



# BANCONOMICS®

financial data and reports for community bankers at

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

## ASSET QUALITY

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 Asset Quality

December 31, 2022  
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
1ST COMMUNITY BANK	SHERRARD	67,449	6,769	476	7,245	113	0	586	0	586	10%	1%	8%
1ST EQUITY BANK	SKOKIE	134,612	22,999	1,637	24,636	0	0	731	0	731	19%	1%	3%
ALBANY BANK & TRUST CO., NATIONAL ASSOCIATION	CHICAGO	705,700	110,444	5,022	115,466	1,080	0	0	0	0	15%	0%	0%
ALGONQUIN STATE BANK	ALGONQUIN	148,090	17,401	622	18,023	0	0	66	0	66	11%	0%	0%
ALLIANCE COMMUNITY BANK	PETERSBURG	371,460	31,828	1,380	33,208	1,346	64	493	286	843	9%	0%	3%
ALLIED FIRST BANK, SB	OSWEGO	389,337	50,099	920	51,019	406	0	1,008	67	1,075	26%	0%	2%
AMALGAMATED BANK OF CHICAGO	CHICAGO	1,103,928	104,241	7,238	111,479	44	0	181	225	406	10%	0%	0%
AMERICAN COMMERCIAL BANK & TRUST, NATIONAL ASSOCIATION	OTTAWA	1,354,398	110,027	16,023	126,050	2,637	178	6,003	0	6,181	9%	0%	5%
AMERICAN COMMUNITY BANK & TRUST	WOODSTOCK	916,141	99,859	8,112	107,971	0	0	604	0	604	11%	0%	1%
AMERICAN EAGLE BANK	SOUTH ELGIN	395,211	36,484	2,131	38,615	351	0	71	0	71	9%	0%	0%
AMERICAN METRO BANK	CHICAGO	81,652	10,745	858	11,603	0	0	0	912	912	14%	1%	8%
ANCHOR STATE BANK	ANCHOR	36,564	4,703	152	4,855	0	0	0	0	0	13%	0%	0%
ANDERSON STATE BANK	ONEIDA	102,499	15,573	244	15,817	13	0	0	0	0	14%	0%	0%
ANNA STATE BANK	ANNA	108,233	13,875	321	14,196	342	0	283	0	283	13%	0%	2%
ANNA-JONESBORO NATIONAL BANK	ANNA	261,556	33,667	1,998	35,665	1,013	0	5,545	128	5,673	13%	2%	16%
APPLE RIVER STATE BANK	APPLE RIVER	518,302	49,647	2,420	52,067	556	212	29	0	241	9%	0%	0%
ARCOLA FIRST BANK	ARCOLA	122,305	13,760	661	14,421	0	0	0	0	0	10%	0%	0%
ATLANTA NATIONAL BANK, THE	ATLANTA	70,997	8,941	209	9,150	298	83	40	0	123	13%	0%	1%

## IL Asset Quality

December 31, 2022  
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
BANK & TRUST COMPANY	LITCHFIELD	446,299	46,403	5,287	51,690	324	0	229	51	280	10%	0%	1%
BANK OF BELLEVILLE	BELLEVILLE	428,906	33,701	3,461	37,162	0	0	0	0	0	8%	0%	0%
BANK OF BLUFFS	BLUFFS	62,452	8,253	429	8,682	249	119	284	25	428	13%	1%	5%
BANK OF BOURBONNAIS	BOURBONNAIS	93,218	8,526	1,002	9,528	0	0	0	0	0	9%	0%	0%
BANK OF CALHOUN COUNTY	HARDIN	92,888	7,344	281	7,625	184	6	4	3	13	8%	0%	0%
BANK OF CHESTNUT	CHESTNUT	20,232	1,865	74	1,939	206	0	92	15	107	9%	1%	6%
BANK OF FARMINGTON	FARMINGTON	217,551	23,093	1,925	25,018	405	0	0	0	0	11%	0%	0%
BANK OF GIBSON CITY	GIBSON CITY	135,977	10,925	757	11,682	543	0	358	0	358	8%	0%	3%
BANK OF HERRIN, THE	HERRIN	301,798	28,824	1,817	30,641	688	36	1,465	0	1,501	10%	0%	5%
BANK OF HILLSBORO, NATIONAL ASSOCIATION	HILLSBORO	537,448	52,016	5,088	57,104	361	123	515	97	735	9%	0%	1%
BANK OF KAMPSVILLE	KAMPSVILLE	123,409	21,090	339	21,429	812	0	233	0	233	16%	0%	1%
BANK OF MONTGOMERY	MONTGOMERY	46,727	3,760	112	3,872	70	0	0	0	0	8%	0%	0%
BANK OF O'FALLON	O'FALLON	336,817	43,707	4,190	47,897	1,578	465	267	0	732	12%	0%	2%
BANK OF PONTIAC	PONTIAC	987,787	87,062	7,703	94,765	593	31	1,476	490	1,997	9%	0%	2%
BANK OF RANTOUL	RANTOUL	252,278	26,345	1,874	28,219	0	0	0	0	0	10%	0%	0%
BANK OF SPRINGFIELD	SPRINGFIELD	1,441,880	121,941	13,139	135,080	2,520	1,907	32,463	201	34,571	8%	2%	26%
BANK OF STRONGHURST	STRONGHURST	87,496	12,306	364	12,670	650	0	183	14	197	13%	0%	2%
BANK OF YATES CITY	YATES CITY	80,982	7,223	745	7,968	321	48	760	0	808	9%	1%	10%
BANKCHAMPAIGN, NATIONAL ASSOCIATION	CHAMPAIGN	215,141	27,119	3,039	30,158	32	0	209	1,254	1,463	12%	1%	5%
BANKFINANCIAL, NATIONAL ASSOCIATION	OLYMPIA FIELDS	1,574,423	165,252	8,129	173,381	10,568	238	1,408	472	2,118	10%	0%	1%

## IL Asset Quality

December 31, 2022  
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
BANKORION	ORION	612,018	62,745	3,811	66,556	2,551	0	2,595	74	2,669	10%	0%	4%
BANTERRA BANK	MARION	2,844,673	286,655	21,251	307,906	3,973	7	9,879	26	9,912	10%	0%	3%
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	BARRINGTON	3,765,608	373,830	10,235	384,065	69,213	177,609	41,202	744	219,555	10%	6%	57%
BEARDSTOWN SAVINGS, S.B.	BEARDSTOWN	63,851	7,210	332	7,542	586	106	357	97	560	11%	1%	7%
BELMONT BANK & TRUST COMPANY	CHICAGO	857,886	99,849	8,027	107,876	438	123	2,051	0	2,174	11%	0%	2%
BETTER BANKS	PEORIA	441,388	36,238	3,295	39,533	1,760	42	3,231	1,001	4,274	8%	1%	11%
BEVERLY BANK & TRUST COMPANY, NATIONAL ASSOCIATION	CHICAGO	2,119,862	206,714	13,148	219,862	29,502	736	2,529	606	3,871	10%	0%	2%
BLACKHAWK BANK & TRUST	MILAN	1,768,593	180,176	10,900	191,076	3,301	90	1,377	900	2,367	10%	0%	1%
BMO HARRIS BANK NATIONAL ASSOCIATION	CHICAGO	176,980,258	18,996,587	846,977	19,843,564	296,137	46,645	405,220	4,986	456,851	11%	0%	2%
BMO HARRIS CENTRAL NATIONAL ASSOCIATION	ROSELLE	8,114	7,070	0	7,070	0	0	0	0	0	88%	0%	0%
BRADFORD NATIONAL BANK OF GREENVILLE, THE	GREENVILLE	521,415	56,615	3,500	60,115	2,164	119	5,594	115	5,828	11%	1%	10%
BRICKYARD BANK	LINCOLNWOOD	168,799	17,325	1,574	18,899	6	86	0	0	86	10%	0%	0%
BUCKLEY STATE BANK	BUCKLEY	52,906	5,332	331	5,663	0	0	0	0	0	10%	0%	0%
BUENA VISTA NATIONAL BANK	CHESTER	266,369	29,676	1,360	31,036	904	0	281	0	281	11%	0%	1%
BURLING BANK	CHICAGO	196,692	22,001	2,338	24,339	62	0	0	0	0	12%	0%	0%
BUSEY BANK	CHAMPAIGN	12,304,953	1,306,716	91,608	1,398,324	6,548	673	15,067	70	15,810	11%	0%	1%
BYLINE BANK	CHICAGO	7,347,241	778,128	81,924	860,052	15,354	0	36,026	4,717	40,743	11%	1%	5%
BYRON BANK	BYRON	334,546	34,217	2,613	36,830	1,979	0	2,313	89	2,402	10%	1%	7%
CAMP GROVE STATE	CAMP GROVE	43,297	4,659	85	4,744	239	0	113	61	174	11%	0%	4%

