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

financial data and reports for community bankers at

## www.Banconomics.com

## PROFITABILITY

Illinois FDIC Insured Institutions


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 | $\begin{gathered} \mathrm{S} \\ \text { Corp } \end{gathered}$ | Average Assets | Annualized Income | Tier 1 Leverage Capital | Pretax ROA | ROA | ROE | Yield/ Earning Assets | Cost of Funds | Net Interest Margin |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1ST COMMUNITY BANK | SHERRARD | Y | 66,658 | 528 | 10\% | 0.83\% | 0.79\% | 7.93\% | 4.55\% | 0.58\% | 3.97\% |
| 1ST EQUITY BANK | SKOKIE | Y | 134,812 | 3,232 | 18\% | 2.41\% | 2.40\% | 13.24\% | 6.04\% | 1.61\% | 4.43\% |
| ALBANY BANK \& TRUST CO., NATIONAL ASSOCIATION | CHICAGO |  | 710,327 | 6,136 | 16\% | 1.29\% | 0.86\% | 5.54\% | 4.19\% | 0.98\% | 3.21\% |
| ALGONQUIN STATE BANK | ALGONQUIN | Y | 158,126 | 1,828 | 11\% | 1.16\% | 1.16\% | 22.96\% | 4.15\% | 0.14\% | 4.01\% |
| ALLIANCE COMMUNITY BANK | PETERSBURG | Y | 370,686 | 2,372 | 9\% | 0.70\% | 0.64\% | 10.37\% | 3.41\% | 0.80\% | 2.61\% |
| ALLIED FIRST BANK, SB | OSWEGO |  | 413,928 | 9,300 | 15\% | 3.13\% | 2.25\% | 14.44\% | 4.98\% | 0.48\% | 4.51\% |
| AMALGAMATED BANK OF CHICAGO | CHICAGO |  | 936,122 | 12,896 | 11\% | 1.69\% | 1.38\% | 13.28\% | 4.45\% | 0.36\% | 4.09\% |
| AMERICAN COMMERCIAL BANK \& TRUST, NATIONAL ASSOCIATION | OTTAWA |  | 1,340,138 | 13,436 | 9\% | 1.37\% | 1.00\% | 12.33\% | 5.49\% | 1.60\% | 3.89\% |
| AMERICAN COMMUNITY BANK \& TRUST | WOODSTOCK |  | 928,768 | 4,656 | 11\% | 0.69\% | 0.50\% | 5.16\% | 4.31\% | 1.24\% | 3.07\% |
| AMERICAN EAGLE BANK | SOUTH ELGIN |  | 402,438 | 2,968 | 9\% | 1.03\% | 0.74\% | 8.15\% | 5.01\% | 2.38\% | 2.62\% |
| AMERICAN METRO BANK | CHICAGO |  | 80,466 | 768 | 14\% | 1.03\% | 0.95\% | 6.33\% | 5.73\% | 1.00\% | 4.73\% |
| ANCHOR STATE BANK | ANCHOR |  | 40,000 | 28 | 12\% | 0.09\% | 0.07\% | 0.60\% | 4.18\% | 0.92\% | 3.26\% |
| ANDERSON STATE BANK | ONEIDA | Y | 110,766 | 1,232 | 14\% | 1.16\% | 1.11\% | 10.00\% | 2.79\% | 0.54\% | 2.25\% |
| ANNA STATE BANK | ANNA |  | 106,456 | 628 | 13\% | 0.78\% | 0.59\% | 4.50\% | 2.89\% | 0.55\% | 2.33\% |
| ANNA-JONESBORO NATIONAL BANK | ANNA |  | 270,993 | 2,336 | 13\% | 1.18\% | 0.86\% | 10.21\% | 3.38\% | 0.43\% | 2.95\% |
| APPLE RIVER STATE BANK | APPLE RIVER | Y | 533,689 | 4,796 | 9\% | 1.03\% | 0.90\% | 15.52\% | 3.67\% | 1.10\% | 2.58\% |
| ARCOLA FIRST BANK | ARCOLA | Y | 137,543 | 708 | 10\% | 0.55\% | 0.51\% | 23.52\% | 2.60\% | 0.66\% | 1.95\% |
| ATLANTA NATIONAL BANK, THE | ATLANTA |  | 71,423 | 228 | 13\% | 0.43\% | 0.32\% | 3.20\% | 3.45\% | 0.39\% | 3.05\% |
| BANK \& TRUST COMPANY | LITCHFIELD |  | 443,373 | 4,104 | 11\% | 1.29\% | 0.93\% | 10.72\% | 3.85\% | 0.61\% | 3.23\% |
| BANK OF BELLEVILLE | BELLEVILLE |  | 431,134 | 1,180 | 8\% | 0.42\% | 0.27\% | 4.37\% | 4.22\% | 1.82\% | 2.40\% |
| BANK OF BLUFFS | BLUFFS | Y | 64,363 | 556 | 13\% | 0.92\% | 0.86\% | 7.46\% | 4.07\% | 0.29\% | 3.78\% |
| BANK OF BOURBONNAIS | BOURBONNAIS |  | 93,068 | 612 | 9\% | 0.86\% | 0.66\% | 7.95\% | 3.56\% | 0.76\% | 2.80\% |
| BANK OF CALHOUN COUNTY | HARDIN |  | 93,169 | 1,048 | 8\% | 1.62\% | 1.12\% | 14.29\% | 3.65\% | 0.25\% | 3.41\% |
| BANK OF CHESTNUT | CHESTNUT |  | 22,211 | 252 | 9\% | 1.13\% | 1.13\% | 18.31\% | 3.92\% | 0.20\% | 3.72\% |
| BANK OF FARMINGTON | FARMINGTON |  | 213,758 | 1,104 | 11\% | 0.71\% | 0.52\% | 5.66\% | 4.28\% | 1.02\% | 3.26\% |
| BANK OF GIBSON CITY | GIBSON CITY |  | 137,143 | 1,444 | 8\% | 1.40\% | 1.05\% | 11.42\% | 3.61\% | 0.78\% | 2.83\% |


| Bank Name | City | $\begin{gathered} \mathrm{S} \\ \text { Corp } \end{gathered}$ | Average Assets | Annualized Income | Tier 1 Leverage Capital | Pretax ROA | ROA | ROE | Yield/ Earning Assets | Cost of Funds | Net Interest Margin |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| BANK OF HERRIN, THE | HERRIN | Y | 301,259 | 3,352 | 9\% | 1.13\% | 1.11\% | 34.04\% | 3.92\% | 0.35\% | 3.57\% |
| BANK OF HILLSBORO, NATIONAL ASSOCIATION | HILLSBORO |  | 569,280 | 3,340 | 9\% | 0.84\% | 0.59\% | 9.41\% | 3.52\% | 0.91\% | 2.61\% |
| BANK OF KAMPSVILLE | KAMPSVILLE |  | 127,242 | 852 | 17\% | 0.84\% | 0.67\% | 4.78\% | 3.07\% | 0.40\% | 2.68\% |
| BANK OF MONTGOMERY | MONTGOMERY |  | 46,844 | -344 | 8\% | -0.73\% | -0.73\% | -13.77\% | 1.83\% | 0.62\% | 1.21\% |
| BANK OF O'FALLON | O'FALLON | Y | 346,832 | 5,340 | 13\% | 1.54\% | 1.54\% | 12.09\% | 3.90\% | 1.07\% | 2.83\% |
| BANK OF PONTIAC | PONTIAC |  | 991,948 | 14,032 | 9\% | 1.95\% | 1.41\% | 15.55\% | 4.36\% | 0.60\% | 3.76\% |
| BANK OF RANTOUL | RANTOUL | Y | 267,387 | 5,944 | 10\% | 2.40\% | 2.22\% | 28.36\% | 4.41\% | 0.68\% | 3.73\% |
| BANK OF SPRINGFIELD | SPRINGFIELD |  | 1,416,957 | 13,264 | 9\% | 1.32\% | 0.94\% | 10.91\% | 4.59\% | 0.73\% | 3.85\% |
| BANK OF STRONGHURST | STRONGHURST |  | 93,889 | 440 | 13\% | 0.61\% | 0.47\% | 6.10\% | 3.28\% | 0.61\% | 2.67\% |
| BANK OF YATES CITY | YATES CITY | Y | 83,972 | 680 | 9\% | 0.85\% | 0.81\% | 11.63\% | 4.01\% | 0.61\% | 3.40\% |
| BANKCHAMPAIGN, NATIONAL ASSOCIATION | CHAMPAIGN | Y | 215,577 | 3,460 | 13\% | 1.61\% | 1.60\% | 13.73\% | 4.71\% | 0.31\% | 4.40\% |
| BANKFINANCIAL, NATIONAL ASSOCIATION | OLYMPIA FIELDS |  | 1,552,657 | 12,468 | 11\% | 1.06\% | 0.80\% | 7.80\% | 4.36\% | 0.66\% | 3.70\% |
| BANKORION | ORION |  | 625,509 | 4,704 | 10\% | 1.03\% | 0.75\% | 10.80\% | 3.43\% | 0.68\% | 2.75\% |
| BANTERRA BANK | MARION |  | 2,891,956 | 11,976 | 10\% | 0.53\% | 0.41\% | 6.91\% | 4.41\% | 1.64\% | 2.77\% |
| BARRINGTON BANK \& TRUST COMPANY, NATIONAL ASSOCIATION | BARRINGTON |  | 3,703,807 | 27,628 | 11\% | 1.01\% | 0.75\% | 6.24\% | 4.63\% | 1.38\% | 3.25\% |
| BEARDSTOWN SAVINGS, S.B. | BEARDSTOWN |  | 64,803 | 280 | 11\% | 0.59\% | 0.43\% | 5.06\% | 4.30\% | 0.99\% | 3.31\% |
| BELMONT BANK \& TRUST COMPANY | CHICAGO |  | 883,737 | 14,852 | 12\% | 2.36\% | 1.68\% | 17.14\% | 5.46\% | 1.32\% | 4.14\% |
| BETTER BANKS | PEORIA | Y | 439,192 | 3,496 | 8\% | 0.91\% | 0.80\% | 15.64\% | 3.72\% | 0.60\% | 3.12\% |
| BEVERLY BANK \& TRUST COMPANY, NATIONAL ASSOCIATION | CHICAGO |  | 2,108,615 | 32,684 | 10\% | 2.12\% | 1.55\% | 14.91\% | 5.28\% | 1.26\% | 4.01\% |
| BLACKHAWK BANK \& TRUST | MILAN |  | 1,834,716 | 14,816 | 10\% | 1.08\% | 0.81\% | 10.18\% | 3.37\% | 1.55\% | 1.83\% |
| BMO HARRIS BANK NATIONAL ASSOCIATION | CHICAGO |  | 242,125,833 | $-1,543,200$ | 10\% | -0.93\% | -0.64\% | -4.79\% | 4.87\% | 1.78\% | 3.09\% |
| BMO HARRIS CENTRAL NATIONAL ASSOCIATION | ROSELLE |  | 8,117 | 16 | 87\% | 0.25\% | 0.20\% | 0.23\% | 0.00\% | 0.00\% | 0.00\% |
| BRADFORD NATIONAL BANK OF GREENVILLE, THE | GREENVILLE | Y | 611,870 | 6,416 | 8\% | 1.09\% | 1.05\% | 17.00\% | 4.27\% | 1.11\% | 3.16\% |
| BRICKYARD BANK | LINCOLNWOOD |  | 171,022 | 2,900 | 10\% | 1.88\% | 1.70\% | 18.91\% | 4.69\% | 0.48\% | 4.21\% |
| BUCKLEY STATE BANK | BUCKLEY |  | 58,949 | 664 | 9\% | 1.63\% | 1.13\% | 12.26\% | 3.58\% | 0.27\% | 3.31\% |
| BUENA VISTA NATIONAL BANK | CHESTER |  | 286,196 | 3,728 | 11\% | 1.69\% | 1.30\% | 14.49\% | 4.21\% | 0.72\% | 3.48\% |

