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PROFITABILITY

Illinois FDIC Insured Institutions

4th Quarter 2021



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



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December 31, 2021 Dollars in Thousands





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	67,407	488	10%	0.77%	0.72%	7.02%	3.98%	0.38%	3.60%
1ST EQUITY BANK	SKOKIE	Y	141,801	1,618	16%	1.15%	1.14%	7.06%	3.76%	0.57%	3.19%
ALBANY BANK & TRUST CO., NATIONAL ASSOCIATION	CHICAGO		699,111	5,783	15%	1.16%	0.83%	5.52%	2.97%	0.29%	2.67%
ALGONQUIN STATE BANK	ALGONQUIN	Y	156,986	982	10%	0.66%	0.63%	5.86%	2.96%	0.07%	2.89%
ALLIANCE COMMUNITY BANK	PETERSBURG	Y	338,958	3,346	8%	1.05%	0.99%	8.69%	2.97%	0.25%	2.72%
ALLIED FIRST BANK, SB	OSWEGO		159,103	5,399	14%	4.73%	3.39%	25.55%	3.33%	0.50%	2.83%
AMALGAMATED BANK OF CHICAGO	CHICAGO		1,014,330	4,527	8%	0.59%	0.45%	5.06%	2.80%	0.08%	2.72%
AMERICAN COMMERCIAL BANK & TRUST, NATIONAL ASSOCIATION	OTTAWA		956,511	12,647	9%	1.83%	1.32%	15.01%	4.19%	0.19%	4.00%
AMERICAN COMMUNITY BANK & TRUST	WOODSTOCK		859,758	10,473	10%	1.71%	1.22%	12.32%	3.28%	0.24%	3.04%
AMERICAN EAGLE BANK	SOUTH ELGIN		354,939	3,828	9%	1.51%	1.08%	12.04%	4.14%	0.96%	3.19%
AMERICAN METRO BANK	CHICAGO		87,572	1,574	11%	0.38%	1.80%	15.83%	4.25%	0.32%	3.93%
ANCHOR STATE BANK	ANCHOR		32,722	201	20%	0.87%	0.61%	4.13%	5.13%	0.32%	4.81%
ANDERSON STATE BANK	ONEIDA	Y	104,787	1,019	14%	1.02%	0.97%	6.72%	2.48%	0.18%	2.30%
ANNA STATE BANK	ANNA		106,426	828	13%	1.02%	0.78%	6.12%	2.96%	0.40%	2.56%
ANNA-JONESBORO NATIONAL BANK	ANNA		264,350	2,138	12%	1.12%	0.81%	6.36%	3.40%	0.30%	3.10%
APPLE RIVER STATE BANK	APPLE RIVER	Y	499,800	6,961	9%	1.56%	1.39%	15.00%	3.51%	0.55%	2.96%
ARCOLA FIRST BANK	ARCOLA	Y	130,556	856	10%	0.73%	0.66%	6.00%	2.42%	0.17%	2.25%
ATLANTA NATIONAL BANK, THE	ATLANTA		72,489	663	12%	1.15%	0.91%	7.43%	3.30%	0.28%	3.02%
BANK & TRUST COMPANY	LITCHFIELD		424,825	3,797	10%	1.22%	0.89%	9.13%	3.40%	0.54%	2.86%
BANK OF BELLEVILLE	BELLEVILLE		328,403	2,675	8%	1.11%	0.81%	10.31%	3.69%	0.54%	3.15%
BANK OF BLUFFS	BLUFFS	Y	63,883	459	13%	0.78%	0.72%	5.49%	3.45%	0.30%	3.15%
BANK OF BOURBONNAIS	BOURBONNAIS		88,280	221	8%	0.37%	0.25%	2.73%	2.55%	0.30%	2.26%
BANK OF CALHOUN COUNTY	HARDIN		79,425	304	8%	0.50%	0.38%	4.32%	2.72%	0.26%	2.46%
BANK OF CARBONDALE, THE	CARBONDALE		279,096	2,371	12%	1.19%	0.85%	6.80%	2.57%	0.19%	2.39%
BANK OF CHESTNUT	CHESTNUT		21,252	43	9%	0.27%	0.20%	2.38%	3.44%	0.22%	3.21%
BANK OF FARMINGTON	FARMINGTON		213,847	1,681	10%	1.08%	0.79%	7.44%	3.80%	0.36%	3.44%

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BANK OF GIBSON CITY	GIBSON CITY		119,807	1,249	8%	1.38%	1.04%	10.19%	3.06%	0.30%	2.76%
BANK OF HERRIN, THE	HERRIN	Y	301,655	3,080	9%	1.05%	1.02%	11.93%	3.58%	0.25%	3.33%
BANK OF HILLSBORO, NATIONAL ASSOCIATION	HILLSBORO		505,532	4,809	9%	1.31%	0.95%	10.11%	3.39%	0.54%	2.85%
BANK OF KAMPSVILLE	KAMPSVILLE		125,940	598	16%	0.61%	0.47%	2.89%	2.64%	0.35%	2.29%
BANK OF MONTGOMERY	MONTGOMERY		47,291	18	8%	0.05%	0.04%	0.44%	2.31%	0.59%	1.71%
BANK OF O'FALLON	O'FALLON	Y	357,536	3,811	13%	1.07%	1.07%	8.13%	3.15%	0.78%	2.37%
BANK OF PONTIAC	PONTIAC		903,102	9,935	10%	1.52%	1.10%	9.60%	3.24%	0.29%	2.95%
BANK OF RANTOUL	RANTOUL	Y	259,581	4,011	10%	1.71%	1.55%	13.61%	3.38%	0.22%	3.16%
BANK OF SPRINGFIELD	SPRINGFIELD		1,358,701	14,371	8%	1.49%	1.06%	13.13%	3.82%	0.39%	3.43%
BANK OF STRONGHURST	STRONGHURST		86,742	358	14%	0.55%	0.41%	2.74%	2.92%	0.42%	2.51%
BANK OF YATES CITY	YATES CITY	Y	76,388	763	9%	1.08%	1.00%	11.11%	4.20%	0.43%	3.77%
BANKCHAMPAIGN, NATIONAL ASSOCIATION	CHAMPAIGN	Y	257,404	3,425	10%	1.34%	1.33%	13.48%	3.78%	0.36%	3.43%
BANKFINANCIAL, NATIONAL ASSOCIATION	OLYMPIA FIELDS		1,640,607	8,811	10%	0.73%	0.54%	5.34%	3.00%	0.14%	2.86%
BANKORION	ORION		589,572	4,981	10%	1.15%	0.84%	7.93%	3.25%	0.46%	2.78%
BANTERRA BANK	MARION	Y	2,373,084	38,630	8%	1.80%	1.63%	17.28%	3.82%	0.21%	3.61%
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	BARRINGTON		3,326,301	87,970	11%	3.61%	2.64%	21.53%	3.04%	0.23%	2.81%
BEARDSTOWN SAVINGS, S.B.	BEARDSTOWN		67,903	358	10%	0.73%	0.53%	5.16%	3.96%	0.64%	3.32%
BELMONT BANK & TRUST COMPANY	CHICAGO		832,831	12,751	10%	2.15%	1.53%	15.22%	3.76%	0.34%	3.42%
BETTER BANKS	PEORIA	Y	391,430	4,055	7%	1.15%	1.04%	12.64%	3.37%	0.15%	3.22%
BEVERLY BANK & TRUST COMPANY, NATIONAL ASSOCIATION	CHICAGO		1,775,879	20,785	10%	1.62%	1.17%	11.05%	3.19%	0.25%	2.94%
BLACKHAWK BANK & TRUST	MILAN		1,685,379	18,629	10%	1.49%	1.11%	9.95%	2.92%	0.43%	2.49%
BMO HARRIS BANK NATIONAL ASSOCIATION	CHICAGO		162,184,554	1,756,918	8%	1.43%	1.08%	9.75%	2.45%	0.22%	2.23%
BMO HARRIS CENTRAL NATIONAL ASSOCIATION	ROSELLE		8,005	6	87%	0.12%	0.07%	0.09%	6.21%	0.00%	6.21%
BRADFORD NATIONAL BANK OF GREENVILLE, THE	GREENVILLE	Y	451,922	7,495	11%	1.94%	1.66%	11.59%	4.00%	0.29%	3.72%
BRICKYARD BANK	LINCOLNWOOD		177,400	496	9%	0.29%	0.28%	3.25%	2.76%	0.53%	2.23%
BUCKLEY STATE BANK	BUCKLEY		51,136	247	10%	0.50%	0.48%	4.62%	2.81%	0.12%	2.69%

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BUENA VISTA NATIONAL BANK	CHESTER		257,020	2,460	11%	1.31%	0.96%	7.86%	3.29%	0.20%	3.10%
BURLING BANK	CHICAGO	Y	211,279	3,307	9%	1.63%	1.57%	17.01%	3.77%	0.07%	3.70%
BUSEY BANK	CHAMPAIGN		11,726,580	137,941	10%	1.56%	1.18%	9.23%	2.76%	0.12%	2.64%
BYLINE BANK	CHICAGO		6,630,728	98,879	11%	2.00%	1.49%	11.64%	4.05%	0.10%	3.95%
BYRON BANK	BYRON	Y	327,009	4,966	10%	1.71%	1.52%	14.69%	3.45%	0.31%	3.14%
CAMP GROVE STATE BANK	CAMP GROVE	Y	19,233	-1,237	16%	-8.27%	-8.79%	-50.63%	3.24%	0.79%	2.45%
CAMPUS STATE BANK	CAMPUS		24,728	70	10%	0.38%	0.28%	2.83%	2.68%	0.18%	2.50%
CARROLLTON BANK	CARROLLTON	Y	2,917,941	33,140	7%	1.15%	1.14%	18.20%	3.15%	0.42%	2.73%
CASEY STATE BANK	CASEY	Y	396,625	5,926	10%	1.57%	1.49%	14.88%	3.89%	0.51%	3.37%
CATLIN BANK	CATLIN		73,408	1,036	11%	1.89%	1.41%	12.99%	4.14%	0.19%	3.95%
CENTRAL BANK ILLINOIS	GENESEO		1,102,376	15,686	9%	1.93%	1.42%	13.28%	3.87%	0.39%	3.48%
CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION	CICERO		198,298	306	10%	0.23%	0.15%	1.54%	2.89%	0.38%	2.50%
CENTRAL SAVINGS, F.S.B.	CHICAGO		116,711	207	24%	0.28%	0.18%	0.73%	3.81%	0.63%	3.18%
CENTRAL STATE BANK	CLAYTON	Y	176,688	3,301	13%	1.88%	1.87%	14.11%	4.46%	0.81%	3.65%
CENTRUST BANK, NATIONAL ASSOCIATION	NORTHBROOK		162,914	1,299	11%	1.12%	0.80%	6.76%	4.51%	0.33%	4.19%
CHESTER NATIONAL BANK	CHESTER		66,389	237	10%	0.40%	0.36%	3.76%	2.95%	0.27%	2.67%
CHESTERFIELD STATE BANK	CHESTERFIELD	Y	21,226	255	9%	1.21%	1.20%	12.44%	3.38%	0.35%	3.03%
CHICAGO TRUST COMPANY, N. A., THE	LAKE FOREST		116,310	3,221	99%	3.76%	2.77%	2.80%	1.36%	0.00%	1.36%
CIBC BANK USA	CHICAGO		45,120,767	526,799	10%	1.53%	1.17%	7.36%	2.37%	0.18%	2.20%
CIBM BANK	CHAMPAIGN		745,535	7,563	10%	1.38%	1.01%	8.64%	3.47%	0.25%	3.23%
CITIZENS BANK OF CHATSWORTH	CHATSWORTH		41,609	132	12%	0.36%	0.32%	2.89%	4.30%	0.23%	4.07%
CITIZENS BANK OF EDINBURG	EDINBURG		29,509	136	9%	0.61%	0.46%	5.23%	3.11%	0.29%	2.82%
CITIZENS COMMUNITY BANK	MASCOUTAH		455,700	3,975	10%	1.19%	0.87%	8.13%	3.34%	0.76%	2.58%
CITIZENS FIRST STATE BANK OF WALNUT	WALNUT	Y	56,366	289	9%	0.52%	0.51%	5.96%	3.30%	0.18%	3.12%
CITIZENS NATIONAL BANK OF ALBION	ALBION		343,551	2,780	16%	1.12%	0.81%	4.87%	2.94%	0.41%	2.53%
CITIZENS STATE BANK	LENA	Y	307,609	4,071	12%	1.48%	1.32%	10.75%	3.87%	0.52%	3.35%
CITIZENS STATE BANK OF MILFORD	MILFORD	Y	54,512	90	8%	0.21%	0.17%	2.02%	3.27%	0.14%	3.13%

