

financial data and reports for community bankers at

## www.Banconomics.com

## **PROFITABILITY**

Illinois FDIC Insured Institutions

3rd Quarter 2023

#### Data compiled by



### Data distributed by



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





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	Υ	66,401	588	10%	0.92%	0.89%	8.77%	4.92%	0.78%	4.15%
1ST EQUITY BANK	SKOKIE	Υ	130,691	2,417	16%	1.86%	1.85%	10.74%	6.64%	2.28%	4.36%
ALBANY BANK & TRUST CO., NATIONAL ASSOCIATION	CHICAGO		709,093	5,679	16%	1.25%	0.80%	5.08%	4.41%	1.37%	3.04%
ALGONQUIN STATE BANK	ALGONQUIN	Υ	154,240	1,419	12%	0.92%	0.92%	17.36%	4.34%	0.60%	3.74%
ALLIANCE COMMUNITY BANK	PETERSBURG	Υ	378,251	1,964	8%	0.57%	0.52%	8.98%	3.68%	1.21%	2.47%
ALLIED FIRST BANK, SB	OSWEGO		628,663	37,359	13%	8.00%	5.94%	44.59%	5.32%	0.38%	4.94%
AMALGAMATED BANK OF CHICAGO	CHICAGO		960,472	11,636	11%	1.58%	1.21%	11.65%	4.65%	0.58%	4.07%
AMERICAN COMMERCIAL BANK & TRUST, NATIONAL ASSOCIATION	OTTAWA		1,395,349	14,543	9%	1.43%	1.04%	12.82%	5.81%	1.95%	3.86%
AMERICAN COMMUNITY BANK & TRUST	WOODSTOCK		957,251	7,000	10%	1.00%	0.73%	7.65%	4.61%	1.80%	2.81%
AMERICAN EAGLE BANK	SOUTH ELGIN		425,663	3,085	9%	1.02%	0.72%	8.16%	5.37%	2.77%	2.61%
AMERICAN METRO BANK	CHICAGO		82,615	1,879	14%	1.77%	2.27%	14.88%	6.33%	1.35%	4.98%
ANCHOR STATE BANK	ANCHOR		41,471	143	12%	0.48%	0.34%	3.04%	4.87%	1.21%	3.66%
ANDERSON STATE BANK	ONEIDA	Υ	110,713	1,024	15%	0.97%	0.92%	8.25%	2.94%	0.69%	2.25%
ANNA STATE BANK	ANNA		106,311	551	14%	0.68%	0.52%	3.91%	3.01%	0.71%	2.30%
ANNA-JONESBORO NATIONAL BANK	ANNA		268,826	2,049	12%	1.04%	0.76%	9.41%	3.41%	0.63%	2.79%
APPLE RIVER STATE BANK	APPLE RIVER	Υ	552,200	4,699	9%	0.98%	0.85%	15.51%	3.91%	1.38%	2.54%
ARCOLA FIRST BANK	ARCOLA	Υ	128,464	432	11%	0.37%	0.34%	16.99%	2.74%	0.98%	1.76%
ATLANTA NATIONAL BANK, THE	ATLANTA		70,088	199	13%	0.37%	0.28%	2.82%	3.54%	0.48%	3.05%
BANK & TRUST COMPANY	LITCHFIELD		450,787	4,196	11%	1.30%	0.93%	10.80%	4.10%	0.91%	3.19%
BANK OF BELLEVILLE	BELLEVILLE		437,673	1,585	8%	0.50%	0.36%	5.83%	4.49%	2.07%	2.42%
BANK OF BLUFFS	BLUFFS	Υ	62,769	593	14%	1.00%	0.95%	7.99%	4.24%	0.44%	3.80%
BANK OF BOURBONNAIS	BOURBONNAIS		91,325	449	10%	0.64%	0.49%	5.69%	3.65%	1.02%	2.63%
BANK OF CALHOUN COUNTY	HARDIN		90,971	1,031	9%	1.56%	1.13%	13.77%	2.00%	0.21%	1.80%
BANK OF FARMINGTON	FARMINGTON		218,276	1,068	10%	0.63%	0.49%	5.49%	4.45%	1.37%	3.08%
BANK OF GIBSON CITY	GIBSON CITY		136,343	1,291	8%	1.24%	0.95%	10.20%	3.90%	1.18%	2.72%
BANK OF HERRIN, THE	HERRIN	Υ	302,578	3,815	10%	1.28%	1.26%	39.55%	4.19%	0.66%	3.53%





Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/ Earning Assets	Cost of Funds	Net Interest Margin
BANK OF HILLSBORO, NATIONAL ASSOCIATION	HILLSBORO		579,611	4,621	9%	1.09%	0.80%	12.81%	3.77%	1.22%	2.55%
BANK OF KAMPSVILLE	KAMPSVILLE		126,715	1,053	17%	1.04%	0.83%	5.88%	3.25%	0.50%	2.76%
BANK OF O'FALLON	O'FALLON	Υ	342,381	5,163	13%	1.51%	1.51%	11.51%	4.31%	1.25%	3.06%
BANK OF PONTIAC	PONTIAC		985,995	13,423	10%	1.87%	1.36%	14.49%	4.64%	0.92%	3.71%
BANK OF RANTOUL	RANTOUL	Υ	257,156	5,364	11%	2.27%	2.09%	26.14%	4.67%	1.05%	3.62%
BANK OF SPRINGFIELD	SPRINGFIELD		1,461,345	13,984	9%	1.35%	0.96%	11.21%	4.99%	1.08%	3.91%
BANK OF STRONGHURST	STRONGHURST		93,377	248	13%	0.34%	0.27%	3.55%	3.40%	0.86%	2.54%
BANK OF YATES CITY	YATES CITY	Υ	85,087	557	9%	0.69%	0.65%	9.49%	4.31%	0.94%	3.37%
BANKCHAMPAIGN, NATIONAL ASSOCIATION	CHAMPAIGN	Υ	209,601	3,467	13%	1.67%	1.65%	13.73%	4.91%	0.55%	4.36%
BANKFINANCIAL, NATIONAL ASSOCIATION	OLYMPIA FIELDS		1,524,586	11,567	11%	1.03%	0.76%	7.23%	4.51%	0.84%	3.67%
BANKORION	ORION		640,701	4,155	10%	0.90%	0.65%	9.54%	3.61%	1.03%	2.58%
BANTERRA BANK	MARION		2,977,105	12,369	9%	0.53%	0.42%	7.19%	4.64%	2.02%	2.62%
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	BARRINGTON		3,742,858	33,421	11%	1.23%	0.89%	7.53%	5.03%	1.79%	3.23%
BEARDSTOWN SAVINGS, S.B.	BEARDSTOWN		63,761	260	12%	0.57%	0.41%	4.78%	4.47%	1.21%	3.26%
BELMONT BANK & TRUST COMPANY	CHICAGO		903,308	13,568	12%	2.11%	1.50%	15.27%	5.65%	1.77%	3.87%
BETTER BANKS	PEORIA	Υ	445,783	3,211	8%	0.85%	0.72%	14.49%	3.90%	0.88%	3.02%
BEVERLY BANK & TRUST COMPANY, NATIONAL ASSOCIATION	CHICAGO		2,176,175	30,363	10%	1.92%	1.40%	13.54%	5.59%	1.71%	3.87%
BLACKHAWK BANK & TRUST	MILAN		1,868,895	11,997	10%	0.84%	0.64%	8.47%	3.62%	1.87%	1.75%
BMO BANK NATIONAL ASSOCIATION	CHICAGO		259,078,665	319,468	9%	0.15%	0.12%	1.00%	5.30%	2.07%	3.23%
BMO HARRIS CENTRAL NATIONAL ASSOCIATION	ROSELLE		8,116	25	87%	0.43%	0.31%	0.36%	6.03%	0.00%	6.03%
BRADFORD NATIONAL BANK OF GREENVILLE, THE	GREENVILLE	Υ	604,716	6,615	9%	1.22%	1.09%	17.65%	4.61%	1.38%	3.23%
BRICKYARD BANK	LINCOLNWOOD		164,445	2,495	12%	1.77%	1.52%	15.80%	4.96%	0.64%	4.32%
BUCKLEY STATE BANK	BUCKLEY		56,617	775	11%	1.73%	1.37%	13.93%	3.81%	0.34%	3.47%
BUENA VISTA NATIONAL BANK	CHESTER		287,912	3,059	11%	1.41%	1.06%	11.77%	4.39%	0.87%	3.51%
BURLING BANK	CHICAGO	Υ	209,704	4,481	11%	2.17%	2.14%	21.94%	5.89%	1.60%	4.29%
BUSEY BANK	CHAMPAIGN		12,402,785	151,687	11%	1.56%	1.22%	10.83%	4.07%	1.11%	2.96%