[^0]
## IL Profitability

March 31, 2023
Dollars in Thousands

| Bank Name | City | $\begin{gathered} \mathrm{S} \\ \text { Corp } \end{gathered}$ | Average Assets | Annualized Income | Tier 1 Leverage Capital | Pretax ROA | ROA | ROE | Yield/ Earning Assets | Cost of Funds | Net Interest Margin |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| BURLING BANK | CHICAGO | Y | 202,637 | 4,428 | 11\% | 2.22\% | 2.19\% | 21.97\% | 5.51\% | 1.10\% | 4.41\% |
| BUSEY BANK | CHAMPAIGN |  | 12,446,775 | 166,616 | 11\% | 1.72\% | 1.34\% | 11.95\% | 3.85\% | 0.73\% | 3.12\% |
| BYLINE BANK | CHICAGO |  | 7,526,772 | 104,288 | 11\% | 1.87\% | 1.39\% | 12.25\% | 5.70\% | 1.26\% | 4.43\% |
| BYRON BANK | BYRON | Y | 331,451 | 1,584 | 10\% | 0.61\% | 0.48\% | 6.71\% | 4.00\% | 1.37\% | 2.63\% |
| CAMP GROVE STATE BANK | CAMP GROVE |  | 46,779 | -356 | 10\% | -0.77\% | -0.76\% | -7.37\% | 5.18\% | 2.30\% | 2.88\% |
| CAMPUS STATE BANK | CAMPUS |  | 26,249 | 228 | 10\% | 0.87\% | 0.87\% | 8.86\% | 3.56\% | 0.15\% | 3.41\% |
| CARROLLTON BANK | CARROLLTON | Y | 3,144,901 | 29,508 | 8\% | 1.00\% | 0.94\% | 13.78\% | 4.52\% | 1.53\% | 2.99\% |
| CASEY STATE BANK | CASEY | Y | 416,349 | 7,288 | 11\% | 1.84\% | 1.75\% | 18.56\% | 4.81\% | 0.87\% | 3.94\% |
| CATLIN BANK | CATLIN |  | 87,564 | -164 | 8\% | -0.34\% | -0.19\% | -2.20\% | 4.19\% | 1.08\% | 3.11\% |
| CENTRAL BANK ILLINOIS | GENESEO |  | 1,290,098 | 12,204 | 9\% | 1.35\% | 0.95\% | 12.29\% | 4.34\% | 0.94\% | 3.40\% |
| CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION | CICERO |  | 183,843 | 364 | 11\% | 0.25\% | 0.20\% | 2.10\% | 3.79\% | 0.73\% | 3.07\% |
| CENTRAL SAVINGS, F.S.B. | CHICAGO |  | 108,040 | 964 | 26\% | 1.27\% | 0.89\% | 3.38\% | 5.07\% | 0.80\% | 4.27\% |
| CENTRAL STATE BANK | CLAYtON | Y | 161,812 | 4,072 | 16\% | 2.53\% | 2.52\% | 16.42\% | 5.13\% | 0.96\% | 4.17\% |
| CENTRUST BANK, NATIONAL ASSOCIATION | NORTHBROOK |  | 146,213 | 2,444 | 13\% | 1.18\% | 1.67\% | 12.27\% | 6.85\% | 1.37\% | 5.48\% |
| CHESTER NATIONAL BANK | CHESTER |  | 64,449 | 212 | 10\% | 0.33\% | 0.33\% | 3.57\% | 3.84\% | 0.72\% | 3.12\% |
| CHESTERFIELD STATE BANK | CHESTERFIELD | Y | 21,513 | 232 | 10\% | 1.13\% | 1.08\% | 11.16\% | 4.39\% | 0.50\% | 3.89\% |
| CHICAGO TRUST COMPANY, N. A., THE | LAKE FOREST |  | 121,175 | 3,036 | 99\% | 3.35\% | 2.51\% | 2.54\% | 2.75\% | 0.00\% | 2.75\% |
| CIBC BANK USA | CHICAGO |  | 50,761,715 | 756,712 | 12\% | 1.96\% | 1.49\% | 9.06\% | 5.87\% | 2.28\% | 3.59\% |
| CIBM BANK | CHAMPAIGN |  | 771,469 | 1,772 | 10\% | 0.31\% | 0.23\% | 2.31\% | 4.53\% | 1.33\% | 3.21\% |
| CITIZENS BANK OF CHATSWORTH | CHATSWORTH |  | 41,094 | 212 | 13\% | 0.55\% | 0.52\% | 8.58\% | 4.37\% | 0.28\% | 4.10\% |
| CITIZENS BANK OF EDINBURG | EDINBURG |  | 31,858 | 352 | 9\% | 1.55\% | 1.10\% | 14.45\% | 3.79\% | 0.48\% | 3.31\% |
| CITIZENS COMMUNITY BANK | MASCOUTAH |  | 492,069 | 4,548 | 11\% | 1.22\% | 0.92\% | 10.74\% | 3.88\% | 1.35\% | 2.54\% |
| CITIZENS NATIONAL BANK OF ALBION | ALBION |  | 350,606 | 3,064 | 16\% | 1.18\% | 0.87\% | 5.94\% | 3.67\% | 0.77\% | 2.90\% |
| CITIZENS STATE BANK | LENA | Y | 384,258 | 5,280 | 10\% | 1.49\% | 1.37\% | 17.61\% | 4.00\% | 0.79\% | 3.22\% |
| CITIZENS STATE BANK OF MILFORD | MILFORD | Y | 62,925 | 600 | 7\% | 1.03\% | 0.95\% | 20.01\% | 3.85\% | 0.20\% | 3.65\% |
| CITY NATIONAL BANK OF METROPOLIS, THE | METROPOLIS |  | 464,667 | 3,244 | 13\% | 0.91\% | 0.70\% | 8.68\% | 3.61\% | 1.09\% | 2.52\% |
| CLAY CITY BANKING CO., THE | CLAY CITY |  | 209,014 | 1,668 | 9\% | 1.08\% | 0.80\% | 10.86\% | 4.06\% | 1.37\% | 2.69\% |

## IL Profitability

March 31, 2023
Dollars in Thousands

## BANCONOMICS

| Bank Name | City | $\begin{gathered} \mathrm{S} \\ \text { Corp } \end{gathered}$ | Average Assets | Annualized Income | Tier 1 Leverage Capital | Pretax ROA | ROA | ROE | Yield/ Earning Assets | Cost of Funds | Net Interest Margin |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| CLAY COUNTY STATE BANK | LOUISVILLE | Y | 107,450 | 972 | 12\% | 0.91\% | 0.90\% | 12.91\% | 3.54\% | 0.50\% | 3.05\% |
| CNB BANK \& TRUST, NA | CARLINVILLE |  | 1,661,899 | 12,088 | 9\% | 1.01\% | 0.73\% | 10.13\% | 4.33\% | 1.33\% | 3.00\% |
| COLCHESTER STATE BANK | COLCHESTER |  | 81,628 | 796 | 15\% | 1.34\% | 0.98\% | 8.60\% | 3.51\% | 0.66\% | 2.84\% |
| COLLINSVILLE BUILDING AND LOAN ASSOCIATION | COLLINSVILLE |  | 130,857 | 20 | 26\% | 0.01\% | 0.02\% | 0.06\% | 2.99\% | 0.92\% | 2.07\% |
| COMMUNITY BANK | WINSLOW | Y | 269,021 | 4,004 | 15\% | 1.58\% | 1.49\% | 11.82\% | 4.18\% | 1.57\% | 2.61\% |
| COMMUNITY BANK OF EASTON | EASTON |  | 45,634 | 1,432 | 22\% | 3.71\% | 3.14\% | 14.20\% | 4.93\% | 0.20\% | 4.73\% |
| COMMUNITY BANK OF ELMHURST | ELMHURST | Y | 190,743 | 1,828 | 9\% | 0.96\% | 0.96\% | 32.16\% | 3.89\% | 0.48\% | 3.41\% |
| COMMUNITY BANK OF TRENTON | TRENTON | Y | 113,118 | 788 | 10\% | 0.71\% | 0.70\% | 7.89\% | 4.16\% | 1.13\% | 3.03\% |
| COMMUNITY FIRST BANK OF THE HEARTLAND | MOUNT VERNON | Y | 253,141 | 4,888 | 9\% | 2.01\% | 1.93\% | 21.42\% | 4.89\% | 0.70\% | 4.20\% |
| COMMUNITY NATIONAL BANK IN MONMOUTH | MONMOUTH |  | 56,684 | 288 | 11\% | 0.74\% | 0.51\% | 5.72\% | 3.61\% | 0.95\% | 2.67\% |
| COMMUNITY PARTNERS SAVINGS BANK | SALEM |  | 237,706 | 424 | 12\% | 0.20\% | 0.18\% | 2.25\% | 3.70\% | 0.99\% | 2.71\% |
| COMMUNITY SAVINGS BANK | CHICAGO |  | 447,673 | -768 | 14\% | -0.23\% | -0.17\% | -1.60\% | 2.90\% | 0.80\% | 2.10\% |
| COMMUNITY STATE BANK | GALVA | Y | 339,307 | 3,612 | 9\% | 1.28\% | 1.06\% | 11.31\% | 4.76\% | 1.17\% | 3.59\% |
| COMMUNITY STATE BANK OF ROCK FALLS | ROCK FALLS |  | 334,347 | 2,784 | 11\% | 1.14\% | 0.83\% | 11.31\% | 3.89\% | 0.70\% | 3.18\% |
| CORNERSTONE NATIONAL BANK \& TRUST COMPANY | PALATINE |  | 1,001,920 | 12,876 | 9\% | 1.80\% | 1.29\% | 15.45\% | 4.63\% | 0.98\% | 3.65\% |
| COUNTRY TRUST BANK | BLOOMINGTON |  | 29,339 | 3,864 | 103\% | 18.59\% | 13.17\% | 13.65\% | 4.21\% | 0.00\% | 4.21\% |
| CROSSROADS BANK | EFFINGHAM |  | 216,880 | 2,680 | 15\% | 1.67\% | 1.24\% | 10.58\% | 3.70\% | 0.90\% | 2.79\% |
| CRYSTAL LAKE BANK \& TRUST COMPANY, NATIONAL ASSOCIATION | CRYSTAL LAKE |  | 1,571,814 | 33,728 | 10\% | 2.93\% | 2.15\% | 24.34\% | 5.31\% | 1.35\% | 3.96\% |
| DEVON BANK | CHICAGO |  | 531,839 | -884 | 7\% | -0.23\% | -0.17\% | -2.86\% | 4.34\% | 1.81\% | 2.53\% |
| DEWEY BANK | DEWEY | Y | 29,907 | 240 | 8\% | 0.92\% | 0.80\% | 7.99\% | 4.62\% | 0.23\% | 4.38\% |
| DEWITT SAVINGS BANK | CLINTON |  | 145,692 | 512 | 12\% | 0.45\% | 0.35\% | 4.17\% | 3.74\% | 0.91\% | 2.83\% |
| DIETERICH BANK | EFFINGHAM |  | 1,313,332 | 8,856 | 9\% | 0.90\% | 0.67\% | 8.72\% | 3.72\% | 0.86\% | 2.86\% |
| DU QUOIN STATE BANK | DU QUOIN | Y | 134,262 | 1,520 | 9\% | 1.43\% | 1.13\% | 314.37\% | 4.11\% | 0.70\% | 3.40\% |
| EUREKA SAVINGS BANK | LA SALLE |  | 403,899 | 3,256 | 20\% | 1.20\% | 0.81\% | 4.39\% | 3.48\% | 0.60\% | 2.88\% |
| EVERGREEN BANK GROUP | OAK BROOK |  | 1,418,314 | 12,244 | 11\% | 1.14\% | 0.86\% | 8.30\% | 6.17\% | 1.94\% | 4.23\% |
| EXCHANGE STATE BANK | LANARK | Y | 98,080 | 1,592 | 12\% | 1.76\% | 1.62\% | 21.34\% | 3.54\% | 0.81\% | 2.73\% |