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CITY NATIONAL BANK OF METROPOLIS, THE	METROPOLIS		469,762	3,615	12%	1.01%	0.77%	6.36%	3.14%	0.60%	2.53%
CLAY CITY BANKING CO., THE	CLAY CITY		187,987	1,819	9%	1.32%	0.97%	10.92%	3.45%	0.33%	3.11%
CLAY COUNTY STATE BANK	LOUISVILLE	Y	98,032	841	12%	0.86%	0.86%	6.93%	2.91%	0.27%	2.64%
CNB BANK & TRUST, NA	CARLINVILLE		1,567,722	15,055	8%	1.33%	0.96%	9.58%	3.55%	0.29%	3.26%
COLCHESTER STATE BANK	COLCHESTER		80,559	515	14%	0.92%	0.64%	4.20%	3.02%	0.42%	2.60%
COLLINSVILLE BUILDING AND LOAN ASSOCIATION	COLLINSVILLE		136,343	89	25%	0.08%	0.07%	0.26%	2.51%	0.71%	1.80%
COMMUNITY BANK	WINSLOW	Y	252,697	3,698	15%	1.64%	1.46%	9.62%	3.85%	0.97%	2.89%
COMMUNITY BANK OF EASTON	EASTON		41,283	867	22%	2.93%	2.10%	9.86%	3.97%	0.21%	3.76%
COMMUNITY BANK OF ELMHURST	ELMHURST	Y	190,808	1,467	9%	0.77%	0.77%	8.66%	3.51%	0.11%	3.40%
COMMUNITY BANK OF TRENTON	TRENTON	Y	98,981	1,550	11%	1.57%	1.57%	14.29%	3.96%	0.59%	3.37%
COMMUNITY BANKS OF SHELBY COUNTY	COWDEN	Y	60,341	128	9%	0.21%	0.21%	2.29%	2.04%	0.19%	1.85%
COMMUNITY FIRST BANK OF THE HEARTLAND	MOUNT VERNON	Y	246,541	4,958	9%	2.07%	2.01%	20.07%	3.71%	0.17%	3.54%
COMMUNITY NATIONAL BANK IN MONMOUTH	MONMOUTH		50,410	440	13%	1.13%	0.87%	6.94%	3.23%	0.26%	2.98%
COMMUNITY PARTNERS SAVINGS BANK	SALEM		234,694	1,529	11%	0.87%	0.65%	5.90%	3.81%	0.40%	3.41%
COMMUNITY SAVINGS BANK	CHICAGO		445,193	-197	15%	-0.06%	-0.04%	-0.30%	2.72%	0.62%	2.11%
COMMUNITY STATE BANK	GALVA	Y	267,251	3,423	10%	1.47%	1.28%	12.54%	4.80%	0.57%	4.24%
COMMUNITY STATE BANK OF ROCK FALLS	ROCK FALLS		324,315	2,714	9%	1.15%	0.84%	8.61%	3.46%	0.40%	3.06%
COMMUNITY TRUST BANK	IRVINGTON		99,876	578	11%	0.64%	0.58%	4.65%	3.52%	0.21%	3.31%
CORNERSTONE NATIONAL BANK & TRUST COMPANY	PALATINE		982,886	10,768	8%	1.55%	1.10%	13.30%	3.40%	0.17%	3.23%
COUNTRY TRUST BANK	BLOOMINGTON		29,026	9,311	95%	44.19%	32.08%	32.92%	2.74%	0.00%	2.74%
CROSSROADS BANK	EFFINGHAM		210,143	3,048	14%	2.01%	1.45%	10.45%	3.76%	0.53%	3.23%
CRYSTAL LAKE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	CRYSTAL LAKE		1,333,182	14,215	10%	1.47%	1.07%	11.35%	2.77%	0.33%	2.45%
DEVON BANK	CHICAGO		427,989	2,357	7%	0.78%	0.55%	7.99%	2.88%	0.20%	2.68%
DEWEY BANK	DEWEY	Y	28,682	145	8%	0.61%	0.51%	4.77%	3.97%	0.20%	3.77%
DEWITT SAVINGS BANK	CLINTON		137,272	757	12%	0.76%	0.55%	4.47%	3.12%	0.19%	2.93%
DIETERICH BANK	EFFINGHAM		1,259,799	10,165	7%	1.09%	0.81%	8.73%	3.04%	0.36%	2.68%

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DU QUOIN STATE BANK	DU QUOIN	Y	133,512	1,381	8%	1.31%	1.03%	7.64%	3.85%	0.54%	3.30%
DURAND STATE BANK	DURAND		129,570	-281	9%	-0.12%	-0.22%	-1.93%	3.13%	0.33%	2.80%
EUREKA SAVINGS BANK	LA SALLE		407,202	2,199	19%	0.75%	0.54%	2.63%	2.84%	0.40%	2.44%
EVERGREEN BANK GROUP	OAK BROOK		1,211,652	26,084	13%	2.83%	2.15%	17.54%	5.54%	0.52%	5.02%
EXCHANGE STATE BANK	LANARK	Y	105,455	1,041	11%	1.17%	0.99%	7.98%	2.79%	0.45%	2.33%
FAIRFIELD NATIONAL BANK, THE	FAIRFIELD		644,058	7,094	11%	1.49%	1.10%	8.75%	3.22%	0.82%	2.41%
FAIRVIEW STATE BANKING COMPANY	FAIRVIEW		35,245	323	12%	1.20%	0.92%	7.71%	4.35%	0.34%	4.01%
FARMERS & MERCHANTS BANK OF HUTSONVILLE	HUTSONVILLE	Y	50,292	433	16%	0.88%	0.86%	5.09%	3.01%	0.63%	2.39%
FARMERS AND MERCHANTS NATIONAL BANK OF NASHVILLE, THE	NASHVILLE	Y	238,494	3,645	10%	1.61%	1.53%	13.92%	3.59%	0.17%	3.42%
FARMERS AND MERCHANTS STATE BANK OF BUSHNELL	BUSHNELL		87,171	696	8%	1.09%	0.80%	10.38%	2.78%	0.09%	2.69%
FARMERS BANK OF MT. PULASKI, THE	MOUNT PULASKI		58,657	326	12%	0.63%	0.56%	4.63%	2.61%	0.24%	2.36%
FARMERS NATIONAL BANK	PROPHETSTOWN		840,964	11,157	13%	1.80%	1.33%	9.46%	3.76%	0.95%	2.81%
FARMERS NATIONAL BANK OF GRIGGSVILLE	GRIGGSVILLE	Y	121,252	2,219	10%	1.86%	1.83%	18.42%	5.52%	0.63%	4.89%
FARMERS STATE BANK	ELMWOOD	Y	65,056	307	8%	0.57%	0.47%	5.68%	3.34%	0.35%	3.00%
FARMERS STATE BANK	PITTSFIELD	Y	309,070	3,918	12%	1.37%	1.27%	9.83%	3.57%	0.25%	3.32%
FARMERS STATE BANK & TRUST CO.	MOUNT STERLING		112,746	1,235	8%	1.51%	1.10%	12.59%	3.69%	0.45%	3.25%
FARMERS STATE BANK AND TRUST COMPANY, THE	JACKSONVILLE		243,549	950	11%	0.58%	0.39%	3.52%	2.57%	0.12%	2.45%
FARMERS STATE BANK OF ALTO PASS, ILL.	ALTO PASS	Y	322,783	6,654	8%	2.18%	2.06%	26.94%	4.86%	0.50%	4.36%
FARMERS STATE BANK OF EMDEN	EMDEN		39,797	198	25%	0.64%	0.50%	2.02%	2.17%	0.20%	1.97%
FARMERS STATE BANK OF HOFFMAN	HOFFMAN		185,239	961	13%	0.70%	0.52%	3.85%	2.77%	0.27%	2.50%
FARMERS STATE BANK OF MEDORA	MEDORA		24,218	-80	13%	-0.30%	-0.33%	-2.31%	2.52%	0.28%	2.24%
FARMERS STATE BANK OF WESTERN ILLINOIS	ALPHA	Y	165,629	1,801	11%	1.15%	1.09%	9.28%	3.21%	0.22%	2.98%
FARMERS-MERCHANTS BANK OF ILLINOIS	JOY		291,930	4,144	10%	1.89%	1.42%	11.52%	3.45%	0.44%	3.01%
FCB BANKS	COLLINSVILLE		2,027,578	20,988	8%	1.41%	1.04%	12.44%	3.05%	0.54%	2.51%

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FEDERAL SAVINGS BANK, THE	CHICAGO		976,401	56,879	20%	7.81%	5.83%	35.96%	2.77%	1.07%	1.71%
FEDERATED BANK	ONARGA	Y	113,138	1,366	9%	1.25%	1.21%	10.48%	4.20%	0.10%	4.11%
FIRST AMERICAN BANK	ELK GROVE VILLAGE	Y	5,769,876	53,385	7%	0.97%	0.93%	11.29%	2.54%	0.28%	2.26%
FIRST BANK AND TRUST COMPANY OF ILLINOIS	PALATINE		212,706	2,811	9%	1.32%	1.32%	16.01%	4.84%	0.51%	4.33%
FIRST BANK AND TRUST COMPANY OF MURPHYSBORO, THE	MURPHYSBORO		87,348	720	9%	1.01%	0.82%	9.45%	3.88%	0.27%	3.61%
FIRST BANK OF HIGHLAND PARK	HIGHLAND PARK		1,808,591	9,060	10%	0.68%	0.50%	4.84%	3.13%	0.64%	2.49%
FIRST BANK OF MANHATTAN	MANHATTAN	Y	231,361	1,643	8%	0.74%	0.71%	8.89%	3.12%	0.07%	3.05%
FIRST BANKERS TRUST COMPANY, NATIONAL ASSOCIATION	QUINCY		1,196,497	8,749	8%	0.96%	0.73%	8.26%	2.38%	0.21%	2.17%
FIRST COMMUNITY BANK AND TRUST	BEECHER		195,050	2,068	10%	1.43%	1.06%	9.60%	4.66%	0.12%	4.54%
FIRST COMMUNITY BANK OF HILLSBORO	HILLSBORO	Y	137,805	1,500	9%	1.11%	1.09%	13.11%	2.86%	0.32%	2.54%
FIRST COMMUNITY BANK OF MOULTRIE COUNTY	SULLIVAN	Y	108,465	1,056	8%	0.98%	0.97%	11.45%	3.14%	0.13%	3.01%
FIRST COMMUNITY BANK XENIA-FLORA	XENIA	Y	52,756	464	10%	1.00%	0.88%	8.84%	3.38%	0.42%	2.96%
FIRST EAGLE BANK	CHICAGO	Y	605,167	16,619	18%	2.88%	2.75%	14.89%	4.27%	0.38%	3.90%
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CENTRAL ILLINOIS, S.B.	SHELBYVILLE		167,040	1,670	10%	1.40%	1.00%	8.99%	3.91%	0.55%	3.35%
FIRST FEDERAL SAVINGS BANK	OTTAWA		383,035	1,464	12%	0.40%	0.38%	3.27%	2.38%	0.33%	2.04%
FIRST FEDERAL SAVINGS BANK OF CHAMPAIGN- URBANA	CHAMPAIGN		215,900	563	9%	0.39%	0.26%	3.13%	2.18%	0.03%	2.15%
FIRST FEDERAL SAVINGS BANK OF MASCOUTAH, ILLINOIS	MASCOUTAH		141,583	977	11%	0.95%	0.69%	6.37%	3.55%	0.73%	2.82%
FIRST MID BANK & TRUST, NATIONAL ASSOCIATION	MATTOON		5,581,055	49,126	10%	1.19%	0.88%	7.94%	3.61%	0.21%	3.40%
FIRST MIDWEST BANK	CHICAGO		21,447,468	232,382	8%	1.49%	1.08%	9.43%	3.10%	0.13%	2.97%
FIRST NATIONAL BANK AND TRUST COMPANY	CLINTON		416,613	1,315	7%	0.31%	0.32%	3.70%	1.89%	0.16%	1.73%
FIRST NATIONAL BANK IN AMBOY, THE	AMBOY	Y	268,266	2,365	9%	1.02%	0.88%	8.57%	3.38%	0.31%	3.08%
FIRST NATIONAL BANK IN CARLYLE, THE	CARLYLE		253,044	2,287	9%	1.24%	0.90%	9.40%	3.06%	0.31%	2.74%
FIRST NATIONAL BANK IN OLNEY	OLNEY		419,919	3,831	10%	1.27%	0.91%	7.88%	3.16%	0.36%	2.80%

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FIRST NATIONAL BANK IN PINCKNEYVILLE	PINCKNEYVILLE		140,463	1,332	10%	1.29%	0.95%	8.03%	3.07%	0.19%	2.89%
FIRST NATIONAL BANK IN TAYLORVILLE	TAYLORVILLE	Y	230,568	2,470	10%	1.24%	1.07%	7.05%	2.99%	0.43%	2.56%
FIRST NATIONAL BANK IN TREMONT, THE	TREMONT		148,103	695	11%	0.63%	0.47%	4.10%	3.34%	0.25%	3.09%
FIRST NATIONAL BANK OF ALLENDALE, THE	ALLENDALE		315,884	3,165	9%	1.40%	1.00%	10.27%	3.69%	0.43%	3.26%
FIRST NATIONAL BANK OF ARENZVILLE, THE	ARENZVILLE	Y	112,528	1,103	9%	1.00%	0.98%	11.11%	3.40%	0.18%	3.22%
FIRST NATIONAL BANK OF ASSUMPTION, THE	ASSUMPTION		24,130	108	10%	0.60%	0.45%	4.74%	2.67%	0.20%	2.47%
FIRST NATIONAL BANK OF AVA, THE	AVA		80,314	813	12%	1.40%	1.01%	8.35%	3.95%	0.31%	3.64%
FIRST NATIONAL BANK OF BEARDSTOWN, THE	BEARDSTOWN	Y	159,985	1,841	10%	1.16%	1.15%	10.71%	3.41%	0.17%	3.24%
FIRST NATIONAL BANK OF BROOKFIELD	BROOKFIELD		292,563	4,017	9%	1.90%	1.37%	14.72%	3.82%	0.46%	3.36%
FIRST NATIONAL BANK OF BROWNSTOWN, THE	BROWNSTOWN		47,828	274	10%	0.76%	0.57%	5.40%	3.08%	0.44%	2.64%
FIRST NATIONAL BANK OF CARMI, THE	CARMI		615,962	3,662	8%	0.80%	0.59%	6.44%	3.31%	0.24%	3.06%
FIRST NATIONAL BANK OF LACON	LACON	Y	74,869	465	8%	0.63%	0.62%	7.89%	3.66%	0.24%	3.41%
FIRST NATIONAL BANK OF LITCHFIELD, THE	LITCHFIELD	Y	122,072	1,500	11%	1.32%	1.23%	10.63%	3.59%	0.47%	3.12%
FIRST NATIONAL BANK OF NOKOMIS	NOKOMIS	Y	178,932	1,988	10%	1.15%	1.11%	10.33%	3.31%	0.22%	3.09%
FIRST NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE		77,592	339	10%	0.55%	0.44%	4.28%	2.95%	0.40%	2.55%
FIRST NATIONAL BANK OF PANA	PANA	Y	246,333	4,114	11%	1.80%	1.67%	15.98%	3.90%	0.31%	3.59%
FIRST NATIONAL BANK OF RAYMOND, THE	RAYMOND	Y	180,097	1,716	10%	1.10%	0.95%	9.19%	3.16%	0.25%	2.90%
FIRST NATIONAL BANK OF SANDOVAL, THE	SANDOVAL	Y	72,109	1,058	10%	1.62%	1.47%	13.53%	4.91%	0.48%	4.43%
FIRST NATIONAL BANK OF SPARTA, THE	SPARTA	Y	104,257	1,311	10%	1.36%	1.26%	11.45%	3.82%	0.20%	3.62%
FIRST NATIONAL BANK OF STEELEVILLE	STEELEVILLE	Y	245,803	1,892	13%	0.81%	0.77%	5.74%	2.90%	0.39%	2.51%
FIRST NATIONAL BANK OF WATERLOO	WATERLOO		790,985	5,143	8%	0.88%	0.65%	7.40%	3.04%	0.41%	2.62%
FIRST NATIONS BANK	CHICAGO		466,333	3,761	11%	1.13%	0.81%	7.29%	3.20%	0.55%	2.65%
FIRST NEIGHBOR BANK, NATIONAL ASSOCIATION	TOLEDO		545,144	3,780	9%	1.03%	0.69%	6.91%	3.56%	0.37%	3.20%
FIRST ROBINSON SAVINGS BANK, NATIONAL ASSOCIATION	ROBINSON		425,917	2,838	8%	0.92%	0.67%	8.13%	2.97%	0.27%	2.71%
FIRST SAVANNA SAVINGS BANK	SAVANNA		10,668	-222	4%	-2.10%	-2.08%	-35.90%	4.20%	0.64%	3.56%
FIRST SAVINGS BANK	DANVILLE		41,500	188	23%	0.56%	0.45%	1.89%	2.27%	0.29%	1.98%
FIRST SAVINGS BANK OF HEGEWISCH	CHICAGO		775,058	1,908	14%	0.33%	0.25%	1.71%	2.20%	0.37%	1.83%