## IL Asset Quality

December 31, 2022  
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
<b>BANK</b>													
CAMPUS STATE BANK	CAMPUS	24,581	2,559	130	2,689	93	0	0	21	21	10%	0%	1%
CARROLLTON BANK	CARROLLTON	3,135,836	231,043	33,844	264,887	1,466	94	679	51	824	7%	0%	0%
CASEY STATE BANK	CASEY	430,692	44,043	4,843	48,886	1,443	175	910	24	1,109	11%	0%	2%
CATLIN BANK	CATLIN	84,885	8,821	407	9,228	451	71	0	0	71	10%	0%	1%
CENTRAL BANK ILLINOIS	GENESE0	1,231,629	119,625	6,920	126,545	4,962	606	104	0	710	9%	0%	1%
CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION	CICERO	184,613	20,022	1,274	21,296	1,155	0	978	0	978	11%	1%	5%
CENTRAL SAVINGS, F.S.B.	CHICAGO	106,408	27,374	1,339	28,713	1,074	51	920	0	971	25%	1%	3%
CENTRAL STATE BANK	CLAYTON	163,078	25,461	1,592	27,053	1,086	0	5,855	736	6,591	16%	4%	24%
CENTRUST BANK, NATIONAL ASSOCIATION	NORTHBROOK	149,778	17,920	1,736	19,656	75	471	2,213	498	3,182	12%	2%	16%
CHESTER NATIONAL BANK	CHESTER	62,270	6,245	420	6,665	940	3	6	0	9	10%	0%	0%
CHESTERFIELD STATE BANK	CHESTERFIELD	22,194	2,051	155	2,206	183	44	96	0	140	9%	1%	6%
CHICAGO TRUST COMPANY, N. A., THE	LAKE FOREST	120,225	117,142	0	117,142	0	0	0	0	0	99%	0%	0%
CIBC BANK USA	CHICAGO	50,933,929	5,666,888	404,417	6,071,305	37,738	0	165,133	0	165,133	12%	0%	3%
CIBM BANK	CHAMPAIGN	745,082	74,612	7,886	82,498	432	32	943	0	975	10%	0%	1%
CITIZENS BANK OF CHATSWORTH	CHATSWORTH	39,396	5,041	502	5,543	120	0	90	0	90	13%	0%	2%
CITIZENS BANK OF EDINBURG	EDINBURG	30,993	2,692	148	2,840	0	0	0	0	0	8%	0%	0%
CITIZENS COMMUNITY BANK	MASCOUTAH	483,180	51,554	4,283	55,837	1,431	280	1,108	329	1,717	11%	0%	3%
CITIZENS NATIONAL BANK OF ALBION	ALBION	347,898	55,834	2,897	58,731	1,115	67	1,353	15	1,435	16%	0%	2%
CITIZENS STATE BANK	LENA	381,356	35,716	3,089	38,805	935	348	66	0	414	9%	0%	1%

## IL Asset Quality

December 31, 2022  
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
CITIZENS STATE BANK OF MILFORD	MILFORD	59,038	4,265	129	4,394	42	5	33	0	38	7%	0%	1%
CITY NATIONAL BANK OF METROPOLIS, THE	METROPOLIS	444,550	57,916	3,341	61,257	2,890	58	2,754	35	2,847	12%	1%	5%
CLAY CITY BANKING CO., THE	CLAY CITY	213,050	19,450	1,057	20,507	178	0	1,394	0	1,394	10%	1%	7%
CLAY COUNTY STATE BANK	LOUISVILLE	107,183	12,232	448	12,680	1,220	435	729	0	1,164	11%	1%	9%
CNB BANK & TRUST, NA	CARLINVILLE	1,596,193	140,092	11,119	151,211	1,608	0	14,113	0	14,113	9%	1%	9%
COLCHESTER STATE BANK	COLCHESTER	77,113	12,319	535	12,854	11	0	129	0	129	15%	0%	1%
COLLINSVILLE BUILDING AND LOAN ASSOCIATION	COLLINSVILLE	129,578	34,089	716	34,805	0	0	0	0	0	26%	0%	0%
COMMUNITY BANK	WINSLOW	259,167	40,598	1,651	42,249	122	422	1,736	0	2,158	15%	1%	5%
COMMUNITY BANK OF EASTON	EASTON	42,230	9,902	54	9,956	0	0	0	0	0	23%	0%	0%
COMMUNITY BANK OF ELMHURST	ELMHURST	191,932	17,464	1,675	19,139	1,100	0	0	0	0	9%	0%	0%
COMMUNITY BANK OF TRENTON	TRENTON	108,240	11,660	1,078	12,738	415	817	634	0	1,451	11%	1%	11%
COMMUNITY FIRST BANK OF THE HEARTLAND	MOUNT VERNON	250,000	23,170	2,072	25,242	316	67	0	367	434	9%	0%	2%
COMMUNITY NATIONAL BANK IN MONMOUTH	MONMOUTH	55,546	6,093	465	6,558	101	0	106	0	106	11%	0%	2%
COMMUNITY PARTNERS SAVINGS BANK	SALEM	238,339	27,379	977	28,356	3,816	490	1,457	49	1,996	12%	1%	7%
COMMUNITY SAVINGS BANK	CHICAGO	430,502	65,253	779	66,032	1,847	0	619	253	872	14%	0%	1%
COMMUNITY STATE BANK	GALVA	321,482	29,959	2,579	32,538	109	0	198	996	1,194	10%	0%	4%
COMMUNITY STATE BANK OF ROCK FALLS	ROCK FALLS	310,948	33,112	4,353	37,465	2,303	287	5,293	114	5,694	10%	2%	15%