## IL Profitability

March 31, 2023
Dollars in Thousands

## BANCONOMICS

| Bank Name | City | $\begin{gathered} \mathrm{S} \\ \text { Corp } \end{gathered}$ | Average Assets | Annualized Income | Tier 1 Leverage Capital | Pretax ROA | ROA | ROE | Yield/ Earning Assets | Cost of Funds | Net Interest Margin |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FAIRFIELD NATIONAL BANK, THE | FAIRFIELD |  | 698,954 | 5,572 | 11\% | 1.03\% | 0.80\% | 9.48\% | 3.70\% | 1.46\% | 2.24\% |
| FAIRVIEW STATE BANKING COMPANY | FAIRVIEW |  | 36,785 | 516 | 13\% | 1.76\% | 1.40\% | 12.37\% | 4.79\% | 0.66\% | 4.12\% |
| FARMERS \& MERCHANTS BANK OF HUTSONVILLE | HUTSONVILLE | Y | 54,563 | 824 | 16\% | 1.66\% | 1.51\% | 9.50\% | 3.83\% | 0.82\% | 3.01\% |
| FARMERS AND MERCHANTS NATIONAL BANK OF NASHVILLE, THE | NASHVILLE | Y | 269,630 | 3,136 | 10\% | 1.25\% | 1.16\% | 17.14\% | 3.61\% | 0.29\% | 3.32\% |
| FARMERS AND MERCHANTS STATE BANK OF BUSHNELL | BUSHNELL |  | 92,189 | 1,136 | 8\% | 1.68\% | 1.23\% | 22.88\% | 3.09\% | 0.11\% | 2.97\% |
| FARMERS NATIONAL BANK | PROPHETSTOWN |  | 876,590 | 11,504 | 14\% | 1.77\% | 1.31\% | 12.04\% | 4.53\% | 1.21\% | 3.32\% |
| FARMERS NATIONAL BANK OF GRIGGSVILLE | GRIGGSVILLE | Y | 127,777 | 1,488 | 11\% | 1.19\% | 1.16\% | 11.93\% | 5.34\% | 1.23\% | 4.10\% |
| FARMERS STATE BANK | ELMWOOD | Y | 58,632 | 520 | 10\% | 0.94\% | 0.89\% | 55.88\% | 3.73\% | 0.95\% | 2.78\% |
| FARMERS STATE BANK | PITTSFIELD | Y | 310,474 | 6,120 | 14\% | 2.10\% | 1.97\% | 14.87\% | 4.73\% | 0.55\% | 4.19\% |
| FARMERS STATE BANK \& TRUST CO. | MOUNT <br> STERLING |  | 117,904 | 1,260 | 9\% | 1.48\% | 1.07\% | 14.97\% | 4.28\% | 1.10\% | 3.18\% |
| FARMERS STATE BANK AND TRUST COMPANY, THE | JACKSONVILLE |  | 238,039 | -120 | 11\% | -0.05\% | -0.05\% | -0.46\% | 3.27\% | 0.52\% | 2.74\% |
| FARMERS STATE BANK OF ALTO PASS, ILL. | ALTO PASS | Y | 315,698 | 6,616 | 10\% | 2.11\% | 2.10\% | 23.83\% | 6.43\% | 0.64\% | 5.79\% |
| FARMERS STATE BANK OF EMDEN | EMDEN |  | 43,758 | 580 | 23\% | 1.63\% | 1.33\% | 5.77\% | 3.14\% | 0.22\% | 2.92\% |
| FARMERS STATE BANK OF HOFFMAN | HOFFMAN |  | 196,436 | 704 | 13\% | 0.50\% | 0.36\% | 4.31\% | 3.09\% | 0.76\% | 2.33\% |
| FARMERS STATE BANK OF MEDORA | MEDORA |  | 23,226 | 80 | 13\% | 0.44\% | 0.34\% | 4.27\% | 3.19\% | 0.18\% | 3.01\% |
| FARMERS STATE BANK OF WESTERN ILLINOIS | ALPHA | Y | 175,676 | 1,940 | 12\% | 1.18\% | 1.10\% | 14.16\% | 3.83\% | 0.71\% | 3.13\% |
| FARMERS-MERCHANTS BANK OF ILLINOIS | JOY |  | 342,042 | 4,840 | 11\% | 1.89\% | 1.42\% | 11.28\% | 5.81\% | 2.57\% | 3.25\% |
| FCB BANKS | COLLINSVILLE | Y | 2,145,099 | 16,092 | 9\% | 0.76\% | 0.75\% | 10.27\% | 3.66\% | 1.29\% | 2.36\% |
| FEDERAL SAVINGS BANK, THE | CHICAGO |  | 808,377 | -20,108 | 19\% | -3.30\% | -2.49\% | -13.27\% | 5.42\% | 2.40\% | 3.02\% |
| FEDERATED BANK | ONARGA | Y | 123,880 | 1,408 | 8\% | 1.26\% | 1.14\% | 13.14\% | 4.28\% | 0.31\% | 3.97\% |
| FIRST AMERICAN BANK | ELK GROVE VILLAGE | Y | 6,360,215 | 55,004 | 7\% | 0.90\% | 0.86\% | 13.47\% | 5.55\% | 1.43\% | 4.12\% |
| FIRST BANK AND TRUST COMPANY OF ILLINOIS | PALATINE |  | 204,824 | 8,944 | 13\% | 4.37\% | 4.37\% | 34.92\% | 8.98\% | 0.86\% | 8.13\% |
| FIRST BANK AND TRUST COMPANY OF MURPHYSBORO, THE | MURPHYSBORO |  | 88,241 | 476 | 9\% | 0.61\% | 0.54\% | 8.18\% | 4.20\% | 0.55\% | 3.66\% |