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FIRST SECURE BANK AND TRUST CO.	PALOS HILLS		380,597	4,227	9%	1.56%	1.11%	16.29%	3.21%	0.46%	2.75%
FIRST SECURE COMMUNITY BANK	SUGAR GROVE		489,903	3,051	8%	0.98%	0.62%	7.72%	3.48%	0.60%	2.88%
FIRST SECURITY BANK	MACKINAW	Y	100,197	223	10%	0.90%	0.88%	9.09%	2.94%	0.18%	2.76%
FIRST SECURITY TRUST AND SAVINGS BANK	ELMWOOD PARK		361,966	1,319	8%	0.38%	0.36%	4.49%	2.25%	0.10%	2.14%
FIRST SOUTHERN BANK	MARION		784,099	10,382	12%	1.78%	1.32%	9.85%	3.78%	0.27%	3.52%
FIRST STATE BANK	MONTICELLO	Y	320,526	2,391	7%	0.77%	0.75%	9.08%	2.42%	0.09%	2.33%
FIRST STATE BANK	MENDOTA		1,370,862	14,325	10%	1.45%	1.04%	9.99%	3.83%	0.42%	3.41%
FIRST STATE BANK OF BEECHER CITY	BEECHER CITY	Y	92,004	1,535	13%	1.69%	1.67%	12.92%	4.05%	0.41%	3.64%
FIRST STATE BANK OF BLOOMINGTON	BLOOMINGTON	Y	156,991	1,673	7%	1.07%	1.07%	13.17%	3.19%	0.08%	3.11%
FIRST STATE BANK OF CAMPBELL HILL	CAMPBELL HILL		139,674	1,510	11%	1.49%	1.08%	9.75%	3.74%	0.59%	3.15%
FIRST STATE BANK OF DONGOLA, THE	DONGOLA	Y	30,451	322	10%	1.10%	1.06%	10.51%	3.90%	0.34%	3.57%
FIRST STATE BANK OF FORREST	FORREST	Y	245,460	2,586	9%	1.07%	1.05%	12.17%	3.87%	0.66%	3.20%
FIRST STATE BANK OF OLMSTED	OLMSTED		64,069	601	12%	1.09%	0.94%	8.05%	3.68%	0.37%	3.31%
FIRST STATE BANK OF ST. PETER	SAINT PETER		34,620	262	15%	1.04%	0.76%	5.13%	2.38%	0.26%	2.11%
FIRST STATE BANK OF VAN ORIN	VAN ORIN	Y	46,173	72	9%	0.19%	0.16%	1.56%	2.44%	0.30%	2.15%
FIRST STATE BANK SHANNON-POLO	SHANNON	Y	210,499	1,392	8%	0.73%	0.66%	7.33%	2.75%	0.25%	2.49%
FIRST TRUST AND SAVINGS BANK OF WATSEKA, THE	WATSEKA		294,782	3,367	15%	1.57%	1.14%	7.83%	2.54%	0.12%	2.42%
FIRST TRUST BANK OF ILLINOIS	KANKAKEE		379,784	3,484	8%	1.25%	0.92%	9.40%	2.76%	0.21%	2.56%
FISHER NATIONAL BANK, THE	FISHER	Y	177,717	2,333	10%	1.49%	1.31%	11.39%	3.83%	0.37%	3.46%
FLANAGAN STATE BANK	FLANAGAN	Y	249,647	4,359	10%	1.96%	1.75%	15.99%	3.17%	0.26%	2.91%
FLORA BANK & TRUST	FLORA		103,610	737	9%	0.94%	0.71%	7.81%	2.96%	0.20%	2.76%
FNB COMMUNITY BANK, THE	VANDALIA		446,745	5,099	11%	1.57%	1.14%	9.08%	3.46%	0.29%	3.17%
FNBC BANK AND TRUST	LA GRANGE	Y	650,763	5,654	8%	0.91%	0.87%	9.53%	2.89%	0.06%	2.83%
FOREST PARK NATIONAL BANK AND TRUST COMPANY	FOREST PARK	Y	310,997	3,229	7%	1.09%	1.04%	14.08%	4.13%	0.16%	3.97%
FORTRESS BANK	PEORIA		545,525	5,966	9%	1.35%	1.09%	10.95%	3.70%	0.32%	3.38%
FREDERICK COMMUNITY BANK, THE	PAXTON	Y	170,619	1,842	9%	1.13%	1.08%	11.27%	2.71%	0.19%	2.52%

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FWBANK	CHICAGO		33,236	-4,267	54%	-27.09%	-27.09%	-40.63%	0.44%	0.00%	0.44%
GERBER STATE BANK, THE	ARGENTA	Y	93,843	601	11%	0.78%	0.64%	5.42%	2.63%	0.26%	2.38%
GERMAN-AMERICAN STATE BANK	GERMAN VALLEY		295,735	2,870	9%	1.34%	0.97%	10.23%	4.14%	0.54%	3.60%
GERMANTOWN TRUST & SAVINGS BANK	BREESE	Y	449,711	7,514	12%	1.80%	1.67%	12.89%	3.17%	0.55%	2.62%
GIFFORD STATE BANK, THE	GIFFORD	Y	182,195	1,270	9%	0.70%	0.70%	8.19%	3.36%	0.33%	3.03%
GLASFORD STATE BANK	GLASFORD	Y	57,675	260	7%	0.55%	0.45%	6.06%	2.68%	0.17%	2.51%
GN BANK	CHICAGO		93,225	408	12%	0.44%	0.44%	4.05%	2.99%	0.10%	2.90%
GOLD COAST BANK	CHICAGO		441,750	4,516	11%	1.44%	1.02%	9.04%	4.24%	0.94%	3.30%
GOODFIELD STATE BANK	GOODFIELD	Y	172,836	3,840	12%	2.29%	2.22%	18.88%	3.55%	0.24%	3.31%
GRAND RIDGE NATIONAL BANK	GRAND RIDGE		297,259	5,003	11%	2.38%	1.68%	14.95%	5.68%	0.22%	5.46%
GRAND RIVERS COMMUNITY BANK	GRAND CHAIN		19,504	-376	11%	-1.93%	-1.93%	-42.67%	4.43%	0.34%	4.09%
GRANVILLE NATIONAL BANK, THE	GRANVILLE		110,685	740	9%	0.90%	0.67%	6.19%	2.62%	0.16%	2.46%
GREAT RIVERS BANK	BARRY	Y	168,028	1,905	10%	1.16%	1.13%	11.14%	3.42%	0.21%	3.21%
GRUNDY BANK	MORRIS	Y	352,512	5,523	9%	1.69%	1.57%	16.47%	2.69%	0.04%	2.65%
GUARDIAN SAVINGS BANK	GRANITE CITY		36,589	-70	18%	-0.19%	-0.19%	-1.04%	2.71%	0.39%	2.33%
HARTSBURG STATE BANK	HARTSBURG		19,024	-3	11%	-0.02%	-0.02%	-0.15%	2.54%	0.19%	2.34%
HARVARD STATE BANK, THE	HARVARD	Y	316,639	2,466	8%	0.88%	0.78%	8.07%	3.11%	0.24%	2.86%
HAVANA NATIONAL BANK, THE	HAVANA		323,815	1,663	9%	0.69%	0.51%	5.48%	2.71%	0.63%	2.08%
HEARTLAND BANK AND TRUST COMPANY	BLOOMINGTON		3,964,167	61,227	10%	2.14%	1.54%	14.53%	3.39%	0.07%	3.32%
HERITAGE BANK OF SCHAUMBURG	SCHAUMBURG	Y	156,563	1,063	8%	0.70%	0.68%	5.11%	2.67%	0.10%	2.56%
HICKORY POINT BANK AND TRUST	DECATUR		756,369	5,961	9%	1.06%	0.79%	8.40%	2.65%	0.22%	2.43%
HILL-DODGE BANKING COMPANY, THE	WARSAW	Y	51,914	372	11%	0.74%	0.72%	5.80%	3.18%	0.31%	2.87%
HINSDALE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	HINSDALE		4,024,443	43,768	9%	1.49%	1.09%	9.69%	2.91%	0.29%	2.62%
HOLCOMB BANK	ROCHELLE	Y	252,910	3,085	9%	1.30%	1.22%	11.80%	3.80%	0.31%	3.49%
HOME STATE BANK/NATIONAL ASSOCIATION	CRYSTAL LAKE	Y	756,621	6,302	10%	0.85%	0.83%	7.87%	3.24%	0.12%	3.12%
HOMETOWN NATIONAL BANK	LA SALLE		323,849	2,777	8%	1.18%	0.86%	9.61%	2.89%	0.25%	2.64%
HOYNE SAVINGS BANK	CHICAGO		528,803	1,209	18%	0.19%	0.23%	1.32%	2.42%	0.32%	2.09%

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ILLINI STATE BANK	TONICA	Y	156,089	2,231	12%	1.55%	1.43%	9.86%	3.26%	0.24%	3.01%
ILLINOIS BANK & TRUST	ROCKFORD		1,655,135	21,818	8%	1.75%	1.32%	14.66%	3.17%	0.06%	3.11%
INB, NATIONAL ASSOCIATION	SPRINGFIELD	Y	1,596,646	14,841	8%	0.99%	0.93%	11.80%	2.81%	0.33%	2.48%
INLAND BANK AND TRUST	OAK BROOK		1,280,439	15,154	13%	1.63%	1.18%	9.02%	3.25%	0.24%	3.01%
INTERNATIONAL BANK OF CHICAGO	CHICAGO	Y	846,977	17,798	11%	2.28%	2.10%	19.24%	4.37%	0.49%	3.88%
IPAVA STATE BANK	IPAVA	Y	200,859	2,305	8%	1.20%	1.15%	15.01%	3.30%	0.31%	2.99%
IROQUOIS FARMERS STATE BANK	IROQUOIS	Y	144,781	1,460	8%	1.03%	1.01%	13.37%	3.02%	0.14%	2.89%
IROQUOIS FEDERAL SAVINGS AND LOAN ASSOCIATION	WATSEKA		752,365	6,286	11%	1.14%	0.84%	7.66%	3.32%	0.40%	2.92%
ITASCA BANK & TRUST CO.	ITASCA		729,273	8,607	9%	1.64%	1.18%	13.40%	3.68%	0.18%	3.50%
IUKA STATE BANK, THE	SALEM		117,552	815	10%	1.10%	0.69%	7.56%	4.49%	0.68%	3.81%
JERSEY STATE BANK	JERSEYVILLE		184,479	1,557	12%	1.14%	0.84%	6.47%	2.94%	0.21%	2.73%
KINMUNDY BANK	KINMUNDY		60,458	1,050	11%	2.32%	1.74%	13.71%	4.27%	0.38%	3.89%
LAKE FOREST BANK & TRUST COMPANY, NATIONAL ASSOCIATION	LAKE FOREST		6,226,562	117,338	8%	2.58%	1.88%	20.45%	2.98%	0.32%	2.66%
LAKESIDE BANK	CHICAGO	Y	2,322,366	42,716	10%	1.87%	1.84%	19.39%	3.71%	0.39%	3.32%
LASALLE STATE BANK	LASALLE	Y	176,452	1,505	8%	0.90%	0.85%	9.56%	3.42%	0.39%	3.03%
LEADERS BANK, THE	OAK BROOK		359,398	2,411	12%	0.72%	0.67%	5.30%	3.58%	0.53%	3.05%
LEGENCE BANK	ELDORADO	Y	623,318	10,162	9%	1.72%	1.63%	14.74%	4.56%	0.17%	4.39%
LEMONT NATIONAL BANK, THE	LEMONT		59,330	-101	5%	-0.22%	-0.17%	-2.83%	1.84%	0.03%	1.81%
LENA STATE BANK	LENA		95,007	869	12%	1.24%	0.91%	7.60%	3.17%	0.62%	2.55%
LIBERTY BANK	LIBERTY		124,089	1,268	11%	1.42%	1.02%	8.94%	3.23%	0.27%	2.96%
LIBERTY BANK FOR SAVINGS	CHICAGO		894,033	3,006	22%	0.43%	0.34%	1.46%	2.48%	0.23%	2.24%
LIBERTYVILLE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	LIBERTYVILLE		2,146,607	23,021	9%	1.46%	1.07%	12.37%	2.65%	0.33%	2.33%
LINCOLNWAY COMMUNITY BANK	NEW LENOX		273,529	4,150	11%	2.11%	1.52%	13.55%	5.02%	0.36%	4.66%
LISLE SAVINGS BANK	LISLE		601,050	5,480	22%	1.40%	0.91%	4.05%	2.74%	0.34%	2.40%
LITCHFIELD NATIONAL BANK, THE	LITCHFIELD		125,151	735	8%	0.82%	0.59%	7.59%	3.45%	0.24%	3.20%
LONGVIEW BANK	OGDEN		247,647	2,850	8%	1.56%	1.15%	14.08%	3.60%	0.28%	3.31%