## IL Asset Quality

December 31, 2022  
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
COMMUNITY TRUST BANK	IRVINGTON	107,411	12,215	558	12,773	891	5	29	500	534	12%	0%	4%
CORNERSTONE NATIONAL BANK & TRUST COMPANY	PALATINE	988,598	91,002	8,131	99,133	0	0	1,273	0	1,273	9%	0%	1%
COUNTRY TRUST BANK	BLOOMINGTON	31,224	29,327	0	29,327	0	0	0	0	0	103%	0%	0%
CROSSROADS BANK	EFFINGHAM	214,866	31,408	1,226	32,634	163	0	55	0	55	15%	0%	0%
CRYSTAL LAKE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	CRYSTAL LAKE	1,531,794	145,514	8,458	153,972	405	330	6,255	833	7,418	9%	0%	5%
DEVON BANK	CHICAGO	527,391	35,387	3,605	38,992	1,478	0	0	0	0	7%	0%	0%
DEWEY BANK	DEWEY	28,380	2,243	98	2,341	0	0	4	0	4	8%	0%	0%
DEWITT SAVINGS BANK	CLINTON	143,749	17,385	379	17,764	1,000	0	382	0	382	12%	0%	2%
DIETERICH BANK	EFFINGHAM	1,273,483	110,856	10,146	121,002	506	112	8,374	0	8,486	9%	1%	7%
DU QUOIN STATE BANK	DU QUOIN	131,917	12,281	566	12,847	79	0	114	0	114	10%	0%	1%
EUREKA SAVINGS BANK	LA SALLE	402,961	83,407	862	84,269	623	50	1,888	0	1,938	21%	0%	2%
EVERGREEN BANK GROUP	OAK BROOK	1,421,875	154,938	19,693	174,631	11,428	1,940	11,506	0	13,446	11%	1%	8%
EXCHANGE STATE BANK	LANARK	103,863	11,923	657	12,580	16	59	0	47	106	12%	0%	1%
FAIRFIELD NATIONAL BANK, THE	FAIRFIELD	674,242	77,263	2,363	79,626	4,369	685	6,588	54	7,327	11%	1%	9%
FAIRVIEW STATE BANKING COMPANY	FAIRVIEW	36,791	4,774	190	4,964	134	105	1,147	0	1,252	13%	3%	25%
FARMERS & MERCHANTS BANK OF HUTSONVILLE	HUTSONVILLE	52,691	8,572	89	8,661	0	0	0	0	0	16%	0%	0%
FARMERS AND MERCHANTS NATIONAL BANK OF NASHVILLE, THE	NASHVILLE	265,581	27,335	1,276	28,611	265	0	0	0	0	10%	0%	0%
FARMERS AND	BUSHNELL	93,159	7,166	301	7,467	0	39	0	0	39	8%	0%	1%

## IL Asset Quality

December 31, 2022  
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
MERCHANTS STATE BANK OF BUSHNELL													
FARMERS NATIONAL BANK	PROPHETSTOWN	844,736	119,080	14,283	133,363	207	130	113	0	243	14%	0%	0%
FARMERS NATIONAL BANK OF GRIGGSVILLE	GRIGGSVILLE	126,838	13,584	1,171	14,755	447	131	410	125	666	11%	1%	5%
FARMERS STATE BANK	ELMWOOD	62,807	5,535	496	6,031	316	36	910	0	946	9%	2%	16%
FARMERS STATE BANK	PITTSFIELD	308,919	42,596	1,922	44,518	393	249	171	0	420	14%	0%	1%
FARMERS STATE BANK & TRUST CO.	MOUNT STERLING	117,784	10,073	667	10,740	215	55	0	235	290	8%	0%	3%
FARMERS STATE BANK AND TRUST COMPANY, THE	JACKSONVILLE	249,285	28,014	2,304	30,318	522	25	1,636	213	1,874	11%	1%	6%
FARMERS STATE BANK OF ALTO PASS, ILL.	ALTO PASS	309,826	26,814	2,165	28,979	1,316	245	2,835	0	3,080	9%	1%	11%
FARMERS STATE BANK OF EMDEN	EMDEN	40,407	9,987	43	10,030	19	0	0	0	0	24%	0%	0%
FARMERS STATE BANK OF HOFFMAN	HOFFMAN	191,782	25,705	879	26,584	6	148	357	0	505	13%	0%	2%
FARMERS STATE BANK OF MEDORA	MEDORA	23,852	3,096	68	3,164	184	67	16	0	83	13%	0%	3%
FARMERS STATE BANK OF WESTERN ILLINOIS	ALPHA	174,099	20,468	1,210	21,678	137	78	127	0	205	12%	0%	1%
FARMERS-MERCHANTS BANK OF ILLINOIS	JOY	335,086	34,054	704	34,758	533	21	399	0	420	11%	0%	1%
FCB BANKS	COLLINSVILLE	2,111,560	181,424	15,647	197,071	7,905	2,017	4,675	186	6,878	9%	0%	3%
FEDERAL SAVINGS BANK, THE	CHICAGO	780,976	154,515	3,898	158,413	1,980	0	3,289	0	3,289	21%	0%	2%
FEDERATED BANK	ONARGA	119,996	9,875	568	10,443	341	0	0	0	0	8%	0%	0%
FIRST AMERICAN BANK	ELK GROVE VILLAGE	6,105,252	432,588	32,784	465,372	9,109	1,582	7,968	0	9,550	7%	0%	2%



## IL Asset Quality

December 31, 2022  
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
FIRST BANK AND TRUST COMPANY OF ILLINOIS	PALATINE	203,893	24,497	2,102	26,599	0	0	0	0	0	12%	0%	0%
FIRST BANK AND TRUST COMPANY OF MURPHYSBORO, THE	MURPHYSBORO	86,549	8,045	660	8,705	815	310	3,864	0	4,174	9%	5%	48%
FIRST BANK CHICAGO	HIGHLAND PARK	2,054,334	185,405	11,295	196,700	0	0	6,190	0	6,190	9%	0%	3%
FIRST BANK OF MANHATTAN	MANHATTAN	238,655	20,984	1,471	22,455	440	0	0	0	0	8%	0%	0%
FIRST BANKERS TRUST COMPANY, NATIONAL ASSOCIATION	QUINCY	1,117,412	106,053	10,807	116,860	1,245	42	7,642	0	7,684	9%	1%	7%
FIRST COMMUNITY BANK AND TRUST	BEECHER	204,023	22,461	1,089	23,550	5	0	3,572	231	3,803	11%	2%	16%
FIRST COMMUNITY BANK OF HILLSBORO	HILLSBORO	145,201	13,523	805	14,328	438	0	39	0	39	9%	0%	0%
FIRST COMMUNITY BANK OF MOULTRIE COUNTY	SULLIVAN	111,122	9,966	818	10,784	14	1	233	0	234	8%	0%	2%
FIRST COMMUNITY BANK XENIA-FLORA	XENIA	56,694	5,447	178	5,625	475	176	0	0	176	10%	0%	3%
FIRST EAGLE BANK	CHICAGO	573,144	112,868	5,599	118,467	212	0	0	0	0	19%	0%	0%
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CENTRAL ILLINOIS, S.B.	SHELBYVILLE	194,112	19,095	1,398	20,493	302	0	418	330	748	10%	0%	4%
FIRST FEDERAL SAVINGS BANK	OTTAWA	363,836	42,602	2,250	44,852	793	0	461	0	461	12%	0%	1%
FIRST FEDERAL SAVINGS BANK OF CHAMPAIGN-URBANA	CHAMPAIGN	218,746	19,155	861	20,016	372	0	0	323	323	9%	0%	2%
FIRST FEDERAL SAVINGS BANK OF MASCOUTAH, ILLINOIS	MASCOUTAH	167,609	16,956	980	17,936	8	0	0	0	0	11%	0%	0%
FIRST MID BANK & TRUST, NATIONAL	MATTOON	6,704,869	692,664	59,093	751,757	2,649	0	15,956	4,261	20,217	10%	0%	3%