## IL Profitability

March 31, 2023
Dollars in Thousands

## BANCONOMICS

| Bank Name | City | $\begin{gathered} \mathrm{S} \\ \text { Corp } \end{gathered}$ | Average Assets | Annualized Income | Tier 1 Leverage Capital | Pretax ROA | ROA | ROE | Yield/ Earning Assets | Cost of Funds | Net Interest Margin |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FIRST BANK CHICAGO | HIGHLAND PARK |  | 2,098,937 | 8,168 | 9\% | 0.46\% | 0.39\% | 4.36\% | 4.79\% | 2.89\% | 1.90\% |
| FIRST BANK OF MANHATTAN | MANHATTAN | Y | 243,242 | 1,820 | 9\% | 0.77\% | 0.75\% | 12.19\% | 3.35\% | 0.56\% | 2.79\% |
| FIRST BANKERS TRUST COMPANY, NATIONAL ASSOCIATION | QUINCY |  | 1,151,866 | 11,492 | 9\% | 1.33\% | 1.00\% | 18.92\% | 3.28\% | 0.97\% | 2.31\% |
| FIRST COMMUNITY BANK AND TRUST | BEECHER |  | 198,078 | 2,928 | 12\% | 1.97\% | 1.48\% | 15.14\% | 4.25\% | 0.18\% | 4.07\% |
| FIRST COMMUNITY BANK OF HILLSBORO | HILLSBORO | Y | 143,794 | 736 | 9\% | 0.54\% | 0.51\% | 10.11\% | 2.74\% | 0.78\% | 1.97\% |
| FIRST COMMUNITY BANK OF MOULTRIE COUNTY | SULLIVAN | Y | 116,536 | 1,048 | 8\% | 0.95\% | 0.90\% | 24.68\% | 3.08\% | 0.26\% | 2.82\% |
| FIRST COMMUNITY BANK XENIA-FLORA | XENIA | Y | 55,549 | 1,020 | 10\% | 1.96\% | 1.84\% | 31.88\% | 4.43\% | 1.05\% | 3.37\% |
| FIRST EAGLE BANK | CHICAGO | Y | 590,312 | 10,816 | 19\% | 1.96\% | 1.83\% | 10.54\% | 4.69\% | 0.93\% | 3.76\% |
| FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CENTRAL ILLINOIS, S.B. | SHELBYVILLE |  | 189,212 | 1,588 | 10\% | 1.18\% | 0.84\% | 9.32\% | 4.80\% | 1.01\% | 3.79\% |
| FIRST FEDERAL SAVINGS BANK | OTTAWA |  | 385,060 | 668 | 11\% | 0.21\% | 0.17\% | 1.67\% | 3.70\% | 0.73\% | 2.97\% |
| FIRST FEDERAL SAVINGS BANK OF CHAMPAIGNURBANA | CHAMPAIGN |  | 218,123 | 2,280 | 9\% | 1.38\% | 1.05\% | 11.57\% | 3.70\% | 0.03\% | 3.68\% |
| FIRST FEDERAL SAVINGS BANK OF MASCOUTAH, ILLINOIS | MASCOUTAH |  | 169,378 | 1,016 | 10\% | 0.79\% | 0.60\% | 6.91\% | 4.05\% | 1.53\% | 2.52\% |
| FIRST MID BANK \& TRUST, NATIONAL ASSOCIATION | MATTOON |  | 6,877,953 | 65,316 | 11\% | 1.26\% | 0.95\% | 9.40\% | 4.10\% | 1.22\% | 2.88\% |
| FIRST NATIONAL BANK AND TRUST COMPANY | CLINTON |  | 398,211 | -8,312 | 7\% | -2.90\% | -2.09\% | -57.96\% | 3.45\% | 1.02\% | 2.43\% |
| FIRST NATIONAL BANK IN AMBOY, THE | AMBOY | Y | 265,829 | 3,296 | 10\% | 1.37\% | 1.24\% | 19.24\% | 3.77\% | 0.46\% | 3.30\% |
| FIRST NATIONAL BANK IN CARLYLE, THE | CARLYLE |  | 297,004 | 1,576 | 9\% | 0.70\% | 0.53\% | 8.31\% | 3.58\% | 1.31\% | 2.27\% |
| FIRST NATIONAL BANK IN OLNEY | OLNEY |  | 452,363 | 4,768 | 10\% | 1.43\% | 1.05\% | 12.94\% | 3.89\% | 0.98\% | 2.91\% |
| FIRST NATIONAL BANK IN PINCKNEYVILLE | PINCKNEYVILLE |  | 135,463 | 2,212 | 11\% | 2.20\% | 1.63\% | 24.33\% | 4.36\% | 0.12\% | 4.23\% |
| FIRST NATIONAL BANK IN TAYLORVILLE | TAYLORVILLE | Y | 229,967 | 2,464 | 11\% | 1.25\% | 1.07\% | 18.13\% | 3.20\% | 0.62\% | 2.58\% |
| FIRST NATIONAL BANK IN TREMONT, THE | TREMONT |  | 153,841 | 540 | 11\% | 0.45\% | 0.35\% | 3.49\% | 4.17\% | 0.31\% | 3.85\% |
| FIRST NATIONAL BANK OF ALLENDALE, THE | ALLENDALE |  | 358,655 | 2,620 | 9\% | 1.00\% | 0.73\% | 9.78\% | 4.19\% | 1.23\% | 2.96\% |
| FIRST NATIONAL BANK OF ARENZVILLE, THE | ARENZVILLE | Y | 133,268 | 1,384 | 8\% | 1.10\% | 1.04\% | 17.28\% | 3.80\% | 0.63\% | 3.17\% |
| FIRST NATIONAL BANK OF ASSUMPTION, THE | ASSUMPTION |  | 24,070 | 288 | 10\% | 1.39\% | 1.20\% | 16.32\% | 3.31\% | 0.18\% | 3.13\% |
| FIRST NATIONAL BANK OF AVA, THE | AVA |  | 72,604 | 684 | 13\% | 1.32\% | 0.94\% | 10.29\% | 4.04\% | 0.48\% | 3.56\% |


| Bank Name | City | S <br> Corp | Average Assets | Annualized Income | Tier 1 Leverage Capital | Pretax ROA | ROA | ROE | Yield/ Earning Assets | Cost of Funds | Net Interest Margin |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| FIRST NATIONAL BANK OF BEARDSTOWN, THE | BEARDSTOWN | Y | 181,879 | 3,232 | 10\% | 1.79\% | 1.78\% | 20.12\% | 4.22\% | 0.55\% | 3.68\% |
| FIRST NATIONAL BANK OF BROOKFIELD | BROOKFIELD |  | 333,024 | 5,300 | 10\% | 2.36\% | 1.59\% | 15.32\% | 5.38\% | 1.07\% | 4.32\% |
| FIRST NATIONAL BANK OF BROWNSTOWN, THE | BROWNSTOWN |  | 53,181 | 620 | 10\% | 1.55\% | 1.17\% | 15.39\% | 3.74\% | 0.47\% | 3.27\% |
| FIRST NATIONAL BANK OF CARMI, THE | CARMI |  | 632,831 | 5,844 | 8\% | 1.26\% | 0.92\% | 10.70\% | 4.47\% | 0.72\% | 3.75\% |
| FIRST NATIONAL BANK OF LACON | LACON | Y | 84,069 | 784 | 8\% | 0.94\% | 0.93\% | 16.92\% | 3.83\% | 0.42\% | 3.41\% |
| FIRST NATIONAL BANK OF LITCHFIELD, THE | LITCHFIELD | Y | 137,763 | 1,692 | 11\% | 1.33\% | 1.23\% | 13.34\% | 4.08\% | 0.92\% | 3.17\% |
| FIRST NATIONAL BANK OF NOKOMIS | NOKOMIS | Y | 193,990 | 2,172 | 10\% | 1.15\% | 1.12\% | 16.87\% | 3.69\% | 0.36\% | 3.32\% |
| FIRST NATIONAL BANK OF OKAWVILLE, THE | OKAWVILLE |  | 75,319 | 360 | 11\% | 0.57\% | 0.48\% | 5.83\% | 3.05\% | 0.44\% | 2.61\% |
| FIRST NATIONAL BANK OF PANA | PANA | Y | 288,088 | 5,464 | 11\% | 2.09\% | 1.90\% | 19.34\% | 4.25\% | 0.52\% | 3.72\% |
| FIRST NATIONAL BANK OF RAYMOND, THE | RAYMOND | Y | 186,617 | 1,208 | 10\% | 0.87\% | 0.65\% | 15.14\% | 3.45\% | 0.52\% | 2.93\% |
| FIRST NATIONAL BANK OF SANDOVAL, THE | SANDOVAL | Y | 86,109 | 660 | 9\% | 0.89\% | 0.77\% | 9.80\% | 5.22\% | 1.33\% | 3.89\% |
| FIRST NATIONAL BANK OF SPARTA, THE | SPARTA | Y | 99,556 | 1,352 | 12\% | 1.47\% | 1.36\% | 18.80\% | 4.03\% | 0.34\% | 3.69\% |
| FIRST NATIONAL BANK OF STEELEVILLE | STEELEVILLE | Y | 239,723 | 3,140 | 14\% | 1.34\% | 1.31\% | 14.95\% | 4.03\% | 0.66\% | 3.37\% |
| FIRST NATIONAL BANK OF WATERLOO | WATERLOO |  | 846,781 | 2,232 | 8\% | 0.32\% | 0.26\% | 3.75\% | 3.58\% | 1.13\% | 2.45\% |
| FIRST NATIONS BANK | CHICAGO |  | 489,533 | 6,552 | 12\% | 1.87\% | 1.34\% | 11.16\% | 5.02\% | 1.43\% | 3.59\% |
| FIRST NEIGHBOR BANK, NATIONAL ASSOCIATION | TOLEDO |  | 537,884 | 6,748 | 10\% | 1.67\% | 1.25\% | 12.42\% | 4.65\% | 0.77\% | 3.88\% |
| FIRST ROBINSON SAVINGS BANK, NATIONAL ASSOCIATION | ROBINSON |  | 468,273 | 2,076 | 8\% | 0.62\% | 0.44\% | 8.08\% | 3.46\% | 1.15\% | 2.31\% |
| FIRST SAVINGS BANK | DANVILLE |  | 33,510 | 444 | 29\% | 1.43\% | 1.32\% | 5.22\% | 3.06\% | 0.47\% | 2.60\% |
| FIRST SAVINGS BANK OF HEGEWISCH | CHICAGO |  | 808,082 | 3,844 | 15\% | 0.64\% | 0.48\% | 3.29\% | 3.08\% | 0.93\% | 2.14\% |
| FIRST SECURE BANK AND TRUST CO. | PALOS HILLS |  | 339,925 | 3,120 | 10\% | 1.29\% | 0.92\% | 9.26\% | 5.38\% | 1.61\% | 3.77\% |
| FIRST SECURE COMMUNITY BANK | SUGAR GROVE |  | 505,506 | 2,080 | 9\% | 0.59\% | 0.41\% | 5.33\% | 4.79\% | 1.65\% | 3.14\% |
| FIRST SECURITY BANK | MACKINAW | Y | 106,726 | 1,552 | 9\% | 1.47\% | 1.45\% | 11.59\% | 4.58\% | 0.62\% | 3.96\% |
| FIRST SECURITY TRUST AND SAVINGS BANK | ELMWOOD PARK |  | 410,252 | 7,908 | 9\% | 2.12\% | 1.93\% | 37.32\% | 4.15\% | 0.43\% | 3.72\% |
| FIRST SOUTHERN BANK | MARION |  | 1,012,803 | 12,072 | 9\% | 1.64\% | 1.19\% | 13.35\% | 4.26\% | 0.84\% | 3.43\% |
| FIRST STATE BANK | MONTICELLO | Y | 360,116 | 6,876 | 8\% | 1.92\% | 1.91\% | 35.07\% | 4.10\% | 0.23\% | 3.87\% |
| FIRST STATE BANK | MENDOTA |  | 1,518,647 | 6,600 | 10\% | 0.60\% | 0.43\% | 4.74\% | 4.31\% | 1.43\% | 2.88\% |


