



BANCONOMICS®

financial data and reports for community bankers at

www.Banconomics.com

ASSET QUALITY

Illinois FDIC Insured Institutions

4th Quarter 2021

Data compiled by



Data distributed by



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



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



Rose Oswald Poels, Wisconsin Bankers Association
ropoels@wisbank.com
608-441-1205

IL Asset Quality

December 31, 2021
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
1ST COMMUNITY BANK	SHERRARD	69,343	6,787	476	7,263	0	0	143	0	143	10%	0%	2%
1ST EQUITY BANK	SKOKIE	141,266	21,788	1,593	23,381	56	0	2,106	0	2,106	16%	1%	9%
ALBANY BANK & TRUST CO., NATIONAL ASSOCIATION	CHICAGO	733,036	105,085	5,066	110,151	0	0	1,968	0	1,968	15%	0%	2%
ALGONQUIN STATE BANK	ALGONQUIN	160,984	16,485	638	17,123	0	0	0	0	0	10%	0%	0%
ALLIANCE COMMUNITY BANK	PETERSBURG	363,292	29,869	1,295	31,164	1,396	0	1,841	172	2,013	8%	1%	6%
ALLIED FIRST BANK, SB	OSWEGO	167,115	23,399	1,296	24,695	158	0	701	0	701	14%	0%	3%
AMALGAMATED BANK OF CHICAGO	CHICAGO	1,641,796	97,057	6,847	103,904	0	0	214	225	439	8%	0%	0%
AMERICAN COMMERCIAL BANK & TRUST, NATIONAL ASSOCIATION	OTTAWA	968,197	87,419	12,122	99,541	790	4,024	7,311	654	11,989	9%	1%	12%
AMERICAN COMMUNITY BANK & TRUST	WOODSTOCK	899,987	89,825	7,460	97,285	0	0	936	0	936	10%	0%	1%
AMERICAN EAGLE BANK	SOUTH ELGIN	351,529	32,436	1,747	34,183	226	0	5	31	36	9%	0%	0%
AMERICAN METRO BANK	CHICAGO	87,804	9,776	831	10,607	0	0	1,368	1,166	2,534	11%	3%	24%
ANCHOR STATE BANK	ANCHOR	29,388	4,968	126	5,094	0	0	0	0	0	20%	0%	0%
ANDERSON STATE BANK	ONEIDA	103,274	15,074	252	15,326	9	0	0	0	0	14%	0%	0%
ANNA STATE BANK	ANNA	107,635	13,590	328	13,918	333	30	297	0	327	13%	0%	2%
ANNA-JONESBORO NATIONAL BANK	ANNA	270,449	32,744	1,620	34,364	2,070	0	4,275	135	4,410	12%	2%	13%
APPLE RIVER STATE BANK	APPLE RIVER	529,407	45,648	2,411	48,059	647	0	24	71	95	9%	0%	0%
ARCOLA FIRST BANK	ARCOLA	131,718	13,381	661	14,042	0	0	0	0	0	10%	0%	0%
ATLANTA NATIONAL BANK, THE	ATLANTA	70,236	8,637	198	8,835	90	15	40	0	55	12%	0%	1%

