1,732	8%	1.21%	1.20%	15.86%	3.30%	0.15%	3.15%
IROQUOIS FEDERAL SAVINGS AND LOAN ASSOCIATION	WATSEKA		738,110	5,240	10%	0.98%	0.71%	6.37%	3.32%	0.45%	2.87%
ITASCA BANK & TRUST CO.	ITASCA		723,009	8,582	9%	1.65%	1.19%	13.51%	3.66%	0.19%	3.47%
IUKA STATE BANK, THE	SALEM		118,466	686	9%	0.97%	0.58%	6.57%	4.47%	0.74%	3.73%
JERSEY STATE BANK	JERSEYVILLE		182,474	1,488	12%	1.10%	0.82%	6.21%	2.94%	0.22%	2.72%
KINMUNDY BANK	KINMUNDY		60,292	1,256	11%	2.68%	2.08%	16.66%	4.54%	0.38%	4.16%
LAKE FOREST BANK & TRUST COMPANY, NATIONAL ASSOCIATION	LAKE FOREST		5,837,394	114,606	9%	2.67%	1.96%	20.83%	3.07%	0.37%	2.70%
LAKESIDE BANK	CHICAGO	Y	2,302,068	37,432	10%	1.65%	1.63%	17.42%	3.69%	0.46%	3.23%
LASALLE STATE BANK	LASALLE	Y	170,710	1,390	8%	0.86%	0.81%	8.90%	3.48%	0.44%	3.04%
LEADERS BANK, THE	OAK BROOK		359,926	1,782	12%	0.50%	0.50%	3.96%	3.50%	0.64%	2.86%
LEGENGE BANK	ELDORADO	Y	614,325	10,196	9%	1.76%	1.66%	15.16%	4.74%	0.19%	4.55%
LEMONT NATIONAL BANK, THE	LEMONT		58,736	-58	6%	-0.13%	-0.10%	-1.61%	1.77%	0.03%	1.73%
LENA STATE BANK	LENA		95,810	974	12%	1.37%	1.02%	8.55%	3.17%	0.65%	2.52%
LIBERTY BANK	LIBERTY		122,425	1,726	11%	1.97%	1.41%	12.38%	3.33%	0.33%	3.00%
LIBERTY BANK FOR SAVINGS	CHICAGO		882,336	2,848	23%	0.40%	0.32%	1.38%	2.48%	0.28%	2.21%
LIBERTYVILLE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	LIBERTYVILLE		2,072,332	25,256	9%	1.66%	1.22%	13.98%	2.69%	0.38%	2.31%
LINCOLNWAY COMMUNITY BANK	NEW LENOX		269,016	4,284	11%	2.22%	1.59%	14.13%	5.16%	0.43%	4.74%
LISLE SAVINGS BANK	LISLE		598,511	5,414	22%	1.55%	0.90%	4.02%	2.73%	0.39%	2.34%
LITCHFIELD NATIONAL BANK, THE	LITCHFIELD		128,278	826	8%	0.89%	0.64%	8.59%	3.55%	0.28%	3.26%
LONGVIEW BANK	OGDEN		236,341	2,602	8%	1.52%	1.10%	13.24%	3.67%	0.32%	3.35%