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LONGVIEW BANK & TRUST	CHRISMAN		220,187	2,901	8%	1.80%	1.32%	15.14%	3.77%	0.36%	3.41%
MARINE BANK	SPRINGFIELD	Y	727,113	8,368	10%	1.17%	1.15%	11.51%	3.06%	0.28%	2.78%
MARQUETTE BANK	CHICAGO		1,939,733	11,085	8%	0.78%	0.57%	6.17%	3.11%	0.12%	3.00%
MARSEILLES BANK	MARSEILLES	Y	71,889	427	9%	0.61%	0.59%	6.51%	3.09%	0.63%	2.46%
MASON CITY NATIONAL BANK	MASON CITY	Y	83,762	1,227	15%	1.55%	1.46%	9.15%	3.05%	0.20%	2.85%
MCHENRY SAVINGS BANK	MCHENRY		271,908	2,990	9%	0.96%	1.10%	12.39%	3.97%	0.53%	3.44%
MERCHANTS AND MANUFACTURERS BANK	JOLIET		349,995	4,036	8%	1.58%	1.15%	14.72%	4.59%	0.23%	4.36%
METROPOLITAN CAPITAL BANK & TRUST	CHICAGO		242,148	1,710	9%	1.01%	0.71%	8.09%	5.70%	0.89%	4.81%
MIDAMERICA NATIONAL BANK	CANTON		508,838	5,939	10%	1.62%	1.17%	9.68%	4.11%	0.12%	4.00%
MIDDLETOWN STATE BANK	MIDDLETOWN	Y	41,521	786	9%	1.93%	1.89%	21.80%	3.51%	0.32%	3.19%
MIDLAND COMMUNITY BANK	KINCAID		79,249	1,254	11%	2.20%	1.58%	14.64%	3.26%	0.33%	2.94%
MIDLAND FEDERAL SAVINGS AND LOAN ASSOCIATION	BRIDGEVIEW		127,263	-755	8%	-0.59%	-0.59%	-7.55%	1.68%	0.13%	1.55%
MIDLAND STATES BANK	EFFINGHAM		6,862,768	87,687	9%	1.59%	1.28%	11.14%	3.82%	0.31%	3.51%
MIDWEST BANK	MONMOUTH		628,929	6,252	9%	1.38%	0.99%	8.71%	3.63%	0.50%	3.13%
MIDWEST COMMUNITY BANK	FREEPORT	Y	403,433	20,151	13%	6.29%	4.99%	45.39%	3.48%	0.51%	2.97%
MILFORD BUILDING AND LOAN ASSOCIATION, SB	MILFORD		31,967	149	9%	0.66%	0.47%	5.14%	3.24%	0.68%	2.55%
MILLEDGEVILLE STATE BANK	MILLEDGEVILLE	Y	164,346	2,209	11%	1.54%	1.34%	11.56%	4.03%	0.59%	3.44%
MILLENNIUM BANK	DES PLAINES	Y	258,249	7,728	12%	3.23%	2.99%	27.61%	4.44%	0.79%	3.65%
MORTON COMMUNITY BANK	MORTON	Y	4,864,722	71,535	9%	1.53%	1.47%	15.34%	3.20%	0.40%	2.80%
MUNICIPAL TRUST AND SAVINGS BANK	BOURBONNAIS	Y	346,964	6,178	15%	1.92%	1.78%	12.46%	3.27%	0.28%	2.99%
MURPHY-WALL STATE BANK AND TRUST COMPANY	PINCKNEYVILLE		159,780	1,244	10%	1.08%	0.78%	7.51%	3.92%	0.24%	3.68%
MUTUAL FEDERAL BANK	CHICAGO		94,807	466	16%	0.49%	0.49%	3.03%	3.41%	0.33%	3.08%
NASHVILLE SAVINGS BANK	NASHVILLE		80,165	451	11%	0.77%	0.56%	4.92%	2.61%	0.47%	2.15%
NATIONAL BANK OF ST. ANNE	SAINT ANNE		112,061	1,351	9%	1.65%	1.21%	11.83%	4.24%	0.29%	3.95%
NOKOMIS SAVINGS BANK	NOKOMIS		34,138	34	15%	0.13%	0.10%	0.68%	2.83%	0.72%	2.11%
NORTH ADAMS STATE BANK	URSA		47,808	426	13%	1.21%	0.89%	6.58%	3.95%	0.24%	3.71%

December 31, 2021 Dollars in Thousands





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
NORTH CENTRAL BANK	HENNEPIN	Y	139,493	1,926	11%	1.47%	1.38%	9.95%	3.56%	0.25%	3.31%
NORTH COUNTY SAVINGS BANK	RED BUD		65,550	165	8%	0.36%	0.25%	3.25%	2.49%	0.36%	2.12%
NORTH SHORE TRUST AND SAVINGS	WAUKEGAN		249,420	6	16%	-0.10%	0.00%	0.01%	2.15%	0.41%	1.74%
NORTH SIDE FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO	CHICAGO		50,487	-103	8%	-0.28%	-0.20%	-2.91%	3.25%	0.18%	3.07%
NORTHBROOK BANK & TRUST COMPANY, NATIONAL ASSOCIATION	NORTHBROOK		3,728,701	38,227	8%	1.42%	1.03%	12.03%	2.52%	0.17%	2.35%
NORTHERN TRUST COMPANY, THE	CHICAGO		155,579,817	1,554,443	6%	1.31%	1.00%	14.16%	0.97%	-0.02%	0.99%
NORTHSIDE COMMUNITY BANK	GURNEE		295,688	2,356	16%	1.12%	0.80%	4.13%	3.40%	0.24%	3.17%
NORTHWEST BANK OF ROCKFORD	ROCKFORD		377,040	4,173	9%	1.52%	1.11%	13.04%	3.68%	0.44%	3.24%
OAKDALE STATE BANK	OAKDALE		26,875	177	11%	0.89%	0.66%	6.34%	3.35%	0.20%	3.15%
OLD EXCHANGE NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE	Y	87,101	925	10%	1.22%	1.06%	9.69%	3.42%	0.75%	2.67%
OLD PLANK TRAIL COMMUNITY BANK, NATIONAL ASSOCIATION	NEW LENOX		2,108,372	17,012	8%	1.11%	0.81%	9.23%	2.62%	0.18%	2.43%
OLD SECOND NATIONAL BANK	AURORA		4,771,484	29,687	10%	0.88%	0.62%	4.75%	2.57%	0.07%	2.50%
OSB COMMUNITY BANK	OTTAWA		329,534	2,952	13%	1.27%	0.90%	6.42%	4.27%	0.50%	3.77%
PAN AMERICAN BANK & TRUST	MELROSE PARK	Y	398,871	4,007	8%	1.04%	1.00%	11.26%	3.98%	0.50%	3.48%
PARK RIDGE COMMUNITY BANK	PARK RIDGE	Y	431,965	9,563	15%	2.26%	2.21%	16.72%	4.24%	0.10%	4.14%
PARKWAY BANK AND TRUST COMPANY	HARWOOD HEIGHTS		2,879,194	38,380	11%	1.85%	1.33%	12.07%	3.54%	0.33%	3.20%
PEOPLEFIRST BANK	JOLIET		199,124	2,814	10%	1.89%	1.41%	13.28%	4.41%	0.59%	3.83%
PEOPLES BANK & TRUST	PANA		548,516	6,502	8%	1.65%	1.19%	13.68%	3.91%	0.16%	3.75%
PEOPLES BANK OF KANKAKEE COUNTY	BOURBONNAIS	Y	310,167	3,170	7%	1.10%	1.02%	13.86%	2.70%	0.21%	2.49%
PEOPLES BANK OF MACON	MACON		25,044	39	11%	0.18%	0.16%	1.35%	2.01%	0.14%	1.88%
PEOPLES NATIONAL BANK OF KEWANEE	KEWANEE		536,406	3,474	9%	0.89%	0.65%	6.24%	3.07%	0.43%	2.64%
PEOPLES NATIONAL BANK, NATIONAL ASSOCIATION	MOUNT VERNON	Y	1,490,471	20,864	8%	1.43%	1.40%	16.76%	3.67%	0.25%	3.43%
PEOPLES STATE BANK OF COLFAX	COLFAX		42,758	504	11%	1.63%	1.18%	11.22%	3.80%	0.20%	3.60%
PEOPLES STATE BANK OF NEWTON, ILLINOIS,	NEWTON		562,289	6,830	10%	1.68%	1.21%	11.55%	3.82%	0.31%	3.51%

