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## PROFITABILITY

Illinois FDIC Insured Institutions

4th Quarter 2020

Data compiled by



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Data distributed by



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



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# IL Profitability

December 31, 2020  
Dollars in Thousands



Data compiled by



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Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/Earning Assets	Cost of Funds	Net Interest Margin
1ST COMMUNITY BANK	SHERRARD	Y	67,138	227	10%	0.35%	0.34%	3.36%	3.85%	0.62%	3.23%
1ST EQUITY BANK	SKOKIE	Y	147,299	1,138	16%	0.78%	0.77%	4.87%	3.70%	0.83%	2.86%
1ST STATE BANK OF MASON CITY	MASON CITY	Y	29,856	104	11%	0.36%	0.35%	2.76%	2.47%	0.39%	2.09%
ALBANY BANK & TRUST CO., NATIONAL ASSOCIATION	CHICAGO		661,375	5,415	15%	1.14%	0.82%	5.31%	3.22%	0.56%	2.66%
ALGONQUIN STATE BANK	ALGONQUIN	Y	144,438	1,056	11%	0.77%	0.73%	6.38%	3.12%	0.13%	2.98%
ALLIANCE COMMUNITY BANK	PETERSBURG	Y	293,623	3,071	10%	1.11%	1.05%	8.07%	3.59%	0.36%	3.23%
ALLIED FIRST BANK, SB	OSWEGO		128,849	5,762	13%	6.23%	4.47%	37.25%	3.63%	0.59%	3.04%
AMALGAMATED BANK OF CHICAGO	CHICAGO		860,774	3,489	10%	0.53%	0.41%	3.91%	3.61%	0.18%	3.43%
AMERICAN COMMUNITY BANK & TRUST	WOODSTOCK		725,323	7,329	10%	1.40%	1.01%	9.42%	3.56%	0.44%	3.13%
AMERICAN EAGLE BANK	SOUTH ELGIN		345,131	3,113	9%	1.26%	0.90%	9.93%	4.70%	1.54%	3.16%
AMERICAN METRO BANK	CHICAGO		81,792	508	11%	0.62%	0.62%	5.59%	4.74%	0.88%	3.86%
ANCHOR STATE BANK	ANCHOR		23,999	110	21%	0.61%	0.46%	2.33%	4.00%	0.31%	3.68%
ANDERSON STATE BANK	ONEIDA	Y	94,032	1,041	15%	1.18%	1.11%	7.11%	2.97%	0.34%	2.63%
ANNA STATE BANK	ANNA		93,009	794	13%	1.19%	0.85%	6.00%	3.50%	0.54%	2.96%
ANNA-JONESBORO NATIONAL BANK	ANNA		233,755	2,109	13%	1.23%	0.90%	6.37%	4.11%	0.45%	3.66%
APPLE RIVER STATE BANK	APPLE RIVER	Y	410,273	6,446	9%	1.66%	1.57%	15.42%	3.82%	0.80%	3.02%
ARCOLA FIRST BANK	ARCOLA	Y	115,347	765	11%	0.77%	0.66%	5.23%	2.64%	0.29%	2.35%
ATLANTA NATIONAL BANK, THE	ATLANTA		67,025	478	11%	0.91%	0.71%	5.55%	3.25%	0.42%	2.84%
BANK & TRUST COMPANY	LITCHFIELD		386,245	2,494	9%	0.95%	0.65%	6.40%	4.02%	0.92%	3.10%
BANK OF BELLEVILLE	BELLEVILLE		276,103	2,305	8%	1.15%	0.83%	11.29%	4.13%	0.91%	3.23%
BANK OF BLUFFS	BLUFFS	Y	59,051	0	12%	0.00%	0.00%	0.00%	3.69%	0.34%	3.35%
BANK OF BOURBONNAIS	BOURBONNAIS		77,924	177	11%	0.35%	0.23%	2.08%	3.09%	0.69%	2.40%
BANK OF CALHOUN COUNTY	HARDIN		70,816	379	9%	0.73%	0.54%	5.45%	3.39%	0.41%	2.98%
BANK OF CARBONDALE, THE	CARBONDALE		252,629	2,816	13%	1.53%	1.11%	8.59%	3.23%	0.27%	2.96%
BANK OF CHESTNUT	CHESTNUT		18,257	38	10%	0.30%	0.21%	2.07%	4.15%	0.44%	3.71%
BANK OF FARMINGTON	FARMINGTON		191,809	1,338	11%	0.96%	0.70%	6.23%	4.57%	0.86%	3.71%
BANK OF GIBSON CITY	GIBSON CITY		100,252	1,090	7%	1.43%	1.09%	9.93%	4.00%	0.54%	3.46%

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BANK OF HERRIN, THE	HERRIN	Y	267,622	1,441	9%	0.57%	0.54%	5.40%	4.26%	0.33%	3.93%
BANK OF HILLSBORO, NATIONAL ASSOCIATION	HILLSBORO		418,388	4,796	10%	1.59%	1.15%	10.74%	4.08%	0.77%	3.31%
BANK OF KAMPSVILLE	KAMPSVILLE		115,376	919	17%	1.04%	0.80%	4.53%	3.38%	0.54%	2.84%
BANK OF MONTGOMERY	MONTGOMERY		42,955	239	9%	0.58%	0.56%	5.74%	3.17%	0.59%	2.59%
BANK OF O'FALLON	O'FALLON	Y	325,993	4,105	14%	1.27%	1.26%	9.01%	3.77%	1.03%	2.74%
BANK OF PONTIAC	PONTIAC		595,131	8,217	12%	1.91%	1.38%	10.98%	4.15%	0.57%	3.57%
BANK OF RANTOUL	RANTOUL	Y	244,208	4,467	10%	2.00%	1.83%	15.86%	4.14%	0.40%	3.74%
BANK OF SPRINGFIELD	SPRINGFIELD		1,165,009	10,766	8%	1.31%	0.92%	10.52%	4.24%	0.53%	3.71%
BANK OF STRONGHURST	STRONGHURST		77,778	325	15%	0.53%	0.42%	2.43%	3.11%	0.60%	2.51%
BANK OF YATES CITY	YATES CITY	Y	72,114	-198	9%	-0.27%	-0.27%	-3.03%	3.97%	0.73%	3.24%
BANKCHAMPAIGN, NATIONAL ASSOCIATION	CHAMPAIGN	Y	255,790	3,219	10%	1.27%	1.26%	13.11%	4.20%	0.78%	3.42%
BANKFINANCIAL, NATIONAL ASSOCIATION	OLYMPIA FIELDS		1,547,411	10,557	10%	0.93%	0.68%	6.45%	3.60%	0.47%	3.13%
BANKORION	ORION		521,654	4,545	10%	1.19%	0.87%	7.37%	3.72%	0.71%	3.01%
BANTERRA BANK	MARION	Y	2,092,611	32,360	8%	1.65%	1.55%	16.22%	4.07%	0.51%	3.56%
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	BARRINGTON		2,908,118	106,842	11%	4.96%	3.67%	27.72%	3.09%	0.41%	2.68%
BEARDSTOWN SAVINGS, S.B.	BEARDSTOWN		60,429	361	10%	0.85%	0.60%	5.51%	4.63%	0.88%	3.75%
BELMONT BANK & TRUST COMPANY	CHICAGO		669,222	9,910	10%	2.06%	1.48%	14.94%	4.41%	0.74%	3.67%
BETTER BANKS	PEORIA	Y	315,417	3,107	8%	1.05%	0.99%	10.02%	3.78%	0.35%	3.44%
BEVERLY BANK & TRUST COMPANY, NATIONAL ASSOCIATION	CHICAGO		1,702,139	13,746	10%	1.11%	0.81%	7.69%	3.67%	0.61%	3.06%
BLACKHAWK BANK & TRUST	MILAN		1,479,386	16,373	10%	1.50%	1.11%	9.05%	3.38%	0.71%	2.67%
BMO HARRIS BANK NATIONAL ASSOCIATION	CHICAGO		149,294,440	927,181	9%	0.82%	0.62%	5.28%	2.93%	0.53%	2.40%
BMO HARRIS CENTRAL NATIONAL ASSOCIATION	ROSELLE		7,985	35	87%	0.61%	0.44%	0.50%	6.21%	0.00%	6.21%
BRADFORD NATIONAL BANK OF GREENVILLE, THE	GREENVILLE	Y	389,184	5,610	12%	1.66%	1.44%	10.35%	4.27%	0.65%	3.62%
BRICKYARD BANK	LINCOLNWOOD		151,222	369	9%	0.24%	0.24%	2.46%	3.69%	0.98%	2.71%
BUCKLEY STATE BANK	BUCKLEY		43,186	196	12%	0.46%	0.45%	3.71%	3.15%	0.30%	2.85%
BUENA VISTA NATIONAL BANK	CHESTER		232,303	2,827	11%	1.64%	1.22%	9.34%	4.00%	0.37%	3.63%