# IL Profitability

June 30, 2021  
Dollars in Thousands



Data compiled by



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
LONGVIEW BANK & TRUST	CHRISMAN		217,449	2,512	8%	1.59%	1.16%	13.52%	3.54%	0.41%	3.13%
MARINE BANK	SPRINGFIELD	Y	722,897	7,050	10%	0.99%	0.98%	9.74%	3.10%	0.32%	2.78%
MARQUETTE BANK	CHICAGO		1,898,972	11,910	8%	0.86%	0.63%	6.63%	3.18%	0.14%	3.05%
MARSEILLES BANK	MARSEILLES	Y	69,686	432	9%	0.64%	0.62%	6.55%	3.27%	0.69%	2.58%
MASON CITY NATIONAL BANK	MASON CITY	Y	81,950	1,018	15%	1.33%	1.24%	7.62%	2.92%	0.22%	2.70%
MCHENRY SAVINGS BANK	MCHENRY		268,417	3,932	9%	0.91%	1.46%	16.78%	4.25%	0.58%	3.67%
MERCHANTS AND MANUFACTURERS BANK	JOLIET		343,526	3,320	8%	1.35%	0.97%	12.62%	4.37%	0.25%	4.12%
METROPOLITAN CAPITAL BANK & TRUST	CHICAGO		231,007	462	9%	0.28%	0.20%	2.23%	5.87%	1.08%	4.80%
MIDAMERICA NATIONAL BANK	CANTON		495,324	6,884	10%	1.93%	1.39%	11.40%	4.18%	0.12%	4.05%
MIDDLETOWN STATE BANK	MIDDLETOWN	Y	41,040	790	9%	1.96%	1.92%	22.01%	3.47%	0.36%	3.11%
MIDLAND COMMUNITY BANK	KINCAID		79,796	1,206	11%	2.19%	1.51%	14.39%	3.18%	0.35%	2.83%
MIDLAND FEDERAL SAVINGS AND LOAN ASSOCIATION	BRIDGEVIEW		126,457	-730	8%	-0.58%	-0.58%	-7.11%	1.75%	0.14%	1.61%
MIDLAND STATES BANK	EFFINGHAM		6,725,424	83,200	9%	1.44%	1.24%	10.71%	3.90%	0.37%	3.53%
MIDWEST BANK	MONMOUTH		621,895	5,264	9%	1.17%	0.85%	7.41%	3.62%	0.55%	3.08%
MIDWEST COMMUNITY BANK	FREEMPORT	Y	423,286	25,526	11%	7.58%	6.03%	60.49%	3.09%	0.53%	2.56%
MILFORD BUILDING AND LOAN ASSOCIATION, SB	MILFORD		31,970	138	9%	0.58%	0.43%	4.83%	3.26%	0.79%	2.47%
MILLEDGEVILLE STATE BANK	MILLEDGEVILLE	Y	162,014	2,486	11%	1.64%	1.53%	13.18%	4.20%	0.65%	3.55%
MILLENNIUM BANK	DES PLAINES	Y	241,557	6,410	11%	2.66%	2.65%	24.86%	4.10%	0.86%	3.24%
MORTON COMMUNITY BANK	MORTON	Y	4,792,397	75,692	9%	1.64%	1.58%	16.45%	3.26%	0.46%	2.80%
MUNICIPAL TRUST AND SAVINGS BANK	BOURBONNAIS	Y	341,187	6,836	14%	2.06%	2.00%	14.22%	3.38%	0.32%	3.05%
MURPHY-WALL STATE BANK AND TRUST COMPANY	PINCKNEYVILLE		157,233	1,118	10%	0.99%	0.71%	6.80%	4.05%	0.26%	3.79%
MUTUAL FEDERAL BANK	CHICAGO		92,456	102	16%	0.11%	0.11%	0.67%	3.35%	0.35%	3.01%
NASHVILLE SAVINGS BANK	NASHVILLE		78,835	428	11%	0.73%	0.54%	4.72%	2.65%	0.54%	2.11%
NATIONAL BANK OF ST. ANNE	SAINT ANNE		110,141	1,458	9%	1.89%	1.32%	13.37%	4.11%	0.31%	3.80%
NOKOMIS SAVINGS BANK	NOKOMIS		34,878	-44	14%	-0.15%	-0.13%	-0.89%	2.70%	0.76%	1.94%
NORTH ADAMS STATE BANK	URSA		46,735	388	13%	1.19%	0.83%	6.08%	3.94%	0.25%	3.69%