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
BYLINE BANK	CHICAGO		7,979,802	115,868	11%	1.96%	1.45%	12.75%	6.16%	1.64%	4.52%
BYRON BANK	BYRON	Υ	339,361	2,328	10%	0.80%	0.69%	10.09%	4.41%	1.76%	2.65%
CAMP GROVE STATE BANK	CAMP GROVE		54,210	-164	8%	-0.25%	-0.30%	-3.43%	5.81%	3.09%	2.71%
CAMPUS STATE BANK	CAMPUS		26,272	248	10%	1.03%	0.94%	9.46%	3.94%	0.20%	3.74%
CARROLLTON BANK	CARROLLTON	Υ	3,216,979	32,124	8%	0.88%	1.00%	14.13%	4.86%	1.93%	2.93%
CASEY STATE BANK	CASEY	Υ	427,220	6,879	10%	1.69%	1.61%	17.60%	4.97%	1.27%	3.70%
CENTRAL BANK ILLINOIS	GENESEO		1,305,577	15,832	10%	1.67%	1.21%	15.84%	4.59%	1.17%	3.43%
CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION	CICERO		185,728	97	11%	0.11%	0.05%	0.56%	4.03%	1.07%	2.96%
CENTRAL SAVINGS, F.S.B.	CHICAGO		107,005	751	26%	1.03%	0.70%	2.62%	5.42%	1.03%	4.39%
CENTRAL STATE BANK	CLAYTON	Υ	159,694	3,457	17%	2.18%	2.16%	13.67%	5.54%	1.20%	4.34%
CENTRUST BANK, NATIONAL ASSOCIATION	NORTHBROOK		146,758	-43	12%	-0.43%	-0.03%	-0.21%	7.01%	2.05%	4.96%
CHESTER NATIONAL BANK	CHESTER		63,812	320	10%	0.50%	0.50%	5.34%	4.00%	0.89%	3.11%
CHESTERFIELD STATE BANK	CHESTERFIELD	Υ	21,938	219	10%	1.11%	1.00%	10.50%	4.68%	0.91%	3.77%
CHICAGO TRUST COMPANY, N. A., THE	LAKE FOREST		122,102	2,743	99%	3.04%	2.25%	2.28%	3.06%	0.00%	3.06%
CIBC BANK USA	CHICAGO		51,302,366	890,017	13%	2.30%	1.73%	10.38%	6.30%	2.68%	3.62%
CIBM BANK	CHAMPAIGN		802,468	3,215	9%	0.53%	0.40%	4.19%	4.78%	1.90%	2.88%
CITIZENS BANK OF CHATSWORTH	CHATSWORTH		39,153	160	14%	0.44%	0.41%	6.87%	4.53%	0.60%	3.93%
CITIZENS BANK OF EDINBURG	EDINBURG		30,830	303	10%	1.40%	0.98%	12.28%	4.17%	0.76%	3.41%
CITIZENS COMMUNITY BANK	MASCOUTAH		495,006	2,069	10%	0.50%	0.42%	4.94%	4.09%	1.68%	2.41%
CITIZENS NATIONAL BANK OF ALBION	ALBION		343,582	2,887	17%	1.13%	0.84%	5.58%	3.89%	0.98%	2.91%
CITIZENS STATE BANK	LENA	Υ	391,554	5,341	10%	1.49%	1.36%	17.93%	4.26%	1.00%	3.26%
CITIZENS STATE BANK OF MILFORD	MILFORD	Υ	59,303	596	8%	1.12%	1.00%	20.06%	4.21%	0.29%	3.91%
CITY NATIONAL BANK OF METROPOLIS, THE	METROPOLIS		461,441	2,771	13%	0.81%	0.60%	7.59%	3.83%	1.35%	2.48%
CLAY CITY BANKING CO., THE	CLAY CITY		206,008	1,632	10%	1.07%	0.79%	10.54%	4.39%	1.58%	2.81%
CLAY COUNTY STATE BANK	LOUISVILLE	Υ	106,350	1,451	12%	1.37%	1.36%	18.82%	3.75%	0.61%	3.14%
CNB BANK & TRUST, NA	CARLINVILLE		1,673,601	15,041	9%	1.25%	0.90%	12.70%	4.73%	1.46%	3.27%
COLLINSVILLE BUILDING AND LOAN	COLLINSVILLE		129,049	236	27%	0.23%	0.18%	0.69%	3.16%	1.16%	2.00%





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
ASSOCIATION											
COMMUNITY BANK	WINSLOW	Υ	269,357	3,876	16%	1.53%	1.44%	11.42%	4.41%	1.70%	2.71%
COMMUNITY BANK OF EASTON	EASTON		42,651	1,275	25%	4.08%	2.99%	12.56%	5.40%	0.43%	4.97%
COMMUNITY BANK OF ELMHURST	ELMHURST	Υ	189,126	1,408	10%	0.75%	0.74%	26.91%	4.07%	0.77%	3.30%
COMMUNITY BANK OF TRENTON	TRENTON	Υ	117,918	828	10%	0.71%	0.70%	8.33%	4.39%	1.44%	2.95%
COMMUNITY FIRST BANK OF THE HEARTLAND	MOUNT VERNON	Υ	253,594	4,837	9%	1.98%	1.91%	21.00%	5.17%	0.93%	4.23%
COMMUNITY NATIONAL BANK IN MONMOUTH	MONMOUTH		56,942	389	11%	0.92%	0.68%	7.57%	3.94%	1.08%	2.86%
COMMUNITY PARTNERS SAVINGS BANK	SALEM		237,751	-572	11%	-0.33%	-0.24%	-3.15%	3.90%	1.25%	2.65%
COMMUNITY SAVINGS BANK	CHICAGO		444,924	-403	14%	-0.17%	-0.09%	-0.86%	2.99%	1.08%	1.92%
COMMUNITY STATE BANK	GALVA	Υ	341,401	4,064	9%	1.41%	1.19%	12.60%	5.01%	1.31%	3.70%
COMMUNITY STATE BANK OF ROCK FALLS	ROCK FALLS		333,572	2,740	11%	1.13%	0.82%	11.11%	4.19%	0.97%	3.22%
CORNERSTONE NATIONAL BANK & TRUST COMPANY	PALATINE		988,625	12,183	10%	1.73%	1.23%	14.43%	4.95%	1.28%	3.67%
COUNTRY TRUST BANK	BLOOMINGTON		30,366	5,548	101%	25.59%	18.27%	19.22%	4.66%	0.00%	4.66%
CROSSROADS BANK	EFFINGHAM		214,134	2,819	16%	1.73%	1.32%	11.16%	3.87%	1.01%	2.86%
CRYSTAL LAKE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	CRYSTAL LAKE		1,638,696	32,424	10%	2.70%	1.98%	22.49%	5.70%	1.77%	3.92%
DEVON BANK	CHICAGO		540,503	-903	6%	-0.23%	-0.17%	-2.94%	4.55%	2.24%	2.31%
DEWEY BANK	DEWEY	Υ	28,723	232	9%	0.93%	0.81%	7.66%	4.81%	0.50%	4.31%
DEWITT SAVINGS BANK	CLINTON		143,361	305	12%	0.27%	0.21%	2.56%	3.97%	1.35%	2.63%
DIETERICH BANK	EFFINGHAM		1,324,755	9,989	9%	1.02%	0.75%	9.86%	4.03%	1.12%	2.91%
DU QUOIN STATE BANK	DU QUOIN	Υ	129,810	1,459	11%	1.42%	1.12%		4.32%	0.83%	3.49%
EUREKA SAVINGS BANK	LA SALLE		413,207	3,608	21%	1.24%	0.87%	4.88%	3.61%	0.75%	2.85%
EVERGREEN BANK GROUP	OAK BROOK		1,468,879	10,511	11%	0.94%	0.72%	7.06%	6.56%	2.54%	4.02%
EXCHANGE STATE BANK	LANARK	Υ	98,006	1,449	13%	1.61%	1.48%	18.93%	3.80%	1.08%	2.72%
FAIRFIELD NATIONAL BANK, THE	FAIRFIELD		686,600	5,933	12%	1.12%	0.86%	10.15%	3.94%	1.64%	2.30%
FAIRVIEW STATE BANKING COMPANY	FAIRVIEW		36,361	397	14%	1.39%	1.09%	9.43%	4.86%	0.80%	4.06%
FARMERS & MERCHANTS BANK OF HUTSONVILLE	HUTSONVILLE	Y	54,173	869	17%	1.69%	1.60%	9.77%	4.01%	0.97%	3.04%