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BURLING BANK	CHICAGO	Y	151,555	1,960	10%	1.38%	1.29%	11.66%	4.30%	0.22%	4.09%
BUSEY BANK	CHAMPAIGN		10,225,088	116,779	11%	1.53%	1.14%	8.47%	3.52%	0.34%	3.18%
BYLINE BANK	CHICAGO		6,108,161	41,728	11%	0.95%	0.68%	5.23%	4.23%	0.35%	3.88%
BYRON BANK	BYRON	Y	298,192	4,266	10%	1.54%	1.43%	13.89%	3.86%	0.76%	3.10%
CAMP GROVE STATE BANK	CAMP GROVE	Y	17,532	-68	15%	-0.39%	-0.39%	-2.61%	4.07%	1.00%	3.07%
CAMPUS STATE BANK	CAMPUS		20,811	89	12%	0.52%	0.43%	3.62%	3.55%	0.32%	3.23%
CARROLLTON BANK	CARROLLTON	Y	2,343,859	25,893	7%	1.11%	1.10%	15.53%	3.65%	0.66%	3.00%
CASEY STATE BANK	CASEY	Y	352,948	4,744	10%	1.42%	1.34%	12.76%	4.44%	0.81%	3.63%
CATLIN BANK	CATLIN		65,065	993	11%	2.05%	1.53%	14.35%	4.61%	0.47%	4.14%
CENTRAL BANK ILLINOIS	GENESEO		956,026	15,225	9%	2.16%	1.59%	13.91%	4.36%	0.57%	3.79%
CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION	CICERO		193,257	222	10%	0.17%	0.11%	1.14%	3.33%	0.83%	2.50%
CENTRAL SAVINGS, F.S.B.	CHICAGO		113,826	208	23%	0.28%	0.18%	0.74%	3.97%	0.89%	3.07%
CENTRAL STATE BANK	CLAYTON	Y	158,649	2,354	13%	1.49%	1.48%	10.40%	4.58%	1.19%	3.39%
CENTRUST BANK, NATIONAL ASSOCIATION	NORTHBROOK		151,982	1,526	10%	1.43%	1.00%	8.57%	5.17%	1.10%	4.07%
CHESTER NATIONAL BANK	CHESTER		64,522	187	9%	0.35%	0.29%	2.43%	3.42%	0.44%	2.97%
CHESTERFIELD STATE BANK	CHESTERFIELD	Y	17,778	111	10%	0.63%	0.62%	5.75%	3.97%	0.51%	3.46%
CHICAGO TRUST COMPANY, N. A., THE	LAKE FOREST		113,346	2,554	99%	3.04%	2.25%	2.28%	1.47%	0.00%	1.47%
CIBC BANK USA	CHICAGO		38,038,398	276,783	10%	0.95%	0.73%	4.18%	3.14%	0.49%	2.66%
CIBM BANK	CHAMPAIGN		731,525	8,966	11%	1.63%	1.23%	10.18%	3.80%	0.68%	3.12%
CITIZENS BANK OF CHATSWORTH	CHATSWORTH		39,272	-899	8%	-2.29%	-2.29%	-21.68%	3.01%	0.32%	2.70%
CITIZENS BANK OF EDINBURG	EDINBURG		27,051	184	9%	0.93%	0.68%	7.25%	3.45%	0.33%	3.12%
CITIZENS COMMUNITY BANK	MASCOUTAH		428,202	4,318	11%	1.37%	1.01%	8.77%	3.93%	1.09%	2.83%
CITIZENS FIRST STATE BANK OF WALNUT	WALNUT	Y	51,908	280	8%	0.54%	0.54%	6.02%	3.95%	0.42%	3.53%
CITIZENS NATIONAL BANK OF ALBION	ALBION		322,822	2,231	16%	0.96%	0.69%	3.94%	3.65%	0.72%	2.93%
CITIZENS STATE BANK	LENA	Y	294,750	3,632	11%	1.31%	1.23%	10.31%	4.21%	0.88%	3.32%
CITIZENS STATE BANK OF MILFORD	MILFORD	Y	48,810	111	8%	0.29%	0.23%	2.48%	3.79%	0.24%	3.56%
CITY NATIONAL BANK OF METROPOLIS, THE	METROPOLIS		422,120	3,725	12%	1.18%	0.88%	6.69%	3.34%	0.86%	2.48%

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CLAY CITY BANKING CO., THE	CLAY CITY		165,914	967	9%	0.78%	0.58%	6.23%	4.00%	0.61%	3.39%
CLAY COUNTY STATE BANK	LOUISVILLE	Y	86,683	878	12%	1.02%	1.01%	7.23%	3.49%	0.49%	2.99%
CNB BANK & TRUST, NA	CARLINVILLE		1,430,041	14,511	8%	1.40%	1.01%	9.87%	4.31%	0.75%	3.57%
COLCHESTER STATE BANK	COLCHESTER		75,052	600	14%	1.08%	0.80%	5.25%	3.48%	0.67%	2.80%
COLLINSVILLE BUILDING AND LOAN ASSOCIATION	COLLINSVILLE		128,656	386	26%	0.39%	0.30%	1.15%	3.14%	0.96%	2.17%
COMMUNITY BANK	WINSLOW	Y	247,085	3,494	13%	1.53%	1.41%	9.98%	3.94%	1.25%	2.69%
COMMUNITY BANK OF EASTON	EASTON		38,336	931	20%	3.37%	2.43%	11.56%	4.39%	0.21%	4.18%
COMMUNITY BANK OF ELMHURST	ELMHURST	Y	168,223	1,031	9%	0.62%	0.61%	6.07%	3.91%	0.18%	3.73%
COMMUNITY BANK OF TRENTON	TRENTON	Y	94,197	1,373	11%	1.48%	1.46%	13.29%	3.98%	0.88%	3.10%
COMMUNITY BANKS OF SHELBY COUNTY	COWDEN	Y	52,649	218	10%	0.41%	0.41%	3.87%	2.95%	0.32%	2.63%
COMMUNITY FIRST BANK OF THE HEARTLAND	MOUNT VERNON	Y	235,348	4,025	9%	1.77%	1.71%	18.03%	4.35%	0.47%	3.88%
COMMUNITY NATIONAL BANK IN MONMOUTH	MONMOUTH		46,064	223	13%	0.56%	0.48%	3.59%	3.81%	0.55%	3.26%
COMMUNITY PARTNERS SAVINGS BANK	SALEM		216,663	1,398	11%	0.85%	0.65%	5.58%	4.50%	0.74%	3.76%
COMMUNITY SAVINGS BANK	CHICAGO		417,513	245	15%	0.07%	0.06%	0.37%	3.17%	0.79%	2.38%
COMMUNITY STATE BANK	GALVA	Y	250,940	3,088	10%	1.37%	1.23%	11.75%	5.26%	0.98%	4.28%
COMMUNITY STATE BANK OF ROCK FALLS	ROCK FALLS		296,390	2,185	9%	1.02%	0.74%	7.32%	3.90%	0.82%	3.08%
COMMUNITY TRUST BANK	IRVINGTON		87,459	590	13%	0.92%	0.67%	4.89%	3.99%	0.27%	3.72%
CORNERSTONE NATIONAL BANK & TRUST COMPANY	PALATINE		823,645	9,241	8%	1.58%	1.12%	13.82%	3.99%	0.44%	3.55%
COUNTRY TRUST BANK	BLOOMINGTON		26,864	4,159	99%	21.49%	15.48%	15.16%	3.19%	0.00%	3.19%
CROSSROADS BANK	EFFINGHAM		195,870	2,577	13%	1.83%	1.32%	9.54%	3.90%	0.85%	3.05%
CRYSTAL LAKE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	CRYSTAL LAKE		1,259,628	8,271	9%	0.90%	0.66%	7.06%	3.20%	0.63%	2.57%
DEVON BANK	CHICAGO		349,762	1,660	7%	0.65%	0.47%	5.91%	3.67%	0.39%	3.28%
DEWEY BANK	DEWEY	Y	25,160	86	7%	0.43%	0.34%	2.96%	3.97%	0.34%	3.63%
DEWITT SAVINGS BANK	CLINTON		128,431	831	12%	0.89%	0.65%	5.22%	3.56%	0.51%	3.04%
DIETERICH BANK	EFFINGHAM		933,721	7,480	8%	1.02%	0.80%	8.25%	3.53%	0.65%	2.88%
DU QUOIN STATE BANK	DU QUOIN	Y	114,861	1,364	8%	1.50%	1.19%	8.39%	4.30%	0.67%	3.62%