# IL Profitability

June 30, 2021  
Dollars in Thousands



Data compiled by



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
NORTH CENTRAL BANK	HENNEPIN	Y	131,718	1,568	12%	1.28%	1.19%	8.12%	3.62%	0.29%	3.34%
NORTH COUNTY SAVINGS BANK	RED BUD		63,613	234	8%	0.46%	0.37%	4.63%	2.59%	0.41%	2.18%
NORTH SHORE TRUST AND SAVINGS	WAUKEGAN		240,744	0	18%	-0.19%	0.00%	0.00%	2.30%	0.44%	1.86%
NORTH SIDE FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO	CHICAGO		50,201	-58	8%	-0.16%	-0.12%	-1.65%	3.45%	0.21%	3.23%
NORTHBROOK BANK & TRUST COMPANY, NATIONAL ASSOCIATION	NORTHBROOK		3,650,352	36,696	8%	1.38%	1.01%	11.87%	2.52%	0.21%	2.32%
NORTHERN TRUST COMPANY, THE	CHICAGO		152,854,289	1,513,266	7%	1.32%	0.99%	14.00%	0.98%	-0.02%	1.00%
NORTHSIDE COMMUNITY BANK	GURNEE		287,022	2,546	20%	1.26%	0.89%	4.34%	3.57%	0.34%	3.23%
NORTHWEST BANK OF ROCKFORD	ROCKFORD		375,283	3,450	8%	1.27%	0.92%	11.13%	3.56%	0.50%	3.06%
OAKDALE STATE BANK	OAKDALE		27,646	164	10%	0.93%	0.59%	5.93%	3.22%	0.20%	3.02%
OLD EXCHANGE NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE	Y	87,697	938	10%	1.23%	1.07%	9.86%	3.35%	0.76%	2.59%
OLD PLANK TRAIL COMMUNITY BANK, NATIONAL ASSOCIATION	NEW LENOX		2,049,963	17,060	8%	1.15%	0.83%	9.46%	2.62%	0.24%	2.38%
OLD SECOND NATIONAL BANK	AURORA		3,157,105	47,422	11%	2.08%	1.50%	13.05%	3.22%	0.10%	3.13%
OTTAWA SAVINGS BANK	OTTAWA		319,717	2,716	14%	1.18%	0.85%	5.95%	4.34%	0.57%	3.77%
OXFORD BANK & TRUST	OAK BROOK	Y	747,296	9,924	9%	1.36%	1.33%	14.08%	3.61%	0.31%	3.30%
PAN AMERICAN BANK & TRUST	MELROSE PARK	Y	378,978	2,012	9%	0.58%	0.53%	5.82%	4.09%	0.61%	3.47%
PARK RIDGE COMMUNITY BANK	PARK RIDGE	Y	422,537	9,496	14%	2.29%	2.25%	17.80%	4.28%	0.12%	4.16%
PARKWAY BANK AND TRUST COMPANY	HARWOOD HEIGHTS		2,866,014	34,642	11%	1.69%	1.21%	11.07%	3.51%	0.40%	3.11%
PEOPLEFIRST BANK	JOLIET		186,282	2,794	11%	1.94%	1.50%	13.64%	4.43%	0.66%	3.78%
PEOPLES BANK & TRUST	PANA		532,454	7,228	8%	1.88%	1.36%	15.65%	3.78%	0.18%	3.60%
PEOPLES BANK OF KANKAKEE COUNTY	BOURBONNAIS	Y	304,323	3,276	7%	1.16%	1.08%	14.41%	2.75%	0.24%	2.51%
PEOPLES BANK OF MACON	MACON		24,218	32	12%	0.18%	0.13%	1.11%	2.03%	0.15%	1.88%
PEOPLES NATIONAL BANK OF KEWANEE	KEWANEE		510,034	3,014	9%	0.81%	0.59%	5.52%	3.13%	0.42%	2.71%
PEOPLES NATIONAL BANK, NATIONAL ASSOCIATION	MOUNT VERNON	Y	1,475,351	20,156	8%	1.39%	1.37%	16.30%	3.67%	0.28%	3.39%
PEOPLES STATE BANK OF COLFAX	COLFAX		43,054	462	10%	1.48%	1.07%	10.46%	3.85%	0.24%	3.61%