December 31, 2021 Dollars in Thousands





Data distributed by

THE PERU FEDERAL SAVINGS BANK PERU 181.825 1.09 13% 0.85% 0.60% 4.70% 2.62% 0.36% 2.25% PETEFISH, SKILES & COMPANY VIRGINIA Y 250.954 3.848 10% 1.53% 1.39% 1.39% 0.37% 0.350% 2.73% 0.85% 0.37% 0.85% 5.93% 2.73% 0.85% 0.38% 0.38% 0.39% 0.34% 0.30% 3.39% 0.85% 6.30% 3.78% 0.83% 3.39% PRARIE COMMUNITY BANK MARENGO 165,074 1.73 8% 0.44% 0.10% 1.30% 3.28% 0.23% 3.04% PRAIRIE STATE BANK TRUST SPRINGFIELD Y 829.438 1.239 1.40% 1.41% 3.10% 3.12% 0.43% 2.64% 3.04% 0.61% 2.64% 3.04% 0.61% 2.64% 3.04% 0.65% 2.64% 3.05% 2.64% 2.65% 2.64% 2.65% 2.64% 2.65% 2.64% 2.64% 2.64% 3.05% 2.64% 2.64% 3.05% 2.64% 2.64%	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
PETEFISH. SKILES & COMPANY VIRGINIA Y 250.964 3.483 10% 1.53% 1.39% 11.54% 3.87% 0.37% 3.50% PHILO EXCHANGE BANK PHILO Y 129,553 814 10% 0.69% 0.63% 5.93% 2.73% 0.18% 2.54% PIONEER STATE BANK EARLVILLE 131.075 877 10% 0.61% 0.67% 6.30% 3.78% 0.38% 3.38% PRAIRIE COMMUNITY BANK MARENGO 165.074 173 8% 0.14% 0.10% 1.30% 3.28% 0.23% 3.04% PRAIRIE STATE BANK MARENGO 165.074 173 8% 0.14% 1.40% 1.41% 1.30% 3.12% 0.18% 2.94% PRAIRE STATE BANK PRINCEVILLE Y 18.069 1.329 8% 1.24% 1.13% 13.04% 3.19% 0.55% 2.64% PROVEDUENCE BANK TRUST SOUTH HOLLAND 1.310.623 19.901 10% 2.16% 1.53% 1.8.5% </td <td>THE</td> <td></td>	THE											
PHILO EXCHANGE BANK PHILO Y 129,553 814 10% 0.63% 5.93% 2.73% 0.18% 2.54% PIONEER STATE BANK EARLVILLE 131,075 877 10% 0.61% 0.67% 6.30% 3.78% 0.38% 3.39% PRAIRIE COMMUNITY BANK MARENGO 165,074 173 8% 0.14% 0.10% 1.30% 3.28% 0.23% 3.04% PRAIRIE STATE BANK KRUST SPRINGFIELD Y 829,438 12,391 10% 1.55% 1.49% 14.61% 3.12% 0.18% 2.94% PREFERED BANK CASEY 69,669 170 9% 0.25% 0.24% 2.87% 3.39% 0.69% 2.70% PRINCEVILLE STATE BANK PRINCEVILLE Y 118,069 1.329 8% 1.24% 1.13% 13.04% 3.19% 0.25% 2.64% PROVIDENCE BANK RUST SOUTH HOLLAND 1.310,623 19.901 10% 2.10% 1.55% 3.19% 0.55%	PERU FEDERAL SAVINGS BANK	PERU		181,825	1,099	13%	0.85%	0.60%	4.70%	2.62%	0.36%	2.25%
PIONEER STATE BANK EARLVILLE 131.075 877 10% 0.61% 0.67% 6.30% 3.78% 0.38% PRAIRIE COMMUNITY BANK MARENGO 165.074 173 8% 0.14% 0.10% 1.30% 3.28% 0.23% 3.04% PRAIRIE STATE BANK & TRUST SPRINGFIELD Y 829,438 12,391 10% 1.55% 1.49% 14.61% 3.12% 0.18% 2.94% PREFERRED BANK CASEY 69,669 170 9% 0.25% 0.24% 2.87% 3.39% 0.69% 2.70% PRINCEVILLE STATE BANK PRINCEVILLE Y 118,069 1.329 8% 1.24% 1.13% 3.04% 0.20% 2.90% PROVIDENCE BANK PRINS Y 691,977 8.831 9% 1.24% 1.54% 3.10% 0.20% 2.90% PROVIDENCE BANK TRUST SOUTH HOLLAND 1.310.623 19.91 10% 2.10% 1.52% 1.64% 3.74% 0.55% 3.19%	PETEFISH, SKILES & COMPANY	VIRGINIA	Y	250,954	3,483	10%	1.53%	1.39%	11.54%	3.87%	0.37%	3.50%
PRAIRIE COMMUNITY BANK MARENGO 165.074 173 8% 0.14% 0.10% 1.30% 3.28% 0.23% 3.04% PRAIRIE STATE BANK & TRUST SPRINGFIELD Y 829,438 12,391 10% 1.55% 1.49% 14.61% 3.12% 0.18% 2.94% PREFERRED BANK CASEY 69,669 170 9% 0.25% 0.24% 2.87% 3.39% 0.69% 2.70% PRINCEVILLE STATE BANK PRINCEVILLE Y 118,069 1.329 8% 1.24% 1.13% 13.04% 3.19% 0.55% 2.64% PROVIDENCE BANK PARIS Y 691,977 8.831 9% 1.29% 1.54% 3.10% 0.20% 2.90% PULASKI SAVINGS BANK CHICAGO 49,042 752 9% 1.84% 1.53% 1.85% 3.74% 0.55% 3.19% RARITAN STATE BANK RARITAN 226,042 1.985 10% 1.6.53% 3.83% 0.20% 3.64% REPUBLIC BANK OF CH	PHILO EXCHANGE BANK	PHILO	Y	129,553	814	10%	0.69%	0.63%	5.93%	2.73%	0.18%	2.54%
PRAIRIE STATE BANK & TRUST SPRINGFIELD Y 829,438 12,391 10% 1.55% 1.49% 14.61% 3.12% 0.18% 2.94% PREFERRED BANK CASEY 69,669 170 9% 0.25% 0.24% 2.87% 3.39% 0.69% 2.70% PRINCEVILLE STATE BANK PRINCEVILLE Y 118,069 1.329 8% 1.24% 1.13% 13.04% 3.19% 0.55% 2.64% PROSPECT BANK PARIS Y 691,977 8.831 9% 1.29% 1.28% 15.42% 3.10% 0.20% 2.90% PROVIDENCE BANK & TRUST SOUTH HOLLAND 1.310,623 19.901 10% 2.10% 1.52% 14.04% 4.37% 0.14% 4.23% PULASKI SAVINGS BANK CHICAGO 49,042 752 9% 1.84% 1.53% 18.58% 3.74% 0.55% 3.19% REPUBLIC BANK OF CHICAGO OAK BROOK 2.474,134 41,806 11% 2.35% 16.69% 1.65% 3.14%	PIONEER STATE BANK	EARLVILLE		131,075	877	10%	0.61%	0.67%	6.30%	3.78%	0.38%	3.39%
PREFERED BANKCASEY69,6691709%0.25%0.24%2.87%3.39%0.69%2.70%PRINCEVILLE STATE BANKPRINCEVILLEY118,0691,3298%1.24%1.13%13.04%3.19%0.55%2.64%PROSPECT BANKPARISY691,9778.8319%1.29%1.28%15.42%3.10%0.20%2.90%PROVIDENCE BANK & TRUSTSOUTH HOLLAND1,310,62319,90110%2.10%1.52%14.04%4.37%0.14%4.23%PULASKI SAVINGS BANKCHICAGO49,0427529%1.84%1.53%18.58%3.74%0.55%3.19%RARITAN STATE BANKRARITAN226,0421.98510%1.23%0.88%8.61%3.21%0.44%2.77%REPUBLIC BANK OF CHICAGOOAK BROOK2,474,13441,80611%2.35%1.69%16.53%3.83%0.20%3.64%RESOURCE BANK, NATIONAL ASSOCIATIONDEKALBY704,3559.0208%1.47%1.28%15.55%3.41%0.15%3.26%ROYAL SAVINGS BANKCHICAGO534,7156.6959%1.65%1.25%12.67%3.01%0.20%3.62%RUSHVILLEY124,1581,18013%1.08%0.95%7.13%2.36%0.16%2.20%SAINTE MARIE STATE BANKRUSHVILLEY124,1581,18013%1.08%0.95%7.13%2.66%0.36%0.28%3.53% <t< td=""><td>PRAIRIE COMMUNITY BANK</td><td>MARENGO</td><td></td><td>165,074</td><td>173</td><td>8%</td><td>0.14%</td><td>0.10%</td><td>1.30%</td><td>3.28%</td><td>0.23%</td><td>3.04%</td></t<>	PRAIRIE COMMUNITY BANK	MARENGO		165,074	173	8%	0.14%	0.10%	1.30%	3.28%	0.23%	3.04%
PRINCEVILLE Y 118,069 1,329 8% 1.24% 1.13% 13.04% 3.19% 0.55% 2.64% PROSPECT BANK PARIS Y 691,977 8,831 9% 1.28% 15.42% 3.10% 0.20% 2.90% PROVIDENCE BANK & TRUST SOUTH HOLLAND 1,310,623 19,901 10% 2.10% 1.52% 14.04% 4.37% 0.14% 4.23% PULASKI SAVINGS BANK CHICAGO 49,042 752 9% 1.84% 1.53% 18.88% 3.74% 0.55% 3.19% RARITAN STATE BANK RARITAN 226,042 1,985 10% 1.23% 0.88% 8.61% 3.21% 0.44% 2.77% REPUBLIC BANK OF CHICAGO OAK BROOK 2,474,134 41,806 11% 2.35% 1.69% 16.53% 3.83% 0.20% 3.64% RESOURCE BANK, NATIONAL ASSOCIATION DEKALB Y 704,355 9,020 8% 1.47% 1.28% 15.55% 3.41% 0.29% 3.62% <td>PRAIRIE STATE BANK & TRUST</td> <td>SPRINGFIELD</td> <td>Y</td> <td>829,438</td> <td>12,391</td> <td>10%</td> <td>1.55%</td> <td>1.49%</td> <td>14.61%</td> <td>3.12%</td> <td>0.18%</td> <td>2.94%</td>	PRAIRIE STATE BANK & TRUST	SPRINGFIELD	Y	829,438	12,391	10%	1.55%	1.49%	14.61%	3.12%	0.18%	2.94%
PROSPECT BANKPARISY691,9778,8319%1.28%1.54%3.10%0.20%2.90%PROVIDENCE BANK & TRUSTSOUTH HOLLAND1,310,62319,90110%2.10%1.52%14.04%4.37%0.14%4.23%PULASKI SAVINGS BANKCHICAGO49,0427529%1.84%1.53%18.58%3.74%0.55%3.19%RARITAN STATE BANKRARITAN226,0421,98510%1.23%0.88%8.61%3.21%0.44%2.77%REPUBLIC BANK OF CHICAGOOAK BROOK2.474,13441.80611%2.35%1.69%16.53%3.83%0.20%3.64%RESOURCE BANK, NATIONAL ASSOCIATIONDEKALBY704,3559.0208%1.47%1.28%15.55%3.41%0.15%3.26%ROYAL SAVINGS BANKCHICAGO534,7156.6959%1.65%1.25%12.57%3.91%0.29%3.62%RUSHVILLE STATE BANKRUSHVILLEY124,1581,18013%1.08%0.95%7.13%2.36%0.16%2.20%SAINTE MARIE STATE BANKSAINTE MARIE16,833-45019%2.67%-2.67%-13.61%3.63%0.28%3.35%SAVANNA-THOMSON STATE BANKTHOMSONY116,8231618%0.17%0.14%1.16%2.76%0.44%2.32%SCHAUMBURG BANK & TRUST COMPANY, NATIONAL ASSOCIATIONSCHAUMBURG1,540,23815.3179%1.34%0.99%10.35% <t< td=""><td>PREFERRED BANK</td><td>CASEY</td><td></td><td>69,669</td><td>170</td><td>9%</td><td>0.25%</td><td>0.24%</td><td>2.87%</td><td>3.39%</td><td>0.69%</td><td>2.70%</td></t<>	PREFERRED BANK	CASEY		69,669	170	9%	0.25%	0.24%	2.87%	3.39%	0.69%	2.70%
PROVIDENCE BANK & TRUSTSOUTH HOLLAND1,310,62319,90110%2.10%1.52%14.04%4.37%0.14%4.23%PULASKI SAVINGS BANKCHICAGO49,0427529%1.84%1.53%18.58%3.74%0.55%3.19%RARITAN STATE BANKRARITAN226,0421,98510%1.23%0.88%8.61%3.21%0.44%2.77%REPUBLIC BANK OF CHICAGOOAK BROOK2,474,13441,80611%2.35%1.69%16.53%3.83%0.20%3.64%RESOURCE BANK, NATIONAL ASSOCIATIONDEKALBY704,3559,0208%1.47%1.28%15.55%3.41%0.15%3.26%ROYAL SAVINGS BANKCHICAGO534,7156,6959%1.65%1.25%12.57%3.91%0.29%3.62%RUSHVILLEY124,1581,18013%1.08%0.95%7.13%2.36%0.16%2.20%SAINTE MARIE STATE BANKSAINTE MARIE16,833-45019%-2.67%-13.61%3.50%0.73%2.76%SAUK VALLEY BANK & TRUST COMPANYSTERLING581,8014,8788%1.15%0.44%9.66%3.63%0.28%3.35%SCHAUMBURG BANK & TRUST COMPANY, NATIONAL ASSOCIATIONSCHAUMBURG1,540,23815,3179%1.34%0.99%10.35%2.62%0.26%2.36%SCOTT STATE BANKBETHANYY198,4991,49713%0.85%0.75%5.64%2.94%0.10% <td>PRINCEVILLE STATE BANK</td> <td>PRINCEVILLE</td> <td>Y</td> <td>118,069</td> <td>1,329</td> <td>8%</td> <td>1.24%</td> <td>1.13%</td> <td>13.04%</td> <td>3.19%</td> <td>0.55%</td> <td>2.64%</td>	PRINCEVILLE STATE BANK	PRINCEVILLE	Y	118,069	1,329	8%	1.24%	1.13%	13.04%	3.19%	0.55%	2.64%
PULASKI SAVINGS BANKCHICAGO49,0427529%1.84%1.53%18.58%3.74%0.55%3.19%RARITAN STATE BANKRARITAN226,0421,98510%1.23%0.88%8.61%3.21%0.44%2.77%REPUBLIC BANK OF CHICAGOOAK BROOK2,474,13441,80611%2.35%1.69%16.53%3.83%0.20%3.64%RESOURCE BANK, NATIONAL ASSOCIATIONDEKALBY704,3559,0208%1.47%1.28%15.55%3.41%0.15%3.26%ROYAL SAVINGS BANKCHICAGO534,7156.6959%1.65%1.25%12.57%3.91%0.29%3.62%RUSHVILLE STATE BANKRUSHVILLEY124,1581,18013%1.08%0.95%7.13%2.36%0.16%2.20%SAINTE MARIE STATE BANKSAINTE MARIE16,833-45019%-2.67%-13.61%3.50%0.73%2.76%SAUK VALLEY BANK & TRUST COMPANYSTERLING581,8014,8788%1.15%0.84%9.66%3.63%0.28%3.35%SAVANNA-THOMSON STATE BANKTHOMSONY116,8231618%0.17%0.14%1.16%2.62%0.26%2.62%2.62%2.62%2.62%2.62%2.62%2.62%2.62%2.36%SCHAUMBURG BANK & TRUST COMPANY, NATIONAL ASSOCIATIONSCHAUMBURG1,540,23815,3179%1.34%0.99%10.35%2.62%0.26%2.36%SCOTT STATE BANK	PROSPECT BANK	PARIS	Y	691,977	8,831	9%	1.29%	1.28%	15.42%	3.10%	0.20%	2.90%
RARITAN STATE BANKRARITAN226,0421,98510%1.23%0.88%8.61%3.21%0.44%2.77%REPUBLIC BANK OF CHICAGOOAK BROOK2,474,13441,80611%2.35%1.69%16.53%3.83%0.20%3.64%RESOURCE BANK, NATIONAL ASSOCIATIONDEKALBY704,3559,0208%1.47%1.28%15.55%3.41%0.15%3.26%ROYAL SAVINGS BANKCHICAGO534,7156.6959%1.65%1.25%12.57%3.91%0.29%3.62%RUSHVILLE STATE BANKRUSHVILLEY124,1581,18013%1.08%0.95%7.13%2.36%0.16%2.20%SAINTE MARIE STATE BANKSAINTE MARIE16,833-45019%-2.67%-13.61%3.50%0.73%2.76%SAUK VALLEY BANK & TRUST COMPANYSTERLING581,8014.8788%1.15%0.84%9.66%3.63%0.28%3.35%SAVANNA-THOMSON STATE BANKTHOMSONY116,8231618%0.17%0.14%1.16%2.76%0.44%2.32%SCHAUMBURG BANK & TRUST COMPANY, NATIONAL ASSOCIATIONSCHAUMBURG1,540,23815,3179%1.34%0.99%10.35%2.62%0.26%2.36%SCOTT STATE BANKBETHANYY198,4991,49713%0.85%0.75%5.64%2.94%0.10%2.84%SECURITY BANK, S.B.SPRINGFIELD244,6597816%0.41%0.32%4.64	PROVIDENCE BANK & TRUST	SOUTH HOLLAND		1,310,623	19,901	10%	2.10%	1.52%	14.04%	4.37%	0.14%	4.23%
REPUBLIC BANK OF CHICAGOOAK BROOK2,474,13441,80611%2.35%1.69%16.53%3.83%0.20%3.64%RESOURCE BANK, NATIONAL ASSOCIATIONDEKALBY704,3559,0208%1.47%1.28%15.55%3.41%0.15%3.26%ROYAL SAVINGS BANKCHICAGO534,7156,6959%1.65%1.25%12.57%3.91%0.29%3.62%RUSHVILLE STATE BANKRUSHVILLEY124,1581,18013%1.08%0.95%7.13%2.36%0.16%2.20%SAINTE MARIE STATE BANKSAINTE MARIE16,833-45019%-2.67%-2.67%-13.61%3.50%0.73%2.76%SAUK VALLEY BANK & TRUST COMPANYSTERLING581,8014.8788%1.15%0.84%9.66%3.63%0.28%3.35%SAVANNA-THOMSON STATE BANKTHOMSONY116,8231618%0.17%0.14%1.16%2.76%0.44%2.32%SCHAUMBURG BANK & TRUST COMPANY, NATIONAL ASSOCIATIONSCHAUMBURG1,540,23815,3179%1.34%0.99%10.35%2.62%0.26%2.36%SCOTT STATE BANKBETHANYY198,4991,49713%0.85%0.75%5.64%2.94%0.10%2.84%SECURITY BANK, S.B.SPRINGFIELD244,6597816%0.41%0.32%4.64%2.40%0.12%2.28%	PULASKI SAVINGS BANK	CHICAGO		49,042	752	9%	1.84%	1.53%	18.58%	3.74%	0.55%	3.19%
RESOURCE BANK, NATIONAL ASSOCIATION DEKALB Y 704,355 9,020 8% 1.47% 1.28% 15.55% 3.41% 0.15% 3.26% ROYAL SAVINGS BANK CHICAGO 534,715 6,695 9% 1.65% 1.25% 12.57% 3.91% 0.29% 3.62% RUSHVILLE STATE BANK RUSHVILLE Y 124,158 1,180 13% 1.08% 0.95% 7.13% 2.36% 0.16% 2.20% SAINTE MARIE STATE BANK SAINTE MARIE 16,833 -450 19% -2.67% -2.67% -13.61% 3.50% 0.73% 2.76% SAUK VALLEY BANK & TRUST COMPANY STERLING 581,801 4,878 8% 1.15% 0.84% 9.66% 3.63% 0.28% 3.35% SAVANNA-THOMSON STATE BANK THOMSON Y 116,823 161 8% 0.17% 0.14% 1.16% 2.62% 0.26% 2.32% SCHAUMBURG BANK & TRUST COMPANY, NATIONAL ASSOCIATION SCHAUMBURG 1,540,238 15,317 9% 1.34% 0.99% 10.35% 2.62% 0.26% 2.36% SCOTT STATE B	RARITAN STATE BANK	RARITAN		226,042	1,985	10%	1.23%	0.88%	8.61%	3.21%	0.44%	2.77%
ROYAL SAVINGS BANKCHICAGO534,7156,6959%1.65%1.25%12.57%3.91%0.29%3.62%RUSHVILLE STATE BANKRUSHVILLEY124,1581,18013%1.08%0.95%7.13%2.36%0.16%2.20%SAINTE MARIE STATE BANKSAINTE MARIE16,833-45019%-2.67%-2.67%-13.61%3.50%0.73%2.76%SAUK VALLEY BANK & TRUST COMPANYSTERLING581,8014.8788%1.15%0.84%9.66%3.63%0.28%3.35%SAVANNA-THOMSON STATE BANKTHOMSONY116,8231618%0.17%0.14%1.16%2.76%0.44%2.32%SCHAUMBURG BANK & TRUST COMPANY, NATIONAL ASSOCIATIONSCHAUMBURG1,540,23815,3179%1.34%0.99%10.35%2.62%0.26%2.36%SCOTT STATE BANKBETHANYY198,4991,49713%0.85%0.75%5.64%2.94%0.10%2.84%SECURITY BANK, S.B.SPRINGFIELD244,6597816%0.41%0.32%4.64%2.40%0.12%2.28%	REPUBLIC BANK OF CHICAGO	OAK BROOK		2,474,134	41,806	11%	2.35%	1.69%	16.53%	3.83%	0.20%	3.64%
RUSHVILLE STATE BANKRUSHVILLEY124,1581,18013%1.08%0.95%7.13%2.36%0.16%2.20%SAINTE MARIE STATE BANKSAINTE MARIE16,833-45019%-2.67%-2.67%-13.61%3.50%0.73%2.76%SAUK VALLEY BANK & TRUST COMPANYSTERLING581,8014,8788%1.15%0.84%9.66%3.63%0.28%3.35%SAVANNA-THOMSON STATE BANKTHOMSONY116,8231618%0.17%0.14%1.16%2.76%0.44%2.32%SCHAUMBURG BANK & TRUST COMPANY, NATIONAL ASSOCIATIONSCHAUMBURG1,540,23815,3179%1.34%0.99%10.35%2.62%0.26%2.36%SCOTT STATE BANKBETHANYY198,4991,49713%0.85%0.75%5.64%2.94%0.10%2.84%SECURITY BANK, S.B.SPRINGFIELD244,6597816%0.41%0.32%4.64%2.40%0.12%2.28%	RESOURCE BANK, NATIONAL ASSOCIATION	DEKALB	Y	704,355	9,020	8%	1.47%	1.28%	15.55%	3.41%	0.15%	3.26%
SAINTE MARIE STATE BANKSAINTE MARIE16,833-45019%-2.67%-2.67%-13.61%3.50%0.73%2.76%SAUK VALLEY BANK & TRUST COMPANYSTERLING581,8014,8788%1.15%0.84%9.66%3.63%0.28%3.35%SAVANNA-THOMSON STATE BANKTHOMSONY116,8231618%0.17%0.14%1.16%2.76%0.44%2.32%SCHAUMBURG BANK & TRUST COMPANY, NATIONAL ASSOCIATIONSCHAUMBURG1,540,23815,3179%1.34%0.99%10.35%2.62%0.26%2.36%SCOTT STATE BANKBETHANYY198,4991,49713%0.85%0.75%5.64%2.94%0.10%2.84%SECURITY BANK, S.B.SPRINGFIELD244,6597816%0.41%0.32%4.64%2.40%0.12%2.28%	ROYAL SAVINGS BANK	CHICAGO		534,715	6,695	9%	1.65%	1.25%	12.57%	3.91%	0.29%	3.62%
SAUK VALLEY BANK & TRUST COMPANY STERLING 581,801 4,878 8% 1.15% 0.84% 9.66% 3.63% 0.28% 3.35% SAVANNA-THOMSON STATE BANK THOMSON Y 116,823 161 8% 0.17% 0.14% 1.16% 2.76% 0.44% 2.32% SCHAUMBURG BANK & TRUST COMPANY, NATIONAL ASSOCIATION SCHAUMBURG 1,540,238 15,317 9% 1.34% 0.99% 10.35% 2.62% 0.26% 2.36% SCOTT STATE BANK BETHANY Y 198,499 1,497 13% 0.85% 0.75% 5.64% 2.94% 0.10% 2.84% SECURITY BANK, S.B. SPRINGFIELD 244,659 781 6% 0.41% 0.32% 4.64% 2.40% 0.12% 2.28%	RUSHVILLE STATE BANK	RUSHVILLE	Y	124,158	1,180	13%	1.08%	0.95%	7.13%	2.36%	0.16%	2.20%
SAVANNA-THOMSON STATE BANKTHOMSONY116,8231618%0.17%0.14%1.16%2.76%0.44%2.32%SCHAUMBURG BANK & TRUST COMPANY, NATIONAL ASSOCIATIONSCHAUMBURG1,540,23815,3179%1.34%0.99%10.35%2.62%0.26%2.36%SCOTT STATE BANKBETHANYY198,4991,49713%0.85%0.75%5.64%2.94%0.10%2.84%SECURITY BANK, S.B.SPRINGFIELD244,6597816%0.41%0.32%4.64%2.40%0.12%2.28%	SAINTE MARIE STATE BANK	SAINTE MARIE		16,833	-450	19%	-2.67%	-2.67%	-13.61%	3.50%	0.73%	2.76%
SCHAUMBURG BANK & TRUST COMPANY, NATIONAL ASSOCIATION SCHAUMBURG 1,540,238 15,317 9% 1.34% 0.99% 10.35% 2.62% 0.26% 2.36% SCOTT STATE BANK BETHANY Y 198,499 1,497 13% 0.85% 0.75% 5.64% 2.94% 0.10% 2.84% SECURITY BANK, S.B. SPRINGFIELD 244,659 781 6% 0.41% 0.32% 4.64% 2.40% 0.12% 2.28%	SAUK VALLEY BANK & TRUST COMPANY	STERLING		581,801	4,878	8%	1.15%	0.84%	9.66%	3.63%	0.28%	3.35%
NATIONAL ASSOCIATION SCOTT STATE BANK BETHANY Y 198,499 1,497 13% 0.85% 0.75% 5.64% 2.94% 0.10% 2.84% SECURITY BANK, S.B. SPRINGFIELD 244,659 781 6% 0.41% 0.32% 4.64% 2.40% 0.12% 2.28%	SAVANNA-THOMSON STATE BANK	THOMSON	Y	116,823	161	8%	0.17%	0.14%	1.16%	2.76%	0.44%	2.32%
SECURITY BANK, S.B. SPRINGFIELD 244,659 781 6% 0.41% 0.32% 4.64% 2.40% 0.12% 2.28%		SCHAUMBURG		1,540,238	15,317	9%	1.34%	0.99%	10.35%	2.62%	0.26%	2.36%
	SCOTT STATE BANK	BETHANY	Y	198,499	1,497	13%	0.85%	0.75%	5.64%	2.94%	0.10%	2.84%
SECURITY NATIONAL BANK WITT 98,514 446 9% 0.64% 0.45% 5.00% 3.38% 0.54% 2.84%	SECURITY BANK, S.B.	SPRINGFIELD		244,659	781	6%	0.41%	0.32%	4.64%	2.40%	0.12%	2.28%
	SECURITY NATIONAL BANK	WITT		98,514	446	9%	0.64%	0.45%	5.00%	3.38%	0.54%	2.84%
SECURITY SAVINGS BANK MONMOUTH 244,090 1,332 10% 0.73% 0.55% 5.56% 3.34% 0.63% 2.71%	SECURITY SAVINGS BANK	MONMOUTH		244,090	1,332	10%	0.73%	0.55%	5.56%	3.34%	0.63%	2.71%
SENB BANK MOLINE Y 361,810 3,841 9% 1.13% 1.06% 11.10% 3.78% 0.35% 3.43%	SENB BANK	MOLINE	Y	361,810	3,841	9%	1.13%	1.06%	11.10%	3.78%	0.35%	3.43%
SHELBY COUNTY STATE BANK SHELBYVILLE Y 285,532 2,673 9% 0.99% 0.94% 9.64% 3.22% 0.33% 2.88%	SHELBY COUNTY STATE BANK	SHELBYVILLE	Y	285,532	2,673	9%	0.99%	0.94%	9.64%	3.22%	0.33%	2.88%