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DURAND STATE BANK	DURAND		113,396	703	10%	0.82%	0.62%	5.62%	3.79%	0.61%	3.18%
EUREKA SAVINGS BANK	LA SALLE		350,626	1,968	22%	0.77%	0.56%	2.44%	2.97%	0.53%	2.44%
EVERGREEN BANK GROUP	OAK BROOK		1,216,110	13,635	11%	1.50%	1.12%	10.51%	5.90%	1.23%	4.67%
EXCHANGE STATE BANK	LANARK	Y	95,856	1,527	11%	1.75%	1.59%	11.89%	3.44%	0.78%	2.67%
FAIRFIELD NATIONAL BANK, THE	FAIRFIELD		572,106	6,930	12%	1.60%	1.21%	8.93%	3.80%	1.10%	2.69%
FAIRVIEW STATE BANKING COMPANY	FAIRVIEW		30,430	217	12%	0.93%	0.71%	5.49%	4.45%	0.63%	3.82%
FARMERS & MERCHANTS BANK OF HUTSONVILLE	HUTSONVILLE	Y	46,040	512	17%	1.14%	1.11%	6.16%	3.80%	0.74%	3.06%
FARMERS AND MECHANICS BANK, THE	GALESBURG		397,223	4,583	10%	1.59%	1.15%	9.41%	3.88%	0.36%	3.52%
FARMERS AND MERCHANTS NATIONAL BANK OF NASHVILLE, THE	NASHVILLE	Y	207,399	2,880	10%	1.47%	1.39%	11.98%	3.77%	0.32%	3.45%
FARMERS AND MERCHANTS STATE BANK OF BUSHNELL	BUSHNELL		76,318	706	8%	1.27%	0.93%	10.39%	3.05%	0.11%	2.93%
FARMERS BANK OF MT. PULASKI, THE	MOUNT PULASKI		56,365	114	12%	0.33%	0.20%	1.62%	2.93%	0.50%	2.43%
FARMERS NATIONAL BANK	PROPHETSTOWN		765,245	10,715	13%	1.89%	1.40%	9.83%	4.33%	1.29%	3.04%
FARMERS NATIONAL BANK OF GRIGGSVILLE	GRIGGSVILLE	Y	103,074	1,694	11%	1.68%	1.64%	15.41%	5.06%	0.88%	4.18%
FARMERS STATE BANK	ELMWOOD	Y	58,812	449	8%	0.78%	0.76%	8.41%	4.04%	0.71%	3.33%
FARMERS STATE BANK	PITTSFIELD	Y	278,414	4,008	13%	1.56%	1.44%	10.83%	4.07%	0.40%	3.68%
FARMERS STATE BANK & TRUST CO.	MOUNT STERLING		101,227	1,406	9%	1.92%	1.39%	15.30%	4.26%	0.71%	3.55%
FARMERS STATE BANK AND TRUST COMPANY, THE	JACKSONVILLE		225,077	1,384	12%	1.08%	0.61%	5.29%	3.25%	0.16%	3.09%
FARMERS STATE BANK OF ALTO PASS, ILL.	ALTO PASS	Y	292,013	3,832	9%	1.36%	1.31%	17.49%	4.37%	0.57%	3.80%
FARMERS STATE BANK OF EMDEN	EMDEN		36,199	216	26%	0.77%	0.60%	2.23%	2.73%	0.27%	2.46%
FARMERS STATE BANK OF HOFFMAN	HOFFMAN		161,097	1,004	15%	0.83%	0.62%	4.02%	3.18%	0.39%	2.80%
FARMERS STATE BANK OF MEDORA	MEDORA		20,895	-62	15%	-0.16%	-0.30%	-1.86%	3.17%	0.44%	2.73%
FARMERS STATE BANK OF WESTERN ILLINOIS	ALPHA	Y	148,045	1,183	12%	0.86%	0.80%	6.19%	3.83%	0.36%	3.47%
FARMERS-MERCHANTS BANK OF ILLINOIS	JOY		245,237	2,783	10%	1.50%	1.13%	8.49%	3.72%	0.73%	2.98%
FCB BANKS	COLLINSVILLE		1,879,348	17,228	8%	1.25%	0.92%	10.81%	3.51%	0.91%	2.60%
FEDERAL SAVINGS BANK, THE	CHICAGO		1,057,676	116,340	12%	14.50%	11.00%	87.34%	2.63%	1.42%	1.21%



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FEDERATED BANK	ONARGA	Y	101,267	851	8%	0.88%	0.84%	6.93%	3.94%	0.25%	3.69%
FIRST AMERICAN BANK	ELK GROVE VILLAGE	Y	5,660,523	32,545	7%	0.62%	0.57%	8.14%	3.20%	0.80%	2.40%
FIRST BANK AND TRUST COMPANY OF ILLINOIS	PALATINE		190,000	-1,445	8%	-0.76%	-0.76%	-8.55%	5.32%	1.08%	4.24%
FIRST BANK AND TRUST COMPANY OF MURPHYSBORO, THE	MURPHYSBORO		81,462	323	9%	0.51%	0.40%	4.49%	4.21%	0.53%	3.68%
FIRST BANK OF HIGHLAND PARK	HIGHLAND PARK		1,900,518	8,202	10%	0.59%	0.43%	4.46%	3.37%	1.17%	2.20%
FIRST BANK OF MANHATTAN	MANHATTAN	Y	196,068	1,139	8%	0.62%	0.58%	6.30%	3.47%	0.28%	3.19%
FIRST BANKERS TRUST COMPANY, NATIONAL ASSOCIATION	QUINCY		1,045,527	8,428	8%	1.06%	0.81%	8.18%	3.11%	0.43%	2.68%
FIRST COMMUNITY BANK AND TRUST	BEECHER		165,586	1,900	11%	1.54%	1.15%	9.34%	4.39%	0.15%	4.24%
FIRST COMMUNITY BANK OF HILLSBORO	HILLSBORO	Y	118,132	1,387	9%	1.20%	1.17%	12.77%	3.30%	0.47%	2.83%
FIRST COMMUNITY BANK OF MOULTRIE COUNTY	SULLIVAN	Y	94,540	1,025	9%	1.09%	1.08%	10.69%	3.67%	0.22%	3.44%
FIRST COMMUNITY BANK XENIA-FLORA	XENIA	Y	46,419	580	10%	1.34%	1.25%	10.93%	4.01%	0.61%	3.40%
FIRST EAGLE BANK	CHICAGO	Y	555,321	12,745	17%	2.44%	2.30%	12.54%	4.46%	0.82%	3.64%
FIRST FARMERS STATE BANK	MINIER	Y	194,173	3,588	12%	1.87%	1.85%	15.49%	4.05%	0.54%	3.51%
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CENTRAL ILLINOIS, S.B.	SHELBYVILLE		144,895	1,472	11%	1.42%	1.02%	8.74%	4.46%	0.81%	3.64%
FIRST FEDERAL SAVINGS BANK	OTTAWA		383,472	520	11%	0.12%	0.14%	1.19%	2.71%	0.78%	1.93%
FIRST FEDERAL SAVINGS BANK OF CHAMPAIGN-URBANA	CHAMPAIGN		191,921	1,399	9%	1.04%	0.73%	7.77%	2.71%	0.04%	2.67%
FIRST FEDERAL SAVINGS BANK OF MASCOUTAH	MASCOUTAH		121,827	646	12%	0.67%	0.53%	4.44%	3.62%	1.03%	2.59%
FIRST MID BANK & TRUST, NATIONAL ASSOCIATION	MATTOON		4,271,177	40,754	9%	1.31%	0.95%	7.98%	3.73%	0.38%	3.35%
FIRST MIDWEST BANK	CHICAGO		19,987,171	132,852	8%	0.86%	0.66%	5.57%	3.57%	0.31%	3.26%
FIRST NATIONAL BANK AND TRUST COMPANY	CLINTON		195,605	2,307	10%	1.62%	1.18%	13.52%	3.31%	0.65%	2.66%
FIRST NATIONAL BANK IN AMBOY, THE	AMBOY	Y	225,916	2,333	10%	1.17%	1.03%	9.05%	3.80%	0.53%	3.27%
FIRST NATIONAL BANK IN CARLYLE, THE	CARLYLE		217,408	1,845	10%	1.16%	0.85%	7.95%	3.53%	0.51%	3.02%
FIRST NATIONAL BANK IN OLNEY	OLNEY		373,669	4,312	11%	1.61%	1.15%	9.33%	3.61%	0.60%	3.02%
FIRST NATIONAL BANK IN PINCKNEYVILLE	PINCKNEYVILLE		116,577	1,305	12%	1.53%	1.12%	7.46%	3.72%	0.25%	3.46%