## IL Profitability

June 30, 2021  
Dollars in Thousands



Data compiled by



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
PEOPLES STATE BANK OF NEWTON, ILLINOIS, THE	NEWTON		547,544	7,000	10%	1.76%	1.28%	12.02%	3.67%	0.33%	3.34%
PERU FEDERAL SAVINGS BANK	PERU		180,268	780	12%	0.65%	0.43%	3.35%	2.65%	0.40%	2.25%
PETEFISH, SKILES & COMPANY	VIRGINIA	Y	244,066	4,816	11%	2.05%	1.97%	16.10%	4.29%	0.40%	3.89%
PHILO EXCHANGE BANK	PHILO	Y	130,960	954	9%	0.79%	0.73%	6.93%	2.47%	0.21%	2.25%
PIONEER STATE BANK	EARLVILLE		127,081	822	11%	0.59%	0.65%	5.96%	3.88%	0.41%	3.47%
PRAIRIE COMMUNITY BANK	MARENGO		162,514	-614	8%	-0.53%	-0.38%	-4.62%	3.21%	0.26%	2.95%
PRAIRIE STATE BANK & TRUST	SPRINGFIELD	Y	812,947	11,234	10%	1.42%	1.38%	13.43%	3.18%	0.20%	2.98%
PREFERRED BANK	CASEY		71,098	182	8%	0.26%	0.26%	3.06%	3.57%	0.78%	2.79%
PRINCEVILLE STATE BANK	PRINCEVILLE	Y	116,895	1,492	8%	1.39%	1.28%	14.83%	3.23%	0.60%	2.63%
PROSPECT BANK	PARIS	Y	687,878	9,080	8%	1.33%	1.32%	15.95%	2.98%	0.23%	2.75%
PROVIDENCE BANK & TRUST	SOUTH HOLLAND		1,274,190	23,932	10%	2.60%	1.88%	17.24%	4.88%	0.15%	4.73%
PULASKI SAVINGS BANK	CHICAGO		49,076	52	8%	0.11%	0.11%	1.40%	4.00%	0.71%	3.29%
RARITAN STATE BANK	RARITAN		223,620	2,518	10%	1.57%	1.13%	10.96%	3.12%	0.50%	2.63%
REPUBLIC BANK OF CHICAGO	OAK BROOK		2,383,513	41,692	10%	2.43%	1.75%	16.95%	4.02%	0.22%	3.80%
RESOURCE BANK, NATIONAL ASSOCIATION	DEKALB	Y	684,267	10,886	8%	1.72%	1.59%	18.96%	3.42%	0.17%	3.25%
ROCHESTER STATE BANK	ROCHESTER	Y	117,079	644	9%	0.57%	0.55%	4.94%	2.29%	0.22%	2.06%
ROYAL SAVINGS BANK	CHICAGO		523,317	6,392	9%	1.49%	1.22%	12.35%	3.84%	0.34%	3.51%
RUSHVILLE STATE BANK	RUSHVILLE	Y	123,473	1,256	13%	1.10%	1.02%	7.54%	2.36%	0.17%	2.19%
SAINTE MARIE STATE BANK	SAINTE MARIE		17,201	-498	19%	-2.90%	-2.90%	-14.59%	3.48%	0.72%	2.76%
SAUK VALLEY BANK & TRUST COMPANY	STERLING		577,181	4,958	9%	1.18%	0.86%	9.97%	3.64%	0.30%	3.34%
SAVANNA-THOMSON STATE BANK	THOMSON	Y	112,028	502	9%	0.55%	0.45%	3.58%	3.16%	0.54%	2.61%
SCHAUMBURG BANK & TRUST COMPANY, NATIONAL ASSOCIATION	SCHAUMBURG		1,505,021	15,120	9%	1.36%	1.00%	10.55%	2.63%	0.32%	2.30%
SCOTT STATE BANK	BETHANY	Y	198,071	1,392	13%	0.77%	0.70%	5.23%	2.80%	0.10%	2.70%
SECURITY BANK, S.B.	SPRINGFIELD		233,072	510	7%	0.31%	0.22%	3.04%	2.34%	0.13%	2.21%
SECURITY NATIONAL BANK	WITT		97,616	482	9%	0.72%	0.49%	5.45%	3.59%	0.58%	3.00%
SECURITY SAVINGS BANK	MONMOUTH		239,568	990	10%	0.53%	0.41%	4.17%	3.52%	0.78%	2.74%

