



BANCONOMICS®

financial data and reports for community bankers at

www.Banconomics.com

PROFITABILITY

Illinois FDIC Insured Institutions

4th Quarter 2022

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

IL Profitability

December 31, 2022
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/Earning Assets	Cost of Funds	Net Interest Margin
1ST COMMUNITY BANK	SHERRARD	Y	68,887	324	10%	0.50%	0.47%	4.87%	3.57%	0.27%	3.30%
1ST EQUITY BANK	SKOKIE	Y	129,427	2,006	19%	1.55%	1.55%	8.66%	4.38%	0.62%	3.75%
ALBANY BANK & TRUST CO., NATIONAL ASSOCIATION	CHICAGO		736,540	8,161	15%	1.53%	1.11%	7.60%	3.42%	0.30%	3.12%
ALGONQUIN STATE BANK	ALGONQUIN	Y	161,527	1,566	11%	0.99%	0.97%	15.00%	3.11%	0.07%	3.04%
ALLIANCE COMMUNITY BANK	PETERSBURG	Y	373,502	3,226	9%	0.92%	0.86%	11.90%	2.95%	0.38%	2.57%
ALLIED FIRST BANK, SB	OSWEGO		167,919	-307	26%	-0.76%	-0.55%	-2.88%	4.96%	0.85%	4.11%
AMALGAMATED BANK OF CHICAGO	CHICAGO		1,002,062	7,178	10%	0.96%	0.72%	7.81%	3.28%	0.07%	3.21%
AMERICAN COMMERCIAL BANK & TRUST, NATIONAL ASSOCIATION	OTTAWA		1,164,671	13,608	9%	1.59%	1.17%	13.98%	4.50%	0.52%	3.98%
AMERICAN COMMUNITY BANK & TRUST	WOODSTOCK		924,545	9,926	11%	1.49%	1.07%	11.33%	3.46%	0.53%	2.93%
AMERICAN EAGLE BANK	SOUTH ELGIN		369,671	3,272	9%	1.24%	0.89%	9.63%	4.43%	1.08%	3.35%
AMERICAN METRO BANK	CHICAGO		81,884	952	14%	1.20%	1.16%	8.34%	4.84%	0.43%	4.40%
ANCHOR STATE BANK	ANCHOR		32,205	108	13%	0.16%	0.34%	2.31%	3.79%	0.33%	3.46%
ANDERSON STATE BANK	ONEIDA	Y	109,046	702	14%	0.69%	0.64%	5.57%	2.31%	0.29%	2.01%
ANNA STATE BANK	ANNA		109,175	725	13%	0.86%	0.66%	5.23%	2.71%	0.35%	2.35%
ANNA-JONESBORO NATIONAL BANK	ANNA		265,200	2,213	13%	1.14%	0.83%	8.74%	3.17%	0.28%	2.89%
APPLE RIVER STATE BANK	APPLE RIVER	Y	541,077	6,161	9%	1.27%	1.14%	17.96%	3.28%	0.57%	2.72%
ARCOLA FIRST BANK	ARCOLA	Y	136,447	773	10%	0.61%	0.57%	12.33%	2.37%	0.29%	2.08%
ATLANTA NATIONAL BANK, THE	ATLANTA		72,678	528	13%	0.92%	0.73%	6.97%	3.07%	0.28%	2.79%
BANK & TRUST COMPANY	LITCHFIELD		441,404	4,333	10%	1.35%	0.98%	11.39%	3.42%	0.43%	2.99%
BANK OF BELLEVILLE	BELLEVILLE		381,815	1,961	8%	0.70%	0.51%	7.88%	3.73%	0.73%	3.00%
BANK OF BLUFFS	BLUFFS	Y	64,678	415	13%	0.70%	0.64%	5.46%	3.55%	0.29%	3.26%
BANK OF BOURBONNAIS	BOURBONNAIS		91,602	441	9%	0.65%	0.48%	5.79%	2.90%	0.41%	2.50%
BANK OF CALHOUN COUNTY	HARDIN		90,579	544	8%	0.84%	0.60%	7.65%	2.82%	0.20%	2.61%
BANK OF CHESTNUT	CHESTNUT		22,870	17	9%	0.13%	0.07%	1.15%	3.18%	0.17%	3.01%
BANK OF FARMINGTON	FARMINGTON		216,387	1,843	11%	1.09%	0.85%	9.20%	3.84%	0.37%	3.47%
BANK OF GIBSON CITY	GIBSON CITY		132,470	1,406	8%	1.41%	1.06%	11.40%	3.01%	0.31%	2.70%

IL Profitability

December 31, 2022
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/Earning Assets	Cost of Funds	Net Interest Margin
BANK OF HERRIN, THE	HERRIN	Y	304,323	3,159	10%	1.07%	1.04%	22.43%	3.37%	0.20%	3.17%
BANK OF HILLSBORO, NATIONAL ASSOCIATION	HILLSBORO		555,534	4,463	9%	1.10%	0.80%	11.76%	3.18%	0.42%	2.76%
BANK OF KAMPSVILLE	KAMPSVILLE		128,452	835	16%	0.81%	0.65%	4.52%	2.79%	0.30%	2.49%
BANK OF MONTGOMERY	MONTGOMERY		47,728	-82	8%	-0.17%	-0.17%	-2.86%	1.78%	0.48%	1.29%
BANK OF O'FALLON	O'FALLON	Y	391,169	4,399	12%	1.13%	1.12%	9.49%	3.08%	0.68%	2.40%
BANK OF PONTIAC	PONTIAC		955,936	9,807	9%	1.40%	1.03%	10.53%	3.68%	0.27%	3.40%
BANK OF RANTOUL	RANTOUL	Y	263,714	3,801	10%	1.61%	1.44%	16.99%	3.33%	0.31%	3.01%
BANK OF SPRINGFIELD	SPRINGFIELD		1,460,715	13,056	8%	1.26%	0.89%	11.32%	3.75%	0.40%	3.34%
BANK OF STRONGHURST	STRONGHURST		92,815	314	13%	0.44%	0.34%	3.62%	2.96%	0.37%	2.59%
BANK OF YATES CITY	YATES CITY	Y	81,010	553	9%	0.72%	0.68%	9.06%	3.61%	0.36%	3.25%
BANKCHAMPAIGN, NATIONAL ASSOCIATION	CHAMPAIGN	Y	243,479	3,824	12%	1.58%	1.57%	15.39%	3.97%	0.18%	3.79%
BANKFINANCIAL, NATIONAL ASSOCIATION	OLYMPIA FIELDS		1,637,593	12,282	10%	0.99%	0.75%	7.48%	3.55%	0.23%	3.31%
BANKORION	ORION		611,668	5,188	10%	1.17%	0.85%	10.80%	3.08%	0.36%	2.72%
BANTERRA BANK	MARION	Y	2,726,986	65,350	10%	1.43%	2.40%	40.96%	3.95%	0.59%	3.36%
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	BARRINGTON		3,493,881	44,786	10%	1.76%	1.28%	10.54%	3.54%	0.47%	3.06%
BEARDSTOWN SAVINGS, S.B.	BEARDSTOWN		68,368	305	11%	0.63%	0.45%	5.21%	3.97%	0.69%	3.28%
BELMONT BANK & TRUST COMPANY	CHICAGO		900,243	14,104	11%	2.19%	1.57%	16.76%	4.22%	0.54%	3.68%
BETTER BANKS	PEORIA	Y	433,240	4,249	8%	1.13%	0.98%	17.51%	3.52%	0.22%	3.31%
BEVERLY BANK & TRUST COMPANY, NATIONAL ASSOCIATION	CHICAGO		1,924,668	19,943	10%	1.43%	1.04%	9.86%	3.85%	0.43%	3.42%
BLACKHAWK BANK & TRUST	MILAN		1,797,590	18,288	10%	1.36%	1.02%	11.68%	3.01%	0.71%	2.30%
BMO HARRIS BANK NATIONAL ASSOCIATION	CHICAGO		170,374,685	1,021,582	11%	0.79%	0.60%	6.31%	3.28%	0.71%	2.57%
BMO HARRIS CENTRAL NATIONAL ASSOCIATION	ROSELLE		8,041	97	88%	1.69%	1.21%	1.38%	6.21%	0.00%	6.21%
BRADFORD NATIONAL BANK OF GREENVILLE, THE	GREENVILLE	Y	513,448	7,113	11%	1.63%	1.39%	16.25%	3.90%	0.52%	3.38%
BRICKYARD BANK	LINCOLNWOOD		176,996	1,695	10%	1.02%	0.96%	11.48%	3.55%	0.40%	3.15%
BUCKLEY STATE BANK	BUCKLEY		55,541	215	10%	0.55%	0.39%	4.01%	2.69%	0.12%	2.56%
BUENA VISTA NATIONAL BANK	CHESTER		267,281	2,472	11%	1.26%	0.92%	9.22%	3.70%	0.24%	3.46%