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FIRST NATIONAL BANK IN TAYLORVILLE	TAYLORVILLE	Y	207,060	2,701	17%	1.46%	1.30%	7.18%	3.57%	0.60%	2.96%
FIRST NATIONAL BANK IN TREMONT, THE	TREMONT		131,391	935	11%	0.97%	0.71%	5.78%	3.83%	0.45%	3.38%
FIRST NATIONAL BANK OF ALLENDALE, THE	ALLENDALE		276,417	2,863	10%	1.45%	1.04%	9.96%	4.21%	0.69%	3.52%
FIRST NATIONAL BANK OF ARENZVILLE, THE	ARENZVILLE	Y	96,218	979	9%	1.05%	1.02%	10.28%	3.93%	0.39%	3.54%
FIRST NATIONAL BANK OF ASSUMPTION, THE	ASSUMPTION		22,240	160	10%	0.77%	0.72%	7.07%	3.22%	0.21%	3.01%
FIRST NATIONAL BANK OF AVA, THE	AVA		71,649	705	12%	1.36%	0.98%	7.74%	4.29%	0.55%	3.75%
FIRST NATIONAL BANK OF BEARDSTOWN, THE	BEARDSTOWN	Y	139,818	1,541	11%	1.13%	1.10%	9.41%	3.84%	0.31%	3.53%
FIRST NATIONAL BANK OF BROOKFIELD	BROOKFIELD		242,929	2,706	10%	1.13%	1.11%	11.19%	3.92%	0.68%	3.24%
FIRST NATIONAL BANK OF BROWNSTOWN, THE	BROWNSTOWN		44,588	284	10%	0.83%	0.64%	5.92%	3.61%	0.59%	3.02%
FIRST NATIONAL BANK OF CARMI, THE	CARMI		463,742	2,982	10%	0.86%	0.64%	6.59%	3.74%	0.44%	3.30%
FIRST NATIONAL BANK OF LACON	LACON	Y	65,684	680	9%	1.04%	1.04%	11.56%	4.24%	0.35%	3.89%
FIRST NATIONAL BANK OF LITCHFIELD, THE	LITCHFIELD	Y	105,431	1,395	13%	1.41%	1.32%	10.36%	4.28%	0.72%	3.56%
FIRST NATIONAL BANK OF NOKOMIS	NOKOMIS	Y	162,324	1,671	10%	1.06%	1.03%	8.52%	3.76%	0.43%	3.32%
FIRST NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE		69,581	225	11%	0.49%	0.32%	2.83%	3.15%	0.52%	2.63%
FIRST NATIONAL BANK OF OTTAWA, THE	OTTAWA		733,948	4,099	9%	0.77%	0.56%	6.56%	4.07%	0.48%	3.59%
FIRST NATIONAL BANK OF PANA	PANA	Y	212,981	2,971	11%	1.49%	1.39%	12.58%	4.10%	0.56%	3.54%
FIRST NATIONAL BANK OF RAYMOND, THE	RAYMOND	Y	163,243	1,409	10%	1.00%	0.86%	7.90%	3.63%	0.45%	3.18%
FIRST NATIONAL BANK OF SANDOVAL, THE	SANDOVAL	Y	62,387	1,087	11%	1.82%	1.74%	15.20%	5.20%	0.68%	4.52%
FIRST NATIONAL BANK OF SPARTA, THE	SPARTA	Y	89,098	1,298	12%	1.58%	1.46%	11.40%	4.06%	0.29%	3.77%
FIRST NATIONAL BANK OF STEELEVILLE	STEELEVILLE	Y	227,721	1,482	13%	0.69%	0.65%	4.57%	3.26%	0.52%	2.74%
FIRST NATIONAL BANK OF WATERLOO	WATERLOO		697,572	4,412	8%	0.86%	0.63%	6.50%	3.46%	0.72%	2.74%
FIRST NATIONAL BANK, THE	MATTOON	Y	98,527	598	8%	0.62%	0.61%	6.73%	4.08%	0.81%	3.28%
FIRST NATIONS BANK	CHICAGO		392,939	3,458	12%	1.23%	0.88%	6.94%	3.85%	0.96%	2.89%
FIRST NEIGHBOR BANK, NATIONAL ASSOCIATION	TOLEDO		495,502	3,846	10%	1.19%	0.78%	7.38%	4.36%	0.82%	3.54%
FIRST ROBINSON SAVINGS BANK, NATIONAL ASSOCIATION	ROBINSON		396,422	2,709	8%	0.93%	0.68%	7.94%	3.25%	0.38%	2.87%
FIRST SAVANNA SAVINGS BANK	SAVANNA		11,603	-305	6%	-2.63%	-2.63%	-33.58%	4.53%	1.02%	3.52%
FIRST SAVINGS BANK	DANVILLE		40,681	269	22%	0.79%	0.66%	2.76%	2.83%	0.79%	2.04%



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FIRST SAVINGS BANK OF HEGEWISCH	CHICAGO		712,049	1,271	15%	0.23%	0.18%	1.16%	2.58%	0.69%	1.89%
FIRST SECURE BANK AND TRUST CO.	PALOS HILLS		293,804	2,273	8%	1.07%	0.77%	11.00%	3.49%	1.04%	2.45%
FIRST SECURE COMMUNITY BANK	SUGAR GROVE		412,152	1,360	8%	0.46%	0.33%	3.70%	4.27%	1.29%	2.98%
FIRST SECURITY BANK	MACKINAW	Y	90,066	145	8%	0.17%	0.16%	1.70%	4.17%	0.73%	3.44%
FIRST SECURITY TRUST AND SAVINGS BANK	ELMWOOD PARK		315,462	2,109	9%	0.67%	0.67%	7.14%	2.40%	0.15%	2.24%
FIRST SOUTHERN BANK	MARION		737,475	10,005	12%	1.86%	1.36%	10.00%	4.29%	0.50%	3.79%
FIRST STATE BANK	MONTICELLO	Y	281,163	3,824	8%	1.39%	1.36%	14.76%	3.50%	0.25%	3.25%
FIRST STATE BANK	MENDOTA		1,246,757	21,239	10%	2.37%	1.70%	16.41%	4.26%	0.88%	3.39%
FIRST STATE BANK OF BEECHER CITY	BEECHER CITY	Y	77,704	1,699	14%	2.22%	2.19%	15.41%	4.90%	0.72%	4.18%
FIRST STATE BANK OF BLOOMINGTON	BLOOMINGTON	Y	136,885	1,354	8%	0.99%	0.99%	11.14%	3.62%	0.27%	3.35%
FIRST STATE BANK OF CAMPBELL HILL	CAMPBELL HILL		121,163	1,433	11%	1.62%	1.18%	10.08%	4.35%	0.70%	3.65%
FIRST STATE BANK OF DONGOLA, THE	DONGOLA	Y	28,109	255	10%	0.94%	0.91%	8.81%	4.38%	0.46%	3.93%
FIRST STATE BANK OF FORREST	FORREST	Y	236,628	1,310	8%	0.57%	0.55%	6.71%	3.88%	1.29%	2.60%
FIRST STATE BANK OF OLMSTED	OLMSTED		59,758	564	12%	1.25%	0.94%	8.01%	4.08%	0.58%	3.50%
FIRST STATE BANK OF ST. PETER	SAINT PETER		30,096	364	16%	1.56%	1.21%	7.24%	3.49%	0.37%	3.12%
FIRST STATE BANK OF VAN ORIN	VAN ORIN	Y	42,103	158	9%	0.41%	0.38%	3.46%	2.98%	0.41%	2.57%
FIRST STATE BANK SHANNON-POLO	SHANNON	Y	182,228	1,614	9%	0.92%	0.89%	8.61%	3.41%	0.49%	2.92%
FIRST TRUST AND SAVINGS BANK OF WATSEKA, THE	WATSEKA		266,321	2,744	15%	1.40%	1.03%	6.57%	2.96%	0.40%	2.56%
FIRST TRUST BANK OF ILLINOIS	KANKAKEE		335,100	2,354	9%	0.95%	0.70%	6.80%	3.29%	0.45%	2.84%
FISHER NATIONAL BANK, THE	FISHER	Y	143,501	2,792	13%	2.05%	1.95%	14.68%	4.28%	0.68%	3.60%
FLANAGAN STATE BANK	FLANAGAN	Y	208,624	8,717	11%	4.27%	4.18%	37.45%	3.66%	0.61%	3.05%
FLORA BANK & TRUST	FLORA		87,474	564	9%	0.88%	0.64%	6.30%	3.62%	0.32%	3.30%
FNB COMMUNITY BANK, THE	VANDALIA		387,835	4,696	12%	1.66%	1.21%	8.95%	4.04%	0.48%	3.56%
FNBC BANK AND TRUST	LA GRANGE	Y	582,620	5,568	9%	1.00%	0.96%	9.28%	3.23%	0.11%	3.12%
FOREST PARK NATIONAL BANK AND TRUST COMPANY	FOREST PARK	Y	270,772	2,723	8%	1.06%	1.01%	12.61%	4.46%	0.29%	4.16%
FORTRESS BANK	PEORIA		507,784	4,537	8%	1.22%	0.89%	9.01%	4.14%	0.66%	3.48%