# IL Profitability

June 30, 2021  
Dollars in Thousands



Data compiled by



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
SENB BANK	MOLINE	Y	362,942	3,918	9%	1.15%	1.08%	11.40%	3.70%	0.38%	3.33%
SHELBY COUNTY STATE BANK	SHELBYVILLE	Y	282,578	2,166	9%	0.83%	0.77%	7.81%	3.26%	0.36%	2.90%
SIGNATURE BANK	ROSEMONT		1,318,206	21,288	9%	2.24%	1.61%	17.94%	3.91%	0.34%	3.57%
SOLUTIONS BANK	FORRESTON	Y	325,027	8,060	11%	2.60%	2.48%	21.28%	3.56%	0.39%	3.17%
SOUTHERN ILLINOIS BANK	JOHNSTON CITY		150,872	1,514	11%	1.48%	1.00%	9.14%	4.38%	0.60%	3.78%
SOUTHERNTRUST BANK	MARION		213,647	3,342	11%	2.20%	1.56%	16.08%	5.06%	0.54%	4.52%
SPRING VALLEY CITY BANK	SPRING VALLEY		220,696	2,288	13%	1.41%	1.04%	7.48%	3.39%	0.40%	2.99%
ST. CHARLES BANK & TRUST COMPANY, NATIONAL ASSOCIATION	SAINT CHARLES		1,836,533	26,218	9%	1.95%	1.43%	13.07%	3.00%	0.37%	2.64%
STATE BANK	WATERLOO		276,308	1,218	8%	0.60%	0.44%	5.11%	3.51%	0.89%	2.62%
STATE BANK	WONDER LAKE		276,174	472	8%	0.14%	0.17%	1.72%	3.80%	0.23%	3.57%
STATE BANK	FREEMPORT		318,914	3,844	10%	1.67%	1.21%	11.94%	3.51%	0.51%	3.00%
STATE BANK OF BEMENT	BEMENT		123,390	586	10%	0.58%	0.47%	4.60%	3.16%	0.16%	2.99%
STATE BANK OF CERRO GORDO	CERRO GORDO		39,904	70	10%	0.24%	0.18%	1.61%	2.05%	0.08%	1.97%
STATE BANK OF CHERRY	CHERRY	Y	111,429	1,646	11%	1.60%	1.48%	12.13%	4.26%	0.47%	3.79%
STATE BANK OF DAVIS	DAVIS		172,650	1,964	11%	1.49%	1.14%	9.81%	3.23%	0.58%	2.65%
STATE BANK OF GENEVA, THE	GENEVA	Y	105,397	2,976	9%	2.84%	2.82%	32.15%	3.53%	0.28%	3.25%
STATE BANK OF GRAYMONT	GRAYMONT		264,393	2,484	10%	1.31%	0.94%	8.77%	2.95%	0.43%	2.51%
STATE BANK OF HERSCHER	HERSCHER		165,987	1,100	12%	0.89%	0.66%	5.53%	3.15%	0.20%	2.95%
STATE BANK OF INDUSTRY	INDUSTRY	Y	57,786	1,028	15%	1.87%	1.78%	12.04%	3.65%	0.39%	3.26%
STATE BANK OF NAUVOO	NAUVOO		34,133	12	8%	0.04%	0.04%	0.39%	3.69%	0.25%	3.44%
STATE BANK OF PEARL CITY, THE	PEARL CITY	Y	65,013	522	11%	0.83%	0.80%	7.28%	4.28%	0.49%	3.79%
STATE BANK OF SAUNEMIN	SAUNEMIN	Y	41,052	542	11%	1.33%	1.32%	11.25%	2.69%	0.33%	2.36%
STATE BANK OF ST. JACOB	SAINT JACOB	Y	75,641	1,152	14%	1.62%	1.52%	10.16%	3.31%	0.33%	2.97%
STATE BANK OF THE LAKES, NATIONAL ASSOCIATION	ANTIOCH		1,591,641	15,986	8%	1.35%	1.00%	8.69%	2.69%	0.26%	2.43%
STATE BANK OF TOULON	TOULON	Y	276,415	4,344	10%	1.66%	1.57%	14.17%	3.50%	0.43%	3.07%
STATE BANK OF WHITTINGTON	BENTON	Y	159,513	1,772	10%	1.15%	1.11%	11.00%	3.81%	0.12%	3.69%