December 31, 2021 Dollars in Thousands





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
SIGNATURE BANK	ROSEMONT		1,420,874	21,250	8%	2.09%	1.50%	17.39%	3.66%	0.30%	3.36%
SOLUTIONS BANK	FORRESTON	Y	322,861	4,317	10%	1.50%	1.34%	11.70%	3.35%	0.33%	3.02%
SOUTHERN ILLINOIS BANK	JOHNSTON CITY		155,914	2,091	11%	1.65%	1.34%	12.31%	3.93%	0.53%	3.40%
SOUTHERNTRUST BANK	MARION		215,786	4,110	11%	2.59%	1.90%	19.09%	5.70%	0.53%	5.16%
SPRING VALLEY CITY BANK	SPRING VALLEY		228,352	2,126	13%	1.26%	0.93%	6.95%	3.19%	0.38%	2.81%
ST. CHARLES BANK & TRUST COMPANY, NATIONAL ASSOCIATION	SAINT CHARLES		1,877,360	21,278	9%	1.57%	1.13%	10.33%	2.91%	0.31%	2.59%
STATE BANK	WATERLOO		288,152	792	8%	0.37%	0.27%	3.32%	3.18%	0.83%	2.36%
STATE BANK	WONDER LAKE		277,957	933	9%	0.46%	0.34%	3.38%	3.37%	0.20%	3.17%
STATE BANK	FREEPORT		321,677	3,852	10%	1.66%	1.20%	11.81%	3.46%	0.46%	3.00%
STATE BANK OF BEMENT	BEMENT		124,472	540	10%	0.54%	0.43%	4.25%	3.41%	0.15%	3.26%
STATE BANK OF CERRO GORDO	CERRO GORDO		38,371	79	10%	0.28%	0.21%	1.83%	2.17%	0.08%	2.10%
STATE BANK OF CHERRY	CHERRY	Y	113,542	1,356	11%	1.38%	1.19%	9.93%	3.94%	0.46%	3.49%
STATE BANK OF DAVIS	DAVIS		171,335	1,844	11%	1.40%	1.08%	9.16%	3.31%	0.55%	2.76%
STATE BANK OF GENEVA, THE	GENEVA	Y	107,830	1,944	9%	1.82%	1.80%	20.15%	3.41%	0.24%	3.17%
STATE BANK OF GRAYMONT	GRAYMONT		264,286	2,853	11%	1.50%	1.08%	9.82%	3.35%	0.40%	2.95%
STATE BANK OF HERSCHER	HERSCHER		167,621	1,222	12%	0.98%	0.73%	6.11%	3.30%	0.18%	3.12%
STATE BANK OF INDUSTRY	INDUSTRY	Y	56,548	652	16%	1.24%	1.15%	7.61%	3.46%	0.37%	3.09%
STATE BANK OF NAUVOO	NAUVOO		35,613	11	8%	0.04%	0.03%	0.36%	3.43%	0.22%	3.21%
STATE BANK OF PEARL CITY, THE	PEARL CITY	Y	68,273	455	10%	0.69%	0.67%	6.29%	4.26%	0.48%	3.78%
STATE BANK OF SAUNEMIN	SAUNEMIN	Y	41,151	390	11%	0.97%	0.95%	8.04%	2.68%	0.30%	2.37%
STATE BANK OF ST. JACOB	SAINT JACOB	Y	78,773	847	13%	1.17%	1.08%	7.47%	3.17%	0.31%	2.86%
STATE BANK OF THE LAKES, NATIONAL ASSOCIATION	ANTIOCH		1,628,495	14,510	8%	1.21%	0.89%	7.74%	2.64%	0.21%	2.43%
STATE BANK OF TOULON	TOULON	Y	285,597	3,427	9%	1.35%	1.20%	11.03%	3.49%	0.39%	3.10%
STATE BANK OF WHITTINGTON	BENTON	Y	162,314	1,717	10%	1.09%	1.06%	10.63%	3.77%	0.11%	3.66%
STATE STREET BANK AND TRUST COMPANY	QUINCY	Y	287,209	4,766	9%	1.80%	1.66%	19.03%	3.84%	0.17%	3.68%
STERLING FEDERAL BANK, FEDERAL SAVINGS BANK	STERLING		487,607	1,400	9%	0.36%	0.29%	3.32%	3.06%	0.39%	2.67%