IL Asset Quality

December 31, 2021
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
BANK & TRUST COMPANY	LITCHFIELD	429,447	42,069	4,768	46,837	641	0	1,564	0	1,564	10%	0%	3%
BANK OF BELLEVILLE	BELLEVILLE	349,802	27,739	2,742	30,481	0	0	0	0	0	8%	0%	0%
BANK OF BLUFFS	BLUFFS	61,856	8,028	399	8,427	233	28	186	20	234	13%	0%	3%
BANK OF BOURBONNAIS	BOURBONNAIS	87,785	8,098	1,046	9,144	0	0	0	0	0	8%	0%	0%
BANK OF CALHOUN COUNTY	HARDIN	85,006	6,956	280	7,236	0	69	12	225	306	8%	0%	4%
BANK OF CARBONDALE, THE	CARBONDALE	280,105	35,875	1,037	36,912	332	0	1,794	469	2,263	12%	1%	6%
BANK OF CHESTNUT	CHESTNUT	21,090	1,848	106	1,954	131	0	100	19	119	9%	1%	6%
BANK OF FARMINGTON	FARMINGTON	222,697	22,069	1,720	23,789	39	0	0	25	25	10%	0%	0%
BANK OF GIBSON CITY	GIBSON CITY	127,923	9,566	722	10,288	374	35	285	0	320	8%	0%	3%
BANK OF HERRIN, THE	HERRIN	315,853	27,875	3,872	31,747	258	0	666	150	816	9%	0%	3%
BANK OF HILLSBORO, NATIONAL ASSOCIATION	HILLSBORO	522,001	48,543	5,067	53,610	379	49	398	0	447	9%	0%	1%
BANK OF KAMPSVILLE	KAMPSVILLE	125,299	20,455	342	20,797	402	0	104	20	124	16%	0%	1%
BANK OF MONTGOMERY	MONTGOMERY	48,481	3,877	190	4,067	0	0	0	0	0	8%	0%	0%
BANK OF O'FALLON	O'FALLON	388,381	47,343	3,985	51,328	1,266	45	377	28	450	13%	0%	1%
BANK OF PONTIAC	PONTIAC	964,318	86,407	6,535	92,942	1,384	3	2,662	503	3,168	10%	0%	3%
BANK OF RANTOUL	RANTOUL	248,620	25,795	2,543	28,338	9	0	892	0	892	10%	0%	3%
BANK OF SPRINGFIELD	SPRINGFIELD	1,454,541	109,076	12,958	122,034	1,060	692	24,344	1,879	26,915	8%	2%	22%
BANK OF STRONGHURST	STRONGHURST	85,844	12,103	315	12,418	292	54	5	14	73	14%	0%	1%
BANK OF YATES CITY	YATES CITY	77,320	6,861	709	7,570	453	362	697	0	1,059	9%	1%	14%
BANKCHAMPAIGN, NATIONAL ASSOCIATION	CHAMPAIGN	266,141	25,595	2,783	28,378	1,100	0	304	1,421	1,725	10%	1%	6%
BANKFINANCIAL,	OLYMPIA FIELDS	1,699,770	165,599	6,715	172,314	13,074	10	740	0	750	10%	0%	0%

IL Asset Quality

December 31, 2021
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
NATIONAL ASSOCIATION													
BANKORION	ORION	611,529	58,248	3,770	62,018	2,745	0	2,836	0	2,836	10%	0%	5%
BANTERRA BANK	MARION	2,573,220	204,770	19,707	224,477	2,057	16	4,834	685	5,535	8%	0%	2%
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	BARRINGTON	3,348,940	353,629	9,086	362,715	36,372	142,845	9,355	522	152,722	11%	5%	42%
BEARDSTOWN SAVINGS, S.B.	BEARDSTOWN	68,711	6,905	332	7,237	663	183	411	141	735	10%	1%	10%
BELMONT BANK & TRUST COMPANY	CHICAGO	879,008	88,625	7,034	95,659	13	0	171	0	171	10%	0%	0%
BETTER BANKS	PEORIA	411,263	29,564	3,013	32,577	1,673	92	1,521	1,001	2,614	7%	1%	8%
BEVERLY BANK & TRUST COMPANY, NATIONAL ASSOCIATION	CHICAGO	1,811,267	179,487	10,451	189,938	12,363	95	3,050	0	3,145	10%	0%	2%
BLACKHAWK BANK & TRUST	MILAN	1,801,002	171,234	11,081	182,315	3,019	522	1,377	940	2,839	10%	0%	2%
BMO HARRIS BANK NATIONAL ASSOCIATION	CHICAGO	166,652,719	13,953,946	884,991	14,838,937	164,468	45,552	583,646	2,341	631,539	8%	0%	4%
BMO HARRIS CENTRAL NATIONAL ASSOCIATION	ROSELLE	7,990	6,973	0	6,973	0	0	0	0	0	87%	0%	0%
BRADFORD NATIONAL BANK OF GREENVILLE, THE	GREENVILLE	494,320	52,665	3,130	55,795	1,756	0	4,248	0	4,248	11%	1%	8%
BRICKYARD BANK	LINCOLNWOOD	182,934	15,629	1,339	16,968	1,333	0	0	0	0	9%	0%	0%
BUCKLEY STATE BANK	BUCKLEY	52,399	5,377	215	5,592	0	0	0	0	0	10%	0%	0%
BUENA VISTA NATIONAL BANK	CHESTER	259,436	28,023	1,357	29,380	662	0	472	0	472	11%	0%	2%
BURLING BANK	CHICAGO	209,062	20,500	2,061	22,561	0	0	0	0	0	9%	0%	0%
BUSEY BANK	CHAMPAIGN	12,827,680	1,241,303	87,887	1,329,190	6,261	906	15,946	3,074	19,926	10%	0%	1%
BYLINE BANK	CHICAGO	6,685,442	697,064	55,012	752,076	34,880	9,857	23,130	2,112	35,099	11%	1%	5%