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
FARMERS AND MERCHANTS NATIONAL BANK OF NASHVILLE, THE	NASHVILLE	Y	269,450	3,504	10%	1.38%	1.30%	19.98%	3.76%	0.40%	3.36%
FARMERS AND MERCHANTS STATE BANK OF BUSHNELL	BUSHNELL		89,903	1,099	9%	1.66%	1.22%	21.63%	3.27%	0.17%	3.09%
FARMERS NATIONAL BANK	PROPHETSTOWN		877,947	11,339	14%	1.74%	1.29%	11.94%	4.70%	1.49%	3.21%
FARMERS NATIONAL BANK OF GRIGGSVILLE	GRIGGSVILLE	Υ	130,294	1,605	10%	1.26%	1.23%	12.77%	5.65%	1.58%	4.07%
FARMERS STATE BANK	ELMWOOD	Υ	68,582	317	8%	0.51%	0.46%	39.30%	3.95%	1.22%	2.73%
FARMERS STATE BANK	PITTSFIELD	Υ	305,718	5,655	15%	1.99%	1.85%	13.60%	4.92%	0.75%	4.17%
FARMERS STATE BANK & TRUST CO.	MOUNT STERLING		117,684	1,299	9%	1.51%	1.10%	15.49%	4.57%	1.31%	3.26%
FARMERS STATE BANK AND TRUST COMPANY, THE	JACKSONVILLE		229,629	-259	12%	-0.07%	-0.11%	-0.99%	3.56%	0.76%	2.81%
FARMERS STATE BANK OF ALTO PASS, ILL.	ALTO PASS	Υ	328,930	5,977	9%	1.84%	1.82%	21.10%	6.65%	0.94%	5.71%
FARMERS STATE BANK OF EMDEN	EMDEN		42,461	487	25%	1.41%	1.15%	4.78%	3.31%	0.31%	3.00%
FARMERS STATE BANK OF HOFFMAN	HOFFMAN		198,493	885	12%	0.60%	0.45%	5.56%	3.39%	1.12%	2.28%
FARMERS STATE BANK OF MEDORA	MEDORA		22,500	109	14%	0.60%	0.49%	5.96%	3.26%	0.22%	3.04%
FARMERS STATE BANK OF WESTERN ILLINOIS	ALPHA	Υ	166,632	1,871	13%	1.20%	1.12%	13.88%	4.00%	0.77%	3.23%
FARMERS-MERCHANTS BANK OF ILLINOIS	JOY		355,065	5,487	11%	1.93%	1.55%	12.39%	6.09%	2.99%	3.10%
FCB BANKS	COLLINSVILLE	Υ	2,172,654	18,107	8%	0.81%	0.83%	11.47%	3.95%	1.58%	2.37%
FEDERAL SAVINGS BANK, THE	CHICAGO		949,416	-5,268	14%	-0.74%	-0.55%	-3.50%	5.92%	2.89%	3.02%
FEDERATED BANK	ONARGA	Υ	120,478	1,345	9%	1.25%	1.12%	13.02%	4.41%	0.46%	3.95%
FIDELITY BANK	THOMSON	Υ	171,302	-623	10%	-0.36%	-0.36%	-5.75%	4.00%	1.08%	2.92%
FIRST AMERICAN BANK	ELK GROVE VILLAGE	Υ	6,440,689	83,165	7%	1.32%	1.29%	18.50%	5.95%	1.70%	4.25%
FIRST BANK AND TRUST COMPANY OF ILLINOIS	PALATINE		205,922	8,591	15%	4.17%	4.17%	30.98%	9.35%	1.27%	8.07%
FIRST BANK AND TRUST COMPANY OF MURPHYSBORO, THE	MURPHYSBORO		88,618	877	9%	1.13%	0.99%	16.12%	4.53%	0.71%	3.82%
FIRST BANK CHICAGO	HIGHLAND PARK		2,132,111	4,623	9%	0.25%	0.22%	2.41%	5.01%	3.29%	1.72%
FIRST BANK OF MANHATTAN	MANHATTAN	Υ	245,331	1,405	9%	0.60%	0.57%	9.27%	3.57%	0.82%	2.75%
FIRST BANKERS TRUST COMPANY, NATIONAL	QUINCY		1,156,621	6,633	9%	0.74%	0.57%	10.89%	3.53%	1.38%	2.14%