IL Profitability

December 31, 2022
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/Earning Assets	Cost of Funds	Net Interest Margin
BURLING BANK	CHICAGO	Y	196,692	4,184	12%	2.18%	2.13%	22.13%	4.73%	0.30%	4.43%
BUSEY BANK	CHAMPAIGN		12,602,039	150,986	11%	1.55%	1.20%	10.60%	3.08%	0.17%	2.91%
BYLINE BANK	CHICAGO		7,142,184	95,649	11%	1.75%	1.34%	11.35%	4.55%	0.44%	4.11%
BYRON BANK	BYRON	Y	332,004	3,314	10%	1.13%	1.00%	12.68%	3.50%	0.53%	2.97%
CAMP GROVE STATE BANK	CAMP GROVE	Y	35,015	-401	11%	-1.24%	-1.15%	-9.53%	4.35%	1.22%	3.13%
CAMPUS STATE BANK	CAMPUS		26,012	89	10%	0.43%	0.34%	3.54%	2.97%	0.14%	2.84%
CARROLLTON BANK	CARROLLTON	Y	3,104,818	31,706	7%	1.04%	1.02%	15.87%	3.34%	0.64%	2.71%
CASEY STATE BANK	CASEY	Y	422,619	7,515	11%	1.84%	1.78%	19.68%	4.20%	0.47%	3.73%
CATLIN BANK	CATLIN		87,664	708	10%	1.07%	0.81%	8.65%	3.56%	0.40%	3.16%
CENTRAL BANK ILLINOIS	GENESEO		1,228,973	15,737	9%	1.72%	1.28%	15.05%	3.93%	0.47%	3.46%
CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION	CICERO		196,078	447	11%	0.43%	0.23%	2.49%	3.22%	0.29%	2.93%
CENTRAL SAVINGS, F.S.B.	CHICAGO		113,556	223	25%	0.30%	0.20%	0.78%	4.00%	0.47%	3.53%
CENTRAL STATE BANK	CLAYTON	Y	168,331	3,484	16%	2.08%	2.07%	14.77%	4.34%	0.55%	3.79%
CENTRUST BANK, NATIONAL ASSOCIATION	NORTHBROOK		158,989	1,618	12%	1.42%	1.02%	8.40%	5.27%	0.45%	4.82%
CHESTER NATIONAL BANK	CHESTER		64,818	28	10%	0.05%	0.04%	0.47%	3.19%	0.27%	2.92%
CHESTERFIELD STATE BANK	CHESTERFIELD	Y	22,887	169	9%	0.80%	0.74%	8.27%	3.82%	0.25%	3.56%
CHICAGO TRUST COMPANY, N. A., THE	LAKE FOREST		119,777	2,779	99%	3.15%	2.32%	2.36%	1.74%	0.00%	1.74%
CIBC BANK USA	CHICAGO		49,446,995	678,532	12%	1.81%	1.37%	8.71%	3.69%	0.84%	2.84%
CIBM BANK	CHAMPAIGN		761,691	4,500	10%	0.79%	0.59%	5.82%	3.70%	0.41%	3.30%
CITIZENS BANK OF CHATSWORTH	CHATSWORTH		40,660	143	13%	0.38%	0.35%	4.15%	4.21%	0.19%	4.02%
CITIZENS BANK OF EDINBURG	EDINBURG		31,904	228	8%	0.99%	0.71%	9.35%	3.28%	0.29%	3.00%
CITIZENS COMMUNITY BANK	MASCOUTAH		477,366	5,029	11%	1.40%	1.05%	11.69%	3.44%	0.70%	2.74%
CITIZENS NATIONAL BANK OF ALBION	ALBION		358,085	2,740	16%	1.04%	0.77%	5.17%	3.12%	0.37%	2.75%
CITIZENS STATE BANK	LENA	Y	362,183	4,841	9%	1.49%	1.34%	15.66%	3.73%	0.36%	3.38%
CITIZENS STATE BANK OF MILFORD	MILFORD	Y	57,484	4	7%	0.01%	0.01%	0.12%	2.78%	0.08%	2.69%
CITY NATIONAL BANK OF METROPOLIS, THE	METROPOLIS		472,480	2,793	12%	0.82%	0.59%	6.58%	3.06%	0.61%	2.45%
CLAY CITY BANKING CO., THE	CLAY CITY		206,643	2,278	10%	1.51%	1.10%	14.64%	3.68%	0.56%	3.12%

IL Profitability

December 31, 2022
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/Earning Assets	Cost of Funds	Net Interest Margin
CLAY COUNTY STATE BANK	LOUISVILLE	Y	109,478	1,277	11%	1.17%	1.17%	14.43%	2.88%	0.28%	2.60%
CNB BANK & TRUST, NA	CARLINVILLE		1,601,155	13,813	9%	1.19%	0.86%	10.80%	3.76%	0.39%	3.37%
COLCHESTER STATE BANK	COLCHESTER		84,694	981	15%	1.12%	1.16%	10.13%	3.06%	0.39%	2.67%
COLLINSVILLE BUILDING AND LOAN ASSOCIATION	COLLINSVILLE		131,846	208	26%	0.22%	0.16%	0.61%	2.67%	0.61%	2.06%
COMMUNITY BANK	WINSLOW	Y	259,262	4,211	15%	1.73%	1.62%	12.26%	3.83%	0.95%	2.89%
COMMUNITY BANK OF EASTON	EASTON		43,029	951	23%	3.12%	2.21%	9.97%	4.15%	0.20%	3.96%
COMMUNITY BANK OF ELMHURST	ELMHURST	Y	191,775	1,229	9%	0.64%	0.64%	13.97%	3.35%	0.09%	3.26%
COMMUNITY BANK OF TRENTON	TRENTON	Y	102,392	1,241	11%	1.22%	1.21%	12.23%	3.79%	0.49%	3.30%
COMMUNITY FIRST BANK OF THE HEARTLAND	MOUNT VERNON	Y	254,932	4,366	9%	1.79%	1.71%	19.13%	4.04%	0.21%	3.83%
COMMUNITY NATIONAL BANK IN MONMOUTH	MONMOUTH		52,392	385	11%	1.02%	0.73%	7.05%	3.32%	0.29%	3.03%
COMMUNITY PARTNERS SAVINGS BANK	SALEM		238,306	1,206	12%	0.67%	0.51%	5.77%	3.49%	0.48%	3.00%
COMMUNITY SAVINGS BANK	CHICAGO		458,086	-243	14%	-0.07%	-0.05%	-0.46%	2.75%	0.57%	2.19%
COMMUNITY STATE BANK	GALVA	Y	284,635	4,193	10%	1.74%	1.47%	14.52%	4.67%	0.53%	4.14%
COMMUNITY STATE BANK OF ROCK FALLS	ROCK FALLS		330,910	2,845	10%	1.18%	0.86%	11.07%	3.63%	0.37%	3.26%
COMMUNITY TRUST BANK	IRVINGTON		104,541	669	12%	0.72%	0.64%	6.64%	3.26%	0.21%	3.05%
CORNERSTONE NATIONAL BANK & TRUST COMPANY	PALATINE		1,050,591	11,389	9%	1.53%	1.08%	13.65%	3.52%	0.24%	3.28%
COUNTRY TRUST BANK	BLOOMINGTON		28,909	6,224	103%	29.92%	21.53%	22.46%	3.28%	0.00%	3.28%
CROSSROADS BANK	EFFINGHAM		218,614	2,969	15%	1.84%	1.36%	11.40%	3.48%	0.51%	2.98%
CRYSTAL LAKE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	CRYSTAL LAKE		1,426,546	18,610	9%	1.78%	1.30%	14.42%	3.61%	0.50%	3.11%
DEVON BANK	CHICAGO		492,879	4,155	7%	1.17%	0.84%	13.99%	3.41%	0.69%	2.72%
DEWEY BANK	DEWEY	Y	30,716	183	8%	0.69%	0.60%	6.24%	3.77%	0.17%	3.60%
DEWITT SAVINGS BANK	CLINTON		147,200	764	12%	0.72%	0.52%	5.64%	3.21%	0.30%	2.91%
DIETERICH BANK	EFFINGHAM		1,302,293	9,530	9%	0.99%	0.73%	9.33%	3.21%	0.42%	2.79%
DU QUOIN STATE BANK	DU QUOIN	Y	136,900	833	10%	0.77%	0.61%	21.32%	3.62%	0.57%	3.04%
EUREKA SAVINGS BANK	LA SALLE		415,166	3,116	21%	1.06%	0.75%	4.09%	2.98%	0.39%	2.59%
EVERGREEN BANK GROUP	OAK BROOK		1,292,041	18,021	11%	1.86%	1.39%	11.99%	5.63%	0.79%	4.84%