## IL Asset Quality

December 31, 2022  
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
ASSOCIATION													
FIRST NATIONAL BANK AND TRUST COMPANY	CLINTON	420,186	29,712	321	30,033	1,054	285	0	113	398	7%	0%	1%
FIRST NATIONAL BANK IN AMBOY, THE	AMBOY	261,957	26,559	2,546	29,105	200	0	0	0	0	10%	0%	0%
FIRST NATIONAL BANK IN CARLYLE, THE	CARLYLE	286,770	26,975	1,582	28,557	0	0	0	0	0	9%	0%	0%
FIRST NATIONAL BANK IN OLNEY	OLNEY	436,090	45,121	2,744	47,865	1,880	2	1,841	451	2,294	10%	1%	5%
FIRST NATIONAL BANK IN PINCKNEYVILLE	PINCKNEYVILLE	133,251	15,177	313	15,490	582	196	907	0	1,103	11%	1%	7%
FIRST NATIONAL BANK IN TAYLORVILLE	TAYLORVILLE	215,786	24,969	936	25,905	190	0	115	13	128	11%	0%	0%
FIRST NATIONAL BANK IN TREMONT, THE	TREMONT	150,926	16,286	1,062	17,348	151	114	361	0	475	11%	0%	3%
FIRST NATIONAL BANK OF ALLENDALE, THE	ALLENDALE	351,995	32,999	2,372	35,371	735	0	75	43	118	10%	0%	0%
FIRST NATIONAL BANK OF ARENZVILLE, THE	ARENZVILLE	129,190	10,595	914	11,509	444	0	1	0	1	8%	0%	0%
FIRST NATIONAL BANK OF ASSUMPTION, THE	ASSUMPTION	22,467	2,363	93	2,456	31	12	34	0	46	11%	0%	2%
FIRST NATIONAL BANK OF AVA, THE	AVA	71,690	9,286	872	10,158	1,192	0	113	0	113	13%	0%	1%
FIRST NATIONAL BANK OF BEARDSTOWN, THE	BEARDSTOWN	167,353	18,320	896	19,216	486	0	15	0	15	11%	0%	0%
FIRST NATIONAL BANK OF BROOKFIELD	BROOKFIELD	331,446	33,278	4,282	37,560	0	0	0	0	0	10%	0%	0%
FIRST NATIONAL BANK OF BROWNSTOWN, THE	BROWNSTOWN	51,407	5,089	380	5,469	34	30	232	0	262	10%	1%	5%

## IL Asset Quality

December 31, 2022  
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
FIRST NATIONAL BANK OF CARMI, THE	CARMI	616,678	51,552	4,752	56,304	89	0	8,370	0	8,370	9%	1%	15%
FIRST NATIONAL BANK OF LACON	LACON	78,474	6,530	427	6,957	901	33	0	0	33	8%	0%	0%
FIRST NATIONAL BANK OF LITCHFIELD, THE	LITCHFIELD	141,958	15,062	1,350	16,412	390	53	245	0	298	11%	0%	2%
FIRST NATIONAL BANK OF NOKOMIS	NOKOMIS	178,784	18,802	803	19,605	512	43	213	0	256	10%	0%	1%
FIRST NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE	79,555	8,088	186	8,274	17	0	0	0	0	11%	0%	0%
FIRST NATIONAL BANK OF PANA	PANA	280,674	29,972	2,669	32,641	707	0	1,675	15	1,690	11%	1%	5%
FIRST NATIONAL BANK OF RAYMOND, THE	RAYMOND	182,933	18,394	946	19,340	4	0	592	0	592	10%	0%	3%
FIRST NATIONAL BANK OF SANDOVAL, THE	SANDOVAL	80,500	8,146	971	9,117	880	430	341	155	926	10%	1%	10%
FIRST NATIONAL BANK OF SPARTA, THE	SPARTA	99,071	11,646	545	12,191	1,638	179	19	0	198	11%	0%	2%
FIRST NATIONAL BANK OF STEELEVILLE	STEELEVILLE	238,076	32,787	1,133	33,920	1,118	468	421	0	889	14%	0%	3%
FIRST NATIONAL BANK OF WATERLOO	WATERLOO	839,634	67,919	6,190	74,109	1,245	577	1,055	0	1,632	8%	0%	2%
FIRST NATIONS BANK	CHICAGO	488,345	58,232	7,704	65,936	17	0	142	0	142	12%	0%	0%
FIRST NEIGHBOR BANK, NATIONAL ASSOCIATION	TOLEDO	524,921	55,871	4,586	60,457	2,375	77	10,886	1,638	12,601	11%	2%	21%
FIRST ROBINSON SAVINGS BANK, NATIONAL ASSOCIATION	ROBINSON	484,908	38,003	2,664	40,667	649	0	770	123	893	8%	0%	2%
FIRST SAVINGS BANK	DANVILLE	34,343	9,634	81	9,715	20	0	52	0	52	28%	0%	1%
FIRST SAVINGS BANK	CHICAGO	812,420	116,333	1,813	118,146	998	0	431	0	431	15%	0%	0%

## IL Asset Quality

December 31, 2022  
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
OF HEGEWISCH													
FIRST SECURE BANK AND TRUST CO.	PALOS HILLS	349,267	33,754	3,086	36,840	7,731	5,341	391	0	5,732	10%	2%	16%
FIRST SECURE COMMUNITY BANK	SUGAR GROVE	502,227	43,175	3,202	46,377	7,613	3,176	9,478	228	12,882	9%	3%	28%
FIRST SECURITY BANK	MACKINAW	105,861	9,442	309	9,751	30	0	0	0	0	9%	0%	0%
FIRST SECURITY TRUST AND SAVINGS BANK	ELMWOOD PARK	399,855	33,160	2,276	35,436	0	0	96	0	96	8%	0%	0%
FIRST SOUTHERN BANK	MARION	1,034,888	94,415	4,793	99,208	7,837	18	8,113	424	8,555	9%	1%	9%
FIRST STATE BANK	MENDOTA	1,540,979	144,068	13,089	157,157	3,424	1,037	2,478	133	3,648	10%	0%	2%
FIRST STATE BANK	MONTICELLO	350,396	26,645	1,054	27,699	113	31	717	337	1,085	7%	0%	4%
FIRST STATE BANK OF BEECHER CITY	BEECHER CITY	105,916	13,147	1,181	14,328	907	2	1,310	0	1,312	12%	1%	9%
FIRST STATE BANK OF BLOOMINGTON	BLOOMINGTON	160,112	12,358	1,535	13,893	376	262	1,012	105	1,379	7%	1%	10%
FIRST STATE BANK OF CAMPBELL HILL	CAMPBELL HILL	148,456	17,366	796	18,162	356	119	203	62	384	12%	0%	2%
FIRST STATE BANK OF DONGOLA, THE	DONGOLA	29,571	3,239	192	3,431	228	0	24	0	24	11%	0%	1%
FIRST STATE BANK OF FORREST	FORREST	273,557	24,951	2,118	27,069	2,877	543	877	15	1,435	9%	1%	5%
FIRST STATE BANK OF OLMSTED	OLMSTED	66,855	5,892	433	6,325	622	359	36	0	395	9%	1%	6%
FIRST STATE BANK OF ST. PETER	SAINT PETER	31,267	5,239	95	5,334	0	143	0	0	143	15%	0%	3%
FIRST STATE BANK OF VAN ORIN	VAN ORIN	44,651	4,281	98	4,379	125	0	50	0	50	9%	0%	1%
FIRST STATE BANK SHANNON-POLO	SHANNON	195,486	17,001	1,689	18,690	641	0	856	0	856	8%	0%	5%
FIRST TRUST AND SAVINGS BANK OF WATSEKA, THE	WATSEKA	315,030	45,579	1,683	47,262	3	0	67	0	67	14%	0%	0%
FIRST TRUST BANK	KANKAKEE	362,955	35,316	1,742	37,058	492	295	2,066	91	2,452	11%	1%	7%