IL Asset Quality

December 31, 2021
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
BYRON BANK	BYRON	336,312	32,795	2,497	35,292	2,243	0	1,410	149	1,559	10%	0%	4%
CAMP GROVE STATE BANK	CAMP GROVE	23,033	3,352	16	3,368	5	0	386	0	386	16%	2%	11%
CAMPUS STATE BANK	CAMPUS	24,156	2,500	130	2,630	265	0	55	0	55	10%	0%	2%
CARROLLTON BANK	CARROLLTON	3,095,714	201,086	34,470	235,556	953	290	650	0	940	7%	0%	0%
CASEY STATE BANK	CASEY	425,206	39,288	4,648	43,936	1,019	122	1,080	245	1,447	10%	0%	3%
CATLIN BANK	CATLIN	83,819	8,390	446	8,836	212	1	66	0	67	11%	0%	1%
CENTRAL BANK ILLINOIS	GENESE0	1,155,805	105,482	7,064	112,546	3,699	26	4,835	0	4,861	9%	0%	4%
CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION	CICERO	200,384	19,725	1,118	20,843	213	0	444	0	444	10%	0%	2%
CENTRAL SAVINGS, F.S.B.	CHICAGO	114,630	27,137	1,339	28,476	1,238	62	862	0	924	24%	1%	3%
CENTRAL STATE BANK	CLAYTON	175,448	23,627	1,914	25,541	341	0	7,766	1,031	8,797	13%	5%	34%
CENTRUST BANK, NATIONAL ASSOCIATION	NORTHBROOK	159,204	16,168	1,677	17,845	85	201	1,677	863	2,741	11%	2%	15%
CHESTER NATIONAL BANK	CHESTER	67,771	6,432	420	6,852	904	0	48	0	48	10%	0%	1%
CHESTERFIELD STATE BANK	CHESTERFIELD	23,909	2,017	155	2,172	256	108	52	0	160	9%	1%	7%
CHICAGO TRUST COMPANY, N. A., THE	LAKE FOREST	117,925	114,124	0	114,124	0	0	0	0	0	99%	0%	0%
CIBC BANK USA	CHICAGO	48,488,487	4,531,048	375,389	4,906,437	50,495	0	209,524	0	209,524	10%	0%	4%
CIBM BANK	CHAMPAIGN	737,465	71,405	8,338	79,743	539	0	728	0	728	10%	0%	1%
CITIZENS BANK OF CHATSWORTH	CHATSWORTH	42,466	4,833	476	5,309	509	115	164	0	279	12%	1%	5%
CITIZENS BANK OF EDINBURG	EDINBURG	28,945	2,551	147	2,698	0	0	0	0	0	9%	0%	0%
CITIZENS COMMUNITY BANK	MASCOUTAH	473,303	48,978	4,107	53,085	1,163	844	2,143	150	3,137	10%	1%	6%
CITIZENS FIRST STATE BANK OF	WALNUT	56,349	4,899	243	5,142	186	0	145	0	145	9%	0%	3%