| 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 BEECHER CITY | BEECHER CITY | Y | 104,896 | 2,524 | 13\% | 2.51\% | 2.41\% | 19.14\% | 5.31\% | 1.15\% | 4.15\% |
| FIRST STATE BANK OF BLOOMINGTON | BLOOMINGTON | Y | 163,179 | 2,244 | 7\% | 1.38\% | 1.38\% | 24.94\% | 4.11\% | 0.23\% | 3.88\% |
| FIRST STATE BANK OF CAMPBELL HILL | CAMPBELL HILL |  | 149,413 | 1,684 | 12\% | 1.56\% | 1.13\% | 11.30\% | 4.05\% | 0.72\% | 3.33\% |
| FIRST STATE BANK OF DONGOLA, THE | DONGOLA | Y | 30,574 | 300 | 11\% | 0.95\% | 0.98\% | 9.93\% | 4.49\% | 0.54\% | 3.95\% |
| FIRST STATE BANK OF FORREST | FORREST | Y | 278,953 | 2,652 | 9\% | 0.97\% | 0.95\% | 11.29\% | 4.20\% | 1.09\% | 3.10\% |
| FIRST STATE BANK OF OLMSTED | OLMSTED |  | 68,775 | 556 | 9\% | 1.03\% | 0.81\% | 8.41\% | 3.82\% | 0.95\% | 2.87\% |
| FIRST STATE BANK OF ST. PETER | SAINT PETER |  | 35,093 | 512 | 15\% | 1.98\% | 1.46\% | 11.84\% | 3.78\% | 0.26\% | 3.52\% |
| FIRST STATE BANK OF VAN ORIN | VAN ORIN | Y | 47,290 | 300 | 9\% | 0.67\% | 0.63\% | 11.65\% | 3.11\% | 0.76\% | 2.34\% |
| FIRST STATE BANK SHANNON-POLO | SHANNON | Y | 210,412 | 1,688 | 8\% | 0.87\% | 0.80\% | 17.83\% | 3.38\% | 0.82\% | 2.55\% |
| FIRST TRUST AND SAVINGS BANK OF WATSEKA, THE | WATSEKA |  | 335,619 | 5,224 | 14\% | 2.10\% | 1.56\% | 13.07\% | 3.55\% | 0.54\% | 3.01\% |
| FIRST TRUST BANK OF ILLINOIS | KANKAKEE |  | 380,744 | 6,504 | 10\% | 2.28\% | 1.71\% | 26.07\% | 3.36\% | 0.43\% | 2.93\% |
| FISHER NATIONAL BANK, THE | FISHER | Y | 226,996 | 2,948 | 9\% | 1.39\% | 1.30\% | 19.26\% | 4.17\% | 0.97\% | 3.20\% |
| FLANAGAN STATE BANK | FLANAGAN | Y | 280,664 | -736 | 9\% | -0.26\% | -0.26\% | -6.14\% | 3.36\% | 0.46\% | 2.90\% |
| FLORA BANK \& TRUST | FLORA |  | 115,303 | 648 | 9\% | 0.77\% | 0.56\% | 11.17\% | 3.71\% | 1.28\% | 2.43\% |
| FNB COMMUNITY BANK,THE | VANDALIA |  | 478,027 | 4,096 | 12\% | 1.18\% | 0.86\% | 10.97\% | 3.67\% | 0.75\% | 2.92\% |
| FNBC BANK AND TRUST | LA GRANGE |  | 595,108 | 3,324 | 9\% | 0.77\% | 0.56\% | 8.58\% | 3.08\% | 0.45\% | 2.63\% |
| FOREST PARK NATIONAL BANK AND TRUST COMPANY | FOREST PARK | Y | 314,724 | 3,416 | 8\% | 1.14\% | 1.09\% | 17.97\% | 4.57\% | 0.54\% | 4.03\% |
| FORTRESS BANK | PEORIA |  | 621,593 | 3,904 | 9\% | 0.86\% | 0.63\% | 6.62\% | 5.18\% | 1.77\% | 3.40\% |
| FREDERICK COMMUNITY BANK, THE | PAXTON | Y | 199,455 | 3,376 | 9\% | 1.73\% | 1.69\% | 22.98\% | 4.06\% | 0.35\% | 3.71\% |
| FWBANK | CHICAGO |  | 93,148 | -1,044 | 24\% | -1.12\% | -1.12\% | -5.25\% | 5.02\% | 0.41\% | 4.60\% |
| GERBER STATE BANK, THE | ARGENTA | Y | 93,729 | 848 | 12\% | 1.08\% | 0.90\% | 13.66\% | 3.30\% | 0.32\% | 2.98\% |
| GERMAN-AMERICAN STATE BANK | GERMAN VALLEY |  | 329,698 | 2,248 | 9\% | 0.92\% | 0.68\% | 8.74\% | 4.59\% | 1.23\% | 3.36\% |
| GERMANTOWN TRUST \& SAVINGS BANK | BREESE | Y | 485,485 | 6,988 | 11\% | 1.51\% | 1.44\% | 22.02\% | 3.31\% | 0.90\% | 2.41\% |
| GIFFORD STATE BANK, THE | GIFFORD | Y | 206,711 | 3,228 | 9\% | 1.57\% | 1.56\% | 16.93\% | 3.88\% | 0.24\% | 3.64\% |
| GN BANK | CHICAGO |  | 71,135 | 1,904 | 14\% | 2.68\% | 2.68\% | 20.39\% | 4.70\% | 0.14\% | 4.56\% |
| GOLD COAST BANK | CHICAGO |  | 437,767 | 6,968 | 12\% | 2.24\% | 1.59\% | 13.07\% | 6.85\% | 2.61\% | 4.24\% |

IL Profitability
March 31, 2023
Dollars in Thousands

| Bank Name | City | $\begin{gathered} s \\ \text { Corp } \end{gathered}$ | Average Assets | Annualized Income | Tier 1 Leverage Capital | Pretax ROA | ROA | ROE | Yield/ Earning Assets | Cost of Funds | Net Interest Margin |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| GOODFIELD STATE BANK | GOODFIELD | Y | 188,785 | 3,772 | 12\% | 2.06\% | 2.00\% | 18.73\% | 4.37\% | 0.53\% | 3.84\% |
| GRAND RIDGE NATIONAL BANK | GRAND RIDGE |  | 313,844 | 5,928 | 13\% | 2.71\% | 1.89\% | 13.97\% | 6.37\% | 0.84\% | 5.53\% |
| GRAND RIVERS COMMUNITY BANK | GRAND CHAIN |  | 20,759 | -184 | 10\% | -0.89\% | -0.89\% | -9.20\% | 5.48\% | 0.62\% | 4.86\% |
| GRANVILLE NATIONAL BANK, THE | GRANVILLE |  | 109,626 | 528 | 10\% | 0.62\% | 0.48\% | 6.21\% | 2.83\% | 0.45\% | 2.38\% |
| GREAT RIVERS BANK | BARRY | Y | 161,769 | 1,764 | 10\% | 1.10\% | 1.09\% | 11.04\% | 4.28\% | 0.88\% | 3.40\% |
| GRUNDY BANK | MORRIS | Y | 354,822 | 9,764 | 11\% | 2.78\% | 2.75\% | 24.05\% | 4.55\% | 0.41\% | 4.14\% |
| GUARDIAN SAVINGS BANK | GRANITE CITY |  | 36,050 | -16 | 20\% | -0.04\% | -0.04\% | -0.27\% | 2.98\% | 0.85\% | 2.14\% |
| HARTSBURG STATE BANK | HARTSBURG |  | 21,080 | 168 | 10\% | 0.85\% | 0.80\% | 16.61\% | 2.97\% | 0.13\% | 2.84\% |
| HARVARD STATE BANK, THE | HARVARD | Y | 317,880 | 2,180 | 9\% | 0.76\% | 0.69\% | 12.44\% | 3.78\% | 0.95\% | 2.83\% |
| HAVANA NATIONAL BANK, THE | HAVANA |  | 304,558 | 3,668 | 11\% | 1.63\% | 1.20\% | 13.70\% | 3.91\% | 0.66\% | 3.25\% |
| HEARTLAND BANK AND TRUST COMPANY | BLOOMINGTON |  | 4,845,574 | 47,108 | 11\% | 1.33\% | 0.97\% | 9.84\% | 4.54\% | 0.32\% | 4.22\% |
| HERITAGE BANK OF SCHAUMBURG | SCHAUMBURG | Y | 155,949 | 1,136 | 9\% | 0.75\% | 0.73\% | 6.27\% | 2.98\% | 0.23\% | 2.75\% |
| HICKORY POINT BANK AND TRUST | DECATUR |  | 735,578 | 7,992 | 9\% | 1.46\% | 1.09\% | 12.19\% | 3.85\% | 0.53\% | 3.33\% |
| HILL-DODGE BANKING COMPANY, THE | WARSAW | Y | 55,215 | 1,076 | 13\% | 1.97\% | 1.95\% | 16.57\% | 3.83\% | 0.45\% | 3.38\% |
| HINSDALE BANK \& TRUST COMPANY, NATIONAL ASSOCIATION | HINSDALE |  | 4,511,266 | 63,624 | 10\% | 1.92\% | 1.41\% | 12.68\% | 4.88\% | 1.31\% | 3.57\% |
| HOLCOMB BANK | ROCHELLE | Y | 321,486 | 3,524 | 8\% | 1.17\% | 1.10\% | 20.12\% | 4.27\% | 1.39\% | 2.88\% |
| HOME STATE BANK/NATIONAL ASSOCIATION | CRYSTAL LAKE | Y | 789,714 | 8,428 | 11\% | 1.09\% | 1.07\% | 12.76\% | 4.07\% | 0.95\% | 3.12\% |
| HOMETOWN NATIONAL BANK | LA SALLE |  | 311,048 | 2,440 | 10\% | 1.10\% | 0.78\% | 10.23\% | 3.63\% | 0.78\% | 2.84\% |
| HOYNE SAVINGS BANK | CHICAGO |  | 461,684 | 220 | 20\% | 0.09\% | 0.05\% | 0.29\% | 3.19\% | 0.58\% | 2.61\% |
| ILLINI STATE BANK | TONICA | Y | 163,852 | 1,716 | 13\% | 1.17\% | 1.05\% | 9.60\% | 3.70\% | 1.14\% | 2.56\% |
| INB, NATIONAL ASSOCIATION | SPRINGFIELD | Y | 1,908,849 | 16,600 | 10\% | 0.91\% | 0.87\% | 9.52\% | 4.46\% | 1.73\% | 2.73\% |
| INLAND BANK AND TRUST | OAK BROOK |  | 1,212,319 | 9,944 | 15\% | 1.12\% | 0.82\% | 5.95\% | 4.80\% | 1.34\% | 3.46\% |
| INTERNATIONAL BANK OF CHICAGO | CHICAGO | Y | 937,919 | 11,664 | 11\% | 1.28\% | 1.24\% | 12.76\% | 4.82\% | 1.77\% | 3.05\% |
| IPAVA STATE BANK | IPAVA | Y | 194,637 | 2,640 | 8\% | 1.41\% | 1.36\% | 17.26\% | 4.54\% | 0.94\% | 3.60\% |
| IROQUOIS FARMERS STATE BANK | IROQUOIS | Y | 164,617 | 1,504 | 7\% | 0.86\% | 0.91\% | 19.43\% | 3.42\% | 0.93\% | 2.49\% |
| IROQUOIS FEDERAL SAVINGS AND LOAN ASSOCIATION | WATSEKA |  | 856,202 | 2,896 | 10\% | 0.44\% | 0.34\% | 4.45\% | 3.92\% | 1.52\% | 2.40\% |