December 31, 2021 Dollars in Thousands





Data distributed by

Wisconsin Bankers FOUNDATION

STILLMAN BANCCORP, N.A. STILLMAN Y 595,983 8,651 9% 1.55% 1.51% 1.28% 0.20% 2.58% STREATOR HOME SAVINGS BANK STREATOR 170.396 512 25% 0.35% 0.20% 1.14% 0.22% 1.12% TABLE GROVE STATE BANK TABLE GROVE Y 52.32 423 11% 0.85% 0.61% 6.5% 0.51% 0.20% 0.31% TEUTOPOLIS STATE BANK TEUTOPOLIS 310.124 7.4% 1.24% 1.31% 0.65% 2.61% 0.31% 2.65% 0.31% 0.45% 0.21% 0.31% 0.24% 0.31% 0.24% 0.31% 0.24% 0.31% 0.24% 0.31% 0.24% 0.24% 0.31% 0.24%<	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
TABLE GROVE STATE BANK TABLE GROVE Y 52.332 423 11% 0.88% 0.81% 6.85% 3.51% 0.20% 3.31% TEMPO BANK TRENTON 93,706 746 11% 0.71% 0.80% 7.47% 2.22% 0.88% 2.04% TEUTOPOLIS STATE BANK TEUTOPOLIS 310.124 3.986 1.2% 1.74% 1.28% 10.31% 2.87% 0.30% 2.57% TOMPXINS STATE BANK TUSCOLA 100.079 -711 10% 0.29% 0.71% 6.38% 2.81% 0.32% 2.49% TOMPXINS STATE BANK AVON Y 264.734 2.526 8% 1.13% 0.95% 9.29% 3.80% 0.32% 3.49% TOWN AND COUNTRY BANK MIDWEST QUINCY Y 216.606 3.633 10% 1.46% 1.04% 1.04% 4.76% 0.29% 4.41% TRUSTBANK QUINCY Y 305.16 7.230 9% 2.35% 2.35% 3.45% 0.25% 4.1% UNION ALTONAL BANK ELGIN 443.331 6.357 10% <td< td=""><td>STILLMAN BANCCORP, N.A.</td><td></td><td>Y</td><td>595,983</td><td>8,551</td><td>8%</td><td>1.55%</td><td>1.43%</td><td>15.13%</td><td>2.83%</td><td>0.20%</td><td>2.63%</td></td<>	STILLMAN BANCCORP, N.A.		Y	595,983	8,551	8%	1.55%	1.43%	15.13%	2.83%	0.20%	2.63%
TEMPO BANKTRENTON93 70674611%0.71%0.80%7.47%2.92%0.88%2.04%TEUTOPOLIS310,1243,95812%1.74%1.28%10.31%2.87%0.30%2.57%TNB BANKTUSCOLA100.079-71110%0.22%0.71%6.38%2.81%0.32%2.49%TOMPKINS STATE BANKAVONY264,7342.5288%1.13%0.95%9.29%3.80%0.32%3.49%TOWN AND COUNTRY BANKSPRINGFIELD896,09112,38010%1.69%1.69%1.69%5.05%3.44%0.17%3.54%TOWN AND COUNTRY BANKFRANKFORT153,9201.60810%1.46%10.44%10.16%4.70%0.29%4.41%TRUSTBANKOLNEYY305,1367.2309%2.38%2.37%2.83%3.47%0.48%2.99%UNION REDERAL SAVINGS AND LOANKEWANEE164.3276991.4%0.55%0.43%0.45%3.57%UNION NATIONAL BANKFREEPORT190.2002099%0.16%1.11%1.28%0.30%2.57%UNITED TRUST BANKPIPER CITYY162,5322.63315%1.76%1.62%0.37%0.35%2.69%VILAC GROVE STATE BANKVERMONT2.9677-27611%1.26%0.30%0.25%0.35%2.25%VILLAGE BANK, THESAINT LIBORYY10.0567.7611%1.00%1.62%0.4%	STREATOR HOME SAVINGS BANK	STREATOR		170,396	512	25%	0.35%	0.30%	1.20%	1.34%	0.22%	1.12%
TEUTOPOLIS STATE BANKTEUTOPOLIS310,1243,95812%1.7%1.28%10.1%2.87%0.30%2.57%TNB BANKTUSCOLA100,079-71110%-0.29%-0.71%-6.38%2.81%0.32%2.49%TOMPKINS STATE BANKAVONY264,7342.5268%1.13%0.95%9.29%3.80%0.32%3.44%TOWN AND COUNTRY BANKSPRINGFIELD896,09112,8001.68%1.68%1.65%3.46%0.15%3.34%TOWN AND COUNTRY BANKGUINCYY216.6663.63310%1.66%1.66%3.6371.66%1.66%3.64%0.15%3.44%0.15%3.44%TOWN CENTER BANKFRANKFORT153.9201.6681.6631.66%1.64%1.04%1.01%4.36%2.69%4.11%UNION REDERAL SAVINGS AND LOANKEWANEE114.3270.991.4%0.5%0.4%2.93%3.47%0.45%2.57%UNION NATIONAL BANKELGIN443,3316.35710%1.97%1.43%16.08%4.02%3.57%0.35%2.57%UNITED TRUST BANKCAST HEEPORT190.2002099%0.16%0.11%1.28%2.92%0.35%2.47%UNITED TRUST BANKCAST HEAM7162.522.6331.0%1.62%1.04%3.76%0.42%3.57%UNITED TRUST BANKPIPER CITYY162,522.6331.5%1.64%1.63%3.67%0.42%	TABLE GROVE STATE BANK	TABLE GROVE	Y	52,332	423	11%	0.88%	0.81%	6.85%	3.51%	0.20%	3.31%
THE BANK TUSCOLA 100.079 -7.11 10% -0.29% -0.71% -6.38% 2.81% 0.32% 2.49% TOMPKINS STATE BANK AVON Y 264,734 2,526 8% 1.13% 0.95% 9.29% 3.80% 0.32% 3.49% TOWN AND COUNTRY BANK SPRINGFIELD 896,091 12,380 10% 1.89% 1.88% 12.44% 3.71% 0.17% 3.54% TOWN AND COUNTRY BANK SPRINGFIELD 896,091 12,380 10% 1.69% 1.64% 1.01% 4.40% 0.17% 3.54% TOWN CENTER BANK CHEY Y 206,516 7.230 9% 2.37% 2.83% 4.36% 0.26% 4.10% UNION FEDERAL SAVINGS AND LOAN KEWANEE 164,327 699 14% 0.55% 0.43% 2.93% 3.47% 0.48% 3.57% UNION ANTIONAL BANK ELGIN 443,331 6.557 10% 1.97% 1.43% 16.08% 4.02% 0.55% 2.47%	TEMPO BANK	TRENTON		93,706	746	11%	0.71%	0.80%	7.47%	2.92%	0.88%	2.04%
TOMPKINS STATE BANK AVON Y 264,734 2,526 8% 1.13% 0.95% 9.29% 3.80% 0.32% 3.49% TOWN AND COUNTRY BANK SPRINGFIELD 896,091 12,380 10% 1.89% 1.38% 12,94% 3.71% 0.17% 3.54% TOWN AND COUNTRY BANK MIDWEST QUINCY Y 216,666 3,633 10% 1.69% 1.68% 15.05% 3.48% 0.15% 3.33% TOWN CENTER BANK FRANKFORT 153,920 1.608 10% 1.46% 1.01% 4.70% 0.29% 4.41% TRUSTBANK OLNEY Y 305,136 7.230 9% 0.38% 2.37% 22.83% 4.66% 0.26% 4.10% UNION FEDERAL SAVINGS AND LOAN KEWANEE 164,327 699 14% 0.55% 0.43% 2.93% 3.47% 0.46% 3.57% UNION FEDERAL SAVINGS ANNK ELGIN 443,331 6,557 10% 1.97% 1.43% 16.08% 4.02% 0.45% 3.57% UNION SAVINGS BANK FREEPORT 190.200 2.99 0.16%<	TEUTOPOLIS STATE BANK	TEUTOPOLIS		310,124	3,958	12%	1.74%	1.28%	10.31%	2.87%	0.30%	2.57%
TOWN AND COUNTRY BANKSPRINGFIELD896,09112,38010%1.88%1.38%12.94%3.71%0.17%3.54%TOWN AND COUNTRY BANK MIDWESTQUINCYY216,6063.63310%1.69%1.88%15.05%3.48%0.15%3.33%TOWN CENTER BANKFRANKFORT153,9201.60810%1.46%1.04%10.16%4.70%0.29%4.41%TRUSTBANKOLNEYY305,1367.2309%2.38%2.37%22.83%4.36%0.26%4.10%UNION FEDERAL SAVINGS AND LOANKEWANEE1164,3276.9914%0.55%0.43%2.93%3.47%0.46%2.99%UNION NATIONAL BANKELGIN443,3316.35710%1.97%1.43%16.08%4.02%0.45%3.57%UNION SAVINGS BANKFREEPORT190,2002099%0.16%0.11%1.28%2.92%0.35%2.57%UNITED COMMUNITY BANKCHATHAM3.364,83934,1388%1.32%1.01%1.08%2.78%0.35%2.44%UNITED TRUST BANKPALOS HEIGHTS64,4251.54910%2.40%2.35%3.07%0.38%2.69%VERMILION VALLEY BANKPIPER CITYY162,5772.7611%1.26%0.93%7.72%4.80%3.25%VILLA GROVE STATE BANKVILLA GROVEY80,7997411%1.00%0.98%8.88%3.29%0.24%3.05%VILLA GROVE STATE BANK	TNB BANK	TUSCOLA		100,079	-711	10%	-0.29%	-0.71%	-6.38%	2.81%	0.32%	2.49%
TOWN AND COUNTRY BANK MIDWEST QUINCY Y 216,606 3,633 10% 1.69% 1.68% 15.05% 3.48% 0.15% 3.33% TOWN CENTER BANK FRANKFORT 153,920 1.608 10% 1.46% 1.04% 10.16% 4.70% 0.29% 4.41% TRUSTBANK OLNEY Y 305,136 7.230 9% 2.38% 2.37% 22.83% 4.36% 0.26% 4.10% UNION FEDERAL SAVINGS AND LOAN KEWANEE 164,327 699 14% 0.55% 0.43% 2.93% 2.47% 0.48% 2.99% UNION NATIONAL BANK ELGIN 443,331 6.357 10% 1.97% 1.43% 16.08% 4.02% 0.45% 3.57% UNION SAVINGS BANK FREEPORT 190,200 209 9% 0.16% 0.11% 1.28% 2.69% 0.35% 2.47% UNINTED COMUNITY BANK CHATHAM 3.364,839 34,138 8% 1.32% 1.01% 0.88% 2.69% VERMILIO	TOMPKINS STATE BANK	AVON	Y	264,734	2,526	8%	1.13%	0.95%	9.29%	3.80%	0.32%	3.49%
TOWN CENTER BANKFRANKFORT153,9201,60810%1.46%1.04%10.16%4.70%0.29%4.41%TRUSTBANKOLNEYY305,1367,2309%2.38%2.37%22.83%4.36%0.26%4.10%UNION FEDERAL SAVINGS AND LOANKEWANEE164,32769914%0.55%0.43%2.93%3.47%0.48%2.99%ASSOCIATIONNATIONAL BANKELGIN443,3316.35710%1.97%1.43%16.08%4.02%0.45%3.57%UNION NATIONAL BANKELGIN443,3316.35710%1.97%1.43%16.08%4.02%0.45%2.57%UNION SAVINGS BANKFREEPORT190,002099%0.16%0.11%1.28%2.29%0.35%2.67%UNITED COMMUNITY BANKCHATHAM3.364,83934,1388%1.32%1.01%10.65%2.78%0.35%2.44%UNITED TRUST BANKPALOS HEIGHTS64,4251.54910%2.40%2.40%2.45%0.36%2.69%VERMONT STATE BANKVERMONT29,677-27611%1.26%0.93%-7.72%4.80%1.55%3.25%VILLA GROVE STATE BANKVILLA GROVEY80,70979411%1.00%0.98%8.88%3.29%0.24%3.05%VILLAGE BANK A TRUST, NATIONALARLINGTON2.257,5402.86169%1.74%1.267%3.01%0.30%2.71%VILLAGE BANK A TRUST, NATIONAL <td< td=""><td>TOWN AND COUNTRY BANK</td><td>SPRINGFIELD</td><td></td><td>896,091</td><td>12,380</td><td>10%</td><td>1.89%</td><td>1.38%</td><td>12.94%</td><td>3.71%</td><td>0.17%</td><td>3.54%</td></td<>	TOWN AND COUNTRY BANK	SPRINGFIELD		896,091	12,380	10%	1.89%	1.38%	12.94%	3.71%	0.17%	3.54%
TRUSTBANKOLNEYY305,1367,2309%2.38%2.37%22.83%4.36%0.26%4.10%UNION FEDERAL SAVINGS AND LOANKEWANEE164,32769914%0.55%0.43%2.93%3.47%0.48%2.99%UNION NATIONAL BANKELGIN443,3316.35710%1.97%1.43%16.08%4.02%0.45%3.57%UNION SAVINGS BANKFREEPORT190,2002099%0.16%0.11%1.28%2.92%0.35%2.44%UNITED COMMUNITY BANKCHATHAM3.364.83934,1388%1.32%1.01%10.85%2.78%0.35%2.44%UNITED TRUST BANKPALOS HEIGHTS64,4251.54910%2.40%2.40%2.59%3.07%0.38%2.69%VERMILION VALLEY BANKPIPER CITYY162,5322.6331.5%1.76%1.62%10.44%3.76%0.42%3.33%VERMONT STATE BANKVERMONT2.9677-27611%-1.26%0.93%-7.72%4.80%1.55%3.25%VILLA GROVE STATE BANKVERMONT2.257,54028.6169%1.74%1.27%12.67%3.01%0.30%2.71%VILLAGE BANK, THESAINT LIBORYY110,3061,1089%1.02%1.00%11.32%3.06%0.22%2.85%WABASH SAVINGS BANKMOUNT CARMEL10,102-1149%-1.13%-1.13%-1.13%2.65%0.64%2.20%WABASH SAV	TOWN AND COUNTRY BANK MIDWEST	QUINCY	Y	216,606	3,633	10%	1.69%	1.68%	15.05%	3.48%	0.15%	3.33%
UNION FEDERAL SAVINGS AND LOANKEWANEE164.32769914%0.55%0.43%2.93%3.47%0.48%2.99%UNION NATIONAL BANKELGIN443.3316.35710%1.97%1.43%16.08%4.02%0.45%3.57%UNION SAVINGS BANKFREEPORT190,2002099%0.16%0.11%1.28%2.92%0.35%2.47%UNITED COMMUNITY BANKCHATHAM3.364.83934,1388%1.32%1.01%10.85%2.78%0.35%2.44%UNITED TRUST BANKPALOS HEIGHTS64.4251.54910%2.40%23.59%3.07%0.38%2.69%VERMONT STATE BANKPIPER CITYY162.5322.63315%1.76%1.62%1.44%3.76%0.42%3.33%VILLA GROVE STATE BANKVERMONT29.677-27611%1.26%-0.93%7.72%4.80%1.55%3.25%VILLA GROVE STATE BANKVILLA GROVEY80.70979411%1.00%0.98%8.88%3.29%0.24%3.05%VILLA GROVE STATE BANKMOUNT CARMEL10,102-1149%1.13%1.13%3.06%0.22%2.85%VILLA GROVE STATE BANKMOUNT CARMEL10,102-1149%1.13%1.16%2.85%0.64%2.20%VILLA GROVE STATE BANKMOUNT CARMEL10,102-1149%1.13%1.16%2.85%0.64%2.20%WABASH SAVINGS BANKMOUNT CARMEL10,102	TOWN CENTER BANK	FRANKFORT		153,920	1,608	10%	1.46%	1.04%	10.16%	4.70%	0.29%	4.41%