# IL Profitability

June 30, 2021  
Dollars in Thousands



Data compiled by



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
STATE STREET BANK AND TRUST COMPANY	QUINCY	Y	284,083	5,346	8%	1.97%	1.88%	21.72%	3.82%	0.20%	3.63%
STERLING FEDERAL BANK, FEDERAL SAVINGS BANK	STERLING		493,649	1,078	8%	0.27%	0.22%	2.57%	2.99%	0.45%	2.54%
STILLMAN BANCCORP, N.A.	STILLMAN VALLEY	Y	572,719	8,576	8%	1.61%	1.50%	15.17%	2.87%	0.22%	2.65%
STREATOR HOME SAVINGS BANK	STREATOR		170,048	436	25%	0.30%	0.26%	1.02%	1.24%	0.23%	1.01%
TABLE GROVE STATE BANK	TABLE GROVE	Y	53,144	506	11%	1.03%	0.95%	8.20%	3.42%	0.20%	3.22%
TEMPO BANK	TRENTON		94,296	3,072	11%	3.09%	3.26%	30.64%	3.08%	0.89%	2.19%
TEUTOPOLIS STATE BANK	TEUTOPOLIS		304,552	5,098	12%	2.26%	1.67%	13.45%	3.00%	0.32%	2.67%
TEXICO STATE BANK	TEXICO		11,326	-328	6%	-2.90%	-2.90%	-47.13%	2.57%	0.20%	2.37%
TNB BANK	TUSCOLA		100,650	50	11%	0.08%	0.05%	0.45%	2.77%	0.42%	2.35%
TOMPKINS STATE BANK	AVON	Y	262,372	3,088	8%	1.30%	1.18%	11.45%	3.88%	0.34%	3.54%
TOWN AND COUNTRY BANK	SPRINGFIELD		896,170	12,268	10%	1.87%	1.37%	13.07%	3.72%	0.22%	3.51%
TOWN AND COUNTRY BANK MIDWEST	QUINCY	Y	213,292	4,058	11%	1.92%	1.90%	16.78%	3.48%	0.17%	3.30%
TOWN CENTER BANK	FRANKFORT		156,856	1,304	10%	1.15%	0.83%	8.43%	4.40%	0.34%	4.07%
TRUSTBANK	OLNEY	Y	298,864	5,490	10%	1.85%	1.84%	17.26%	4.41%	0.31%	4.11%
UNION FEDERAL SAVINGS AND LOAN ASSOCIATION	KEWANEE		163,307	750	14%	0.60%	0.46%	3.18%	3.50%	0.53%	2.98%
UNION NATIONAL BANK	ELGIN		455,624	6,524	11%	1.93%	1.43%	16.54%	3.75%	0.50%	3.25%
UNION SAVINGS BANK	FREEMPORT		188,281	212	9%	0.17%	0.11%	1.29%	2.98%	0.38%	2.60%
UNITED COMMUNITY BANK	CHATHAM		3,291,244	38,538	9%	1.52%	1.17%	12.28%	2.85%	0.37%	2.48%
UNITED TRUST BANK	PALOS HEIGHTS		50,985	614	11%	1.20%	1.20%	10.22%	3.27%	0.41%	2.86%
VERMILION VALLEY BANK	PIPER CITY	Y	161,603	3,032	15%	2.00%	1.88%	12.12%	3.97%	0.47%	3.50%
VERMONT STATE BANK	VERMONT		30,647	-390	11%	-1.70%	-1.27%	-10.65%	5.07%	1.63%	3.43%
VILLA GROVE STATE BANK	VILLA GROVE	Y	81,061	870	11%	1.09%	1.07%	9.77%	3.30%	0.25%	3.05%
VILLAGE BANK & TRUST, NATIONAL ASSOCIATION	ARLINGTON HEIGHTS		2,259,596	31,394	8%	1.90%	1.39%	14.38%	3.03%	0.36%	2.66%
VILLAGE BANK, THE	SAINT LIBORY	Y	111,661	1,332	9%	1.21%	1.19%	13.96%	2.79%	0.22%	2.58%
WABASH SAVINGS BANK	MOUNT CARMEL		9,923	-96	10%	-0.97%	-0.97%	-9.55%	3.29%	0.79%	2.50%