| Bank Name | City | $\begin{aligned} & \mathrm{S} \\ & \text { Corp } \end{aligned}$ | Average Assets | Annualized Income | Tier 1 Leverage Capital | Pretax ROA | ROA | ROE | Yield/ <br> Earning Assets | Cost of Funds | Net <br> Interest <br> Margin |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| ITASCA BANK \& TRUST CO. | ITASCA |  | 744,409 | 7,976 | 9\% | 1.49\% | 1.07\% | 14.42\% | 4.36\% | 0.69\% | 3.67\% |
| IUKA STATE BANK, THE | SALEM |  | 125,576 | 1,236 | 10\% | 1.39\% | 0.98\% | 10.68\% | 5.62\% | 1.50\% | 4.13\% |
| JERSEY STATE BANK | JERSEYVILLE |  | 180,890 | 1,780 | 13\% | 1.32\% | 0.98\% | 11.14\% | 3.42\% | 0.42\% | 3.00\% |
| KINMUNDY BANK | KINMUNDY |  | 63,352 | 1,392 | 12\% | 2.92\% | 2.20\% | 18.57\% | 4.62\% | 0.49\% | 4.13\% |
| LAKE FOREST BANK \& TRUST COMPANY, NATIONAL ASSOCIATION | LAKE FOREST |  | 7,446,230 | 161,236 | 10\% | 2.97\% | 2.17\% | 23.22\% | 5.36\% | 1.60\% | 3.76\% |
| LAKESIDE BANK | CHICAGO | Y | 2,430,028 | 35,372 | 11\% | 1.49\% | 1.46\% | 14.57\% | 5.16\% | 1.65\% | 3.51\% |
| LASALLE STATE BANK | LASALLE | Y | 169,422 | 728 | 10\% | 0.48\% | 0.43\% | 12.34\% | 3.32\% | 0.77\% | 2.56\% |
| LEGENCE BANK | ELDORADO | Y | 637,474 | 5,420 | 9\% | 0.87\% | 0.85\% | 11.41\% | 4.99\% | 0.69\% | 4.30\% |
| LEMONT NATIONAL BANK, THE | LEMONT |  | 56,191 | 64 | 6\% | 0.14\% | 0.11\% | 1.73\% | 2.70\% | 0.06\% | 2.64\% |
| LENA STATE BANK | LENA |  | 96,976 | 776 | 11\% | 1.09\% | 0.80\% | 9.81\% | 3.89\% | 0.79\% | 3.10\% |
| LIBERTY BANK | LIBERTY |  | 129,105 | 2,068 | 12\% | 2.23\% | 1.60\% | 14.68\% | 4.41\% | 0.42\% | 4.00\% |
| LIBERTY BANK FOR SAVINGS | CHICAGO |  | 905,847 | 1,516 | 23\% | 0.21\% | 0.17\% | 0.83\% | 2.79\% | 0.44\% | 2.35\% |
| LIBERTYVILLE BANK \& TRUST COMPANY, NATIONAL ASSOCIATION | LIBERTYVILLE |  | 2,415,670 | 43,068 | 10\% | 2.43\% | 1.78\% | 19.77\% | 4.91\% | 1.34\% | 3.57\% |
| LISLE SAVINGS BANK | LISLE |  | 608,611 | 3,976 | 23\% | 0.89\% | 0.65\% | 3.33\% | 3.32\% | 1.04\% | 2.28\% |
| LITCHFIELD NATIONAL BANK, THE | LITCHFIELD |  | 133,383 | -136 | 8\% | -0.10\% | -0.10\% | -2.05\% | 3.63\% | 0.74\% | 2.88\% |
| LONGVIEW BANK | OGDEN |  | 290,624 | 3,988 | 8\% | 1.87\% | 1.37\% | 17.38\% | 4.48\% | 0.63\% | 3.85\% |
| LONGVIEW BANK \& TRUST | CHRISMAN |  | 269,128 | 3,224 | 8\% | 1.63\% | 1.20\% | 15.43\% | 4.42\% | 1.08\% | 3.33\% |
| LONGVIEW COMMUNITY BANK | MOUNT PULASKI |  | 68,312 | 540 | 8\% | 1.06\% | 0.79\% | 4.83\% | 4.67\% | 0.63\% | 4.04\% |
| MARINE BANK | SPRINGFIELD | Y | 674,575 | 10,260 | 11\% | 1.53\% | 1.52\% | 14.80\% | 3.88\% | 0.14\% | 3.74\% |
| MARQUETTE BANK | CHICAGO |  | 2,107,183 | 13,476 | 8\% | 0.87\% | 0.64\% | 8.41\% | 3.60\% | 0.71\% | 2.89\% |
| MARSEILLES BANK | MARSEILLES | Y | 69,457 | 136 | 10\% | 0.21\% | 0.20\% | 15.58\% | 2.95\% | 1.14\% | 1.81\% |
| MASON CITY NATIONAL BANK | MASON CITY | Y | 81,776 | 1,364 | 16\% | 1.81\% | 1.67\% | 16.04\% | 3.26\% | 0.35\% | 2.91\% |
| MCHENRY SAVINGS BANK | MCHENRY |  | 320,702 | 2,220 | 8\% | 0.94\% | 0.69\% | 8.94\% | 4.67\% | 1.79\% | 2.88\% |
| MERCHANTS AND MANUFACTURERS BANK | JOLIET |  | 408,389 | 7,288 | 9\% | 2.45\% | 1.78\% | 20.43\% | 6.90\% | 1.39\% | 5.51\% |
| METROPOLITAN CAPITAL BANK \& TRUST | CHICAGO |  | 235,954 | 2,844 | 11\% | 1.72\% | 1.21\% | 19.83\% | 8.47\% | 1.37\% | 7.10\% |
| MIDAMERICA NATIONAL BANK | CANTON |  | 603,470 | 5,844 | 10\% | 1.34\% | 0.97\% | 10.63\% | 4.52\% | 0.76\% | 3.76\% |

## IL Profitability

March 31, 2023
Dollars in Thousands
BANCONOMICS ${ }^{\circ}$

| Bank Name | City | $\begin{gathered} \mathrm{S} \\ \text { Corp } \end{gathered}$ | Average Assets | Annualized Income | Tier 1 Leverage Capital | Pretax <br> ROA | ROA | ROE | Yield/ Earning Assets | Cost of Funds | Net Interest Margin |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| MIDDLETOWN STATE BANK | MIDDLETOWN | Y | 43,869 | 960 | 8\% | 2.20\% | 2.19\% | 25.84\% | 4.13\% | 0.56\% | 3.57\% |
| MIDLAND COMMUNITY BANK | KINCAID |  | 75,912 | 768 | 13\% | 1.47\% | 1.01\% | 9.89\% | 3.87\% | 0.54\% | 3.34\% |
| MIDLAND FEDERAL SAVINGS AND LOAN ASSOCIATION | BRIDGEVIEW |  | 121,489 | 640 | 8\% | 0.53\% | 0.53\% | 6.80\% | 3.07\% | 0.21\% | 2.86\% |
| MIDLAND STATES BANK | EFFINGHAM |  | 7,969,395 | 92,688 | 10\% | 1.56\% | 1.16\% | 10.68\% | 5.21\% | 1.79\% | 3.42\% |
| MIDWEST BANK | MONMOUTH |  | 684,374 | 4,968 | 9\% | 1.03\% | 0.73\% | 9.50\% | 4.12\% | 1.11\% | 3.01\% |
| MILFORD BUILDING AND LOAN ASSOCIATION, SB | MILFORD |  | 29,445 | 72 | 11\% | 0.34\% | 0.24\% | 2.28\% | 3.71\% | 1.12\% | 2.59\% |
| MILLEDGEVILLE STATE BANK | MILLEDGEVILLE | Y | 171,433 | 2,280 | 12\% | 1.42\% | 1.33\% | 14.21\% | 4.65\% | 1.74\% | 2.91\% |
| MILLENNIUM BANK | DES PLAINES | Y | 342,741 | 12,556 | 20\% | 3.84\% | 3.66\% | 18.14\% | 7.36\% | 2.05\% | 5.31\% |
| MORTON COMMUNITY BANK | MORTON | Y | 5,039,519 | 69,544 | 10\% | 1.41\% | 1.38\% | 24.47\% | 3.76\% | 1.11\% | 2.65\% |
| MUNICIPAL TRUST AND SAVINGS BANK | BOURBONNAIS | Y | 345,842 | 8,044 | 14\% | 2.50\% | 2.33\% | 16.95\% | 4.12\% | 0.31\% | 3.81\% |
| MURPHY-WALL STATE BANK AND TRUST COMPANY | PINCKNEYVILLE |  | 175,052 | 1,432 | 10\% | 1.14\% | 0.82\% | 10.99\% | 4.16\% | 0.60\% | 3.56\% |
| MUTUAL FEDERAL BANK | CHICAGO |  | 114,929 | -192 | 13\% | -0.17\% | -0.17\% | -1.25\% | 4.97\% | 1.39\% | 3.58\% |
| NASHVILLE SAVINGS BANK | NASHVILLE |  | 85,920 | 924 | 12\% | 1.48\% | 1.08\% | 9.92\% | 3.74\% | 0.79\% | 2.95\% |
| NATIONAL BANK OF ST. ANNE | SAINT ANNE |  | 129,740 | 1,096 | 9\% | 1.17\% | 0.84\% | 9.02\% | 4.59\% | 0.59\% | 4.01\% |
| NOKOMIS SAVINGS BANK | NOKOMIS |  | 32,400 | -1,232 | 14\% | -3.81\% | -3.80\% | -63.33\% | 2.64\% | 1.10\% | 1.55\% |
| NORTH ADAMS STATE BANK | URSA |  | 43,680 | 320 | 15\% | 1.00\% | 0.73\% | 5.34\% | 3.94\% | 0.56\% | 3.39\% |
| NORTH CENTRAL BANK | HENNEPIN | Y | 155,652 | 1,432 | 11\% | 1.01\% | 0.92\% | 9.48\% | 3.90\% | 0.86\% | 3.04\% |
| NORTH COUNTY SAVINGS BANK | RED BUD |  | 66,037 | 140 | 8\% | 0.25\% | 0.21\% | 3.30\% | 2.83\% | 0.68\% | 2.15\% |
| NORTH SHORE TRUST AND SAVINGS | WAUKEGAN |  | 260,025 | 1,068 | 25\% | 0.46\% | 0.41\% | 1.93\% | 2.98\% | 0.40\% | 2.58\% |
| NORTH SIDE FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO | CHICAGO |  | 43,511 | 64 | 9\% | 0.19\% | 0.15\% | 2.06\% | 3.86\% | 0.18\% | 3.68\% |
| NORTHBROOK BANK \& TRUST COMPANY, NATIONAL ASSOCIATION | NORTHBROOK |  | 4,386,294 | 65,340 | 9\% | 2.04\% | 1.49\% | 17.80\% | 5.01\% | 1.96\% | 3.05\% |
| NORTHERN TRUST COMPANY, THE | CHICAGO |  | 148,472,967 | 1,350,916 | 7\% | 1.21\% | 0.91\% | 12.10\% | 4.23\% | 2.67\% | 1.56\% |
| NORTHSIDE COMMUNITY BANK | GURNEE |  | 259,894 | 2,616 | 20\% | 1.38\% | 1.01\% | 4.95\% | 4.69\% | 0.73\% | 3.96\% |
| NORTHWEST BANK OF ROCKFORD | ROCKFORD |  | 379,084 | 4,680 | 10\% | 1.68\% | 1.23\% | 15.93\% | 4.92\% | 0.93\% | 3.99\% |
| OAKDALE STATE BANK | OAKDALE |  | 23,830 | 324 | 13\% | 1.69\% | 1.36\% | 11.27\% | 4.54\% | 0.25\% | 4.29\% |