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
ASSOCIATION											
FIRST COMMUNITY BANK AND TRUST	BEECHER		193,221	2,696	13%	1.85%	1.40%	13.69%	4.55%	0.36%	4.19%
FIRST COMMUNITY BANK OF HILLSBORO	HILLSBORO	Υ	147,159	857	9%	0.61%	0.58%	11.40%	3.09%	1.11%	1.99%
FIRST COMMUNITY BANK OF MOULTRIE COUNTY	SULLIVAN	Υ	115,729	987	9%	0.90%	0.85%	24.30%	3.22%	0.40%	2.82%
FIRST COMMUNITY BANK XENIA-FLORA	XENIA	Υ	54,356	855	11%	1.71%	1.57%	27.07%	4.65%	1.27%	3.38%
FIRST EAGLE BANK	CHICAGO	Υ	589,601	11,201	20%	2.02%	1.90%	10.93%	4.94%	1.16%	3.78%
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CENTRAL ILLINOIS, S.B.	SHELBYVILLE		189,335	2,044	11%	1.51%	1.08%	11.71%	5.12%	1.24%	3.88%
FIRST FEDERAL SAVINGS BANK	OTTAWA		388,425	507	11%	0.15%	0.13%	1.27%	3.88%	1.11%	2.77%
FIRST FEDERAL SAVINGS BANK OF CHAMPAIGN-URBANA	CHAMPAIGN		207,410	2,579	10%	1.65%	1.24%	12.95%	4.10%	0.03%	4.08%
FIRST FEDERAL SAVINGS BANK OF MASCOUTAH, ILLINOIS	MASCOUTAH		173,292	980	10%	0.74%	0.57%	6.62%	4.24%	1.85%	2.39%
FIRST MID BANK & TRUST, NATIONAL ASSOCIATION	MATTOON		6,829,253	58,379	11%	1.15%	0.85%	8.49%	4.28%	1.46%	2.82%
FIRST NATIONAL BANK AND TRUST COMPANY	CLINTON		382,376	-3,901	7%	-1.47%	-1.02%	-27.76%	3.51%	1.26%	2.25%
FIRST NATIONAL BANK IN AMBOY, THE	AMBOY	Υ	265,416	2,856	11%	1.26%	1.08%	16.04%	3.96%	0.74%	3.22%
FIRST NATIONAL BANK IN CARLYLE, THE	CARLYLE		293,127	1,448	10%	0.66%	0.49%	7.65%	3.76%	1.48%	2.28%
FIRST NATIONAL BANK IN OLNEY	OLNEY		448,541	4,251	11%	1.32%	0.95%	11.40%	4.19%	1.18%	3.01%
FIRST NATIONAL BANK IN PINCKNEYVILLE	PINCKNEYVILLE		133,676	2,231	12%	2.19%	1.67%	25.75%	4.57%	0.21%	4.36%
FIRST NATIONAL BANK IN TAYLORVILLE	TAYLORVILLE	Υ	217,076	2,120	12%	1.16%	0.98%	16.08%	3.26%	0.69%	2.57%
FIRST NATIONAL BANK IN TREMONT, THE	TREMONT		152,202	516	11%	0.43%	0.34%	3.35%	4.42%	0.62%	3.80%
FIRST NATIONAL BANK OF ALLENDALE, THE	ALLENDALE		363,064	2,816	9%	1.08%	0.78%	10.51%	4.54%	1.58%	2.96%
FIRST NATIONAL BANK OF ARENZVILLE, THE	ARENZVILLE	Υ	134,387	1,445	8%	1.10%	1.08%	17.55%	4.11%	0.97%	3.14%
FIRST NATIONAL BANK OF ASSUMPTION, THE	ASSUMPTION		24,096	316	10%	1.50%	1.31%	17.61%	3.55%	0.19%	3.36%
FIRST NATIONAL BANK OF AVA, THE	AVA		71,240	507	13%	1.00%	0.71%	7.96%	4.24%	0.66%	3.58%
FIRST NATIONAL BANK OF BEARDSTOWN, THE	BEARDSTOWN	Υ	177,122	3,005	12%	1.72%	1.70%	18.05%	4.51%	0.69%	3.82%
FIRST NATIONAL BANK OF BROOKFIELD	BROOKFIELD		348,546	5,773	11%	2.39%	1.66%	16.02%	5.68%	1.46%	4.22%
FIRST NATIONAL BANK OF BROWNSTOWN, THE	BROWNSTOWN		52,101	556	11%	1.46%	1.07%	13.77%	3.86%	0.61%	3.25%





0.1.1	<b>6</b> 11					5	200	200	V( ++1	0	
Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/ Earning Assets	Cost of Funds	Net Interest Margin
FIRST NATIONAL BANK OF CARMI, THE	CARMI		614,956	8,700	10%	1.93%	1.41%	15.55%	5.36%	0.98%	4.39%
FIRST NATIONAL BANK OF LACON	LACON	Υ	86,358	863	8%	1.00%	1.00%	18.36%	4.16%	0.61%	3.55%
FIRST NATIONAL BANK OF LITCHFIELD, THE	LITCHFIELD	Υ	136,261	1,515	12%	1.22%	1.11%	12.01%	4.39%	1.21%	3.18%
FIRST NATIONAL BANK OF NOKOMIS	NOKOMIS	Υ	190,727	2,092	10%	1.13%	1.10%	16.26%	3.89%	0.47%	3.42%
FIRST NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE		73,310	291	11%	0.49%	0.40%	4.74%	3.14%	0.57%	2.57%
FIRST NATIONAL BANK OF PANA	PANA	Υ	295,440	5,409	11%	2.02%	1.83%	18.82%	4.60%	0.76%	3.84%
FIRST NATIONAL BANK OF RAYMOND, THE	RAYMOND	Υ	181,267	1,405	11%	0.98%	0.78%	19.01%	3.52%	0.54%	2.98%
FIRST NATIONAL BANK OF SANDOVAL, THE	SANDOVAL	Υ	88,501	896	9%	1.14%	1.01%	13.20%	4.89%	1.46%	3.44%
FIRST NATIONAL BANK OF SPARTA, THE	SPARTA	Υ	99,763	1,369	12%	1.49%	1.37%	19.23%	4.25%	0.45%	3.80%
FIRST NATIONAL BANK OF STEELEVILLE	STEELEVILLE	Υ	239,782	3,472	14%	1.48%	1.45%	16.31%	4.28%	0.81%	3.47%
FIRST NATIONAL BANK OF WATERLOO	WATERLOO		877,658	3,783	8%	0.55%	0.43%	6.00%	4.20%	1.36%	2.85%
FIRST NATIONS BANK	CHICAGO		504,090	5,541	12%	1.53%	1.10%	9.23%	5.19%	2.06%	3.14%
FIRST NEIGHBOR BANK, NATIONAL ASSOCIATION	TOLEDO		554,865	8,949	11%	1.92%	1.61%	15.82%	5.23%	1.19%	4.03%
FIRST ROBINSON SAVINGS BANK, NATIONAL ASSOCIATION	ROBINSON		468,395	2,125	8%	0.63%	0.45%	8.22%	3.69%	1.40%	2.29%
FIRST SAVINGS BANK	DANVILLE		32,044	93	32%	0.37%	0.29%	1.10%	3.03%	0.65%	2.38%
FIRST SAVINGS BANK OF HEGEWISCH	CHICAGO		805,397	2,188	15%	0.36%	0.27%	1.86%	3.18%	1.25%	1.93%
FIRST SECURE BANK AND TRUST CO.	PALOS HILLS		345,445	2,468	10%	1.00%	0.71%	7.20%	5.53%	2.17%	3.36%
FIRST SECURE COMMUNITY BANK	SUGAR GROVE		505,429	1,627	9%	0.47%	0.32%	4.10%	4.95%	2.11%	2.85%
FIRST SECURITY BANK	MACKINAW	Υ	108,019	1,495	10%	1.40%	1.38%	11.05%	4.89%	0.95%	3.93%
FIRST SECURITY TRUST AND SAVINGS BANK	ELMWOOD PARK		427,273	6,269	9%	1.60%	1.47%	28.63%	4.44%	1.33%	3.12%
FIRST SOUTHERN BANK	MARION		1,011,481	12,439	10%	1.69%	1.23%	13.96%	4.46%	1.05%	3.40%
FIRST STATE BANK	MENDOTA		1,526,095	10,879	10%	0.99%	0.71%	7.81%	4.67%	1.67%	3.00%
FIRST STATE BANK AND TRUST	MONTICELLO	Υ	508,314	9,977	8%	1.97%	1.96%	34.85%	4.32%	0.36%	3.96%
FIRST STATE BANK OF BEECHER CITY	BEECHER CITY	Υ	101,351	2,367	14%	2.37%	2.34%	17.55%	5.59%	1.33%	4.26%
FIRST STATE BANK OF CAMPBELL HILL	CAMPBELL HILL		150,856	1,679	12%	1.54%	1.11%	11.07%	4.23%	0.85%	3.38%
FIRST STATE BANK OF DONGOLA, THE	DONGOLA	Υ	30,921	289	10%	0.98%	0.94%	9.61%	4.65%	0.78%	3.87%
FIRST STATE BANK OF FORREST	FORREST	Υ	283,159	2,943	9%	1.06%	1.04%	12.36%	4.47%	1.39%	3.08%