IL Profitability

December 31, 2022
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/Earning Assets	Cost of Funds	Net Interest Margin
EXCHANGE STATE BANK	LANARK	Y	101,557	702	12%	0.85%	0.69%	8.03%	3.24%	0.51%	2.72%
FAIRFIELD NATIONAL BANK, THE	FAIRFIELD		686,821	6,309	11%	1.18%	0.92%	9.98%	3.30%	0.87%	2.43%
FAIRVIEW STATE BANKING COMPANY	FAIRVIEW		36,720	293	13%	1.02%	0.80%	7.22%	4.07%	0.33%	3.75%
FARMERS & MERCHANTS BANK OF HUTSONVILLE	HUTSONVILLE	Y	54,216	443	16%	0.86%	0.82%	5.14%	3.19%	0.62%	2.57%
FARMERS AND MERCHANTS NATIONAL BANK OF NASHVILLE, THE	NASHVILLE	Y	267,029	3,229	10%	1.30%	1.21%	16.18%	3.25%	0.12%	3.13%
FARMERS AND MERCHANTS STATE BANK OF BUSHNELL	BUSHNELL		93,204	833	8%	1.20%	0.89%	15.63%	2.59%	0.08%	2.51%
FARMERS NATIONAL BANK	PROPHETSTOWN		867,355	10,864	14%	1.78%	1.25%	10.70%	3.94%	0.85%	3.09%
FARMERS NATIONAL BANK OF GRIGGSVILLE	GRIGGSVILLE	Y	126,386	1,706	11%	1.38%	1.35%	13.92%	4.45%	0.60%	3.85%
FARMERS STATE BANK	ELMWOOD	Y	63,515	142	9%	0.28%	0.22%	7.12%	3.33%	0.43%	2.90%
FARMERS STATE BANK	PITTSFIELD	Y	322,048	4,211	14%	1.42%	1.31%	10.69%	3.61%	0.25%	3.35%
FARMERS STATE BANK & TRUST CO.	MOUNT STERLING		116,295	1,262	8%	1.49%	1.09%	14.50%	3.84%	0.52%	3.33%
FARMERS STATE BANK AND TRUST COMPANY, THE	JACKSONVILLE		251,719	1,267	11%	0.62%	0.50%	4.80%	2.76%	0.21%	2.55%
FARMERS STATE BANK OF ALTO PASS, ILL.	ALTO PASS	Y	322,753	3,782	9%	1.24%	1.17%	14.54%	4.59%	0.40%	4.19%
FARMERS STATE BANK OF EMDEN	EMDEN		40,296	240	24%	0.73%	0.60%	2.42%	2.31%	0.18%	2.13%
FARMERS STATE BANK OF HOFFMAN	HOFFMAN		198,168	981	13%	0.68%	0.50%	5.33%	2.82%	0.35%	2.47%
FARMERS STATE BANK OF MEDORA	MEDORA		23,787	-2	13%	-0.01%	-0.01%	-0.09%	2.66%	0.19%	2.47%
FARMERS STATE BANK OF WESTERN ILLINOIS	ALPHA	Y	179,775	1,508	12%	0.91%	0.84%	10.10%	3.10%	0.28%	2.82%
FARMERS-MERCHANTS BANK OF ILLINOIS	JOY		315,522	4,733	11%	1.98%	1.50%	11.87%	4.25%	1.08%	3.17%
FCB BANKS	COLLINSVILLE	Y	2,065,442	22,838	9%	1.28%	1.11%	14.52%	3.20%	0.50%	2.70%
FEDERAL SAVINGS BANK, THE	CHICAGO		754,936	-933	21%	-0.16%	-0.12%	-0.58%	4.19%	1.20%	2.99%
FEDERATED BANK	ONARGA	Y	119,461	804	8%	0.74%	0.67%	7.12%	3.54%	0.12%	3.41%
FIRST AMERICAN BANK	ELK GROVE VILLAGE	Y	6,192,681	36,082	7%	0.62%	0.58%	9.21%	3.40%	0.54%	2.87%
FIRST BANK AND TRUST COMPANY OF ILLINOIS	PALATINE		213,481	5,476	12%	2.57%	2.57%	25.68%	6.61%	0.38%	6.24%
FIRST BANK AND TRUST COMPANY OF MURPHYSBORO, THE	MURPHYSBORO		88,769	242	9%	0.44%	0.27%	3.85%	3.92%	0.28%	3.64%

IL Profitability

December 31, 2022
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/Earning Assets	Cost of Funds	Net Interest Margin
FIRST BANK CHICAGO	HIGHLAND PARK		1,885,635	3,569	9%	0.20%	0.19%	1.95%	3.70%	1.19%	2.51%
FIRST BANK OF MANHATTAN	MANHATTAN	Y	247,348	2,092	8%	0.87%	0.85%	13.68%	3.05%	0.10%	2.94%
FIRST BANKERS TRUST COMPANY, NATIONAL ASSOCIATION	QUINCY		1,183,954	9,527	9%	1.06%	0.80%	13.59%	2.76%	0.26%	2.50%
FIRST COMMUNITY BANK AND TRUST	BEECHER		206,339	2,139	11%	1.38%	1.04%	10.87%	3.41%	0.08%	3.33%
FIRST COMMUNITY BANK OF HILLSBORO	HILLSBORO	Y	146,562	1,039	9%	0.78%	0.71%	12.48%	2.41%	0.34%	2.07%
FIRST COMMUNITY BANK OF MOULTRIE COUNTY	SULLIVAN	Y	118,338	1,046	8%	0.92%	0.88%	18.11%	2.80%	0.10%	2.69%
FIRST COMMUNITY BANK XENIA-FLORA	XENIA	Y	53,467	578	10%	1.20%	1.08%	16.25%	3.74%	0.55%	3.18%
FIRST EAGLE BANK	CHICAGO	Y	596,882	14,791	19%	2.61%	2.48%	14.43%	4.37%	0.32%	4.05%
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CENTRAL ILLINOIS, S.B.	SHELBYVILLE		188,691	1,228	10%	0.90%	0.65%	7.18%	4.09%	0.52%	3.57%
FIRST FEDERAL SAVINGS BANK	OTTAWA		374,748	328	12%	0.07%	0.09%	0.79%	3.00%	0.27%	2.74%
FIRST FEDERAL SAVINGS BANK OF CHAMPAIGN-URBANA	CHAMPAIGN		222,367	1,269	9%	0.78%	0.57%	6.83%	2.68%	0.03%	2.65%
FIRST FEDERAL SAVINGS BANK OF MASCOUTAH, ILLINOIS	MASCOUTAH		156,247	1,288	11%	1.12%	0.82%	8.84%	3.64%	0.78%	2.86%
FIRST MID BANK & TRUST, NATIONAL ASSOCIATION	MATTOON		6,568,416	66,502	10%	1.32%	1.01%	10.03%	3.66%	0.45%	3.22%
FIRST NATIONAL BANK AND TRUST COMPANY	CLINTON		417,340	358	7%	0.11%	0.09%	1.86%	3.02%	0.42%	2.60%
FIRST NATIONAL BANK IN AMBOY, THE	AMBOY	Y	272,417	2,556	10%	1.12%	0.94%	13.52%	3.25%	0.26%	2.98%
FIRST NATIONAL BANK IN CARLYLE, THE	CARLYLE		277,107	2,188	9%	1.07%	0.79%	11.20%	3.03%	0.43%	2.60%
FIRST NATIONAL BANK IN OLNEY	OLNEY		441,505	3,642	10%	1.13%	0.82%	9.15%	3.25%	0.47%	2.79%
FIRST NATIONAL BANK IN PINCKNEYVILLE	PINCKNEYVILLE		143,935	1,368	11%	1.23%	0.95%	11.93%	3.49%	0.17%	3.32%
FIRST NATIONAL BANK IN TAYLORVILLE	TAYLORVILLE	Y	235,241	2,480	11%	1.22%	1.05%	15.36%	2.93%	0.44%	2.49%
FIRST NATIONAL BANK IN TREMONT, THE	TREMONT		154,216	468	11%	0.39%	0.30%	2.97%	3.56%	0.16%	3.39%
FIRST NATIONAL BANK OF ALLENDALE, THE	ALLENDALE		341,435	3,059	10%	1.25%	0.90%	11.31%	3.63%	0.54%	3.09%
FIRST NATIONAL BANK OF ARENZVILLE, THE	ARENZVILLE	Y	129,298	1,173	8%	0.93%	0.91%	13.97%	3.41%	0.29%	3.11%
FIRST NATIONAL BANK OF ASSUMPTION, THE	ASSUMPTION		24,086	144	11%	0.79%	0.60%	7.63%	2.74%	0.18%	2.56%
FIRST NATIONAL BANK OF AVA, THE	AVA		74,814	597	13%	1.12%	0.80%	8.05%	3.76%	0.28%	3.48%