## IL Profitability

March 31, 2023
Dollars in Thousands

## BANCONOMICS

| Bank Name | City | $\begin{gathered} \mathrm{S} \\ \text { Corp } \end{gathered}$ | Average Assets | Annualized Income | Tier 1 Leverage Capital | Pretax ROA | ROA | ROE | Yield/ Earning Assets | Cost of Funds | Net Interest Margin |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| OLD EXCHANGE NATIONAL BANK OF OKAWVILLE, THE | OKAWVILLE | Y | 82,603 | 808 | 11\% | 1.17\% | 0.98\% | 17.52\% | 3.43\% | 0.85\% | 2.58\% |
| OLD PLANK TRAIL COMMUNITY BANK, NATIONAL ASSOCIATION | NEW LENOX |  | 2,393,578 | 17,776 | 9\% | 1.03\% | 0.74\% | 9.12\% | 4.52\% | 1.26\% | 3.26\% |
| OLD SECOND NATIONAL BANK | AURORA |  | 5,975,832 | 103,464 | 10\% | 2.39\% | 1.73\% | 18.01\% | 4.94\% | 0.29\% | 4.65\% |
| OSB COMMUNITY BANK | OTTAWA |  | 357,545 | 1,892 | 12\% | 0.74\% | 0.53\% | 4.49\% | 4.27\% | 1.29\% | 2.98\% |
| PAN AMERICAN BANK \& TRUST | MELROSE PARK | Y | 462,281 | 5,680 | 9\% | 1.27\% | 1.23\% | 16.02\% | 5.35\% | 1.26\% | 4.09\% |
| PARKWAY BANK AND TRUST COMPANY | HARWOOD HEIGHTS |  | 3,100,907 | 47,404 | 11\% | 2.04\% | 1.53\% | 14.18\% | 4.72\% | 1.22\% | 3.50\% |
| PEOPLEFIRST BANK | JOLIET |  | 247,943 | 2,728 | 10\% | 1.51\% | 1.10\% | 10.98\% | 5.60\% | 1.80\% | 3.80\% |
| PEOPLES BANK \& TRUST | PANA |  | 585,363 | 8,000 | 9\% | 1.88\% | 1.37\% | 19.28\% | 5.14\% | 0.63\% | 4.52\% |
| PEOPLES BANK OF KANKAKEE COUNTY | BOURBONNAIS | Y | 336,699 | 3,996 | 7\% | 1.27\% | 1.19\% | 63.04\% | 3.34\% | 0.69\% | 2.66\% |
| PEOPLES BANK OF MACON | MACON |  | 27,266 | 204 | 11\% | 0.91\% | 0.75\% | 6.94\% | 2.82\% | 0.20\% | 2.62\% |
| PEOPLES NATIONAL BANK OF KEWANEE | KEWANEE |  | 558,101 | 2,548 | 10\% | 0.69\% | 0.46\% | 7.03\% | 4.07\% | 0.80\% | 3.26\% |
| PEOPLES NATIONAL BANK, NATIONAL ASSOCIATION | MOUNT VERNON | Y | 1,689,906 | 17,644 | 9\% | 1.06\% | 1.04\% | 13.34\% | 4.66\% | 1.35\% | 3.31\% |
| PEOPLES STATE BANK OF COLFAX | COLFAX |  | 42,743 | 508 | 11\% | 1.63\% | 1.19\% | 12.21\% | 3.72\% | 0.20\% | 3.52\% |
| PEOPLES STATE BANK OF NEWTON, ILLINOIS, THE | NEWTON |  | 629,131 | 8,800 | 11\% | 1.93\% | 1.40\% | 19.40\% | 4.18\% | 0.93\% | 3.25\% |
| PERU FEDERAL SAVINGS BANK | PERU |  | 175,521 | 852 | 14\% | 0.67\% | 0.49\% | 4.19\% | 3.50\% | 0.77\% | 2.73\% |
| PETEFISH, SKILES \& COMPANY | VIRGINIA | Y | 289,554 | 2,340 | 10\% | 0.91\% | 0.81\% | 10.43\% | 4.07\% | 0.81\% | 3.26\% |
| PHILO EXCHANGE BANK | PHILO | Y | 139,734 | 1,020 | 9\% | 0.77\% | 0.73\% | 10.36\% | 3.13\% | 0.15\% | 2.98\% |
| PIONEER STATE BANK | EARLVILLE |  | 114,249 | -10,124 | -1\% | -12.09\% | -8.86\% | -150.36\% | 4.76\% | 0.30\% | 4.46\% |
| PRAIRIE COMMUNITY BANK | MARENGO |  | 162,952 | 1,588 | 9\% | 1.35\% | 0.97\% | 13.86\% | 4.65\% | 0.60\% | 4.04\% |
| PRAIRIE STATE BANK \& TRUST | SPRINGFIELD | Y | 840,831 | 8,056 | 11\% | 1.06\% | 0.96\% | 8.76\% | 3.33\% | 0.20\% | 3.12\% |
| PREFERRED BANK | CASEY |  | 63,473 | 192 | 9\% | 0.31\% | 0.30\% | 3.80\% | 4.52\% | 0.90\% | 3.62\% |
| PRINCEVILLE STATE BANK | PRINCEVILLE | Y | 107,146 | 1,484 | 10\% | 1.52\% | 1.39\% | 25.59\% | 5.00\% | 0.74\% | 4.26\% |
| PROSPECT BANK | PARIS | Y | 753,893 | 2,840 | 8\% | 0.41\% | 0.38\% | 10.14\% | 3.72\% | 1.57\% | 2.15\% |
| PROVIDENCE BANK \& TRUST | SOUTH HOLLAND |  | 1,578,487 | 17,952 | 10\% | 1.57\% | 1.14\% | 12.89\% | 4.71\% | 1.08\% | 3.63\% |


| Bank Name | City | $\begin{gathered} \mathrm{S} \\ \text { Corp } \end{gathered}$ | Average Assets | Annualized Income | Tier 1 Leverage Capital | Pretax ROA | ROA | ROE | Yield/ Earning Assets | Cost of Funds | Net Interest Margin |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| PULASKI SAVINGS BANK | CHICAGO |  | 51,889 | -32 | 10\% | -0.06\% | -0.06\% | -0.61\% | 3.94\% | 0.71\% | 3.23\% |
| RARITAN STATE BANK | RARITAN |  | 239,324 | 1,984 | 10\% | 1.20\% | 0.83\% | 9.61\% | 4.01\% | 0.93\% | 3.08\% |
| REPUBLIC BANK OF CHICAGO | OAK BROOK |  | 2,721,241 | 32,128 | 11\% | 1.59\% | 1.18\% | 11.92\% | 5.25\% | 1.50\% | 3.76\% |
| RESOURCE BANK, NATIONAL ASSOCIATION | DEKALB | Y | 768,821 | 6,460 | 8\% | 0.95\% | 0.84\% | 16.84\% | 3.76\% | 0.54\% | 3.21\% |
| RUSHVILLE STATE BANK | RUSHVILLE | Y | 136,186 | 2,136 | 13\% | 1.66\% | 1.57\% | 25.52\% | 3.36\% | 0.37\% | 2.99\% |
| SAINTE MARIE STATE BANK | SAINTE MARIE |  | 15,694 | 112 | 20\% | 0.71\% | 0.71\% | 3.70\% | 4.20\% | 0.69\% | 3.52\% |
| SAUK VALLEY BANK \& TRUST COMPANY | STERLING |  | 630,025 | 3,232 | 9\% | 0.69\% | 0.51\% | 7.78\% | 4.41\% | 1.53\% | 2.88\% |
| SAVANNA-THOMSON STATE BANK | THOMSON | Y | 103,081 | 432 | 10\% | 0.53\% | 0.42\% | 8.08\% | 3.39\% | 0.76\% | 2.63\% |
| SCHAUMBURG BANK \& TRUST COMPANY, NATIONAL ASSOCIATION | SCHAUMBURG |  | 1,801,303 | 29,260 | 9\% | 2.22\% | 1.62\% | 17.06\% | 4.96\% | 1.36\% | 3.60\% |
| SCOTT STATE BANK | BETHANY | Y | 210,467 | 2,232 | 13\% | 1.12\% | 1.06\% | 12.99\% | 3.38\% | 0.36\% | 3.02\% |
| SECURITY BANK, S.B. | SPRINGFIELD |  | 214,915 | 1,552 | 8\% | 0.99\% | 0.72\% | 12.38\% | 3.76\% | 0.14\% | 3.62\% |
| SECURITY NATIONAL BANK | WITT |  | 99,286 | 440 | 10\% | 0.65\% | 0.44\% | 5.73\% | 3.53\% | 0.65\% | 2.88\% |
| SECURITY SAVINGS BANK | MONMOUTH |  | 255,065 | 1,268 | 10\% | 0.63\% | 0.50\% | 7.11\% | 3.33\% | 0.80\% | 2.54\% |
| SENB BANK | MOLINE | Y | 337,296 | 4,660 | 10\% | 1.45\% | 1.38\% | 16.65\% | 4.57\% | 0.52\% | 4.05\% |
| SHELBY COUNTY STATE BANK | SHELBYVILLE | Y | 339,170 | 4,828 | 9\% | 1.67\% | 1.42\% | 24.95\% | 3.89\% | 0.50\% | 3.39\% |
| SIGNATURE BANK | ROSEMONT |  | 1,714,255 | 31,044 | 9\% | 2.53\% | 1.81\% | 29.64\% | 5.37\% | 1.35\% | 4.02\% |
| SOLUTIONS BANK | FORRESTON | Y | 497,849 | 4,844 | 9\% | 1.09\% | 0.97\% | 21.16\% | 4.05\% | 1.06\% | 2.99\% |
| SOUTHERN ILLINOIS BANK | JOHNSTON CITY |  | 144,849 | 1,660 | 14\% | 1.67\% | 1.15\% | 10.95\% | 4.34\% | 0.53\% | 3.81\% |
| SOUTHERNTRUST BANK | MARION |  | 245,685 | 2,296 | 9\% | 1.30\% | 0.93\% | 9.55\% | 4.84\% | 1.52\% | 3.32\% |
| SPRING VALLEY CITY BANK | SPRING VALLEY |  | 228,082 | -836 | 13\% | -0.50\% | -0.37\% | -3.63\% | 3.26\% | 0.65\% | 2.61\% |
| ST. CHARLES BANK \& TRUST COMPANY, NATIONAL ASSOCIATION | SAINT CHARLES |  | 2,186,881 | 25,384 | 10\% | 1.59\% | 1.16\% | 11.03\% | 4.99\% | 1.35\% | 3.64\% |
| STATE BANK | WATERLOO |  | 318,120 | 44 | 8\% | -0.04\% | 0.01\% | 0.26\% | 3.69\% | 1.28\% | 2.41\% |
| STATE BANK | WONDER LAKE |  | 278,206 | 940 | 12\% | 0.48\% | 0.34\% | 3.13\% | 4.31\% | 0.53\% | 3.78\% |
| STATE BANK | FREEPORT |  | 376,895 | -472 | 9\% | -0.21\% | -0.13\% | -1.70\% | 4.50\% | 1.09\% | 3.42\% |
| STATE BANK OF BEMENT | BEMENT |  | 173,356 | 1,340 | 9\% | 1.01\% | 0.77\% | 9.83\% | 4.00\% | 0.57\% | 3.43\% |
| STATE BANK OF CHERRY | CHERRY | Y | 125,817 | 1,708 | 11\% | 1.42\% | 1.36\% | 12.89\% | 4.19\% | 0.86\% | 3.33\% |