ASSOCIATIONUNION NATIONAL BANKELGIN443,3316,35710%1.97%1.43%16.08%4.02%0.45%3.57%UNION SAVINGS BANKFREEPORT190,2002099%0.16%0.11%1.28%2.92%0.35%2.57%UNITED COMMUNITY BANKCHATHAM3,364,83934,1388%1.32%1.01%10.85%2.78%0.35%2.44%UNITED TRUST BANKPALOS HEIGHTS64,4251.54910%2.40%2.30%3.07%0.38%2.69%VERMILION VALLEY BANKPIPER CITYY162,5322.63315%1.76%1.62%1.044%3.76%0.42%3.33%VERMONT STATE BANKVERMONT29,677-27611%-1.26%-0.93%-7.72%4.80%1.55%3.25%VILLA GROVE STATE BANKVILLA GROVEY80,70979411%1.00%0.98%8.88%3.29%0.24%3.05%VILLAGE BANK & TRUST, NATIONALARLINGTON2,257,54028,6169%1.74%1.27%12.67%3.06%2.29%2.85%VILLAGE BANK, THESAINT LIBORYY110,3061,1089%1.02%1.00%11.32%3.06%0.22%2.85%VABASH SAVINGS BANKMOUNT CARMEL10,102-1149%-1.13%-1.13%-1.13%0.30%3.48%VABASH SAVINGS BANKNEW BERLIN201,9672,15013%1.48%1.66%7.92%3.79%0.30%3.48% </td <td>TRUSTBANK</td> <td>OLNEY</td> <td>Y</td> <td>305,136</td> <td>7,230</td> <td>9%</td> <td>2.38%</td> <td>2.37%</td> <td>22.83%</td> <td>4.36%</td> <td>0.26%</td> <td>4.10%</td>	TRUSTBANK	OLNEY	Y	305,136	7,230	9%	2.38%	2.37%	22.83%	4.36%	0.26%	4.10%
UNION SAVINGS BANKFREEPORT190,2002099%0.16%0.11%1.28%2.92%0.35%2.57%UNITED COMMUNITY BANKCHATHAM3,364,83934,1388%1.32%1.01%10.85%2.78%0.35%2.44%UNITED TRUST BANKPALOS HEIGHTS64,4251,54910%2.40%23.59%3.07%0.38%2.69%VERMILION VALLEY BANKPIPER CITYY162,5322,63315%1.76%1.62%10.44%3.76%0.42%3.33%VERMONT STATE BANKVERMONT29,677-27611%1.26%-0.93%-7.72%4.80%1.55%3.25%VILLA GROVE STATE BANKVILLA GROVEY80,70979411%1.00%0.98%8.88%3.29%0.24%3.05%VILLA GROVE STATE BANKVILLA GROVEY80,70979411%1.00%1.98%3.01%0.30%2.71%VILLA GROVE STATE BANKVILLA GROVEY80,70979411%1.00%1.98%3.01%0.30%2.71%VILLA GROVE STATE BANKMULLA GROVEY80,70979411%1.00%1.13%3.01%0.30%2.71%VILLA GROVE STATE BANKMULLA GROVEY80,70979411%1.00%11.32%3.06%0.22%2.85%VILLA GROVE STATE BANKMULLA GROVEY10,001.13%1.16%2.60%2.60%2.60%2.60%VILLA GROVE STATE BANKMOUNT CARMEL <t< td=""><td></td><td>KEWANEE</td><td></td><td>164,327</td><td>699</td><td>14%</td><td>0.55%</td><td>0.43%</td><td>2.93%</td><td>3.47%</td><td>0.48%</td><td>2.99%</td></t<>		KEWANEE		164,327	699	14%	0.55%	0.43%	2.93%	3.47%	0.48%	2.99%
UNITED COMMUNITY BANKCHATHAM3,364,83934,1388%1.32%1.01%10.85%2.78%0.35%2.44%UNITED TRUST BANKPALOS HEIGHTS64,4251,54910%2.40%23.59%3.07%0.38%2.69%VERMILION VALLEY BANKPIPER CITYY162,5322,63315%1.76%1.62%10.44%3.76%0.42%3.33%VERMONT STATE BANKVERMONT29,677-27611%-1.26%-0.93%-7.72%4.80%1.55%3.25%VILLA GROVE STATE BANKVILLA GROVEY80,70979411%1.00%0.98%8.88%3.29%0.24%3.05%VILLAGE BANK & TRUST, NATIONALARLINGTON HEIGHTS2,257,54028,6169%1.74%1.27%12.67%3.01%0.30%2.71%VILLAGE BANK, THESAINT LIBORYY110,3061,1089%1.02%1.00%11.32%3.06%0.22%2.85%VABASH SAVINGS BANKMOUNT CARMEL10,102-1149%-1.13%-11.67%2.85%0.64%2.20%WASHINGTON SAVINGS BANKFEFINGHAM201,9672,15013%1.48%1.06%7.92%3.79%0.30%3.48%WASHINGTON STATE BANKWASHINGTON71,9394569%0.83%6.53%2.63%0.49%2.50%WASHINGTON STATE BANKWASHINGTON71,9394569%0.88%0.63%6.53%2.63%0.32%2.51% <td>UNION NATIONAL BANK</td> <td>ELGIN</td> <td></td> <td>443,331</td> <td>6,357</td> <td>10%</td> <td>1.97%</td> <td>1.43%</td> <td>16.08%</td> <td>4.02%</td> <td>0.45%</td> <td>3.57%</td>	UNION NATIONAL BANK	ELGIN		443,331	6,357	10%	1.97%	1.43%	16.08%	4.02%	0.45%	3.57%
UNITED TRUST BANKPALOS HEIGHTS64,4251,54910%2.40%23.59%3.07%0.38%2.69%VERMILION VALLEY BANKPIPER CITYY162,5322,63315%1.76%1.62%10.44%3.76%0.42%3.33%VERMONT STATE BANKVERMONT29,677-27611%-1.26%-0.93%-7.72%4.80%1.55%3.25%VILLA GROVE STATE BANKVILLA GROVEY80,70979411%1.00%0.98%8.88%3.29%0.24%3.05%VILLAGE BANK & TRUST, NATIONAL ASSOCIATIONARLINGTON HEIGHTS2,257,54028,6169%1.74%1.27%12.67%3.01%0.30%2.71%VILLAGE BANK, THESAINT LIBORYY110,3061,1089%1.02%1.00%11.32%3.06%0.22%2.85%WABASH SAVINGS BANKMOUNT CARMEL10,102-1149%-1.13%-11.67%2.85%0.64%2.20%WASHINGTON SAVINGS BANKNEW BERLIN201,9672,15013%1.48%1.06%7.92%3.79%0.30%3.48%WASHINGTON STATE BANKWASHINGTON71,9394569%0.88%0.63%4.52%2.99%0.49%2.50%	UNION SAVINGS BANK	FREEPORT		190,200	209	9%	0.16%	0.11%	1.28%	2.92%	0.35%	2.57%
VERMILION VALLEY BANKPIPER CITYY162,5322,63315%1.76%1.62%10.44%3.76%0.42%3.33%VERMONT STATE BANKVERMONT29,677-27611%-1.26%-0.93%-7.72%4.80%1.55%3.25%VILLA GROVE STATE BANKVILLA GROVEY80,70979411%1.00%0.98%8.88%3.29%0.24%3.05%VILLA GROVE STATE BANKVILLA GROVEY80,70979411%1.00%0.98%8.88%3.29%0.24%3.05%VILLAGE BANK & TRUST, NATIONALARLINGTON HEIGHTS2,257,54028,6169%1.74%1.27%12.67%3.01%0.30%2.71%VILLAGE BANK, THESAINT LIBORYY110,3061,1089%1.02%1.00%11.32%3.06%0.22%2.85%WABASH SAVINGS BANKMOUNT CARMEL10,102-1149%-1.13%-1.16%2.85%0.64%2.20%WARREN-BOYNTON STATE BANKNEW BERLIN201,9672,15013%1.48%1.06%7.92%3.79%0.30%3.48%WASHINGTON SAVINGS BANKEFFINGHAM506,6793,21411%0.88%0.63%4.52%2.99%0.49%2.50%WASHINGTON STATE BANKWASHINGTON71,9394569%0.88%0.63%6.53%2.63%0.32%2.31%	UNITED COMMUNITY BANK	CHATHAM		3,364,839	34,138	8%	1.32%	1.01%	10.85%	2.78%	0.35%	2.44%
VERMONT STATE BANKVERMONT29,677-27611%-1.26%-0.93%-7.72%4.80%1.55%3.25%VILLA GROVE STATE BANKVILLA GROVEY80,70979411%1.00%0.98%8.88%3.29%0.24%3.05%VILLAGE BANK & TRUST, NATIONAL ASSOCIATIONARLINGTON HEIGHTS2,257,54028,6169%1.74%1.27%12.67%3.01%0.30%2.71%VILLAGE BANK, THESAINT LIBORYY110,3061,1089%1.02%1.00%11.32%3.06%0.22%2.85%WABASH SAVINGS BANKMOUNT CARMEL10,102-1149%-1.13%-11.67%2.85%0.64%2.20%WARREN-BOYNTON STATE BANKNEW BERLIN201,9672,15013%1.48%1.06%7.92%3.79%0.30%3.48%WASHINGTON SAVINGS BANKEFFINGHAM506,6793,21411%0.88%0.63%4.52%2.99%0.49%2.50%WASHINGTON STATE BANKWASHINGTON71,9394569%0.88%0.63%6.53%2.63%0.32%2.31%	UNITED TRUST BANK	PALOS HEIGHTS		64,425	1,549	10%	2.40%	2.40%	23.59%	3.07%	0.38%	2.69%
VILLA GROVE STATE BANK VILLA GROVE Y 80,709 794 11% 1.00% 0.98% 8.88% 3.29% 0.24% 3.05% VILLAGE BANK & TRUST, NATIONAL ASSOCIATION ARLINGTON HEIGHTS 2,257,540 28,616 9% 1.74% 1.27% 12.67% 3.01% 0.30% 2.71% VILLAGE BANK, THE SAINT LIBORY Y 110,306 1,108 9% 1.02% 1.00% 11.32% 3.06% 0.22% 2.85% WABASH SAVINGS BANK MOUNT CARMEL 10,102 -114 9% -1.13% -11.67% 2.85% 0.64% 2.20% WARREN-BOYNTON STATE BANK NEW BERLIN 201,967 2,150 13% 1.48% 1.06% 7.92% 3.79% 0.30% 3.48% WASHINGTON SAVINGS BANK EFFINGHAM 506,679 3,214 11% 0.88% 0.63% 4.52% 2.99% 0.49% 2.50% WASHINGTON STATE BANK WASHINGTON 71,939 456 9% 0.88% 0.63% 6.53% 2.63% 0.32% 2.31%	VERMILION VALLEY BANK	PIPER CITY	Y	162,532	2,633	15%	1.76%	1.62%	10.44%	3.76%	0.42%	3.33%
VILLAGE BANK & TRUST, NATIONAL ARLINGTON HEIGHTS 2,257,540 28,616 9% 1.74% 1.27% 12.67% 3.01% 0.30% 2.71% VILLAGE BANK, THE SAINT LIBORY Y 110,306 1,108 9% 1.02% 1.00% 11.32% 3.06% 0.22% 2.85% WABASH SAVINGS BANK MOUNT CARMEL 10,102 -114 9% -1.13% -11.67% 2.85% 0.64% 2.20% WARREN-BOYNTON STATE BANK NEW BERLIN 201,967 2,150 13% 1.48% 1.06% 7.92% 3.79% 0.30% 3.48% WASHINGTON SAVINGS BANK EFFINGHAM 506,679 3,214 11% 0.88% 0.63% 4.52% 2.99% 0.49% 2.50% WASHINGTON STATE BANK WASHINGTON 71,939 456 9% 0.88% 0.63% 6.53% 2.63% 0.32% 2.31%	VERMONT STATE BANK	VERMONT		29,677	-276	11%	-1.26%	-0.93%	-7.72%	4.80%	1.55%	3.25%
ASSOCIATION HEIGHTS VILLAGE BANK, THE SAINT LIBORY Y 110,306 1,108 9% 1.02% 1.00% 11.32% 3.06% 0.22% 2.85% WABASH SAVINGS BANK MOUNT CARMEL 10,102 -114 9% -1.13% -11.67% 2.85% 0.64% 2.20% WARREN-BOYNTON STATE BANK NEW BERLIN 201,967 2,150 13% 1.48% 1.06% 7.92% 3.79% 0.30% 3.48% WASHINGTON SAVINGS BANK EFFINGHAM 506,679 3,214 11% 0.88% 0.63% 4.52% 2.99% 0.49% 2.50% WASHINGTON STATE BANK WASHINGTON 71,939 456 9% 0.88% 0.63% 6.53% 2.63% 0.32% 2.31%	VILLA GROVE STATE BANK	VILLA GROVE	Y	80,709	794	11%	1.00%	0.98%	8.88%	3.29%	0.24%	3.05%
WABASH SAVINGS BANK MOUNT CARMEL 10,102 -114 9% -1.13% -11.67% 2.85% 0.64% 2.20% WARREN-BOYNTON STATE BANK NEW BERLIN 201,967 2,150 13% 1.48% 1.06% 7.92% 3.79% 0.30% 3.48% WASHINGTON SAVINGS BANK EFFINGHAM 506,679 3,214 11% 0.88% 0.63% 4.52% 2.99% 0.49% 2.50% WASHINGTON STATE BANK WASHINGTON 71,939 456 9% 0.88% 0.63% 6.53% 2.63% 0.32% 2.31%	· ·			2,257,540	28,616	9%	1.74%	1.27%	12.67%	3.01%	0.30%	2.71%
WARREN-BOYNTON STATE BANK NEW BERLIN 201,967 2,150 13% 1.48% 1.06% 7.92% 3.79% 0.30% 3.48% WASHINGTON SAVINGS BANK EFFINGHAM 506,679 3,214 11% 0.88% 0.63% 4.52% 2.99% 0.49% 2.50% WASHINGTON STATE BANK WASHINGTON 71,939 456 9% 0.88% 0.63% 6.53% 2.63% 0.32% 2.31%	VILLAGE BANK, THE	SAINT LIBORY	Y	110,306	1,108	9%	1.02%	1.00%	11.32%	3.06%	0.22%	2.85%
WASHINGTON SAVINGS BANK EFFINGHAM 506,679 3,214 11% 0.88% 0.63% 4.52% 2.99% 0.49% 2.50% WASHINGTON STATE BANK WASHINGTON 71,939 456 9% 0.88% 0.63% 6.53% 2.63% 0.32% 2.31%	WABASH SAVINGS BANK	MOUNT CARMEL		10,102	-114	9%	-1.13%	-1.13%	-11.67%	2.85%	0.64%	2.20%
WASHINGTON STATE BANK WASHINGTON 71,939 456 9% 0.88% 0.63% 6.53% 2.63% 0.32% 2.31%	WARREN-BOYNTON STATE BANK	NEW BERLIN		201,967	2,150	13%	1.48%	1.06%	7.92%	3.79%	0.30%	3.48%
	WASHINGTON SAVINGS BANK	EFFINGHAM		506,679	3,214	11%	0.88%	0.63%	4.52%	2.99%	0.49%	2.50%
WATERMAN BANK WATERMAN 74,692 1,544 19% 2.98% 2.07% 12.67% 4.31% 0.58% 3.73%	WASHINGTON STATE BANK	WASHINGTON		71,939	456	9%	0.88%	0.63%	6.53%	2.63%	0.32%	2.31%
	WATERMAN BANK	WATERMAN		74,692	1,544	19%	2.98%	2.07%	12.67%	4.31%	0.58%	3.73%

December 31, 2021 Dollars in Thousands





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
WEST CENTRAL BANK	ASHLAND	Y	223,398	855	9%	0.42%	0.38%	3.83%	3.72%	0.42%	3.30%
WEST TOWN BANK & TRUST	NORTH RIVERSIDE		385,287	6,295	11%	1.02%	1.63%	15.60%	4.15%	0.70%	3.45%
WHEATON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	WHEATON		2,786,895	31,819	8%	1.57%	1.14%	11.80%	2.57%	0.23%	2.34%
WHEATON COLLEGE TRUST COMPANY, NATIONAL ASSOCIATION	WHEATON		3,744	159	94%	5.66%	4.25%	4.54%	0.17%	0.00%	0.17%
WILLIAMSVILLE STATE BANK AND TRUST	WILLIAMSVILLE		104,916	-92	12%	-0.17%	-0.09%	-0.70%	2.25%	0.25%	2.00%
WINTRUST BANK, NATIONAL ASSOCIATION	CHICAGO		8,766,106	123,386	9%	1.93%	1.41%	14.85%	2.86%	0.23%	2.63%





UFS — created by bankers, for bankers.

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

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

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



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



Technology Outfitter for Community Banks