IL Profitability

December 31, 2022
Dollars in Thousands



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 BEARDSTOWN, THE	BEARDSTOWN	Y	174,927	1,854	11%	1.08%	1.06%	11.70%	3.28%	0.20%	3.08%
FIRST NATIONAL BANK OF BROOKFIELD	BROOKFIELD		317,057	4,631	10%	2.15%	1.46%	14.71%	4.41%	0.44%	3.97%
FIRST NATIONAL BANK OF BROWNSTOWN, THE	BROWNSTOWN		50,569	288	10%	0.77%	0.57%	6.96%	3.15%	0.40%	2.75%
FIRST NATIONAL BANK OF CARMÍ, THE	CARMÍ		633,375	3,653	9%	0.80%	0.58%	6.65%	3.59%	0.24%	3.35%
FIRST NATIONAL BANK OF LACON	LACON	Y	82,108	726	8%	0.89%	0.88%	14.55%	3.77%	0.25%	3.52%
FIRST NATIONAL BANK OF LITCHFIELD, THE	LITCHFIELD	Y	133,022	1,554	11%	1.25%	1.17%	12.34%	3.65%	0.43%	3.22%
FIRST NATIONAL BANK OF NOKOMIS	NOKOMIS	Y	187,730	1,862	10%	1.02%	0.99%	12.94%	3.24%	0.16%	3.07%
FIRST NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE		78,810	291	11%	0.47%	0.37%	4.31%	2.70%	0.36%	2.34%
FIRST NATIONAL BANK OF PANA	PANA	Y	278,128	4,130	11%	1.68%	1.48%	15.39%	3.65%	0.29%	3.36%
FIRST NATIONAL BANK OF RAYMOND, THE	RAYMOND	Y	184,415	1,467	10%	0.97%	0.80%	13.97%	3.03%	0.22%	2.81%
FIRST NATIONAL BANK OF SANDOVAL, THE	SANDOVAL	Y	77,140	981	10%	1.44%	1.27%	14.80%	4.67%	0.62%	4.05%
FIRST NATIONAL BANK OF SPARTA, THE	SPARTA	Y	105,426	1,349	11%	1.37%	1.28%	14.76%	3.61%	0.19%	3.42%
FIRST NATIONAL BANK OF STEELEVILLE	STEELEVILLE	Y	244,361	2,370	14%	1.00%	0.97%	9.77%	3.21%	0.40%	2.80%
FIRST NATIONAL BANK OF WATERLOO	WATERLOO		825,244	4,607	8%	0.72%	0.56%	7.31%	3.22%	0.40%	2.83%
FIRST NATIONS BANK	CHICAGO		492,806	5,507	12%	1.56%	1.12%	9.95%	3.85%	0.63%	3.22%
FIRST NEIGHBOR BANK, NATIONAL ASSOCIATION	TOLEDO		535,012	4,766	11%	1.16%	0.89%	8.80%	3.96%	0.29%	3.67%
FIRST ROBINSON SAVINGS BANK, NATIONAL ASSOCIATION	ROBINSON		468,427	2,970	8%	0.88%	0.63%	10.77%	2.93%	0.48%	2.45%
FIRST SAVINGS BANK	DANVILLE		37,532	9	28%	0.03%	0.02%	0.10%	2.47%	0.26%	2.21%
FIRST SAVINGS BANK OF HEGEWISCH	CHICAGO		802,292	4,200	15%	0.71%	0.52%	3.68%	2.55%	0.33%	2.21%
FIRST SECURE BANK AND TRUST CO.	PALOS HILLS		338,854	4,745	10%	1.96%	1.40%	15.65%	4.74%	0.49%	4.25%
FIRST SECURE COMMUNITY BANK	SUGAR GROVE		501,650	4,059	9%	1.14%	0.81%	10.65%	3.63%	0.51%	3.13%
FIRST SECURITY BANK	MACKINAW	Y	106,487	1,169	9%	1.11%	1.10%	8.75%	3.87%	0.24%	3.63%
FIRST SECURITY TRUST AND SAVINGS BANK	ELMWOOD PARK		384,138	3,712	8%	1.09%	0.97%	16.42%	2.94%	0.16%	2.77%
FIRST SOUTHERN BANK	MARION		1,029,435	12,778	9%	1.71%	1.24%	14.34%	3.52%	0.26%	3.26%
FIRST STATE BANK	MONTICELLO	Y	359,959	4,385	7%	1.23%	1.22%	20.92%	2.79%	0.10%	2.69%
FIRST STATE BANK	MENDOTA		1,466,545	12,705	10%	1.20%	0.87%	9.17%	3.76%	0.56%	3.20%
FIRST STATE BANK OF BEECHER CITY	BEECHER CITY	Y	102,385	1,654	12%	1.72%	1.62%	13.32%	3.71%	0.50%	3.21%