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FREDERICK COMMUNITY BANK, THE	PAXTON	Y	150,020	2,206	10%	1.52%	1.47%	13.67%	3.24%	0.33%	2.91%
GERBER STATE BANK, THE	ARGENTA	Y	80,608	642	12%	0.91%	0.80%	6.10%	3.34%	0.38%	2.95%
GERMAN-AMERICAN STATE BANK	GERMAN VALLEY		264,660	2,256	9%	1.16%	0.85%	8.54%	4.14%	0.81%	3.33%
GERMANTOWN TRUST & SAVINGS BANK	BREESE	Y	417,235	7,545	12%	1.87%	1.81%	13.13%	3.75%	0.85%	2.90%
GIFFORD STATE BANK, THE	GIFFORD	Y	163,028	926	9%	0.57%	0.57%	5.99%	4.26%	0.58%	3.69%
GLASFORD STATE BANK	GLASFORD	Y	51,799	273	7%	0.60%	0.53%	6.69%	3.02%	0.36%	2.66%
GLENVIEW STATE BANK	GLENVIEW	Y	1,357,781	11,777	10%	0.88%	0.87%	7.00%	2.69%	0.31%	2.38%
GN BANK	CHICAGO		109,375	-831	10%	-0.76%	-0.76%	-7.90%	3.08%	0.27%	2.81%
GOLD COAST BANK	CHICAGO		392,860	1,688	12%	0.60%	0.43%	3.56%	4.43%	1.52%	2.92%
GOODFIELD STATE BANK	GOODFIELD	Y	148,053	4,423	12%	3.07%	2.99%	24.01%	4.09%	0.68%	3.40%
GRAND RIDGE NATIONAL BANK	GRAND RIDGE		245,780	3,803	11%	2.17%	1.55%	12.88%	6.40%	0.59%	5.81%
GRAND RIVERS COMMUNITY BANK	GRAND CHAIN		27,043	-1,239	3%	-2.33%	-4.58%	-99.44%	4.51%	1.15%	3.36%
GRANVILLE NATIONAL BANK, THE	GRANVILLE		98,349	579	10%	0.78%	0.59%	4.99%	2.99%	0.31%	2.69%
GREAT RIVERS BANK	BARRY	Y	142,446	1,350	10%	0.97%	0.95%	8.24%	3.93%	0.63%	3.31%
GRUNDY BANK	MORRIS	Y	296,862	6,006	9%	2.06%	2.02%	19.34%	3.63%	0.05%	3.57%
GUARDIAN SAVINGS BANK	GRANITE CITY		36,781	-83	18%	-0.23%	-0.23%	-1.17%	2.93%	0.66%	2.28%
HARTSBURG STATE BANK	HARTSBURG		16,825	71	13%	0.43%	0.42%	3.40%	2.89%	0.27%	2.62%
HARVARD STATE BANK, THE	HARVARD	Y	283,915	2,039	8%	0.80%	0.72%	7.00%	3.71%	0.52%	3.19%
HAVANA NATIONAL BANK, THE	HAVANA		283,904	2,118	10%	1.01%	0.75%	7.11%	3.49%	0.79%	2.70%
HEARTLAND BANK AND TRUST COMPANY	BLOOMINGTON		3,176,309	40,062	10%	1.75%	1.26%	11.41%	4.10%	0.14%	3.96%
HERITAGE BANK OF SCHAUMBURG	SCHAUMBURG	Y	141,015	1,316	9%	0.97%	0.93%	6.41%	3.35%	0.20%	3.15%
HICKORY POINT BANK AND TRUST	DECATUR		705,474	4,228	10%	0.81%	0.60%	6.03%	3.27%	0.33%	2.95%
HILL-DODGE BANKING COMPANY, THE	WARSAW	Y	43,699	14	13%	0.04%	0.03%	0.22%	3.66%	0.41%	3.25%
HINSDALE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	HINSDALE		3,686,795	22,733	8%	0.85%	0.62%	5.28%	3.57%	0.59%	2.98%
HOLCOMB BANK	ROCHELLE	Y	217,896	2,060	10%	1.03%	0.95%	9.10%	4.31%	0.57%	3.74%
HOME STATE BANK/NATIONAL ASSOCIATION	CRYSTAL LAKE	Y	668,159	6,150	11%	0.94%	0.92%	7.65%	4.13%	0.42%	3.72%
HOMETOWN NATIONAL BANK	LA SALLE		278,316	2,605	9%	1.30%	0.94%	9.31%	3.74%	0.42%	3.32%

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HOYNE SAVINGS BANK	CHICAGO		466,586	4,556	17%	0.94%	0.98%	5.66%	2.94%	0.76%	2.19%
ILLINI STATE BANK	TONICA	Y	136,428	1,861	12%	1.42%	1.36%	8.78%	3.53%	0.43%	3.10%
ILLINOIS BANK & TRUST	ROCKFORD		1,430,637	13,598	8%	1.25%	0.95%	9.83%	3.85%	0.25%	3.59%
INB, NATIONAL ASSOCIATION	SPRINGFIELD	Y	1,341,343	13,106	8%	1.01%	0.98%	11.83%	3.48%	0.45%	3.03%
INLAND BANK AND TRUST	OAK BROOK		1,192,861	14,499	12%	1.67%	1.22%	9.58%	3.64%	0.66%	2.98%
INTERNATIONAL BANK OF CHICAGO	CHICAGO	Y	727,653	4,652	10%	0.68%	0.64%	5.59%	4.04%	1.09%	2.95%
IPA VA STATE BANK	IPA VA	Y	176,169	2,293	8%	1.36%	1.30%	16.76%	4.05%	0.49%	3.57%
IROQUOIS FARMERS STATE BANK	IROQUOIS	Y	120,396	849	8%	0.72%	0.71%	7.90%	3.26%	0.30%	2.96%
IROQUOIS FEDERAL SAVINGS AND LOAN ASSOCIATION	WATSEKA		715,210	5,110	11%	1.00%	0.71%	6.28%	3.75%	0.93%	2.82%
ITASCA BANK & TRUST CO.	ITASCA		649,376	6,131	9%	1.31%	0.94%	10.16%	4.03%	0.39%	3.64%
IUKA STATE BANK, THE	SALEM		111,139	176	9%	0.49%	0.16%	1.74%	4.77%	1.03%	3.74%
JERSEY STATE BANK	JERSEYVILLE		166,700	1,671	12%	1.32%	1.00%	7.30%	3.43%	0.45%	2.98%
KINMUNDY BANK	KINMUNDY		52,651	1,000	11%	2.42%	1.90%	14.16%	4.95%	0.45%	4.50%
LAKE FOREST BANK & TRUST COMPANY, NATIONAL ASSOCIATION	LAKE FOREST		5,251,904	90,889	9%	2.40%	1.73%	18.90%	3.42%	0.58%	2.84%
LAKESIDE BANK	CHICAGO	Y	2,064,076	28,593	10%	1.41%	1.39%	13.69%	4.28%	0.86%	3.42%
LASALLE STATE BANK	LASALLE	Y	147,878	1,277	9%	0.91%	0.86%	8.49%	3.59%	0.54%	3.05%
LEADERS BANK, THE	OAK BROOK		362,100	591	12%	0.16%	0.16%	1.33%	3.81%	1.18%	2.63%
LEGENCE BANK	ELDORADO	Y	545,242	7,578	9%	1.48%	1.39%	12.54%	5.23%	0.38%	4.85%
LEMONT NATIONAL BANK, THE	LEMONT		55,841	-30	6%	-0.07%	-0.05%	-0.81%	2.39%	0.05%	2.34%
LENA STATE BANK	LENA		92,780	1,001	11%	1.47%	1.08%	9.02%	3.84%	0.92%	2.92%
LIBERTY BANK	LIBERTY		109,859	1,219	11%	1.54%	1.11%	9.21%	3.97%	0.50%	3.47%
LIBERTY BANK FOR SAVINGS	CHICAGO		854,720	3,201	23%	0.47%	0.37%	1.56%	2.88%	0.55%	2.33%
LIBERTYVILLE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	LIBERTYVILLE		1,917,041	11,290	8%	0.80%	0.59%	6.63%	3.06%	0.63%	2.44%
LINCOLNWAY COMMUNITY BANK	NEW LENOX		259,927	3,405	12%	1.82%	1.31%	11.97%	5.33%	0.87%	4.45%
LISLE SAVINGS BANK	LISLE		553,262	3,606	22%	0.83%	0.65%	2.77%	2.98%	0.78%	2.20%
LITCHFIELD NATIONAL BANK, THE	LITCHFIELD		117,773	678	8%	0.76%	0.58%	7.03%	3.70%	0.53%	3.16%