## IL Asset Quality

December 31, 2022  
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
OF ILLINOIS													
FISHER NATIONAL BANK, THE	FISHER	227,261	22,824	1,642	24,466	786	367	160	0	527	10%	0%	2%
FLANAGAN STATE BANK	FLANAGAN	274,304	26,366	1,251	27,617	332	6	447	0	453	9%	0%	2%
FLORA BANK & TRUST	FLORA	112,542	10,543	189	10,732	286	208	31	0	239	10%	0%	2%
FNB COMMUNITY BANK, THE	VANDALIA	473,810	55,247	2,738	57,985	1,422	373	146	478	997	12%	0%	2%
FNBC BANK AND TRUST	LA GRANGE	559,734	53,902	3,672	57,574	213	0	2,362	20	2,382	9%	0%	4%
FOREST PARK NATIONAL BANK AND TRUST COMPANY	FOREST PARK	306,662	24,437	2,687	27,124	81	0	397	0	397	8%	0%	1%
FORTRESS BANK	PEORIA	619,628	52,450	6,151	58,601	2,822	973	2,182	0	3,155	9%	1%	5%
FREDERICK COMMUNITY BANK, THE	PAXTON	185,063	16,755	735	17,490	590	4	0	0	4	9%	0%	0%
FWBANK	CHICAGO	91,669	21,721	356	22,077	0	0	0	0	0	27%	0%	0%
GERBER STATE BANK, THE	ARGENTA	89,091	11,032	600	11,632	116	11	412	13	436	12%	0%	4%
GERMAN-AMERICAN STATE BANK	GERMAN VALLEY	327,136	30,249	2,998	33,247	1,142	64	846	70	980	9%	0%	3%
GERMANTOWN TRUST & SAVINGS BANK	BREESE	460,594	55,479	2,245	57,724	980	0	0	0	0	11%	0%	0%
GIFFORD STATE BANK, THE	GIFFORD	194,721	18,967	1,985	20,952	767	345	527	0	872	10%	0%	4%
GN BANK	CHICAGO	71,944	10,031	828	10,859	1,496	593	1,884	0	2,477	14%	3%	23%
GOLD COAST BANK	CHICAGO	417,378	52,439	15,235	67,674	922	0	1,965	1,862	3,827	12%	1%	6%
GOODFIELD STATE BANK	GOODFIELD	193,034	22,575	1,977	24,552	1,104	231	1,184	0	1,415	12%	1%	6%
GRAND RIDGE NATIONAL BANK	GRAND RIDGE	306,342	40,628	3,334	43,962	218	0	583	0	583	13%	0%	1%
GRAND RIVERS COMMUNITY BANK	GRAND CHAIN	21,136	1,888	395	2,283	288	0	0	620	620	10%	3%	27%

## IL Asset Quality

December 31, 2022  
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
GRANVILLE NATIONAL BANK, THE	GRANVILLE	109,500	11,044	667	11,711	471	0	115	0	115	10%	0%	1%
GREAT RIVERS BANK	BARRY	163,220	16,534	1,325	17,859	113	0	161	0	161	10%	0%	1%
GRUNDY BANK	MORRIS	363,421	36,577	2,716	39,293	813	0	291	0	291	10%	0%	1%
GUARDIAN SAVINGS BANK	GRANITE CITY	34,814	7,199	69	7,268	15	0	180	0	180	20%	1%	2%
HARTSBURG STATE BANK	HARTSBURG	21,179	2,154	252	2,406	78	60	0	0	60	12%	0%	2%
HARVARD STATE BANK, THE	HARVARD	311,791	27,481	1,817	29,298	146	1,720	445	65	2,230	8%	1%	8%
HAVANA NATIONAL BANK, THE	HAVANA	303,671	32,761	1,948	34,709	3,435	388	1,772	68	2,228	11%	1%	6%
HEARTLAND BANK AND TRUST COMPANY	BLOOMINGTON	4,281,261	463,983	25,333	489,316	1,346	146	2,155	705	3,006	11%	0%	1%
HERITAGE BANK OF SCHAUMBURG	SCHAUMBURG	156,902	13,379	903	14,282	0	0	0	0	0	9%	0%	0%
HICKORY POINT BANK AND TRUST	DECATUR	733,423	66,321	5,455	71,776	77	0	2,369	348	2,717	9%	0%	4%
HILL-DODGE BANKING COMPANY, THE	WARSAW	52,613	7,061	391	7,452	20	0	0	0	0	13%	0%	0%
HINSDALE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	HINSDALE	4,550,164	416,762	22,038	438,800	30,370	1,408	7,166	1,593	10,167	9%	0%	2%
HOLCOMB BANK	ROCHELLE	317,162	25,890	2,185	28,075	0	0	128	265	393	8%	0%	1%
HOME STATE BANK/NATIONAL ASSOCIATION	CRYSTAL LAKE	763,899	86,025	4,960	90,985	1,092	0	791	330	1,121	11%	0%	1%
HOMETOWN NATIONAL BANK	LA SALLE	295,443	29,421	1,846	31,267	0	0	1,897	0	1,897	10%	1%	6%
HOYNE SAVINGS BANK	CHICAGO	466,197	93,360	902	94,262	2,020	0	460	363	823	20%	0%	1%
ILLINI STATE BANK	TONICA	160,558	20,198	980	21,178	141	0	0	0	0	13%	0%	0%
INB, NATIONAL ASSOCIATION	SPRINGFIELD	1,820,094	185,432	14,445	199,877	368	2	906	117	1,025	10%	0%	1%