IL Profitability

December 31, 2022
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/Earning Assets	Cost of Funds	Net Interest Margin
FIRST STATE BANK OF BLOOMINGTON	BLOOMINGTON	Y	164,507	1,855	7%	1.13%	1.13%	18.27%	3.00%	0.04%	2.96%
FIRST STATE BANK OF CAMPBELL HILL	CAMPBELL HILL		147,608	1,533	12%	1.43%	1.04%	10.48%	3.77%	0.57%	3.19%
FIRST STATE BANK OF DONGOLA, THE	DONGOLA	Y	30,288	217	11%	0.78%	0.72%	7.24%	3.92%	0.34%	3.59%
FIRST STATE BANK OF FORREST	FORREST	Y	266,118	3,370	9%	1.29%	1.27%	15.14%	3.78%	0.48%	3.30%
FIRST STATE BANK OF OLMSTED	OLMSTED		67,452	526	9%	0.92%	0.78%	7.75%	3.51%	0.48%	3.03%
FIRST STATE BANK OF ST. PETER	SAINT PETER		36,650	314	15%	1.19%	0.86%	6.86%	2.89%	0.23%	2.66%
FIRST STATE BANK OF VAN ORIN	VAN ORIN	Y	46,917	307	9%	0.69%	0.65%	9.99%	2.57%	0.35%	2.21%
FIRST STATE BANK SHANNON-POLO	SHANNON	Y	211,753	1,428	8%	0.75%	0.67%	12.16%	2.78%	0.24%	2.54%
FIRST TRUST AND SAVINGS BANK OF WATSEKA, THE	WATSEKA		330,764	3,523	14%	1.45%	1.07%	8.87%	2.62%	0.19%	2.42%
FIRST TRUST BANK OF ILLINOIS	KANKAKEE		362,022	3,927	11%	1.48%	1.08%	14.42%	2.89%	0.16%	2.72%
FISHER NATIONAL BANK, THE	FISHER	Y	213,306	3,044	10%	1.52%	1.43%	17.99%	3.76%	0.37%	3.40%
FLANAGAN STATE BANK	FLANAGAN	Y	278,856	429	9%	0.27%	0.15%	2.78%	3.04%	0.25%	2.79%
FLORA BANK & TRUST	FLORA		108,443	1,032	10%	1.26%	0.95%	16.27%	3.08%	0.34%	2.74%
FNB COMMUNITY BANK, THE	VANDALIA		468,912	4,546	12%	1.33%	0.97%	10.75%	3.27%	0.32%	2.95%
FNBC BANK AND TRUST	LA GRANGE		625,363	4,800	9%	0.80%	0.77%	10.77%	2.75%	0.10%	2.65%
FOREST PARK NATIONAL BANK AND TRUST COMPANY	FOREST PARK	Y	322,745	3,343	8%	1.09%	1.04%	17.28%	4.14%	0.22%	3.92%
FORTRESS BANK	PEORIA		562,964	4,631	9%	1.13%	0.82%	8.37%	4.08%	0.66%	3.42%
FREDERICK COMMUNITY BANK, THE	PAXTON	Y	186,026	2,061	9%	1.14%	1.11%	14.16%	3.04%	0.20%	2.83%
FWBANK	CHICAGO		59,279	-3,728	27%	-6.29%	-6.29%	-19.46%	2.47%	0.26%	2.21%
GERBER STATE BANK, THE	ARGENTA	Y	93,285	739	12%	0.92%	0.79%	10.33%	2.71%	0.20%	2.51%
GERMAN-AMERICAN STATE BANK	GERMAN VALLEY		321,581	2,939	9%	1.26%	0.91%	11.34%	4.14%	0.71%	3.43%
GERMANTOWN TRUST & SAVINGS BANK	BREESE	Y	476,182	6,731	11%	1.56%	1.41%	17.30%	3.05%	0.47%	2.57%
GIFFORD STATE BANK, THE	GIFFORD	Y	201,076	2,190	10%	1.10%	1.09%	12.33%	3.56%	0.24%	3.32%
GN BANK	CHICAGO		77,719	-213	14%	-0.27%	-0.27%	-2.16%	4.15%	0.08%	4.08%
GOLD COAST BANK	CHICAGO		439,402	6,516	12%	2.05%	1.48%	12.46%	5.05%	1.13%	3.92%
GOODFIELD STATE BANK	GOODFIELD	Y	178,691	3,479	12%	2.01%	1.95%	17.70%	3.84%	0.19%	3.65%

IL Profitability

December 31, 2022
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/Earning Assets	Cost of Funds	Net Interest Margin
GRAND RIDGE NATIONAL BANK	GRAND RIDGE		309,258	5,560	13%	2.55%	1.80%	14.26%	5.88%	0.29%	5.58%
GRAND RIVERS COMMUNITY BANK	GRAND CHAIN		16,211	-525	10%	-3.24%	-3.24%	-31.12%	4.92%	0.34%	4.58%
GRANVILLE NATIONAL BANK, THE	GRANVILLE		112,013	814	10%	0.97%	0.73%	8.88%	2.66%	0.13%	2.52%
GREAT RIVERS BANK	BARRY	Y	162,647	1,349	10%	0.88%	0.83%	8.33%	3.63%	0.29%	3.34%
GRUNDY BANK	MORRIS	Y	376,700	5,793	10%	1.56%	1.54%	15.38%	3.23%	0.20%	3.02%
GUARDIAN SAVINGS BANK	GRANITE CITY		37,599	103	20%	0.13%	0.27%	1.64%	2.69%	0.36%	2.33%
HARTSBURG STATE BANK	HARTSBURG		19,907	90	12%	0.49%	0.45%	6.93%	2.95%	0.14%	2.81%
HARVARD STATE BANK, THE	HARVARD	Y	329,713	2,468	8%	0.84%	0.75%	12.20%	3.38%	0.41%	2.97%
HAVANA NATIONAL BANK, THE	HAVANA		322,697	3,671	11%	1.48%	1.14%	13.73%	3.27%	0.52%	2.75%
HEARTLAND BANK AND TRUST COMPANY	BLOOMINGTON		4,322,662	63,044	11%	2.02%	1.46%	14.64%	3.71%	0.08%	3.63%
HERITAGE BANK OF SCHAUMBURG	SCHAUMBURG	Y	163,261	1,084	9%	0.69%	0.66%	5.84%	2.63%	0.10%	2.53%
HICKORY POINT BANK AND TRUST	DECATUR		745,224	6,239	9%	1.12%	0.84%	9.57%	3.04%	0.22%	2.82%
HILL-DODGE BANKING COMPANY, THE	WARSAW	Y	54,592	608	13%	1.12%	1.11%	9.77%	3.06%	0.29%	2.77%
HINSDALE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	HINSDALE		4,294,788	57,209	9%	1.82%	1.33%	12.04%	3.60%	0.45%	3.15%
HOLCOMB BANK	ROCHELLE	Y	291,130	3,110	8%	1.16%	1.07%	16.19%	3.86%	0.59%	3.27%
HOME STATE BANK/NATIONAL ASSOCIATION	CRYSTAL LAKE	Y	783,955	10,050	11%	1.30%	1.28%	14.87%	3.41%	0.24%	3.17%
HOMETOWN NATIONAL BANK	LA SALLE		313,872	2,653	10%	1.17%	0.85%	10.96%	3.08%	0.30%	2.77%
HOYNE SAVINGS BANK	CHICAGO		496,858	1,844	20%	0.35%	0.37%	2.32%	2.64%	0.20%	2.43%
ILLINI STATE BANK	TONICA	Y	161,866	2,269	13%	1.47%	1.40%	12.09%	3.20%	0.32%	2.88%
INB, NATIONAL ASSOCIATION	SPRINGFIELD	Y	1,744,497	13,183	10%	0.79%	0.76%	9.21%	3.41%	0.59%	2.82%
INLAND BANK AND TRUST	OAK BROOK		1,249,466	7,838	14%	0.83%	0.63%	4.68%	3.78%	0.36%	3.42%
INTERNATIONAL BANK OF CHICAGO	CHICAGO	Y	888,941	14,437	11%	1.76%	1.62%	15.68%	4.24%	0.73%	3.51%
IPAVA STATE BANK	IPAVA	Y	187,812	1,746	8%	0.99%	0.93%	11.40%	4.14%	0.46%	3.67%
IROQUOIS FARMERS STATE BANK	IROQUOIS	Y	151,041	1,196	7%	0.86%	0.79%	14.08%	2.82%	0.28%	2.54%
IROQUOIS FEDERAL SAVINGS AND LOAN ASSOCIATION	WATSEKA		811,643	5,685	10%	0.95%	0.70%	8.27%	3.47%	0.52%	2.94%
ITASCA BANK & TRUST CO.	ITASCA		756,704	8,277	9%	1.51%	1.09%	14.65%	3.77%	0.25%	3.52%