Dank Nama	City	c _	Average	Annualizad	Tion 1	Drotov	DOA	DOE.	Viold/	Coat of	Not
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 STATE BANK OF OLMSTED	OLMSTED		69,240	501	9%	0.91%	0.72%	7.47%	4.02%	1.22%	2.81%
FIRST STATE BANK OF ST. PETER	SAINT PETER		34,274	472	16%	1.91%	1.38%	10.96%	3.90%	0.40%	3.50%
FIRST STATE BANK OF VAN ORIN	VAN ORIN	Υ	44,920	309	10%	0.73%	0.69%	12.32%	3.37%	0.91%	2.46%
FIRST STATE BANK SHANNON-POLO	SHANNON	Υ	213,860	1,835	8%	0.93%	0.86%	19.82%	3.69%	1.09%	2.60%
FIRST TRUST AND SAVINGS BANK OF WATSEKA, THE	WATSEKA		326,006	4,899	15%	2.04%	1.50%	12.10%	3.79%	0.68%	3.11%
FIRST TRUST BANK OF ILLINOIS	KANKAKEE		364,420	4,501	11%	1.66%	1.24%	18.23%	3.45%	0.67%	2.78%
FISHER NATIONAL BANK, THE	FISHER	Υ	315,053	2,877	9%	1.00%	0.91%	12.19%	5.23%	1.41%	3.82%
FLANAGAN STATE BANK	FLANAGAN	Υ	282,530	297	9%	0.13%	0.11%	2.66%	3.76%	0.84%	2.92%
FLORA BANK & TRUST	FLORA		112,461	856	10%	1.04%	0.76%	14.88%	3.86%	1.37%	2.49%
FNB COMMUNITY BANK,THE	VANDALIA		476,200	3,957	12%	1.15%	0.83%	10.97%	3.82%	0.97%	2.85%
FNBC BANK AND TRUST	LA GRANGE		587,494	2,536	9%	0.58%	0.43%	6.64%	3.18%	0.66%	2.53%
FOREST PARK NATIONAL BANK AND TRUST COMPANY	FOREST PARK	Υ	311,588	3,293	8%	1.12%	1.06%	17.31%	4.84%	0.75%	4.09%
FORTRESS BANK	PEORIA		646,574	5,365	9%	0.75%	0.83%	8.73%	5.50%	2.22%	3.27%
FREDERICK COMMUNITY BANK, THE	PAXTON	Υ	190,898	3,197	10%	1.72%	1.67%	21.24%	4.39%	0.53%	3.86%
FWBANK	CHICAGO		103,321	-832	20%	-0.81%	-0.81%	-4.24%	5.58%	0.69%	4.89%
GERBER STATE BANK, THE	ARGENTA	Υ	91,100	875	13%	1.11%	0.96%	14.61%	3.37%	0.50%	2.87%
GERMAN-AMERICAN STATE BANK	GERMAN VALLEY		333,798	1,097	9%	0.43%	0.33%	4.31%	4.80%	1.51%	3.28%
GERMANTOWN TRUST & SAVINGS BANK	BREESE	Υ	492,282	7,257	11%	1.54%	1.47%	24.87%	3.56%	1.14%	2.42%
GIFFORD STATE BANK, THE	GIFFORD	Υ	198,723	3,533	11%	1.78%	1.78%	18.05%	4.21%	0.32%	3.90%
GN BANK	CHICAGO		69,264	-520	13%	-0.75%	-0.75%	-5.66%	5.84%	0.21%	5.63%
GOLD COAST BANK	CHICAGO		448,426	6,951	13%	2.18%	1.55%	12.62%	7.13%	3.05%	4.08%
GOODFIELD STATE BANK	GOODFIELD	Υ	193,155	4,375	12%	2.33%	2.26%	21.58%	4.70%	0.85%	3.85%
GRAND RIDGE NATIONAL BANK	GRAND RIDGE		323,884	5,873	14%	2.60%	1.81%	13.38%	6.72%	1.18%	5.55%
GRAND RIVERS COMMUNITY BANK	GRAND CHAIN		20,914	-171	9%	-0.82%	-0.82%	-8.40%	6.03%	1.15%	4.88%
GRANVILLE NATIONAL BANK, THE	GRANVILLE		109,748	571	10%	0.67%	0.52%	6.78%	3.02%	0.63%	2.39%
GREAT RIVERS BANK	BARRY	Υ	164,530	2,135	11%	1.30%	1.30%	13.03%	4.71%	1.04%	3.67%





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
GRUNDY BANK	MORRIS	Υ	364,409	10,188	11%	2.83%	2.80%	24.65%	5.01%	0.67%	4.34%
GUARDIAN SAVINGS BANK	GRANITE CITY		35,157	-179	21%	-0.51%	-0.51%	-3.08%	3.16%	1.07%	2.09%
HARTSBURG STATE BANK	HARTSBURG		19,807	103	12%	0.52%	0.52%	10.14%	3.08%	0.38%	2.70%
HARVARD STATE BANK, THE	HARVARD	Υ	322,382	1,392	9%	0.50%	0.43%	8.13%	4.06%	1.40%	2.66%
HAVANA NATIONAL BANK, THE	HAVANA		301,228	3,701	11%	1.66%	1.23%	13.65%	4.19%	0.85%	3.34%
HEARTLAND BANK AND TRUST COMPANY	BLOOMINGTON		4,982,293	70,893	11%	1.96%	1.42%	14.01%	4.76%	0.55%	4.21%
HERITAGE BANK OF SCHAUMBURG	SCHAUMBURG	Υ	150,992	1,115	10%	0.76%	0.74%	6.15%	3.09%	0.29%	2.80%
HICKORY POINT BANK AND TRUST	DECATUR		728,253	6,295	9%	1.16%	0.86%	9.44%	4.16%	1.04%	3.11%
HILL-DODGE BANKING COMPANY, THE	WARSAW	Υ	56,417	1,171	14%	2.10%	2.07%	17.27%	4.16%	0.62%	3.54%
HINSDALE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	HINSDALE		4,653,377	65,852	10%	1.94%	1.42%	13.00%	5.25%	1.82%	3.43%
HOLCOMB BANK	ROCHELLE	Υ	317,185	3,140	8%	1.06%	0.99%	18.41%	4.44%	1.62%	2.82%
HOME STATE BANK/NATIONAL ASSOCIATION	CRYSTAL LAKE	Υ	779,936	9,373	12%	1.22%	1.20%	14.55%	4.37%	1.19%	3.18%
HOMETOWN NATIONAL BANK	LA SALLE		313,086	2,412	10%	1.07%	0.77%	9.90%	3.80%	1.06%	2.74%
HOYNE SAVINGS BANK	CHICAGO		456,404	-32	21%	0.04%	-0.01%	-0.04%	3.30%	0.85%	2.45%
ILLINI STATE BANK	TONICA	Υ	163,502	1,364	13%	0.90%	0.83%	7.65%	3.85%	1.51%	2.34%
INB, NATIONAL ASSOCIATION	SPRINGFIELD	Υ	2,035,106	16,175	10%	0.83%	0.79%	9.04%	4.71%	2.10%	2.60%
INTERNATIONAL BANK OF CHICAGO	CHICAGO	Υ	955,148	12,323	11%	1.33%	1.29%	13.74%	4.93%	2.21%	2.72%
IPAVA STATE BANK	IPAVA	Υ	197,100	2,152	8%	1.15%	1.09%	13.91%	4.78%	1.09%	3.69%
IROQUOIS FARMERS STATE BANK	IROQUOIS	Υ	164,674	1,275	7%	0.78%	0.77%	16.33%	3.68%	1.20%	2.47%
IROQUOIS FEDERAL SAVINGS AND LOAN ASSOCIATION	WATSEKA		863,635	2,383	9%	0.37%	0.28%	3.80%	4.13%	1.89%	2.24%
ITASCA BANK & TRUST CO.	ITASCA		743,576	6,643	10%	1.24%	0.89%	11.98%	4.59%	1.02%	3.57%
IUKA STATE BANK, THE	SALEM		133,264	1,011	10%	1.24%	0.76%	8.63%	6.08%	1.78%	4.30%
JERSEY STATE BANK	JERSEYVILLE		184,228	1,649	13%	1.20%	0.90%	10.69%	3.65%	0.59%	3.06%
KINMUNDY BANK	KINMUNDY		64,461	1,348	12%	2.87%	2.09%	17.56%	4.87%	0.66%	4.21%
LAKE FOREST BANK & TRUST COMPANY, NATIONAL ASSOCIATION	LAKE FOREST		7,617,250	169,996	10%	3.05%	2.23%	24.16%	5.81%	2.05%	3.76%
LAKESIDE BANK	CHICAGO	Υ	2,501,214	43,071	11%	1.76%	1.72%	17.66%	5.54%	2.16%	3.38%