IL Asset Quality

December 31, 2021
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
WALNUT													
CITIZENS NATIONAL BANK OF ALBION	ALBION	354,541	55,049	2,668	57,717	953	70	1,908	365	2,343	16%	1%	4%
CITIZENS STATE BANK	LENA	321,282	36,101	3,359	39,460	6,544	273	2,512	215	3,000	12%	1%	8%
CITIZENS STATE BANK OF MILFORD	MILFORD	53,640	4,261	129	4,390	6	0	0	113	113	8%	0%	3%
CITY NATIONAL BANK OF METROPOLIS, THE	METROPOLIS	480,534	56,659	3,415	60,074	1,863	0	2,726	329	3,055	12%	1%	5%
CLAY CITY BANKING CO., THE	CLAY CITY	196,975	17,260	1,037	18,297	160	57	1,981	63	2,101	9%	1%	11%
CLAY COUNTY STATE BANK	LOUISVILLE	106,365	11,812	554	12,366	657	293	1,382	0	1,675	12%	2%	14%
CNB BANK & TRUST, NA	CARLINVILLE	1,582,537	131,943	11,449	143,392	1,924	7	22,848	5	22,860	8%	1%	16%
COLCHESTER STATE BANK	COLCHESTER	83,492	11,339	527	11,866	132	0	226	0	226	14%	0%	2%
COLLINSVILLE BUILDING AND LOAN ASSOCIATION	COLLINSVILLE	136,450	33,881	716	34,597	435	0	0	0	0	25%	0%	0%
COMMUNITY BANK	WINSLOW	258,028	37,476	1,569	39,045	197	144	650	0	794	15%	0%	2%
COMMUNITY BANK OF EASTON	EASTON	42,360	9,111	54	9,165	0	0	0	0	0	22%	0%	0%
COMMUNITY BANK OF ELMHURST	ELMHURST	195,230	16,722	1,467	18,189	0	0	0	0	0	9%	0%	0%
COMMUNITY BANK OF TRENTON	TRENTON	97,090	11,125	990	12,115	343	195	368	0	563	11%	1%	5%
COMMUNITY BANKS OF SHELBY COUNTY	COWDEN	63,798	5,621	275	5,896	294	0	873	0	873	9%	1%	15%
COMMUNITY FIRST BANK OF THE HEARTLAND	MOUNT VERNON	256,167	21,704	2,052	23,756	104	84	64	1,216	1,364	9%	1%	6%
COMMUNITY NATIONAL BANK IN MONMOUTH	MONMOUTH	51,231	6,418	431	6,849	30	0	41	0	41	13%	0%	1%
COMMUNITY PARTNERS SAVINGS	SALEM	240,750	26,114	1,253	27,367	3,962	119	1,403	224	1,746	11%	1%	6%

IL Asset Quality

December 31, 2021
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
BANK													
COMMUNITY SAVINGS BANK	CHICAGO	452,693	65,496	845	66,341	912	0	660	0	660	15%	0%	1%
COMMUNITY STATE BANK	GALVA	267,679	27,476	2,256	29,732	0	3	616	981	1,600	10%	1%	5%
COMMUNITY STATE BANK OF ROCK FALLS	ROCK FALLS	331,133	30,950	4,452	35,402	2,225	413	6,186	80	6,679	9%	2%	19%
COMMUNITY TRUST BANK	IRVINGTON	115,100	11,618	540	12,158	683	0	120	500	620	11%	1%	5%
CORNERSTONE NATIONAL BANK & TRUST COMPANY	PALATINE	949,282	84,198	8,085	92,283	934	0	2,023	613	2,636	8%	0%	3%
COUNTRY TRUST BANK	BLOOMINGTON	32,769	28,205	0	28,205	0	0	0	0	0	95%	0%	0%
CROSSROADS BANK	EFFINGHAM	225,596	29,186	1,226	30,412	603	20	0	0	20	14%	0%	0%
CRYSTAL LAKE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	CRYSTAL LAKE	1,355,480	131,730	6,546	138,276	7,511	194	1,687	0	1,881	10%	0%	1%
DEVON BANK	CHICAGO	451,130	29,909	4,969	34,878	0	0	19	618	637	7%	0%	2%
DEWEY BANK	DEWEY	26,879	2,060	87	2,147	48	7	0	55	62	8%	0%	3%
DEWITT SAVINGS BANK	CLINTON	149,696	16,621	379	17,000	611	0	378	0	378	12%	0%	2%
DIETERICH BANK	EFFINGHAM	1,299,036	94,516	8,928	103,444	662	15	2,717	82	2,814	7%	0%	3%
DU QUOIN STATE BANK	DU QUOIN	142,384	11,448	575	12,023	196	0	25	0	25	8%	0%	0%
DURAND STATE BANK	DURAND	135,819	11,813	202	12,015	376	0	148	0	148	9%	0%	1%
EUREKA SAVINGS BANK	LA SALLE	421,304	80,262	1,366	81,628	94	197	2,670	0	2,867	19%	1%	4%
EVERGREEN BANK GROUP	OAK BROOK	1,196,312	159,967	18,506	178,473	8,558	895	862	0	1,757	13%	0%	1%
EXCHANGE STATE BANK	LANARK	108,575	11,964	692	12,656	0	0	189	0	189	11%	0%	1%
FAIRFIELD NATIONAL BANK, THE	FAIRFIELD	676,341	72,997	2,466	75,463	4,063	75	7,859	0	7,934	11%	1%	11%