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LONGVIEW BANK	OGDEN		221,129	2,633	8%	1.62%	1.19%	13.87%	4.30%	0.69%	3.62%
LONGVIEW BANK & TRUST	CHRISMAN		197,466	2,587	8%	1.80%	1.31%	14.73%	4.13%	0.74%	3.39%
MARINE BANK	SPRINGFIELD	Y	676,790	8,345	10%	1.25%	1.23%	11.43%	3.53%	0.48%	3.05%
MARQUETTE BANK	CHICAGO		1,732,896	11,580	8%	0.92%	0.67%	6.50%	3.63%	0.29%	3.34%
MARSEILLES BANK	MARSEILLES	Y	65,886	419	10%	0.65%	0.64%	6.08%	3.66%	1.03%	2.63%
MASON CITY NATIONAL BANK	MASON CITY	Y	71,409	680	17%	1.04%	0.95%	5.13%	3.28%	0.38%	2.90%
MCHENRY SAVINGS BANK	MCHENRY		248,602	720	8%	0.36%	0.29%	3.26%	4.15%	0.92%	3.23%
MERCHANTS AND MANUFACTURERS BANK	JOLIET		309,222	2,454	8%	1.10%	0.79%	10.34%	4.55%	0.50%	4.05%
METROPOLITAN CAPITAL BANK & TRUST	CHICAGO		212,552	40	9%	0.02%	0.02%	0.19%	5.54%	1.42%	4.13%
MIDAMERICA NATIONAL BANK	CANTON		451,211	4,391	10%	1.34%	0.97%	7.60%	4.17%	0.30%	3.87%
MIDDLETOWN STATE BANK	MIDDLETOWN	Y	39,722	696	9%	1.79%	1.75%	19.52%	3.72%	0.64%	3.08%
MIDLAND COMMUNITY BANK	KINCAID		72,702	1,200	10%	2.32%	1.65%	15.63%	3.67%	0.64%	3.03%
MIDLAND FEDERAL SAVINGS AND LOAN ASSOCIATION	BRIDGEVIEW		118,243	-628	9%	-0.30%	-0.53%	-5.74%	2.42%	0.26%	2.16%
MIDLAND STATES BANK	EFFINGHAM		6,508,284	30,652	9%	0.68%	0.47%	3.91%	4.18%	0.57%	3.61%
MIDWEST BANK	MONMOUTH		554,457	3,676	9%	0.92%	0.66%	5.46%	4.12%	0.82%	3.30%
MIDWEST COMMUNITY BANK	FREEPORT	Y	374,058	20,935	9%	7.04%	5.60%	63.03%	3.37%	0.83%	2.55%
MILFORD BUILDING AND LOAN ASSOCIATION, SB	MILFORD		30,805	110	9%	0.50%	0.36%	3.99%	4.00%	1.39%	2.62%
MILLEDGEVILLE STATE BANK	MILLEDGEVILLE	Y	152,010	2,013	11%	1.44%	1.32%	11.48%	4.48%	1.11%	3.37%
MILLENNIUM BANK	DES PLAINES	Y	189,140	4,096	11%	2.17%	2.17%	19.94%	4.43%	1.35%	3.08%
MORTON COMMUNITY BANK	MORTON	Y	4,292,587	58,157	9%	1.41%	1.35%	12.94%	3.74%	0.73%	3.01%
MUNICIPAL TRUST AND SAVINGS BANK	BOURBONNAIS	Y	327,727	7,843	14%	2.46%	2.39%	16.25%	3.97%	0.54%	3.43%
MURPHY-WALL STATE BANK AND TRUST COMPANY	PINCKNEYVILLE		145,493	835	10%	0.81%	0.57%	5.16%	4.19%	0.44%	3.75%
MUTUAL FEDERAL BANK	CHICAGO		84,873	1,379	16%	1.62%	1.62%	9.57%	4.05%	0.54%	3.51%
NASHVILLE SAVINGS BANK	NASHVILLE		68,745	580	12%	1.15%	0.84%	6.67%	3.39%	0.77%	2.62%
NATIONAL BANK OF ST. ANNE	SAINT ANNE		92,275	1,166	8%	1.74%	1.26%	11.81%	4.33%	0.67%	3.66%
NOKOMIS SAVINGS BANK	NOKOMIS		32,613	1	15%	0.01%	0.00%	0.02%	3.13%	1.00%	2.13%

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NORTH ADAMS STATE BANK	URSA		41,799	317	14%	1.03%	0.76%	5.24%	4.44%	0.55%	3.89%
NORTH CENTRAL BANK	HENNEPIN	Y	124,035	1,801	13%	1.54%	1.45%	9.81%	3.86%	0.41%	3.45%
NORTH COUNTY SAVINGS BANK	RED BUD		58,376	185	8%	0.45%	0.32%	3.73%	3.13%	0.77%	2.36%
NORTH SHORE TRUST AND SAVINGS	WAUKEGAN		240,086	65	18%	-0.16%	0.03%	0.14%	2.71%	0.67%	2.04%
NORTH SIDE FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO	CHICAGO		45,228	-153	9%	-0.47%	-0.34%	-3.94%	3.46%	0.37%	3.09%
NORTHBROOK BANK & TRUST COMPANY, NATIONAL ASSOCIATION	NORTHBROOK		3,030,682	31,891	9%	1.25%	1.05%	11.08%	3.19%	0.50%	2.69%
NORTHERN TRUST COMPANY, THE	CHICAGO		135,601,881	1,226,041	7%	1.23%	0.90%	11.82%	1.32%	0.11%	1.21%
NORTHSIDE COMMUNITY BANK	GURNEE		272,256	2,229	20%	1.12%	0.82%	3.88%	4.04%	0.58%	3.46%
NORTHWEST BANK OF ROCKFORD	ROCKFORD		328,561	1,955	9%	0.80%	0.60%	6.83%	4.41%	0.84%	3.57%
OAKDALE STATE BANK	OAKDALE		22,742	229	11%	1.39%	1.01%	8.51%	4.42%	0.28%	4.15%
OLD EXCHANGE NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE	Y	79,434	953	10%	1.36%	1.20%	10.71%	3.69%	0.93%	2.76%
OLD PLANK TRAIL COMMUNITY BANK, NATIONAL ASSOCIATION	NEW LENOX		1,841,814	1,126	8%	0.02%	0.06%	0.65%	3.00%	0.51%	2.50%
OLD SECOND NATIONAL BANK	AURORA		2,851,977	34,518	11%	1.68%	1.21%	10.10%	3.78%	0.26%	3.52%
OTTAWA SAVINGS BANK	OTTAWA		308,288	2,591	14%	1.12%	0.84%	5.77%	4.68%	0.89%	3.79%
OXFORD BANK & TRUST	OAK BROOK	Y	677,114	12,326	9%	1.87%	1.82%	18.18%	4.34%	0.59%	3.75%
PAN AMERICAN BANK & TRUST	MELROSE PARK	Y	374,926	719	9%	0.23%	0.19%	2.10%	4.59%	1.15%	3.45%
PARK RIDGE COMMUNITY BANK	PARK RIDGE	Y	361,491	7,710	12%	2.22%	2.13%	16.13%	4.48%	0.36%	4.12%
PARKWAY BANK AND TRUST COMPANY	HARWOOD HEIGHTS		2,675,218	28,567	11%	1.48%	1.07%	9.45%	3.90%	0.86%	3.04%
PEOPLEFIRST BANK	JOLIET		157,522	1,882	11%	1.76%	1.19%	10.06%	4.57%	0.90%	3.68%
PEOPLES BANK & TRUST	PANA		448,915	5,741	8%	1.77%	1.28%	12.93%	4.12%	0.45%	3.67%
PEOPLES BANK OF KANKAKEE COUNTY	BOURBONNAIS	Y	265,545	4,375	8%	1.73%	1.65%	21.52%	3.32%	0.44%	2.88%
PEOPLES BANK OF MACON	MACON		22,327	82	12%	0.46%	0.37%	2.83%	2.58%	0.22%	2.36%
PEOPLES NATIONAL BANK OF KEWANEE	KEWANEE		399,423	2,269	11%	0.72%	0.57%	4.24%	4.06%	0.57%	3.48%
PEOPLES NATIONAL BANK, NATIONAL ASSOCIATION	MOUNT VERNON	Y	1,368,317	15,130	9%	1.14%	1.11%	12.94%	4.16%	0.52%	3.64%