## IL Profitability

June 30, 2021  
Dollars in Thousands



Data compiled by



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
WARREN-BOYNTON STATE BANK	NEW BERLIN		202,664	2,590	13%	1.78%	1.28%	9.65%	4.01%	0.33%	3.68%
WASHINGTON SAVINGS BANK	EFFINGHAM		465,025	3,822	15%	1.14%	0.82%	5.39%	3.10%	0.52%	2.58%
WASHINGTON STATE BANK	WASHINGTON		68,766	442	10%	0.90%	0.64%	6.31%	2.75%	0.35%	2.40%
WATERMAN BANK	WATERMAN		67,795	2,388	25%	5.07%	3.52%	24.22%	2.93%	0.54%	2.39%
WEST CENTRAL BANK	ASHLAND	Y	222,268	2,712	10%	1.26%	1.22%	12.16%	3.93%	0.48%	3.45%
WEST SUBURBAN BANK	LOMBARD		2,884,722	29,452	8%	1.41%	1.02%	12.36%	2.59%	0.16%	2.43%
WEST TOWN BANK & TRUST	NORTH RIVERSIDE		367,330	7,614	10%	2.69%	2.07%	20.22%	4.31%	0.78%	3.53%
WHEATON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	WHEATON		2,666,211	34,042	8%	1.75%	1.28%	13.01%	2.67%	0.28%	2.38%
WHEATON COLLEGE TRUST COMPANY, NATIONAL ASSOCIATION	WHEATON		3,690	110	94%	4.77%	2.98%	3.18%	0.18%	0.00%	0.18%
WILLIAMSVILLE STATE BANK AND TRUST	WILLIAMSVILLE		102,428	-54	12%	-0.15%	-0.05%	-0.41%	2.34%	0.26%	2.08%
WINTRUST BANK, NATIONAL ASSOCIATION	CHICAGO		8,433,789	116,880	9%	1.89%	1.39%	14.61%	2.91%	0.27%	2.64%



## ***UFS — created by bankers, for bankers.***

*Nearly 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. Owned by community banks and heavily staffed with former bankers, UFS provides confidence in the execution of each bank's unique strategy. 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, instead of the other way around.*

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



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