IL Asset Quality

December 31, 2021
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
FAIRVIEW STATE BANKING COMPANY	FAIRVIEW	37,789	4,340	191	4,531	75	4	990	0	994	12%	3%	22%
FARMERS & MERCHANTS BANK OF HUTSONVILLE	HUTSONVILLE	52,608	8,419	84	8,503	158	0	0	0	0	16%	0%	0%
FARMERS AND MERCHANTS NATIONAL BANK OF NASHVILLE, THE	NASHVILLE	242,401	25,453	1,260	26,713	634	0	73	0	73	10%	0%	0%
FARMERS AND MERCHANTS STATE BANK OF BUSHNELL	BUSHNELL	90,018	6,883	304	7,187	74	0	0	0	0	8%	0%	0%
FARMERS BANK OF MT. PULASKI, THE	MOUNT PULASKI	65,899	7,278	327	7,605	133	0	0	0	0	12%	0%	0%
FARMERS NATIONAL BANK	PROPHETSTOWN	840,588	112,278	15,299	127,577	3,159	129	422	0	551	13%	0%	0%
FARMERS NATIONAL BANK OF GRIGGSVILLE	GRIGGSVILLE	127,279	12,589	1,062	13,651	592	1	466	204	671	10%	1%	5%
FARMERS STATE BANK	ELMWOOD	64,443	5,446	498	5,944	437	0	1,335	0	1,335	8%	2%	22%
FARMERS STATE BANK	PITTSFIELD	320,882	39,805	1,946	41,751	423	0	503	0	503	12%	0%	1%
FARMERS STATE BANK & TRUST CO.	MOUNT STERLING	115,689	9,596	690	10,286	293	101	0	300	401	8%	0%	4%
FARMERS STATE BANK AND TRUST COMPANY, THE	JACKSONVILLE	270,500	27,108	2,401	29,509	806	16	1,599	212	1,827	11%	1%	6%
FARMERS STATE BANK OF ALTO PASS, ILL.	ALTO PASS	326,829	25,857	2,161	28,018	1,377	143	891	237	1,271	8%	0%	5%
FARMERS STATE BANK OF EMDEN	EMDEN	38,104	9,840	60	9,900	24	85	0	0	85	25%	0%	1%
FARMERS STATE BANK OF HOFFMAN	HOFFMAN	187,456	24,901	688	25,589	2	0	320	0	320	13%	0%	1%
FARMERS STATE BANK OF MEDORA	MEDORA	24,772	3,123	73	3,196	20	395	18	0	413	13%	2%	13%
FARMERS STATE	ALPHA	180,288	19,610	1,305	20,915	160	15	89	105	209	11%	0%	1%