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PEOPLES STATE BANK OF COLFAX	COLFAX		38,463	476	10%	1.73%	1.24%	10.97%	4.21%	0.42%	3.79%
PEOPLES STATE BANK OF NEWTON, ILLINOIS, THE	NEWTON		487,906	5,222	10%	1.47%	1.07%	9.42%	4.11%	0.57%	3.55%
PERU FEDERAL SAVINGS BANK	PERU		165,917	776	13%	0.63%	0.47%	3.43%	3.16%	0.64%	2.52%
PETEFISH, SKILES & COMPANY	VIRGINIA	Y	214,018	4,315	11%	2.10%	2.02%	15.60%	4.38%	0.53%	3.85%
PHILO EXCHANGE BANK	PHILO	Y	110,287	1,072	10%	1.05%	0.97%	7.97%	3.48%	0.34%	3.14%
PIONEER STATE BANK	EARLVILLE		113,098	683	11%	0.54%	0.60%	5.09%	4.38%	0.60%	3.78%
PRAIRIE COMMUNITY BANK	MARENGO		146,005	384	8%	0.37%	0.26%	2.87%	3.69%	0.60%	3.09%
PRAIRIE STATE BANK & TRUST	SPRINGFIELD	Y	740,411	10,234	11%	1.42%	1.38%	12.55%	3.74%	0.31%	3.43%
PREFERRED BANK	CASEY		64,108	166	8%	0.26%	0.26%	2.84%	4.27%	1.07%	3.20%
PRINCEVILLE STATE BANK	PRINCEVILLE	Y	102,798	971	8%	1.07%	0.94%	10.71%	3.82%	0.79%	3.03%
PROSPECT BANK	PARIS	Y	609,685	6,594	9%	1.09%	1.08%	11.68%	3.65%	0.68%	2.97%
PROVIDENCE BANK & TRUST	SOUTH HOLLAND		1,151,109	13,055	10%	1.56%	1.13%	9.75%	4.44%	0.35%	4.09%
PULASKI SAVINGS BANK	CHICAGO		47,666	179	8%	0.38%	0.38%	5.01%	4.10%	1.03%	3.07%
RARITAN STATE BANK	RARITAN		194,575	1,575	11%	1.14%	0.81%	7.12%	4.24%	0.88%	3.35%
REPUBLIC BANK OF CHICAGO	OAK BROOK		2,205,630	25,358	11%	1.62%	1.15%	11.04%	4.41%	0.59%	3.82%
RESOURCE BANK, NATIONAL ASSOCIATION	DEKALB	Y	595,959	7,502	8%	1.44%	1.26%	14.01%	3.94%	0.35%	3.59%
REYNOLDS STATE BANK	REYNOLDS		102,477	952	10%	1.29%	0.93%	4.95%	2.65%	0.63%	2.01%
ROCHESTER STATE BANK	ROCHESTER	Y	105,216	799	9%	0.78%	0.76%	6.40%	2.64%	0.16%	2.48%
ROYAL SAVINGS BANK	CHICAGO		455,764	3,170	9%	1.04%	0.70%	6.58%	4.23%	0.64%	3.59%
RUSHVILLE STATE BANK	RUSHVILLE	Y	113,210	1,471	13%	1.40%	1.30%	9.17%	3.21%	0.22%	3.00%
SAINTE MARIE STATE BANK	SAINTE MARIE		16,904	-443	21%	-2.62%	-2.62%	-11.65%	3.52%	0.85%	2.67%
SAUK VALLEY BANK & TRUST COMPANY	STERLING		529,277	4,271	9%	1.11%	0.81%	9.13%	3.86%	0.55%	3.31%
SAVANNA-THOMSON STATE BANK	THOMSON	Y	99,933	516	10%	0.61%	0.52%	3.65%	3.57%	0.72%	2.85%
SCHAUMBURG BANK & TRUST COMPANY, NATIONAL ASSOCIATION	SCHAUMBURG		1,348,928	2,579	8%	0.23%	0.19%	1.98%	2.94%	0.68%	2.26%
SCOTT STATE BANK	BETHANY	Y	181,292	1,645	14%	0.96%	0.91%	6.24%	3.33%	0.24%	3.09%
SECURITY BANK, S.B.	SPRINGFIELD		181,720	501	8%	0.42%	0.28%	3.06%	2.97%	0.21%	2.76%



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SECURITY NATIONAL BANK	WITT		88,295	489	9%	0.79%	0.55%	5.63%	4.18%	0.86%	3.32%
SECURITY SAVINGS BANK	MONMOUTH		210,599	1,153	11%	0.73%	0.55%	4.97%	3.84%	0.97%	2.87%
SENB BANK	MOLINE	Y	329,347	3,370	9%	1.07%	1.02%	10.56%	4.14%	0.56%	3.58%
SHELBY COUNTY STATE BANK	SHELBYVILLE	Y	260,501	3,090	10%	1.25%	1.19%	11.44%	3.90%	0.48%	3.42%
SIGNATURE BANK	ROSEMONT		1,133,956	16,760	9%	2.06%	1.48%	15.82%	4.07%	0.40%	3.67%
SOLUTIONS BANK	FORRESTON	Y	337,687	4,520	9%	1.48%	1.34%	12.56%	3.71%	0.68%	3.02%
SOUTHERN ILLINOIS BANK	JOHNSTON CITY		128,202	1,381	11%	1.33%	1.08%	8.91%	4.43%	0.71%	3.72%
SOUTHERNTRUST BANK	MARION		176,250	1,947	10%	1.43%	1.10%	9.80%	4.03%	0.87%	3.16%
SPRING VALLEY CITY BANK	SPRING VALLEY		202,854	1,992	14%	1.33%	0.98%	6.66%	3.43%	0.52%	2.91%
ST. CHARLES BANK & TRUST COMPANY, NATIONAL ASSOCIATION	SAINT CHARLES		1,702,922	8,201	9%	0.66%	0.48%	4.29%	3.48%	0.64%	2.85%
STATE BANK	WATERLOO		216,933	1,270	10%	0.81%	0.59%	6.54%	3.86%	1.12%	2.74%
STATE BANK	WONDER LAKE		248,163	722	9%	0.35%	0.29%	2.64%	3.92%	0.33%	3.59%
STATE BANK	FREEPORT		294,550	3,588	10%	1.67%	1.22%	11.71%	3.88%	0.75%	3.13%
STATE BANK OF BEMENT	BEMENT		109,705	533	11%	0.65%	0.49%	4.22%	4.05%	0.46%	3.60%
STATE BANK OF CERRO GORDO	CERRO GORDO		35,418	61	10%	0.24%	0.17%	1.42%	2.71%	0.17%	2.54%
STATE BANK OF CHERRY	CHERRY	Y	98,795	1,268	12%	1.39%	1.28%	9.67%	4.15%	0.55%	3.60%
STATE BANK OF DAVIS	DAVIS		171,422	2,101	11%	1.60%	1.23%	10.96%	3.49%	0.80%	2.69%
STATE BANK OF GENEVA, THE	GENEVA	Y	91,092	472	9%	0.54%	0.52%	5.51%	3.95%	0.46%	3.49%
STATE BANK OF GRAYMONT	GRAYMONT		224,931	1,813	11%	1.14%	0.81%	6.70%	3.66%	0.65%	3.01%
STATE BANK OF HERSCHER	HERSCHER		154,040	1,281	12%	1.12%	0.83%	6.47%	4.08%	0.33%	3.75%
STATE BANK OF INDUSTRY	INDUSTRY	Y	56,327	584	15%	1.12%	1.04%	7.14%	3.82%	0.81%	3.01%
STATE BANK OF NAUVOO	NAUVOO		32,277	32	9%	0.14%	0.10%	1.06%	4.06%	0.36%	3.69%
STATE BANK OF PEARL CITY, THE	PEARL CITY	Y	59,852	371	11%	0.64%	0.62%	5.29%	4.32%	0.63%	3.69%
STATE BANK OF SAUNEMIN	SAUNEMIN	Y	37,197	554	12%	1.50%	1.49%	12.05%	3.52%	0.54%	2.97%
STATE BANK OF ST. JACOB	SAINT JACOB	Y	68,415	852	15%	1.36%	1.25%	7.64%	3.69%	0.45%	3.24%
STATE BANK OF THE LAKES, NATIONAL ASSOCIATION	ANTIOCH		1,454,860	8,922	8%	0.83%	0.61%	5.06%	3.18%	0.53%	2.65%