## IL Profitability

March 31, 2023
Dollars in Thousands

BANCONOMICS

| Bank Name | City | $\begin{gathered} \mathrm{S} \\ \text { Corp } \end{gathered}$ | Average Assets | Annualized Income | Tier 1 Leverage Capital | Pretax ROA | ROA | ROE | Yield/ Earning Assets | Cost of Funds | Net Interest Margin |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| STATE BANK OF DAVIS | DAVIS |  | 176,091 | 1,072 | 11\% | 0.78\% | 0.61\% | 8.58\% | 3.59\% | 0.91\% | 2.67\% |
| STATE BANK OF GENEVA, THE | GENEVA | Y | 108,516 | 1,688 | 11\% | 1.57\% | 1.56\% | 19.30\% | 4.37\% | 0.36\% | 4.00\% |
| STATE BANK OF GRAYMONT | GRAYMONT |  | 332,920 | 2,632 | 10\% | 1.08\% | 0.79\% | 9.49\% | 3.44\% | 0.92\% | 2.52\% |
| STATE BANK OF HERSCHER | HERSCHER |  | 175,857 | 1,392 | 12\% | 1.07\% | 0.79\% | 10.61\% | 3.27\% | 0.40\% | 2.87\% |
| STATE BANK OF INDUSTRY | INDUSTRY | Y | 58,590 | 640 | 15\% | 1.19\% | 1.09\% | 9.30\% | 3.73\% | 0.85\% | 2.88\% |
| STATE BANK OF NAUVOO | NAUVOO |  | 35,805 | 100 | 8\% | 0.31\% | 0.28\% | 3.21\% | 3.79\% | 0.36\% | 3.43\% |
| STATE BANK OF PEARL CITY, THE | PEARL CITY | Y | 72,629 | 500 | 11\% | 0.72\% | 0.69\% | 8.69\% | 4.18\% | 0.82\% | 3.37\% |
| STATE BANK OF ST. JACOB | SAINT JACOB | Y | 88,208 | 1,304 | 14\% | 1.54\% | 1.48\% | 13.29\% | 3.63\% | 0.54\% | 3.08\% |
| STATE BANK OF THE LAKES, NATIONAL ASSOCIATION | ANTIOCH |  | 1,817,031 | 29,284 | 9\% | 2.19\% | 1.61\% | 14.04\% | 4.83\% | 1.32\% | 3.51\% |
| STATE BANK OF TOULON | TOULON | Y | 312,028 | 2,660 | 10\% | 0.91\% | 0.85\% | 11.27\% | 4.17\% | 1.15\% | 3.02\% |
| STATE BANK OF WHITTINGTON | BENTON | Y | 177,443 | 2,004 | 10\% | 1.18\% | 1.13\% | 17.61\% | 4.07\% | 0.27\% | 3.80\% |
| STATE STREET BANK AND TRUST COMPANY | QUINCY | Y | 299,212 | 5,140 | 9\% | 1.86\% | 1.72\% | 24.88\% | 3.94\% | 0.47\% | 3.47\% |
| STERLING FEDERAL BANK, FEDERAL SAVINGS BANK | STERLING |  | 469,895 | -80 | 9\% | -0.06\% | -0.02\% | -0.26\% | 4.09\% | 0.82\% | 3.27\% |
| STILLMAN BANCCORP, N.A. | STILLMAN VALLEY | Y | 611,501 | 3,540 | 9\% | 0.70\% | 0.58\% | 13.70\% | 3.00\% | 0.67\% | 2.33\% |
| STREATOR HOME SAVINGS BANK | STREATOR |  | 169,326 | 24 | 26\% | -0.01\% | 0.01\% | 0.06\% | 2.30\% | 0.70\% | 1.60\% |
| TABLE GROVE STATE BANK | TABLE GROVE | Y | 53,457 | 1,004 | 11\% | 1.95\% | 1.88\% | 19.50\% | 4.36\% | 0.29\% | 4.08\% |
| TEUTOPOLIS STATE BANK | TEUTOPOLIS |  | 322,236 | 4,324 | 13\% | 1.80\% | 1.34\% | 13.33\% | 3.42\% | 0.61\% | 2.81\% |
| TIME BANK | PARK RIDGE | Y | 483,653 | 12,416 | 14\% | 2.60\% | 2.57\% | 19.38\% | 5.67\% | 1.18\% | 4.49\% |
| TOMPKINS STATE BANK | AVON | Y | 287,527 | 3,820 | 9\% | 1.45\% | 1.33\% | 18.85\% | 4.14\% | 0.80\% | 3.34\% |
| TOWN AND COUNTRY BANK MIDWEST | QUINCY | Y | 222,168 | 5,212 | 12\% | 2.36\% | 2.35\% | 21.71\% | 4.35\% | 0.27\% | 4.08\% |
| TOWN CENTER BANK | FRANKFORT |  | 129,917 | 1,084 | 12\% | 1.13\% | 0.83\% | 6.81\% | 4.65\% | 0.61\% | 4.04\% |
| TRUSTBANK | OLNEY | Y | 461,187 | 6,508 | 10\% | 1.44\% | 1.41\% | 14.67\% | 4.90\% | 1.09\% | 3.81\% |
| UNION FEDERAL SAVINGS AND LOAN ASSOCIATION | KEWANEE |  | 153,384 | 688 | 15\% | 0.59\% | 0.45\% | 3.05\% | 4.24\% | 0.81\% | 3.43\% |
| UNION NATIONAL BANK | ELGIN |  | 389,953 | 6,172 | 10\% | 2.20\% | 1.58\% | 15.99\% | 4.25\% | 0.68\% | 3.56\% |
| UNION SAVINGS BANK | FREEPORT |  | 191,571 | 268 | 9\% | 0.07\% | 0.14\% | 2.64\% | 3.12\% | 0.69\% | 2.43\% |

## IL Profitability

March 31, 2023
Dollars in Thousands
BANCONOMICS ${ }^{\circ}$

| Bank Name | City | $\begin{gathered} \mathrm{s} \\ \text { Corp } \end{gathered}$ | Average Assets | Annualized Income | Tier 1 Leverage Capital | Pretax ROA | ROA | ROE | Yield/ Earning Assets | Cost of Funds | Net Interest Margin |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| UNITED COMMUNITY BANK | CHATHAM |  | 3,419,506 | 47,956 | 9\% | 1.84\% | 1.40\% | 16.36\% | 3.96\% | 0.81\% | 3.15\% |
| UNITED TRUST BANK | PALOS HEIGHTS |  | 132,565 | 296 | 9\% | 0.32\% | 0.22\% | 2.43\% | 5.40\% | 2.87\% | 2.54\% |
| VERMILION VALLEY BANK | PIPER CITY | Y | 172,103 | 3,420 | 16\% | 2.27\% | 1.99\% | 14.94\% | 3.67\% | 0.36\% | 3.31\% |
| VERMONT STATE BANK | VERMONT |  | 23,586 | -404 | 14\% | -1.71\% | -1.71\% | -11.72\% | 4.59\% | 1.19\% | 3.40\% |
| VILLA GROVE STATE BANK | VILLA GROVE | Y | 88,894 | 992 | 10\% | 1.14\% | 1.12\% | 10.74\% | 3.75\% | 0.64\% | 3.11\% |
| VILLAGE BANK \& TRUST, NATIONAL ASSOCIATION | ARLINGTON HEIGHTS |  | 2,614,664 | 59,808 | 10\% | 3.12\% | 2.29\% | 22.09\% | 5.31\% | 1.14\% | 4.17\% |
| VILLAGE BANK, THE | SAINT LIBORY |  | 124,795 | 1,496 | 8\% | 1.64\% | 1.20\% | 8.98\% | 4.49\% | 0.49\% | 4.00\% |
| WABASH SAVINGS BANK | MOUNT CARMEL |  | 9,819 | -132 | 7\% | -1.34\% | -1.34\% | -22.98\% | 3.30\% | 0.77\% | 2.53\% |
| WARREN-BOYNTON STATE BANK | NEW BERLIN |  | 225,433 | 2,264 | 12\% | 1.40\% | 1.00\% | 9.22\% | 4.48\% | 1.04\% | 3.44\% |
| WASHINGTON SAVINGS BANK | EFFINGHAM |  | 600,510 | 968 | 11\% | 0.20\% | 0.16\% | 1.75\% | 3.29\% | 1.44\% | 1.85\% |
| WASHINGTON STATE BANK | WASHINGTON |  | 74,939 | 836 | 10\% | 1.39\% | 1.12\% | 20.19\% | 3.14\% | 0.39\% | 2.75\% |
| WATERMAN BANK | WATERMAN |  | 113,990 | 1,600 | 14\% | 2.02\% | 1.40\% | 9.61\% | 6.68\% | 1.84\% | 4.84\% |
| WEST CENTRAL BANK | ASHLAND | Y | 230,056 | 2,992 | 10\% | 1.35\% | 1.30\% | 19.63\% | 4.16\% | 0.76\% | 3.40\% |
| WEST TOWN BANK \& TRUST | NORTH RIVERSIDE |  | 414,224 | 7,068 | 12\% | 2.33\% | 1.71\% | 15.29\% | 7.07\% | 1.81\% | 5.26\% |
| WHEATON BANK \& TRUST COMPANY, NATIONAL ASSOCIATION | WHEATON |  | 3,027,159 | 48,400 | 9\% | 2.19\% | 1.60\% | 16.65\% | 4.64\% | 1.33\% | 3.31\% |
| WHEATON COLLEGE TRUST COMPANY, NATIONAL ASSOCIATION | WHEATON |  | 3,737 | 148 | 97\% | 3.96\% | 3.96\% | 4.12\% | 3.86\% | 0.00\% | 3.86\% |
| WILLIAMSVILLE STATE BANK AND TRUST | WILLIAMSVILLE |  | 101,107 | 468 | 13\% | 0.66\% | 0.46\% | 5.38\% | 3.49\% | 0.42\% | 3.07\% |
| WINTRUST BANK, NATIONAL ASSOCIATION | CHICAGO |  | 9,309,379 | 214,872 | 11\% | 3.13\% | 2.31\% | 20.62\% | 5.55\% | 1.12\% | 4.42\% |

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

## 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.



[^0]:    Profitability - P3