IL Asset Quality

December 31, 2021
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
BANK OF WESTERN ILLINOIS													
FARMERS-MERCHANTS BANK OF ILLINOIS	JOY	308,943	28,958	871	29,829	478	121	524	0	645	10%	0%	2%
FCB BANKS	COLLINSVILLE	2,026,686	170,669	13,756	184,425	5,345	1,036	4,816	140	5,992	8%	0%	3%
FEDERAL SAVINGS BANK, THE	CHICAGO	796,563	165,755	2,323	168,078	3,148	0	5,214	0	5,214	20%	1%	3%
FEDERATED BANK	ONARGA	114,458	9,524	568	10,092	0	0	0	0	0	9%	0%	0%
FIRST AMERICAN BANK	ELK GROVE VILLAGE	6,111,597	409,351	29,035	438,386	5,342	1,114	12,178	7,009	20,301	7%	0%	5%
FIRST BANK AND TRUST COMPANY OF ILLINOIS	PALATINE	220,838	19,021	1,867	20,888	0	0	0	0	0	9%	0%	0%
FIRST BANK AND TRUST COMPANY OF MURPHYSBORO, THE	MURPHYSBORO	84,558	7,882	563	8,445	604	310	667	1,030	2,007	9%	2%	24%
FIRST BANK OF HIGHLAND PARK	HIGHLAND PARK	1,921,186	185,861	10,277	196,138	9	0	11,739	2,711	14,450	10%	1%	7%
FIRST BANK OF MANHATTAN	MANHATTAN	240,811	18,892	1,699	20,591	148	0	1	0	1	8%	0%	0%
FIRST BANKERS TRUST COMPANY, NATIONAL ASSOCIATION	QUINCY	1,225,398	98,917	11,449	110,366	738	178	8,633	400	9,211	8%	1%	8%
FIRST COMMUNITY BANK AND TRUST	BEECHER	204,176	21,203	1,468	22,671	55	0	2,263	579	2,842	10%	1%	13%
FIRST COMMUNITY BANK OF HILLSBORO	HILLSBORO	143,305	13,117	834	13,951	204	0	94	0	94	9%	0%	1%
FIRST COMMUNITY BANK OF MOULTRIE COUNTY	SULLIVAN	110,194	9,623	839	10,462	408	5	276	0	281	8%	0%	3%
FIRST COMMUNITY BANK XENIA-FLORA	XENIA	52,067	5,229	175	5,404	464	86	0	0	86	10%	0%	2%
FIRST EAGLE BANK	CHICAGO	603,692	108,723	5,586	114,309	0	192	542	0	734	18%	0%	1%
FIRST FEDERAL SAVINGS AND LOAN	SHELBYVILLE	181,363	17,996	1,144	19,140	922	0	369	368	737	10%	0%	4%

IL Asset Quality

December 31, 2021
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
ASSOCIATION OF CENTRAL ILLINOIS, S.B.													
FIRST FEDERAL SAVINGS BANK	OTTAWA	368,810	44,526	2,200	46,726	110	6	504	0	510	12%	0%	1%
FIRST FEDERAL SAVINGS BANK OF CHAMPAIGN-URBANA	CHAMPAIGN	229,944	18,386	867	19,253	15	0	30	689	719	9%	0%	4%
FIRST FEDERAL SAVINGS BANK OF MASCOUTAH, ILLINOIS	MASCOUTAH	148,788	15,667	870	16,537	1	0	0	0	0	11%	0%	0%
FIRST MID BANK & TRUST, NATIONAL ASSOCIATION	MATTOON	5,951,048	578,517	54,655	633,172	15,475	0	18,105	4,984	23,089	10%	0%	4%
FIRST MIDWEST BANK	CHICAGO	21,629,046	1,679,538	201,237	1,880,775	34,430	927	101,979	5,196	108,102	8%	0%	6%
FIRST NATIONAL BANK AND TRUST COMPANY	CLINTON	421,079	29,533	168	29,701	1,310	101	291	113	505	7%	0%	2%
FIRST NATIONAL BANK IN AMBOY, THE	AMBOY	277,784	25,285	2,353	27,638	0	0	170	0	170	9%	0%	1%
FIRST NATIONAL BANK IN CARLYLE, THE	CARLYLE	265,729	25,350	1,568	26,918	239	302	81	0	383	9%	0%	1%
FIRST NATIONAL BANK IN OLNEY	OLNEY	423,572	43,332	2,566	45,898	1,714	0	2,846	0	2,846	10%	1%	6%
FIRST NATIONAL BANK IN PINCKNEYVILLE	PINCKNEYVILLE	148,449	14,810	320	15,130	463	85	850	0	935	10%	1%	6%
FIRST NATIONAL BANK IN TAYLORVILLE	TAYLORVILLE	227,331	23,304	939	24,243	507	0	66	9	75	10%	0%	0%
FIRST NATIONAL BANK IN TREMONT, THE	TREMONT	145,990	15,953	867	16,820	340	73	318	0	391	11%	0%	2%
FIRST NATIONAL BANK OF ALLENDALE, THE	ALLENDALE	330,467	30,778	2,305	33,083	378	238	950	0	1,188	9%	0%	4%
FIRST NATIONAL BANK OF ARENZVILLE	ARENZVILLE	117,029	10,022	900	10,922	113	0	176	0	176	9%	0%	2%