IL Profitability

December 31, 2022
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/Earning Assets	Cost of Funds	Net Interest Margin
IUKA STATE BANK, THE	SALEM		120,986	1,206	11%	1.32%	1.00%	10.80%	4.76%	0.71%	4.06%
JERSEY STATE BANK	JERSEYVILLE		186,616	1,600	13%	1.15%	0.86%	8.95%	3.06%	0.16%	2.90%
KINMUNDY BANK	KINMUNDY		65,387	1,071	11%	2.31%	1.64%	14.47%	4.27%	0.38%	3.89%
LAKE FOREST BANK & TRUST COMPANY, NATIONAL ASSOCIATION	LAKE FOREST		7,643,844	143,760	9%	2.59%	1.88%	22.13%	3.79%	0.68%	3.12%
LAKESIDE BANK	CHICAGO	Y	2,405,242	50,260	12%	2.13%	2.09%	22.14%	4.22%	0.44%	3.77%
LASALLE STATE BANK	LASALLE	Y	177,379	1,307	10%	0.81%	0.74%	15.18%	3.25%	0.37%	2.88%
LEGENGE BANK	ELDORADO	Y	646,130	10,115	9%	1.64%	1.57%	17.62%	4.88%	0.24%	4.64%
LEMONT NATIONAL BANK, THE	LEMONT		60,669	226	6%	0.47%	0.37%	6.33%	2.53%	0.02%	2.51%
LENA STATE BANK	LENA		98,275	991	11%	1.39%	1.01%	11.39%	3.43%	0.57%	2.86%
LIBERTY BANK	LIBERTY		126,714	1,429	12%	1.56%	1.13%	10.42%	3.61%	0.22%	3.39%
LIBERTY BANK FOR SAVINGS	CHICAGO		917,931	2,768	22%	0.39%	0.30%	1.47%	2.60%	0.17%	2.43%
LIBERTYVILLE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	LIBERTYVILLE		2,327,536	30,832	9%	1.82%	1.32%	15.40%	3.47%	0.47%	3.00%
LINCOLNWAY COMMUNITY BANK	NEW LENOX		292,251	917	9%	0.36%	0.31%	2.90%	5.43%	0.36%	5.07%
LISLE SAVINGS BANK	LISLE		613,311	5,261	23%	1.16%	0.86%	4.26%	2.94%	0.40%	2.55%
LITCHFIELD NATIONAL BANK, THE	LITCHFIELD		128,902	297	8%	0.31%	0.23%	3.89%	3.45%	0.33%	3.12%
LONGVIEW BANK	OGDEN		273,985	3,115	8%	1.54%	1.14%	14.24%	3.68%	0.26%	3.42%
LONGVIEW BANK & TRUST	CHRISMAN		252,935	3,042	8%	1.63%	1.20%	15.06%	3.67%	0.42%	3.25%
LONGVIEW COMMUNITY BANK	MOUNT PULASKI		66,766	248	8%	1.39%	0.93%	7.74%	7.08%	0.52%	6.56%
MARINE BANK	SPRINGFIELD	Y	727,235	5,992	11%	0.84%	0.82%	8.61%	3.18%	0.14%	3.03%
MARQUETTE BANK	CHICAGO		2,062,638	12,690	8%	0.84%	0.62%	7.86%	3.21%	0.17%	3.04%
MARSEILLES BANK	MARSEILLES	Y	73,824	275	10%	0.39%	0.37%	10.35%	2.84%	0.59%	2.25%
MASON CITY NATIONAL BANK	MASON CITY	Y	82,434	979	16%	1.35%	1.19%	9.98%	2.81%	0.20%	2.61%
MCHENRY SAVINGS BANK	MCHENRY		309,413	1,866	8%	0.70%	0.60%	7.62%	3.81%	0.86%	2.95%
MERCHANTS AND MANUFACTURERS BANK	JOLIET		369,222	4,120	9%	1.53%	1.12%	13.19%	5.19%	0.43%	4.76%
METROPOLITAN CAPITAL BANK & TRUST	CHICAGO		243,618	1,884	11%	1.10%	0.77%	11.51%	6.57%	0.81%	5.77%
MIDAMERICA NATIONAL BANK	CANTON		566,665	5,799	10%	1.42%	1.02%	10.32%	4.04%	0.26%	3.78%

IL Profitability

December 31, 2022
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/Earning Assets	Cost of Funds	Net Interest Margin
MIDDLETOWN STATE BANK	MIDDLETOWN	Y	42,046	822	9%	1.98%	1.96%	22.40%	3.69%	0.32%	3.37%
MIDLAND COMMUNITY BANK	KINCAID		84,398	1,185	11%	1.98%	1.40%	14.95%	3.48%	0.34%	3.14%
MIDLAND FEDERAL SAVINGS AND LOAN ASSOCIATION	BRIDGEVIEW		126,260	-215	8%	-0.17%	-0.17%	-2.30%	2.09%	0.12%	1.97%
MIDLAND STATES BANK	EFFINGHAM		7,591,344	103,087	10%	1.86%	1.36%	12.68%	4.34%	0.65%	3.69%
MIDWEST BANK	MONMOUTH		662,830	5,979	9%	1.25%	0.90%	10.62%	3.63%	0.56%	3.06%
MILFORD BUILDING AND LOAN ASSOCIATION, SB	MILFORD		31,165	177	10%	0.79%	0.57%	5.77%	3.32%	0.52%	2.79%
MILLEDGEVILLE STATE BANK	MILLEDGEVILLE	Y	170,996	2,706	12%	1.77%	1.58%	16.45%	4.17%	0.76%	3.41%
MILLENNIUM BANK	DES PLAINES	Y	314,214	7,801	20%	2.58%	2.48%	15.20%	5.02%	0.98%	4.04%
MORTON COMMUNITY BANK	MORTON	Y	5,053,092	66,964	9%	1.37%	1.33%	20.32%	3.17%	0.50%	2.67%
MUNICIPAL TRUST AND SAVINGS BANK	BOURBONNAIS	Y	359,287	7,493	13%	2.23%	2.09%	15.02%	3.57%	0.21%	3.36%
MURPHY-WALL STATE BANK AND TRUST COMPANY	PINCKNEYVILLE		163,906	1,279	10%	1.08%	0.78%	9.42%	3.84%	0.23%	3.61%
MUTUAL FEDERAL BANK	CHICAGO		105,353	-127	13%	-0.12%	-0.12%	-0.82%	4.19%	0.68%	3.51%
NASHVILLE SAVINGS BANK	NASHVILLE		87,404	677	12%	1.07%	0.77%	7.45%	2.88%	0.39%	2.49%
NATIONAL BANK OF ST. ANNE	SAINT ANNE		127,280	1,011	8%	1.09%	0.79%	8.44%	3.80%	0.27%	3.53%
NOKOMIS SAVINGS BANK	NOKOMIS		32,118	25	15%	0.10%	0.08%	0.81%	2.82%	0.66%	2.16%
NORTH ADAMS STATE BANK	URSA		46,567	367	16%	1.08%	0.79%	6.01%	3.71%	0.23%	3.48%
NORTH CENTRAL BANK	HENNEPIN	Y	152,217	1,831	12%	1.29%	1.20%	11.44%	3.53%	0.33%	3.20%
NORTH COUNTY SAVINGS BANK	RED BUD		67,713	113	8%	0.24%	0.17%	2.53%	2.52%	0.27%	2.25%
NORTH SHORE TRUST AND SAVINGS	WAUKEGAN		279,330	221	25%	0.20%	0.08%	0.41%	2.40%	0.34%	2.06%
NORTH SIDE FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO	CHICAGO		46,166	-123	9%	-0.27%	-0.27%	-3.51%	3.05%	0.09%	2.95%
NORTHBROOK BANK & TRUST COMPANY, NATIONAL ASSOCIATION	NORTHBROOK		4,024,588	56,983	9%	1.94%	1.42%	16.80%	3.46%	0.56%	2.90%
NORTHERN TRUST COMPANY, THE	CHICAGO		153,320,836	1,338,252	7%	1.16%	0.87%	12.48%	2.03%	0.68%	1.34%
NORTHSIDE COMMUNITY BANK	GURNEE		293,631	2,529	19%	1.17%	0.86%	4.94%	3.72%	0.18%	3.54%
NORTHWEST BANK OF ROCKFORD	ROCKFORD		371,786	4,001	10%	1.47%	1.08%	13.32%	4.12%	0.39%	3.73%
OAKDALE STATE BANK	OAKDALE		28,161	210	11%	1.05%	0.75%	7.49%	3.52%	0.17%	3.35%