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
LASALLE STATE BANK	LASALLE	Υ	168,021	845	10%	0.56%	0.50%	15.53%	3.50%	0.92%	2.59%
LEGENCE BANK	ELDORADO	Υ	653,692	9,056	9%	1.41%	1.39%	19.81%	5.61%	0.97%	4.64%
LEMONT NATIONAL BANK, THE	LEMONT		62,431	29	6%	0.10%	0.05%	0.79%	3.04%	0.84%	2.20%
LENA STATE BANK	LENA		98,594	895	11%	1.23%	0.91%	11.36%	4.28%	1.17%	3.11%
LIBERTY BANK	LIBERTY		127,922	2,127	13%	2.31%	1.66%	14.76%	4.66%	0.49%	4.17%
LIBERTY BANK FOR SAVINGS	CHICAGO		896,378	1,521	23%	0.22%	0.17%	0.83%	2.92%	0.67%	2.25%
LIBERTYVILLE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	LIBERTYVILLE		2,481,384	44,203	10%	2.41%	1.78%	20.35%	5.35%	1.77%	3.58%
LISLE SAVINGS BANK	LISLE		602,380	2,912	24%	0.64%	0.48%	2.44%	3.45%	1.32%	2.13%
LITCHFIELD NATIONAL BANK, THE	LITCHFIELD		132,234	377	8%	0.34%	0.29%	5.45%	3.81%	0.96%	2.85%
LONGVIEW BANK	OGDEN		554,907	6,896	8%	1.68%	1.24%	15.15%	4.69%	1.15%	3.54%
LONGVIEW COMMUNITY BANK	MOUNT PULASKI		91,385	528	8%	0.78%	0.58%	3.72%	4.71%	0.89%	3.82%
MARQUETTE BANK	CHICAGO		2,116,375	9,745	8%	0.62%	0.46%	6.14%	3.72%	1.00%	2.72%
MARSEILLES BANK	MARSEILLES	Υ	70,227	5	9%	0.01%	0.01%	0.79%	2.99%	1.36%	1.63%
MASON CITY NATIONAL BANK	MASON CITY	Υ	80,256	1,121	17%	1.56%	1.40%	13.49%	3.39%	0.60%	2.79%
MCHENRY SAVINGS BANK	MCHENRY		319,671	1,767	9%	0.75%	0.55%	7.02%	4.86%	2.07%	2.79%
MERCHANTS AND MANUFACTURERS BANK	JOLIET		423,288	6,953	9%	2.26%	1.64%	18.79%	7.16%	2.02%	5.14%
METROPOLITAN CAPITAL BANK & TRUST	CHICAGO		242,358	2,268	11%	1.33%	0.94%	16.22%	8.71%	1.84%	6.87%
MIDAMERICA NATIONAL BANK	CANTON		613,807	5,241	10%	1.19%	0.85%	9.44%	4.78%	1.07%	3.71%
MIDDLETOWN STATE BANK	MIDDLETOWN	Υ	42,869	885	9%	2.08%	2.07%	23.63%	4.37%	0.79%	3.58%
MIDLAND COMMUNITY BANK	KINCAID		74,521	744	14%	1.51%	1.00%	9.53%	3.98%	0.62%	3.36%
MIDLAND FEDERAL SAVINGS AND LOAN ASSOCIATION	BRIDGEVIEW		118,990	1,123	9%	0.94%	0.94%	11.55%	3.21%	0.29%	2.92%
MIDLAND STATES BANK	EFFINGHAM		8,007,771	86,645	10%	1.55%	1.08%	9.94%	5.42%	2.08%	3.34%
MIDWEST BANK	MONMOUTH		691,425	4,731	9%	0.98%	0.68%	9.32%	4.32%	1.47%	2.86%
MILFORD BUILDING AND LOAN ASSOCIATION, SB	MILFORD		28,825	21	11%	0.12%	0.07%	0.67%	3.89%	1.43%	2.45%
MILLEDGEVILLE STATE BANK	MILLEDGEVILLE	Υ	171,579	2,172	12%	1.37%	1.27%	13.86%	4.96%	2.10%	2.86%
MILLENNIUM BANK	DES PLAINES	Υ	371,908	8,789	18%	2.52%	2.36%	12.50%	7.52%	2.84%	4.68%





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
MORTON COMMUNITY BANK	MORTON	Υ	5,319,051	68,512	9%	1.32%	1.29%	22.55%	4.11%	1.37%	2.74%
MUNICIPAL TRUST AND SAVINGS BANK	BOURBONNAIS	Υ	344,785	8,877	15%	2.76%	2.57%	17.85%	4.49%	0.48%	4.01%
MURPHY-WALL STATE BANK AND TRUST COMPANY	PINCKNEYVILLE		171,799	1,573	11%	1.28%	0.92%	11.96%	4.43%	0.68%	3.75%
MUTUAL FEDERAL BANK	CHICAGO		111,354	-207	14%	-0.19%	-0.19%	-1.36%	5.04%	1.66%	3.39%
NASHVILLE SAVINGS BANK	NASHVILLE		85,485	945	13%	1.52%	1.11%	9.89%	3.97%	0.98%	3.00%
NATIONAL BANK OF ST. ANNE	SAINT ANNE		127,177	1,093	9%	1.20%	0.86%	8.88%	4.96%	0.78%	4.17%
NOKOMIS SAVINGS BANK	NOKOMIS		31,195	-1,315	13%	-4.30%	-4.21%	-90.76%	2.58%	1.41%	1.17%
NORTH ADAMS STATE BANK	URSA		44,877	507	15%	1.49%	1.13%	8.41%	4.47%	0.76%	3.71%
NORTH CENTRAL BANK	HENNEPIN	Υ	155,631	1,567	12%	1.10%	1.01%	10.58%	4.13%	1.01%	3.12%
NORTH COUNTY SAVINGS BANK	RED BUD		66,036	76	8%	0.15%	0.12%	1.79%	3.00%	0.92%	2.08%
NORTH SHORE TRUST AND SAVINGS	WAUKEGAN		257,282	368	26%	0.22%	0.14%	0.67%	3.05%	0.54%	2.51%
NORTH SIDE FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO	CHICAGO		41,913	84	10%	0.25%	0.20%	2.75%	3.95%	0.32%	3.63%
NORTHBROOK BANK & TRUST COMPANY, NATIONAL ASSOCIATION	NORTHBROOK		4,394,385	68,299	10%	2.13%	1.55%	18.22%	5.37%	2.28%	3.09%
NORTHERN TRUST COMPANY, THE	CHICAGO		145,137,562	1,343,791	8%	1.23%	0.93%	11.84%	5.08%	3.57%	1.51%
NORTHSIDE COMMUNITY BANK	GURNEE		259,602	1,879	19%	0.99%	0.72%	3.57%	4.82%	1.51%	3.31%
NORTHWEST BANK OF ROCKFORD	ROCKFORD		391,698	4,955	10%	1.73%	1.26%	16.63%	5.22%	1.34%	3.88%
OAKDALE STATE BANK	OAKDALE		25,625	356	13%	1.80%	1.39%	11.99%	4.83%	0.39%	4.44%
OLD EXCHANGE NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE	Υ	80,800	673	12%	1.01%	0.83%	15.61%	3.54%	1.11%	2.43%
OLD PLANK TRAIL COMMUNITY BANK, NATIONAL ASSOCIATION	NEW LENOX		2,511,579	26,416	9%	1.44%	1.05%	13.32%	4.94%	1.73%	3.21%
OLD SECOND NATIONAL BANK	AURORA		5,939,428	106,827	10%	2.47%	1.80%	18.34%	5.14%	0.53%	4.61%
OSB COMMUNITY BANK	OTTAWA		361,369	2,189	12%	0.84%	0.61%	5.23%	4.43%	1.57%	2.86%
PAN AMERICAN BANK & TRUST	MELROSE PARK	Υ	469,706	5,120	9%	1.13%	1.09%	14.18%	5.48%	1.51%	3.97%
PARKWAY BANK AND TRUST COMPANY	HARWOOD HEIGHTS		3,161,394	45,148	11%	1.91%	1.43%	13.23%	4.94%	1.66%	3.28%
PEOPLEFIRST BANK	JOLIET		252,734	2,784	10%	1.52%	1.10%	11.05%	5.84%	2.23%	3.62%