IL Asset Quality

December 31, 2021
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
ARENZVILLE, THE													
FIRST NATIONAL BANK OF ASSUMPTION, THE	ASSUMPTION	23,544	2,274	92	2,366	97	23	42	0	65	10%	0%	3%
FIRST NATIONAL BANK OF AVA, THE	AVA	78,753	9,324	850	10,174	462	0	305	0	305	12%	0%	3%
FIRST NATIONAL BANK OF BEARDSTOWN, THE	BEARDSTOWN	169,968	17,230	909	18,139	123	95	18	0	113	10%	0%	1%
FIRST NATIONAL BANK OF BROOKFIELD	BROOKFIELD	315,156	29,035	3,433	32,468	0	0	0	900	900	9%	0%	3%
FIRST NATIONAL BANK OF BROWNSTOWN, THE	BROWNSTOWN	49,729	4,856	397	5,253	138	6	210	17	233	10%	0%	4%
FIRST NATIONAL BANK OF CARMI, THE	CARMI	629,484	47,913	4,477	52,390	428	0	9,301	779	10,080	8%	2%	19%
FIRST NATIONAL BANK OF LACON	LACON	73,790	6,177	469	6,646	924	0	21	0	21	8%	0%	0%
FIRST NATIONAL BANK OF LITCHFIELD, THE	LITCHFIELD	129,437	14,227	1,317	15,544	980	95	142	0	237	11%	0%	2%
FIRST NATIONAL BANK OF NOKOMIS	NOKOMIS	174,248	18,023	780	18,803	37	0	151	5	156	10%	0%	1%
FIRST NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE	79,287	7,912	186	8,098	22	0	0	0	0	10%	0%	0%
FIRST NATIONAL BANK OF PANA	PANA	260,516	27,062	2,422	29,484	759	29	1,533	15	1,577	11%	1%	5%
FIRST NATIONAL BANK OF RAYMOND, THE	RAYMOND	175,525	17,517	898	18,415	372	0	573	42	615	10%	0%	3%
FIRST NATIONAL BANK OF SANDOVAL, THE	SANDOVAL	73,529	7,358	952	8,310	472	275	621	0	896	10%	1%	11%
FIRST NATIONAL BANK OF SPARTA, THE	SPARTA	105,754	10,856	633	11,489	858	169	116	0	285	10%	0%	2%

IL Asset Quality

December 31, 2021
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
FIRST NATIONAL BANK OF STEELEVILLE	STEELEVILLE	251,998	31,808	1,017	32,825	807	73	820	49	942	13%	0%	3%
FIRST NATIONAL BANK OF WATERLOO	WATERLOO	820,391	66,314	5,234	71,548	515	158	899	1,181	2,238	8%	0%	3%
FIRST NATIONS BANK	CHICAGO	484,194	53,148	6,678	59,826	487	0	0	0	0	11%	0%	0%
FIRST NEIGHBOR BANK, NATIONAL ASSOCIATION	TOLEDO	555,990	52,049	4,244	56,293	663	0	8,767	1,821	10,588	9%	2%	19%
FIRST ROBINSON SAVINGS BANK, NATIONAL ASSOCIATION	ROBINSON	455,783	35,022	2,357	37,379	592	0	859	782	1,641	8%	0%	4%
FIRST SAVANNA SAVINGS BANK	SAVANNA	10,153	457	39	496	344	0	98	80	178	4%	2%	36%
FIRST SAVINGS BANK	DANVILLE	40,624	9,625	81	9,706	0	0	54	0	54	23%	0%	1%
FIRST SAVINGS BANK OF HEGEWISCH	CHICAGO	799,515	112,079	1,796	113,875	833	0	506	75	581	14%	0%	1%
FIRST SECURE BANK AND TRUST CO.	PALOS HILLS	356,835	28,204	3,023	31,227	3,879	0	341	0	341	9%	0%	1%
FIRST SECURE COMMUNITY BANK	SUGAR GROVE	496,374	39,091	3,648	42,739	251	118	7,774	310	8,202	8%	2%	19%
FIRST SECURITY BANK	MACKINAW	115,038	10,006	56	10,062	221	0	0	0	0	10%	0%	0%
FIRST SECURITY TRUST AND SAVINGS BANK	ELMWOOD PARK	351,114	30,448	1,856	32,304	210	0	4,975	0	4,975	8%	1%	15%
FIRST SOUTHERN BANK	MARION	795,509	96,878	4,809	101,687	4,465	2,423	4,692	479	7,594	12%	1%	7%
FIRST STATE BANK	MENDOTA	1,401,610	134,230	16,121	150,351	3,725	1,236	2,141	2,117	5,494	10%	0%	4%
FIRST STATE BANK	MONTICELLO	328,770	24,003	1,045	25,048	7	0	1,165	1,089	2,254	7%	1%	9%
FIRST STATE BANK OF BEECHER CITY	BEECHER CITY	93,608	12,307	1,183	13,490	115	196	1,443	0	1,639	13%	2%	12%
FIRST STATE BANK OF BLOOMINGTON	BLOOMINGTON	163,556	12,072	1,545	13,617	168	189	1,225	322	1,736	7%	1%	13%
FIRST STATE BANK OF CAMPBELL HILL	CAMPBELL HILL	142,101	15,993	791	16,784	578	149	722	34	905	11%	1%	5%