## IL Asset Quality

December 31, 2022  
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
INLAND BANK AND TRUST	OAK BROOK	1,235,452	179,167	8,859	188,026	15,599	0	7,693	0	7,693	14%	1%	4%
INTERNATIONAL BANK OF CHICAGO	CHICAGO	963,828	102,495	13,055	115,550	4,828	357	15,909	5,975	22,241	11%	2%	19%
IPAVA STATE BANK	IPAVA	190,833	15,454	1,280	16,734	122	11	340	0	351	8%	0%	2%
IROQUOIS FARMERS STATE BANK	IROQUOIS	151,384	11,518	469	11,987	504	16	499	109	624	7%	0%	5%
IROQUOIS FEDERAL SAVINGS AND LOAN ASSOCIATION	WATSEKA	823,727	84,530	7,166	91,696	2,422	121	129	0	250	10%	0%	0%
ITASCA BANK & TRUST CO.	ITASCA	731,397	69,364	7,224	76,588	1,195	0	1,678	0	1,678	9%	0%	2%
IUKA STATE BANK, THE	SALEM	123,850	12,846	1,443	14,289	956	266	999	122	1,387	11%	1%	10%
JERSEY STATE BANK	JERSEYVILLE	173,299	23,928	766	24,694	319	0	165	0	165	13%	0%	1%
KINMUNDY BANK	KINMUNDY	64,806	7,024	400	7,424	579	177	108	61	346	11%	1%	5%
LAKE FOREST BANK & TRUST COMPANY, NATIONAL ASSOCIATION	LAKE FOREST	7,602,722	689,320	29,831	719,151	31,736	3,237	17,331	544	21,112	9%	0%	3%
LAKESIDE BANK	CHICAGO	2,264,022	274,538	25,220	299,758	6,134	225	1,714	0	1,939	12%	0%	1%
LASALLE STATE BANK	LASALLE	169,230	16,361	1,172	17,533	3	3	42	0	45	10%	0%	0%
LEGENGE BANK	ELDORADO	653,519	58,816	4,462	63,278	2,484	0	254	0	254	9%	0%	0%
LEMONT NATIONAL BANK, THE	LEMONT	57,017	3,577	36	3,613	0	0	0	0	0	6%	0%	0%
LENA STATE BANK	LENA	94,654	10,994	1,092	12,086	0	0	619	0	619	11%	1%	5%
LIBERTY BANK	LIBERTY	127,457	15,383	559	15,942	99	155	0	0	155	12%	0%	1%
LIBERTY BANK FOR SAVINGS	CHICAGO	881,478	205,022	3,023	208,045	410	309	903	0	1,212	22%	0%	1%
LIBERTYVILLE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	LIBERTYVILLE	2,437,042	225,766	14,133	239,899	6,345	2,110	8,284	521	10,915	9%	0%	5%
LINCOLNWAY COMMUNITY BANK	NEW LENOX	317,922	26,622	1,870	28,492	80	0	2,206	0	2,206	9%	1%	8%

## IL Asset Quality

December 31, 2022  
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
LISLE SAVINGS BANK	LISLE	580,200	140,148	3,403	143,551	86	0	4,534	0	4,534	23%	1%	3%
LITCHFIELD NATIONAL BANK, THE	LITCHFIELD	131,457	10,273	778	11,051	685	181	1,471	0	1,652	8%	1%	15%
LONGVIEW BANK	OGDEN	283,286	23,395	1,749	25,144	1,499	648	1,137	161	1,946	8%	1%	8%
LONGVIEW BANK & TRUST	CHRISMAN	262,643	21,180	1,500	22,680	243	21	0	53	74	8%	0%	0%
LONGVIEW COMMUNITY BANK	MOUNT PULASKI	68,257	4,938	125	5,063	53	0	33	0	33	8%	0%	1%
MARINE BANK	SPRINGFIELD	687,271	73,376	7,728	81,104	0	0	9,166	0	9,166	11%	1%	11%
MARQUETTE BANK	CHICAGO	2,041,285	163,522	15,315	178,837	1,014	27	8,207	437	8,671	8%	0%	5%
MARSEILLES BANK	MARSEILLES	69,980	6,784	207	6,991	826	196	36	0	232	10%	0%	3%
MASON CITY NATIONAL BANK	MASON CITY	77,953	12,828	145	12,973	0	0	19	0	19	16%	0%	0%
MCHENRY SAVINGS BANK	MCHENRY	328,083	26,194	1,990	28,184	86	0	363	430	793	8%	0%	3%
MERCHANTS AND MANUFACTURERS BANK	JOLIET	416,733	35,295	3,837	39,132	48	679	0	0	679	9%	0%	2%
METROPOLITAN CAPITAL BANK & TRUST	CHICAGO	230,713	25,236	3,063	28,299	2	0	3,575	0	3,575	11%	2%	13%
MIDAMERICA NATIONAL BANK	CANTON	575,105	56,984	4,889	61,873	1,611	0	792	55	847	10%	0%	1%
MIDDLETOWN STATE BANK	MIDDLETOWN	40,609	3,722	189	3,911	20	0	0	0	0	9%	0%	0%
MIDLAND COMMUNITY BANK	KINCAID	78,004	9,634	329	9,963	1,073	582	54	0	636	11%	1%	6%
MIDLAND FEDERAL SAVINGS AND LOAN ASSOCIATION	BRIDGEVIEW	122,548	9,441	330	9,771	306	0	722	211	933	8%	1%	10%
MIDLAND STATES BANK	EFFINGHAM	7,845,713	770,566	61,051	831,617	32,372	1,173	41,976	6,729	49,878	10%	1%	6%
MIDWEST BANK	MONMOUTH	679,419	60,343	4,247	64,590	1,696	0	1,296	0	1,296	9%	0%	2%
MILFORD BUILDING AND LOAN ASSOCIATION, SB	MILFORD	30,012	3,152	266	3,418	719	744	148	34	926	10%	3%	27%



## IL Asset Quality

December 31, 2022  
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
MILLEDGEVILLE STATE BANK	MILLEDGEVILLE	174,290	19,960	1,469	21,429	0	0	0	284	284	12%	0%	1%
MILLENNIUM BANK	DES PLAINES	343,376	69,124	3,662	72,786	3,599	400	5,401	0	5,801	20%	2%	8%
MORTON COMMUNITY BANK	MORTON	4,865,566	472,957	37,110	510,067	14,216	3,080	24,955	6,790	34,825	9%	1%	7%
MUNICIPAL TRUST AND SAVINGS BANK	BOURBONNAIS	343,382	46,465	2,731	49,196	54	0	0	346	346	13%	0%	1%
MURPHY-WALL STATE BANK AND TRUST COMPANY	PINCKNEYVILLE	174,092	16,770	1,430	18,200	1,158	179	1,249	94	1,522	10%	1%	8%
MUTUAL FEDERAL BANK	CHICAGO	116,920	15,581	1,016	16,597	1,200	0	518	785	1,303	13%	1%	8%
NASHVILLE SAVINGS BANK	NASHVILLE	86,053	10,093	454	10,547	43	0	0	0	0	12%	0%	0%
NATIONAL BANK OF ST. ANNE	SAINT ANNE	127,023	10,628	986	11,614	1,406	341	48	0	389	8%	0%	3%
NOKOMIS SAVINGS BANK	NOKOMIS	28,389	4,981	148	5,129	368	224	407	31	662	15%	2%	13%
NORTH ADAMS STATE BANK	URSA	44,512	6,770	197	6,967	34	1,032	24	0	1,056	16%	2%	15%
NORTH CENTRAL BANK	HENNEPIN	155,536	17,353	1,283	18,636	301	0	73	0	73	12%	0%	0%
NORTH COUNTY SAVINGS BANK	RED BUD	65,541	5,314	144	5,458	90	0	0	0	0	8%	0%	0%
NORTH SHORE TRUST AND SAVINGS	WAUKEGAN	264,519	65,633	624	66,257	77	0	154	0	154	25%	0%	0%
NORTH SIDE FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO	CHICAGO	44,750	3,875	287	4,162	115	0	733	0	733	9%	2%	18%
NORTHBROOK BANK & TRUST COMPANY, NATIONAL ASSOCIATION	NORTHBROOK	4,316,352	383,691	21,409	405,100	23,982	1,044	3,078	589	4,711	9%	0%	1%
NORTHERN TRUST COMPANY, THE	CHICAGO	154,522,864	10,111,200	144,343	10,255,543	252,877	54,158	45,835	41	100,034	7%	0%	1%

