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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% |

December 31, 2021 Dollars in Thousands





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| 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 |
|---|----------------------|-----------|-------------------|----------------------|-------------------------------|---------------|-------|--------|-----------------------------|------------------|---------------------------|
| 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% |

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 |
|---|---------------|-----------|-------------------|----------------------|-------------------------------|---------------|--------|--------|-----------------------------|------------------|---------------------------|
| 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





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| 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





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| 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