IL Profitability

December 31, 2022
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/Earning Assets	Cost of Funds	Net Interest Margin
OLD EXCHANGE NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE	Y	86,282	646	11%	0.92%	0.75%	11.35%	2.97%	0.66%	2.31%
OLD PLANK TRAIL COMMUNITY BANK, NATIONAL ASSOCIATION	NEW LENOX		2,228,996	26,720	9%	1.64%	1.20%	14.20%	3.18%	0.32%	2.86%
OLD SECOND NATIONAL BANK	AURORA		6,123,334	75,639	9%	1.71%	1.24%	13.06%	3.72%	0.07%	3.65%
OSB COMMUNITY BANK	OTTAWA		346,816	2,564	12%	1.03%	0.74%	5.83%	4.15%	0.58%	3.58%
PAN AMERICAN BANK & TRUST	MELROSE PARK	Y	436,512	4,651	9%	1.11%	1.07%	13.19%	4.26%	0.43%	3.83%
PARK RIDGE COMMUNITY BANK	PARK RIDGE	Y	458,612	11,234	14%	2.48%	2.45%	17.98%	4.55%	0.29%	4.25%
PARKWAY BANK AND TRUST COMPANY	HARWOOD HEIGHTS		2,973,545	42,700	11%	1.99%	1.44%	13.11%	3.91%	0.45%	3.46%
PEOPLESFIRST BANK	JOLIET		218,747	3,056	11%	1.94%	1.40%	12.89%	4.89%	0.64%	4.25%
PEOPLES BANK & TRUST	PANA		585,939	7,001	9%	1.52%	1.19%	16.82%	4.10%	0.33%	3.77%
PEOPLES BANK OF KANKAKEE COUNTY	BOURBONNAIS	Y	339,342	2,464	7%	0.81%	0.73%	24.38%	2.90%	0.26%	2.65%
PEOPLES BANK OF MACON	MACON		27,643	107	10%	0.47%	0.39%	3.68%	2.23%	0.11%	2.12%
PEOPLES NATIONAL BANK OF KEWANEE	KEWANEE		568,082	4,469	10%	1.08%	0.79%	10.46%	3.32%	0.48%	2.84%
PEOPLES NATIONAL BANK, NATIONAL ASSOCIATION	MOUNT VERNON	Y	1,598,866	19,505	9%	1.25%	1.22%	15.83%	3.99%	0.53%	3.46%
PEOPLES STATE BANK OF COLFAX	COLFAX		43,786	429	11%	1.35%	0.98%	10.16%	3.35%	0.17%	3.18%
PEOPLES STATE BANK OF NEWTON, ILLINOIS, THE	NEWTON		602,580	7,618	11%	1.75%	1.26%	15.86%	3.69%	0.36%	3.33%
PERU FEDERAL SAVINGS BANK	PERU		180,807	831	14%	0.62%	0.46%	3.97%	2.85%	0.37%	2.48%
PETEFISH, SKILES & COMPANY	VIRGINIA	Y	277,289	2,587	10%	1.05%	0.93%	10.63%	3.67%	0.42%	3.25%
PHILO EXCHANGE BANK	PHILO	Y	140,397	710	10%	0.58%	0.51%	6.80%	2.61%	0.14%	2.47%
PIONEER STATE BANK	EARLVILLE		132,321	645	11%	0.42%	0.49%	4.73%	3.85%	0.28%	3.57%
PRAIRIE COMMUNITY BANK	MARENGO		165,569	1,051	8%	0.89%	0.63%	8.70%	3.68%	0.26%	3.42%
PRAIRIE STATE BANK & TRUST	SPRINGFIELD	Y	875,413	10,276	11%	1.25%	1.17%	11.53%	2.93%	0.14%	2.79%
PREFERRED BANK	CASEY		64,174	160	9%	0.25%	0.25%	3.01%	3.63%	0.56%	3.06%
PRINCEVILLE STATE BANK	PRINCEVILLE	Y	109,198	1,380	10%	1.39%	1.26%	20.91%	4.18%	0.52%	3.66%
PROSPECT BANK	PARIS	Y	745,495	6,679	8%	0.92%	0.90%	17.53%	3.27%	0.47%	2.80%

IL Profitability

December 31, 2022
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/Earning Assets	Cost of Funds	Net Interest Margin
PROVIDENCE BANK & TRUST	SOUTH HOLLAND		1,503,898	14,397	9%	1.25%	0.96%	10.30%	4.01%	0.35%	3.66%
PULASKI SAVINGS BANK	CHICAGO		51,167	864	10%	1.73%	1.69%	16.79%	3.92%	0.48%	3.45%
RARITAN STATE BANK	RARITAN		240,034	2,144	10%	1.25%	0.89%	10.35%	3.52%	0.50%	3.02%
REPUBLIC BANK OF CHICAGO	OAK BROOK		2,501,337	42,198	12%	2.15%	1.69%	16.28%	4.38%	0.43%	3.95%
RESOURCE BANK, NATIONAL ASSOCIATION	DEKALB	Y	777,942	8,297	8%	1.22%	1.07%	20.16%	3.29%	0.22%	3.08%
RUSHVILLE STATE BANK	RUSHVILLE	Y	133,183	1,708	12%	1.38%	1.28%	16.73%	2.82%	0.23%	2.59%
SAINTE MARIE STATE BANK	SAINTE MARIE		15,820	1	20%	0.01%	0.01%	0.03%	2.87%	0.57%	2.30%
SAUK VALLEY BANK & TRUST COMPANY	STERLING		616,117	4,930	8%	1.10%	0.80%	11.31%	3.72%	0.61%	3.10%
SAVANNA-THOMSON STATE BANK	THOMSON	Y	114,625	553	10%	0.61%	0.48%	7.43%	2.79%	0.34%	2.45%
SCHAUMBURG BANK & TRUST COMPANY, NATIONAL ASSOCIATION	SCHAUMBURG		1,619,922	18,689	9%	1.58%	1.15%	11.64%	3.40%	0.43%	2.98%
SCOTT STATE BANK	BETHANY	Y	210,324	1,651	13%	0.84%	0.78%	8.56%	2.96%	0.17%	2.80%
SECURITY BANK, S.B.	SPRINGFIELD		236,713	720	7%	0.42%	0.30%	5.26%	2.71%	0.10%	2.62%
SECURITY NATIONAL BANK	WITT		101,726	452	10%	0.61%	0.44%	5.75%	3.14%	0.50%	2.65%
SECURITY SAVINGS BANK	MONMOUTH		255,209	1,184	10%	0.64%	0.46%	6.22%	2.77%	0.45%	2.32%
SENB BANK	MOLINE	Y	352,672	3,834	10%	1.16%	1.09%	13.06%	3.80%	0.23%	3.57%
SHELBY COUNTY STATE BANK	SHELBYVILLE	Y	328,202	4,177	9%	1.38%	1.27%	20.37%	3.37%	0.28%	3.09%
SIGNATURE BANK	ROSEMONT		1,588,518	26,031	9%	2.29%	1.64%	25.12%	4.13%	0.41%	3.72%
SOLUTIONS BANK	FORRESTON	Y	476,790	3,832	9%	0.93%	0.80%	14.38%	3.56%	0.44%	3.12%
SOUTHERN ILLINOIS BANK	JOHNSTON CITY		156,820	1,696	13%	1.46%	1.08%	11.24%	3.62%	0.38%	3.24%
SOUTHERNTRUST BANK	MARION		222,534	2,165	10%	1.29%	0.97%	9.17%	4.83%	0.78%	4.05%
SPRING VALLEY CITY BANK	SPRING VALLEY		232,991	1,901	13%	1.12%	0.82%	7.40%	3.15%	0.42%	2.73%
ST. CHARLES BANK & TRUST COMPANY, NATIONAL ASSOCIATION	SAINT CHARLES		1,980,413	23,769	10%	1.64%	1.20%	10.88%	3.43%	0.43%	3.01%
STATE BANK	WATERLOO		306,534	1,087	8%	0.49%	0.35%	6.06%	3.20%	0.74%	2.46%
STATE BANK	WONDER LAKE		267,432	1,370	12%	0.72%	0.51%	4.46%	3.54%	0.16%	3.38%
STATE BANK	FREEMPORT		336,845	5,230	10%	2.15%	1.55%	18.21%	3.85%	0.50%	3.35%
STATE BANK OF BEMENT	BEMENT		166,442	764	10%	0.56%	0.46%	5.51%	3.24%	0.17%	3.07%