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 BANK & TRUST	PANA		562,694	9,405	10%	2.35%	1.67%	21.52%	5.60%	0.99%	4.61%
PEOPLES BANK OF KANKAKEE COUNTY	BOURBONNAIS	Υ	336,251	2,419	8%	0.80%	0.72%	39.53%	3.51%	1.04%	2.48%
PEOPLES BANK OF MACON	MACON		26,913	187	11%	0.85%	0.69%	6.26%	3.04%	0.39%	2.65%
PEOPLES NATIONAL BANK OF KEWANEE	KEWANEE		564,089	4,933	10%	1.14%	0.87%	14.25%	3.99%	1.04%	2.94%
PEOPLES NATIONAL BANK, NATIONAL ASSOCIATION	MOUNT VERNON	Υ	1,694,231	20,340	9%	1.22%	1.20%	15.28%	5.07%	1.65%	3.42%
PEOPLES STATE BANK OF COLFAX	COLFAX		42,133	520	12%	1.69%	1.23%	12.21%	3.95%	0.42%	3.53%
PEOPLES STATE BANK OF NEWTON, ILLINOIS, THE	NEWTON		654,173	7,647	10%	1.63%	1.17%	16.72%	4.42%	1.33%	3.09%
PERU FEDERAL SAVINGS BANK	PERU		180,300	963	13%	0.72%	0.53%	4.76%	3.76%	1.00%	2.75%
PETEFISH, SKILES & COMPANY	VIRGINIA	Υ	292,714	2,792	10%	1.05%	0.95%	12.67%	4.35%	1.04%	3.31%
PHILO EXCHANGE BANK	PHILO	Υ	134,789	984	10%	0.77%	0.73%	9.90%	3.28%	0.28%	3.00%
PRAIRIE COMMUNITY BANK	MARENGO		163,813	1,211	9%	1.02%	0.74%	10.44%	4.84%	0.82%	4.03%
PRAIRIE STATE BANK & TRUST	SPRINGFIELD	Υ	814,383	8,889	12%	1.19%	1.09%	9.63%	3.49%	0.30%	3.19%
PREFERRED BANK	CASEY		64,917	175	9%	0.27%	0.27%	3.48%	4.75%	1.47%	3.29%
PRINCEVILLE STATE BANK	PRINCEVILLE	Υ	108,259	1,389	10%	1.46%	1.28%	25.06%	5.01%	1.03%	3.98%
PROSPECT BANK	PARIS	Υ	766,940	-6,331	8%	-0.82%	-0.83%	-23.71%	3.92%	1.95%	1.96%
PROVIDENCE BANK & TRUST	SOUTH HOLLAND		1,598,061	16,656	10%	1.44%	1.04%	11.84%	4.76%	1.32%	3.43%
PULASKI SAVINGS BANK	CHICAGO		50,918	36	11%	0.07%	0.07%	0.68%	3.70%	0.73%	2.97%
RARITAN STATE BANK	RARITAN		240,199	2,199	11%	1.28%	0.92%	10.45%	4.28%	1.28%	2.99%
REPUBLIC BANK OF CHICAGO	OAK BROOK		2,735,901	33,336	12%	1.63%	1.22%	12.10%	5.45%	1.85%	3.60%
RESOURCE BANK, NATIONAL ASSOCIATION	DEKALB	Υ	775,607	7,449	8%	1.08%	0.96%	20.00%	3.97%	0.79%	3.18%
RUSHVILLE STATE BANK	RUSHVILLE	Υ	131,704	1,951	14%	1.57%	1.48%	24.26%	3.50%	0.44%	3.06%
SAINTE MARIE STATE BANK	SAINTE MARIE		15,176	60	22%	0.40%	0.40%	1.97%	4.62%	0.89%	3.73%
SAUK VALLEY BANK & TRUST COMPANY	STERLING		645,464	3,565	8%	0.75%	0.55%	8.62%	4.72%	1.82%	2.90%
SCHAUMBURG BANK & TRUST COMPANY, NATIONAL ASSOCIATION	SCHAUMBURG		1,928,009	30,453	9%	2.17%	1.58%	17.25%	5.42%	1.87%	3.55%
SCOTT STATE BANK	BETHANY	Υ	210,109	2,164	13%	1.09%	1.03%	12.65%	3.57%	0.47%	3.10%
SECURITY BANK, S.B.	SPRINGFIELD		201,729	1,261	9%	0.87%	0.63%	9.94%	4.06%	0.26%	3.80%