## IL Asset Quality

December 31, 2022  
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
NORTHSIDE COMMUNITY BANK	GURNEE	256,364	51,182	2,534	53,716	0	0	0	0	0	19%	0%	0%
NORTHWEST BANK OF ROCKFORD	ROCKFORD	361,181	36,762	3,345	40,107	1,254	118	1,052	0	1,170	10%	0%	3%
OAKDALE STATE BANK	OAKDALE	26,162	3,000	148	3,148	31	0	2	242	244	11%	1%	8%
OLD EXCHANGE NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE	90,245	9,113	405	9,518	0	0	33	0	33	11%	0%	0%
OLD PLANK TRAIL COMMUNITY BANK, NATIONAL ASSOCIATION	NEW LENOX	2,303,265	201,864	9,547	211,411	8,146	1,020	2,405	165	3,590	9%	0%	2%
OLD SECOND NATIONAL BANK	AURORA	5,883,754	552,404	49,480	601,884	7,508	1,262	31,602	1,561	34,425	9%	1%	6%
OSB COMMUNITY BANK	OTTAWA	357,790	43,897	4,301	48,198	411	0	2,287	0	2,287	12%	1%	5%
PAN AMERICAN BANK & TRUST	MELROSE PARK	460,689	39,243	5,365	44,608	389	0	3,559	302	3,861	9%	1%	9%
PARK RIDGE COMMUNITY BANK	PARK RIDGE	482,468	66,836	7,309	74,145	637	0	550	0	550	14%	0%	1%
PARKWAY BANK AND TRUST COMPANY	HARWOOD HEIGHTS	3,251,543	332,778	36,387	369,165	672	81	11,075	1,633	12,789	11%	0%	3%
PEOPLEFIRST BANK	JOLIET	229,964	25,000	2,162	27,162	0	0	0	0	0	11%	0%	0%
PEOPLES BANK & TRUST	PANA	593,255	50,053	2,857	52,910	1,178	207	849	0	1,056	9%	0%	2%
PEOPLES BANK OF KANKAKEE COUNTY	BOURBONNAIS	346,254	23,837	1,877	25,714	467	0	0	0	0	7%	0%	0%
PEOPLES BANK OF MACON	MACON	26,586	2,913	77	2,990	12	0	0	0	0	10%	0%	0%
PEOPLES NATIONAL BANK OF KEWANEE	KEWANEE	546,694	52,328	2,156	54,484	3,458	0	848	0	848	10%	0%	2%
PEOPLES NATIONAL BANK, NATIONAL ASSOCIATION	MOUNT VERNON	1,697,634	145,997	14,628	160,625	642	119	8,731	2,338	11,188	9%	1%	7%
PEOPLES STATE BANK OF COLFAX	COLFAX	42,651	4,643	103	4,746	90	0	0	0	0	11%	0%	0%

## IL Asset Quality

December 31, 2022  
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
PEOPLES STATE BANK OF NEWTON, ILLINOIS, THE	NEWTON	615,407	64,153	5,061	69,214	730	728	1,111	0	1,839	11%	0%	3%
PERU FEDERAL SAVINGS BANK	PERU	174,030	23,925	543	24,468	1,454	0	104	0	104	14%	0%	0%
PETEFISH, SKILES & COMPANY	VIRGINIA	277,179	28,010	1,847	29,857	762	0	548	108	656	10%	0%	2%
PHILO EXCHANGE BANK	PHILO	137,833	12,743	774	13,517	348	0	82	0	82	10%	0%	1%
PIONEER STATE BANK	EARLVILLE	121,815	14,527	1,116	15,643	646	0	36	0	36	11%	0%	0%
PRAIRIE COMMUNITY BANK	MARENGO	164,930	13,396	1,931	15,327	108	17	956	0	973	8%	1%	6%
PRAIRIE STATE BANK & TRUST	SPRINGFIELD	843,382	92,246	5,615	97,861	689	350	1,096	20	1,466	11%	0%	1%
PREFERRED BANK	CASEY	62,761	5,838	279	6,117	494	104	72	0	176	9%	0%	3%
PRINCEVILLE STATE BANK	PRINCEVILLE	107,639	10,250	871	11,121	90	0	42	148	190	10%	0%	2%
PROSPECT BANK	PARIS	719,036	63,159	5,062	68,221	500	0	815	156	971	8%	0%	1%
PROVIDENCE BANK & TRUST	SOUTH HOLLAND	1,544,134	148,516	18,600	167,116	2,278	30	5,514	1,504	7,048	9%	0%	4%
PULASKI SAVINGS BANK	CHICAGO	52,631	5,300	124	5,424	211	0	0	0	0	10%	0%	0%
RARITAN STATE BANK	RARITAN	240,637	24,422	1,612	26,034	1,629	0	1,104	153	1,257	10%	1%	5%
REPUBLIC BANK OF CHICAGO	OAK BROOK	2,703,177	300,099	22,363	322,462	9,189	0	13,097	5,816	18,913	12%	1%	6%
RESOURCE BANK, NATIONAL ASSOCIATION	DEKALB	758,643	61,365	4,615	65,980	1,802	510	2,538	351	3,399	8%	0%	5%
RUSHVILLE STATE BANK	RUSHVILLE	125,953	16,843	699	17,542	35	67	1,020	0	1,087	12%	1%	6%
SAINTE MARIE STATE BANK	SAINTE MARIE	15,053	3,100	105	3,205	0	0	0	0	0	20%	0%	0%
SAUK VALLEY BANK & TRUST COMPANY	STERLING	619,074	53,478	5,414	58,892	428	211	1,997	0	2,208	8%	0%	4%
SAVANNA-THOMSON STATE BANK	THOMSON	109,549	10,277	404	10,681	4	130	185	0	315	10%	0%	3%

## IL Asset Quality

December 31, 2022  
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
SCHAUMBURG BANK & TRUST COMPANY, NATIONAL ASSOCIATION	SCHAUMBURG	1,776,640	160,061	7,640	167,701	11,926	1,521	770	1,349	3,640	9%	0%	2%
SCOTT STATE BANK	BETHANY	212,972	27,012	959	27,971	314	183	173	0	356	13%	0%	1%
SECURITY BANK, S.B.	SPRINGFIELD	221,589	16,795	1,103	17,898	823	299	2,268	0	2,567	7%	1%	14%
SECURITY NATIONAL BANK	WITT	100,507	9,620	793	10,413	804	0	432	0	432	10%	0%	4%
SECURITY SAVINGS BANK	MONMOUTH	254,022	25,885	1,586	27,471	244	0	373	0	373	10%	0%	1%
SENB BANK	MOLINE	337,371	33,256	3,079	36,335	128	201	776	0	977	10%	0%	3%
SHELBY COUNTY STATE BANK	SHELBYVILLE	335,559	30,462	1,478	31,940	1,227	0	0	742	742	9%	0%	2%
SIGNATURE BANK	ROSEMONT	1,584,640	149,887	11,820	161,707	4,216	931	5,869	0	6,800	9%	0%	4%
SOLUTIONS BANK	FORRESTON	483,167	45,339	1,901	47,240	0	0	47	0	47	9%	0%	0%
SOUTHERN ILLINOIS BANK	JOHNSTON CITY	146,078	19,548	815	20,363	161	2	145	75	222	13%	0%	1%
SOUTHERNTRUST BANK	MARION	245,708	22,473	1,572	24,045	1,367	1,251	2,118	92	3,461	10%	1%	14%
SPRING VALLEY CITY BANK	SPRING VALLEY	223,698	29,810	1,679	31,489	164	62	406	0	468	13%	0%	1%
ST. CHARLES BANK & TRUST COMPANY, NATIONAL ASSOCIATION	SAINT CHARLES	2,130,380	200,910	12,131	213,041	14,188	391	3,415	815	4,621	10%	0%	2%
STATE BANK	WATERLOO	313,905	25,208	2,527	27,735	408	0	3,176	71	3,247	8%	1%	12%
STATE BANK	FREEMPORT	352,016	35,708	3,493	39,201	29	0	1,107	0	1,107	10%	0%	3%
STATE BANK	WONDER LAKE	277,737	32,359	523	32,882	5,473	19	2,164	297	2,480	12%	1%	8%
STATE BANK OF BEMENT	BEMENT	168,230	15,982	829	16,811	1,035	111	300	0	411	10%	0%	2%
STATE BANK OF CHERRY	CHERRY	118,286	13,919	1,340	15,259	105	0	390	0	390	12%	0%	3%
STATE BANK OF DAVIS	DAVIS	169,150	19,082	1,916	20,998	5	0	1,510	0	1,510	11%	1%	7%
STATE BANK OF GENEVA	GENEVA	109,133	11,731	1,012	12,743	1,367	0	105	524	629	11%	1%	5%