IL Profitability

December 31, 2022
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/Earning Assets	Cost of Funds	Net Interest Margin
STATE BANK OF CHERRY	CHERRY	Y	116,995	1,683	12%	1.54%	1.44%	12.68%	3.74%	0.49%	3.24%
STATE BANK OF DAVIS	DAVIS		173,478	1,232	11%	0.90%	0.71%	8.36%	3.24%	0.48%	2.76%
STATE BANK OF GENEVA, THE	GENEVA	Y	111,046	1,287	11%	1.17%	1.16%	14.71%	3.62%	0.17%	3.45%
STATE BANK OF GRAYMONT	GRAYMONT		318,789	2,068	11%	0.90%	0.65%	7.39%	3.10%	0.45%	2.65%
STATE BANK OF HERSCHER	HERSCHER		175,129	1,498	12%	1.15%	0.86%	10.16%	2.95%	0.17%	2.78%
STATE BANK OF INDUSTRY	INDUSTRY	Y	57,125	495	16%	0.94%	0.87%	6.77%	3.23%	0.40%	2.82%
STATE BANK OF NAUVOO	NAUVOO		37,022	60	8%	0.23%	0.16%	1.95%	3.40%	0.17%	3.23%
STATE BANK OF PEARL CITY, THE	PEARL CITY	Y	73,764	526	10%	0.74%	0.71%	8.61%	3.85%	0.39%	3.46%
STATE BANK OF ST. JACOB	SAINT JACOB	Y	88,730	934	14%	1.21%	1.05%	9.36%	3.24%	0.30%	2.94%
STATE BANK OF THE LAKES, NATIONAL ASSOCIATION	ANTIOCH		1,732,277	18,898	9%	1.49%	1.09%	9.52%	3.22%	0.42%	2.81%
STATE BANK OF TOULON	TOULON	Y	303,319	2,870	10%	1.08%	0.95%	11.43%	3.65%	0.51%	3.14%
STATE BANK OF WHITTINGTON	BENTON	Y	174,462	1,911	10%	1.14%	1.10%	15.52%	4.07%	0.10%	3.97%
STATE STREET BANK AND TRUST COMPANY	QUINCY	Y	300,043	4,674	9%	1.75%	1.56%	22.37%	3.82%	0.20%	3.62%
STERLING FEDERAL BANK, FEDERAL SAVINGS BANK	STERLING		470,139	2,057	9%	0.58%	0.44%	6.34%	3.60%	0.36%	3.23%
STILLMAN BANCCORP, N.A.	STILLMAN VALLEY	Y	623,177	5,852	9%	1.05%	0.94%	18.23%	2.57%	0.22%	2.35%
STREATOR HOME SAVINGS BANK	STREATOR		166,748	566	26%	0.39%	0.34%	1.33%	2.27%	0.29%	1.97%
TABLE GROVE STATE BANK	TABLE GROVE	Y	53,615	682	12%	1.34%	1.27%	12.81%	3.70%	0.18%	3.51%
TEUTOPOLIS STATE BANK	TEUTOPOLIS		321,396	3,357	13%	1.41%	1.04%	9.98%	2.80%	0.30%	2.50%
TOMPKINS STATE BANK	AVON	Y	277,824	2,829	9%	1.16%	1.02%	13.06%	3.49%	0.41%	3.08%
TOWN AND COUNTRY BANK	SPRINGFIELD		904,385	13,620	11%	2.03%	1.51%	14.63%	3.89%	0.29%	3.60%
TOWN AND COUNTRY BANK MIDWEST	QUINCY	Y	220,385	4,460	11%	2.04%	2.02%	19.13%	3.74%	0.13%	3.60%
TOWN CENTER BANK	FRANKFORT		156,081	266	10%	0.24%	0.17%	1.70%	3.86%	0.20%	3.66%
TRUSTBANK	OLNEY	Y	422,064	7,214	9%	1.73%	1.71%	17.63%	4.59%	0.35%	4.24%
UNION FEDERAL SAVINGS AND LOAN ASSOCIATION	KEWANEE		158,629	66	15%	-0.01%	0.04%	0.29%	3.63%	0.46%	3.17%
UNION NATIONAL BANK	ELGIN		382,748	5,437	9%	1.98%	1.42%	13.80%	4.03%	0.38%	3.65%

IL Profitability

December 31, 2022
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/Earning Assets	Cost of Funds	Net Interest Margin
UNION SAVINGS BANK	FREEMPORT		190,438	318	9%	0.19%	0.17%	2.64%	2.91%	0.31%	2.60%
UNITED COMMUNITY BANK	CHATHAM		3,500,232	36,881	9%	1.37%	1.05%	13.01%	3.09%	0.45%	2.64%
UNITED TRUST BANK	PALOS HEIGHTS		95,439	2,023	11%	1.89%	2.12%	19.67%	4.27%	1.06%	3.21%
VERMILION VALLEY BANK	PIPER CITY	Y	170,081	2,312	16%	1.69%	1.36%	10.21%	3.32%	0.30%	3.02%
VERMONT STATE BANK	VERMONT		26,777	-204	13%	-1.03%	-0.76%	-5.79%	4.27%	0.94%	3.33%
VILLA GROVE STATE BANK	VILLA GROVE	Y	85,964	868	10%	1.03%	1.01%	9.53%	3.26%	0.29%	2.97%
VILLAGE BANK & TRUST, NATIONAL ASSOCIATION	ARLINGTON HEIGHTS		2,350,350	29,263	10%	1.69%	1.25%	11.75%	3.64%	0.35%	3.29%
VILLAGE BANK, THE	SAINT LIBORY	Y	114,387	120	4%	1.77%	1.24%	12.43%	4.59%	0.42%	4.16%
WABASH SAVINGS BANK	MOUNT CARMEL		10,168	-201	7%	-1.98%	-1.98%	-28.15%	3.12%	0.61%	2.50%
WARREN-BOYNTON STATE BANK	NEW BERLIN		208,985	2,219	13%	1.48%	1.06%	8.89%	3.94%	0.36%	3.57%
WASHINGTON SAVINGS BANK	EFFINGHAM		600,983	2,781	11%	0.63%	0.46%	4.62%	2.97%	0.66%	2.31%
WASHINGTON STATE BANK	WASHINGTON		76,350	662	9%	1.18%	0.87%	13.67%	2.80%	0.25%	2.55%
WATERMAN BANK	WATERMAN		98,293	881	15%	1.03%	0.90%	5.54%	5.41%	1.05%	4.36%
WEST CENTRAL BANK	ASHLAND	Y	230,739	2,489	10%	1.13%	1.08%	14.78%	3.69%	0.39%	3.30%
WEST TOWN BANK & TRUST	NORTH RIVERSIDE		391,063	-1,050	12%	-0.67%	-0.27%	-2.29%	5.73%	0.66%	5.08%
WHEATON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	WHEATON		2,905,578	34,306	9%	1.63%	1.18%	12.27%	3.26%	0.44%	2.82%
WHEATON COLLEGE TRUST COMPANY, NATIONAL ASSOCIATION	WHEATON		3,744	-14	97%	0.05%	-0.37%	-0.39%	1.57%	0.00%	1.57%
WILLIAMSVILLE STATE BANK AND TRUST	WILLIAMSVILLE		106,654	275	12%	0.35%	0.26%	2.78%	2.59%	0.20%	2.39%
WINTRUST BANK, NATIONAL ASSOCIATION	CHICAGO		9,314,447	157,912	11%	2.33%	1.70%	16.68%	3.76%	0.31%	3.46%



UFS — created by bankers, for bankers.

Nearly 30 years ago, a visionary group of community bankers collaborated to leverage the intersection of passionate people, best of breed technology, and continually evolving community expectations to empower bankers to simply be great bankers. Owned by community banks and heavily staffed with former bankers, UFS provides confidence in the execution of each bank's unique strategy. Sharing data insight around financial, customer, and technology trends is just one way to drive success.

Today, UFS is the community bank technology outfitter that inspires confidence for community banks by providing purpose-built solutions that make technology work for them, instead of the other way around.

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



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