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STATE BANK OF TOULON	TOULON	Y	246,587	2,469	10%	1.09%	1.00%	8.62%	4.07%	0.68%	3.39%
STATE BANK OF WHITTINGTON	BENTON	Y	141,751	1,672	10%	1.24%	1.18%	10.86%	4.47%	0.20%	4.27%
STATE FARM BANK, FSB	BLOOMINGTON		12,684,678	0	15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
STATE STREET BANK AND TRUST COMPANY	QUINCY	Y	255,979	4,547	9%	1.84%	1.78%	19.38%	4.19%	0.39%	3.80%
STERLING FEDERAL BANK, FEDERAL SAVINGS BANK	STERLING		473,691	699	8%	0.16%	0.15%	1.65%	3.32%	0.75%	2.57%
STILLMAN BANCCORP, N.A.	STILLMAN VALLEY	Y	511,932	8,546	8%	1.80%	1.67%	16.37%	3.22%	0.45%	2.77%
STREATOR HOME SAVINGS BANK	STREATOR		165,478	523	25%	0.31%	0.32%	1.24%	2.80%	0.73%	2.06%
TABLE GROVE STATE BANK	TABLE GROVE	Y	46,532	640	12%	1.48%	1.38%	10.76%	4.35%	0.27%	4.08%
TEMPO BANK	TRENTON		99,355	-2,219	9%	-2.38%	-2.23%	-23.59%	3.37%	1.14%	2.23%
TEUTOPOLIS STATE BANK	TEUTOPOLIS		268,412	3,545	12%	1.82%	1.32%	9.86%	3.75%	0.52%	3.22%
TEXICO STATE BANK	TEXICO		9,806	59	6%	0.60%	0.60%	8.28%	3.31%	0.26%	3.05%
TNB BANK	TUSCOLA		94,481	-80	11%	-0.11%	-0.08%	-0.71%	3.22%	0.71%	2.50%
TOMPKINS STATE BANK	AVON	Y	245,979	2,616	8%	1.18%	1.06%	10.26%	4.02%	0.63%	3.38%
TOWN AND COUNTRY BANK	SPRINGFIELD		870,287	8,017	9%	1.24%	0.92%	9.19%	4.10%	0.56%	3.54%
TOWN AND COUNTRY BANK MIDWEST	QUINCY	Y	192,652	6,318	12%	3.31%	3.28%	26.65%	4.46%	0.43%	4.04%
TOWN CENTER BANK	FRANKFORT		141,537	1,057	10%	0.75%	0.75%	7.14%	4.41%	0.71%	3.70%
TRUSTBANK	OLNEY	Y	263,530	4,176	10%	1.60%	1.58%	13.93%	4.47%	0.41%	4.06%
UNION FEDERAL SAVINGS AND LOAN ASSOCIATION	KEWANEE		158,152	-213	14%	-0.20%	-0.13%	-0.93%	3.71%	0.72%	3.00%
UNION NATIONAL BANK	ELGIN		402,015	4,071	10%	1.46%	1.01%	10.45%	3.28%	0.86%	2.42%
UNION SAVINGS BANK	FREEMPORT		170,522	336	9%	0.28%	0.20%	2.02%	3.55%	0.53%	3.02%
UNITED COMMUNITY BANK	CHATHAM		2,877,726	27,491	9%	1.25%	0.96%	9.55%	3.35%	0.58%	2.77%
UNITED TRUST BANK	PALOS HEIGHTS		32,677	-834	14%	-2.55%	-2.55%	-28.51%	4.24%	0.76%	3.48%
VERMILION VALLEY BANK	PIPER CITY	Y	144,719	2,436	15%	1.82%	1.68%	10.30%	3.91%	0.62%	3.29%
VERMONT STATE BANK	VERMONT		30,083	-250	12%	-1.75%	-0.83%	-6.58%	4.87%	1.71%	3.16%
VILLA GROVE STATE BANK	VILLA GROVE	Y	75,481	955	12%	1.28%	1.27%	10.93%	4.00%	0.47%	3.54%
VILLAGE BANK & TRUST, NATIONAL ASSOCIATION	ARLINGTON		2,071,630	13,330	8%	0.88%	0.64%	6.62%	3.42%	0.66%	2.76%

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Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/Earning Assets	Cost of Funds	Net Interest Margin
HEIGHTS											
VILLAGE BANK, THE	SAINT LIBORY	Y	95,906	1,190	9%	1.25%	1.24%	13.39%	3.42%	0.29%	3.13%
WABASH SAVINGS BANK	MOUNT CARMEL		8,960	-102	11%	-1.14%	-1.14%	-9.32%	3.75%	1.02%	2.73%
WARREN-BOYNTON STATE BANK	NEW BERLIN		183,619	2,071	13%	1.57%	1.13%	8.14%	4.26%	0.57%	3.69%
WASHINGTON SAVINGS BANK	EFFINGHAM		420,237	3,254	15%	1.04%	0.77%	4.74%	3.39%	0.74%	2.65%
WASHINGTON STATE BANK	WASHINGTON		64,689	313	10%	0.67%	0.48%	4.54%	3.01%	0.56%	2.45%
WATERMAN STATE BANK	WATERMAN	Y	55,531	927	12%	2.51%	1.74%	17.59%	3.63%	0.47%	3.15%
WENONA STATE BANK	WENONA		39,398	276	12%	0.93%	0.70%	5.38%	3.28%	0.45%	2.83%
WEST CENTRAL BANK	ASHLAND	Y	194,692	2,193	10%	1.16%	1.13%	10.35%	4.44%	0.63%	3.81%
WEST SUBURBAN BANK	LOMBARD		2,544,635	11,008	8%	0.57%	0.43%	4.86%	2.84%	0.30%	2.54%
WEST TOWN BANK & TRUST	NORTH RIVERSIDE		317,286	-132	10%	-0.03%	-0.04%	-0.37%	4.90%	1.13%	3.78%
WHEATON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	WHEATON		2,430,402	19,069	8%	1.02%	0.78%	7.83%	3.07%	0.53%	2.54%
WHEATON COLLEGE TRUST COMPANY, NATIONAL ASSOCIATION	WHEATON		3,664	-45	94%	-1.64%	-1.23%	-1.31%	0.86%	0.00%	0.86%
WILLIAMSVILLE STATE BANK AND TRUST	WILLIAMSVILLE		97,700	63	13%	0.08%	0.06%	0.47%	3.09%	0.34%	2.75%
WINTRUST BANK, NATIONAL ASSOCIATION	CHICAGO		7,892,585	55,800	9%	0.97%	0.71%	7.56%	3.22%	0.54%	2.68%



## ***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.*



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