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
SECURITY NATIONAL BANK	WITT		98,369	521	10%	0.77%	0.53%	6.69%	3.74%	0.74%	2.99%
SECURITY SAVINGS BANK	MONMOUTH		250,059	1,320	11%	0.68%	0.53%	7.37%	3.55%	1.02%	2.54%
SENB BANK	MOLINE	Υ	336,257	4,659	10%	1.46%	1.39%	17.15%	4.79%	0.89%	3.91%
SHELBY COUNTY STATE BANK	SHELBYVILLE	Υ	340,813	5,128	10%	1.68%	1.50%	27.03%	4.17%	0.63%	3.53%
SIGNATURE BANK	ROSEMONT		1,783,749	31,147	9%	2.44%	1.75%	29.04%	5.65%	1.72%	3.92%
SOLUTIONS BANK	FORRESTON	Υ	489,029	3,781	9%	0.87%	0.77%	17.91%	4.23%	1.37%	2.86%
SOUTHERN ILLINOIS BANK	JOHNSTON CITY		147,345	1,815	14%	1.78%	1.23%	11.92%	4.71%	0.85%	3.85%
SOUTHERNTRUST BANK	MARION		251,144	2,587	9%	1.42%	1.03%	10.63%	5.20%	1.90%	3.30%
SPRING VALLEY CITY BANK	SPRING VALLEY		224,905	555	13%	0.31%	0.25%	2.47%	3.46%	0.91%	2.55%
ST. CHARLES BANK & TRUST COMPANY, NATIONAL ASSOCIATION	SAINT CHARLES		2,315,175	33,553	9%	1.99%	1.45%	14.23%	5.39%	1.86%	3.53%
STATE BANK	WATERLOO		318,145	784	8%	0.34%	0.25%	4.73%	4.03%	1.64%	2.38%
STATE BANK	WONDER LAKE		274,799	909	12%	0.47%	0.33%	3.01%	4.54%	0.88%	3.66%
STATE BANK	FREEPORT		374,918	2,865	10%	1.04%	0.76%	10.37%	4.75%	1.51%	3.24%
STATE BANK OF BEMENT	BEMENT		170,099	1,347	10%	1.05%	0.79%	9.74%	4.52%	0.77%	3.75%
STATE BANK OF CHERRY	CHERRY	Υ	123,894	1,871	12%	1.57%	1.51%	14.23%	4.62%	1.03%	3.59%
STATE BANK OF DAVIS	DAVIS		177,141	1,420	11%	1.07%	0.80%	11.60%	3.92%	1.13%	2.79%
STATE BANK OF GENEVA, THE	GENEVA	Υ	106,851	1,272	12%	1.21%	1.19%	14.15%	4.56%	0.64%	3.92%
STATE BANK OF GRAYMONT	GRAYMONT		321,104	2,251	11%	0.94%	0.70%	8.12%	3.61%	1.12%	2.48%
STATE BANK OF HERSCHER	HERSCHER		172,765	1,459	12%	1.14%	0.84%	11.22%	3.54%	0.55%	3.00%
STATE BANK OF INDUSTRY	INDUSTRY	Υ	59,482	673	15%	1.20%	1.13%	9.84%	4.17%	1.22%	2.95%
STATE BANK OF NAUVOO	NAUVOO		36,537	165	8%	0.48%	0.45%	5.24%	4.07%	0.51%	3.55%
STATE BANK OF PEARL CITY, THE	PEARL CITY	Υ	75,563	551	10%	0.75%	0.73%	9.51%	4.26%	1.05%	3.21%
STATE BANK OF ST. JACOB	SAINT JACOB	Υ	87,352	1,268	15%	1.53%	1.45%	12.62%	3.89%	0.75%	3.13%
STATE BANK OF THE LAKES, NATIONAL ASSOCIATION	ANTIOCH		1,911,131	30,813	10%	2.20%	1.61%	14.35%	5.29%	1.78%	3.52%
STATE BANK OF TOULON	TOULON	Υ	313,315	2,583	10%	0.93%	0.82%	11.02%	4.39%	1.49%	2.90%
STATE BANK OF WHITTINGTON	BENTON	Υ	177,155	1,856	10%	1.10%	1.05%	15.99%	4.24%	0.49%	3.75%







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	Υ	303,239	5,041	9%	1.80%	1.66%	24.43%	4.47%	0.73%	3.74%
STERLING FEDERAL BANK, FEDERAL SAVINGS BANK	STERLING		479,315	729	9%	0.17%	0.15%	2.40%	4.37%	1.15%	3.22%
STILLMAN BANCCORP, N.A.	STILLMAN VALLEY	Υ	603,193	4,064	10%	0.80%	0.67%	16.39%	3.11%	0.97%	2.15%
STREATOR HOME SAVINGS BANK	STREATOR		168,139	111	26%	0.00%	0.07%	0.26%	2.33%	0.89%	1.44%
TABLE GROVE STATE BANK	TABLE GROVE	Υ	51,405	947	13%	1.92%	1.84%	18.37%	4.61%	0.33%	4.28%
TEUTOPOLIS STATE BANK	TEUTOPOLIS		320,733	4,184	14%	1.78%	1.30%	12.70%	3.56%	0.72%	2.84%
TIME BANK	PARK RIDGE	Υ	476,113	12,139	15%	2.58%	2.55%	18.62%	5.89%	1.41%	4.48%
TOMPKINS STATE BANK	AVON	Υ	284,501	3,405	9%	1.32%	1.20%	17.06%	4.32%	1.00%	3.32%
TOWN AND COUNTRY BANK MIDWEST	QUINCY	Υ	215,370	3,897	12%	1.83%	1.81%	16.08%	4.90%	0.43%	4.47%
TOWN CENTER BANK	FRANKFORT		130,102	988	12%	1.08%	0.76%	6.13%	5.36%	0.88%	4.48%
TRUSTBANK	OLNEY	Υ	477,890	6,212	9%	1.33%	1.30%	13.52%	5.21%	1.46%	3.76%
UNION FEDERAL SAVINGS AND LOAN ASSOCIATION	KEWANEE		153,072	595	15%	0.51%	0.39%	2.63%	4.32%	1.00%	3.32%
UNION NATIONAL BANK	ELGIN		381,758	6,551	11%	2.38%	1.72%	16.28%	4.63%	0.80%	3.84%
UNION SAVINGS BANK	FREEPORT		187,146	-101	9%	-0.13%	-0.05%	-1.02%	3.34%	0.86%	2.48%
UNITED COMMUNITY BANK	CHATHAM		3,385,388	45,453	9%	1.74%	1.34%	15.62%	4.16%	1.09%	3.07%
UNITED TRUST BANK	PALOS HEIGHTS		143,746	628	8%	0.54%	0.44%	5.08%	5.61%	3.15%	2.47%
VERMILION VALLEY BANK	PIPER CITY	Υ	170,771	3,149	16%	2.14%	1.84%	13.70%	3.90%	0.59%	3.31%
VERMONT STATE BANK	VERMONT		24,058	-571	24%	-2.37%	-2.37%	-13.51%	4.78%	1.34%	3.44%
VILLA GROVE STATE BANK	VILLA GROVE	Υ	86,091	1,043	11%	1.26%	1.21%	11.08%	4.07%	0.80%	3.27%
VILLAGE BANK & TRUST, NATIONAL ASSOCIATION	ARLINGTON HEIGHTS		2,590,572	49,176	10%	2.59%	1.90%	17.79%	5.59%	1.58%	4.01%
WARREN-BOYNTON STATE BANK	NEW BERLIN		241,051	2,271	12%	1.32%	0.94%	9.19%	4.51%	1.25%	3.26%
WASHINGTON SAVINGS BANK	EFFINGHAM		600,123	976	11%	0.19%	0.16%	1.79%	3.47%	1.61%	1.86%
WASHINGTON STATE BANK	WASHINGTON		79,940	716	9%	1.19%	0.90%	17.62%	3.36%	0.81%	2.55%
WATERMAN BANK	WATERMAN		157,258	1,412	12%	1.30%	0.90%	6.31%	6.17%	1.69%	4.47%
WEST CENTRAL BANK	ASHLAND	Υ	230,012	2,851	10%	1.29%	1.24%	19.01%	4.44%	1.08%	3.37%







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
WEST TOWN BANK & TRUST	NORTH RIVERSIDE		426,416	10,793	12%	3.38%	2.53%	21.95%	7.58%	2.37%	5.21%
WHEATON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	WHEATON		3,077,918	44,969	10%	2.00%	1.46%	15.13%	5.07%	1.89%	3.18%
WHEATON COLLEGE TRUST COMPANY, NATIONAL ASSOCIATION	WHEATON		3,875	161	92%	4.99%	4.16%	4.43%	4.01%	0.00%	4.01%
WILLIAMSVILLE STATE BANK AND TRUST	WILLIAMSVILLE		101,742	671	13%	0.92%	0.66%	7.85%	3.55%	0.48%	3.07%
WINTRUST BANK, NATIONAL ASSOCIATION	CHICAGO		9,187,644	175,365	11%	2.59%	1.91%	17.20%	5.84%	1.64%	4.20%





# 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 chriss@ufstech.com 262-376-3000



Technology Outfitter for Community Banks