## IL Asset Quality

December 31, 2022  
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
GENEVA, THE													
STATE BANK OF GRAYMONT	GRAYMONT	304,885	32,892	1,906	34,798	404	0	0	21	21	11%	0%	0%
STATE BANK OF HERSCHER	HERSCHER	164,054	20,406	1,696	22,102	491	91	1,345	0	1,436	12%	1%	6%
STATE BANK OF INDUSTRY	INDUSTRY	56,026	8,682	316	8,998	159	49	0	0	49	16%	0%	1%
STATE BANK OF NAUVOO	NAUVOO	36,597	2,952	276	3,228	480	59	891	135	1,085	8%	3%	34%
STATE BANK OF PEARL CITY, THE	PEARL CITY	70,006	7,586	526	8,112	171	26	54	0	80	10%	0%	1%
STATE BANK OF ST. JACOB	SAINT JACOB	84,504	11,881	1,318	13,199	435	425	758	0	1,183	14%	1%	9%
STATE BANK OF THE LAKES, NATIONAL ASSOCIATION	ANTIOCH	1,817,436	159,399	5,888	165,287	4,751	7,405	1,093	619	9,117	9%	1%	6%
STATE BANK OF TOULON	TOULON	300,206	29,605	1,778	31,383	1,004	0	469	0	469	10%	0%	1%
STATE BANK OF WHITTINGTON	BENTON	169,675	17,112	1,042	18,154	1,427	687	142	35	864	10%	1%	5%
STATE STREET BANK AND TRUST COMPANY	QUINCY	301,781	26,981	2,465	29,446	1,490	225	596	0	821	9%	0%	3%
STERLING FEDERAL BANK, FEDERAL SAVINGS BANK	STERLING	468,066	42,922	2,413	45,335	1,635	0	4,462	267	4,729	9%	1%	10%
STILLMAN BANCCORP, N.A.	STILLMAN VALLEY	592,719	55,263	2,043	57,306	103	0	73	1,527	1,600	9%	0%	3%
STREATOR HOME SAVINGS BANK	STREATOR	166,716	43,725	299	44,024	704	0	368	0	368	26%	0%	1%
TABLE GROVE STATE BANK	TABLE GROVE	50,184	6,172	285	6,457	150	41	21	0	62	12%	0%	1%
TEUTOPOLIS STATE BANK	TEUTOPOLIS	317,587	40,036	2,069	42,105	289	14	0	0	14	13%	0%	0%
TOMPKINS STATE BANK	AVON	278,469	24,048	1,344	25,392	1,024	109	33	0	142	9%	0%	1%
TOWN AND COUNTRY	SPRINGFIELD	923,127	99,301	9,112	108,413	3,600	1,973	1,242	239	3,454	11%	0%	3%

## IL Asset Quality

December 31, 2022  
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
BANK													
TOWN AND COUNTRY BANK MIDWEST	QUINCY	223,188	25,172	1,892	27,064	3,137	62	0	0	62	11%	0%	0%
TOWN CENTER BANK	FRANKFORT	134,359	14,661	1,177	15,838	115	96	0	0	96	10%	0%	1%
TRUSTBANK	OLNEY	469,976	41,156	4,253	45,409	494	98	505	28	631	9%	0%	1%
UNION FEDERAL SAVINGS AND LOAN ASSOCIATION	KEWANEE	153,193	22,970	1,294	24,264	561	1	927	18	946	15%	1%	4%
UNION NATIONAL BANK	ELGIN	389,021	37,834	3,464	41,298	0	0	158	107	265	9%	0%	1%
UNION SAVINGS BANK	FREEMONT	191,921	16,973	867	17,840	1,054	11	166	65	242	9%	0%	1%
UNITED COMMUNITY BANK	CHATHAM	3,460,034	305,711	17,009	322,720	4,506	1,273	6,421	6,425	14,119	9%	0%	4%
UNITED TRUST BANK	PALOS HEIGHTS	131,848	12,167	693	12,860	0	0	148	0	148	11%	0%	1%
VERMILION VALLEY BANK	PIPER CITY	173,918	26,161	1,221	27,382	692	476	0	0	476	16%	0%	2%
VERMONT STATE BANK	VERMONT	26,539	3,407	308	3,715	1,161	1	1,172	0	1,173	13%	4%	32%
VILLA GROVE STATE BANK	VILLA GROVE	86,248	9,160	833	9,993	128	0	135	0	135	10%	0%	1%
VILLAGE BANK & TRUST, NATIONAL ASSOCIATION	ARLINGTON HEIGHTS	2,764,711	238,246	16,537	254,783	7,021	335	1,830	0	2,165	10%	0%	1%
VILLAGE BANK, THE	SAINT LIBORY	124,611	3,772	10	3,782	352	15	20	0	35	4%	0%	1%
WABASH SAVINGS BANK	MOUNT CARMEL	9,554	728	16	744	202	125	4	0	129	7%	1%	17%
WARREN-BOYNTON STATE BANK	NEW BERLIN	225,672	27,253	1,448	28,701	621	0	178	0	178	13%	0%	1%
WASHINGTON SAVINGS BANK	EFFINGHAM	588,604	68,260	2,494	70,754	4,044	786	1,318	0	2,104	11%	0%	3%
WASHINGTON STATE BANK	WASHINGTON	75,344	7,101	219	7,320	129	361	266	0	627	9%	1%	9%
WATERMAN BANK	WATERMAN	112,179	15,933	342	16,275	570	0	0	0	0	15%	0%	0%
WEST CENTRAL BANK	ASHLAND	241,022	22,226	1,196	23,422	2,154	252	754	652	1,658	10%	1%	7%
WEST TOWN BANK &	NORTH	403,579	45,012	6,709	51,721	640	0	4,554	0	4,554	12%	1%	9%

## IL Asset Quality

December 31, 2022  
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
TRUST	RIVERSIDE												
WHEATON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	WHEATON	3,032,940	269,366	16,640	286,006	13,303	4,539	1,674	3,888	10,101	9%	0%	4%
WHEATON COLLEGE TRUST COMPANY, NATIONAL ASSOCIATION	WHEATON	3,721	3,574	0	3,574	0	0	0	0	0	97%	0%	0%
WILLIAMSVILLE STATE BANK AND TRUST	WILLIAMSVILLE	102,676	12,788	214	13,002	156	98	643	0	741	12%	1%	6%
WINTRUST BANK, NATIONAL ASSOCIATION	CHICAGO	9,659,979	1,004,271	69,370	1,073,641	42,465	1,822	5,961	549	8,332	11%	0%	1%



## ***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**  
chriiss@ufstech.com  
262-376-3000