IL Asset Quality

December 31, 2021
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
FIRST STATE BANK OF DONGOLA, THE	DONGOLA	31,418	3,080	198	3,278	100	0	126	177	303	10%	1%	9%
FIRST STATE BANK OF FORREST	FORREST	254,045	22,326	1,859	24,185	1,380	585	816	372	1,773	9%	1%	7%
FIRST STATE BANK OF OLMSTED	OLMSTED	64,123	7,635	405	8,040	199	273	44	63	380	12%	1%	5%
FIRST STATE BANK OF ST. PETER	SAINT PETER	34,299	5,130	97	5,227	47	143	0	0	143	15%	0%	3%
FIRST STATE BANK OF VAN ORIN	VAN ORIN	46,956	4,160	60	4,220	156	0	53	110	163	9%	0%	4%
FIRST STATE BANK SHANNON-POLO	SHANNON	204,512	16,804	1,402	18,206	353	349	135	99	583	8%	0%	3%
FIRST TRUST AND SAVINGS BANK OF WATSEKA, THE	WATSEKA	302,457	43,575	1,680	45,255	0	0	73	0	73	15%	0%	0%
FIRST TRUST BANK OF ILLINOIS	KANKAKEE	385,599	32,482	1,735	34,217	229	296	2,427	91	2,814	8%	1%	8%
FISHER NATIONAL BANK, THE	FISHER	200,333	20,539	1,484	22,023	1,337	171	108	0	279	10%	0%	1%
FLANAGAN STATE BANK	FLANAGAN	262,541	26,269	1,131	27,400	54	54	996	0	1,050	10%	0%	4%
FLORA BANK & TRUST	FLORA	106,197	9,688	141	9,829	393	8	37	0	45	9%	0%	0%
FNB COMMUNITY BANK, THE	VANDALIA	461,267	51,723	2,848	54,571	691	1,115	548	299	1,962	11%	0%	4%
FNBC BANK AND TRUST	LA GRANGE	661,841	57,101	3,700	60,801	0	0	2,025	414	2,439	8%	0%	4%
FOREST PARK NATIONAL BANK AND TRUST COMPANY	FOREST PARK	322,475	22,919	2,787	25,706	0	0	1,281	0	1,281	7%	0%	5%
FORTRESS BANK	PEORIA	555,533	47,267	5,777	53,044	1,035	0	5,100	0	5,100	9%	1%	10%
FREDERICK COMMUNITY BANK, THE	PAXTON	181,053	15,819	711	16,530	86	2	0	0	2	9%	0%	0%
FWBANK	CHICAGO	34,939	21,796	38	21,834	0	0	0	0	0	54%	0%	0%
GERBER STATE BANK, THE	ARGENTA	93,671	10,446	568	11,014	189	500	41	0	541	11%	1%	5%

IL Asset Quality

December 31, 2021
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
GERMAN-AMERICAN STATE BANK	GERMAN VALLEY	303,828	28,252	2,685	30,937	343	0	2,805	34	2,839	9%	1%	9%
GERMANTOWN TRUST & SAVINGS BANK	BREESE	461,859	54,539	2,213	56,752	48	0	0	0	0	12%	0%	0%
GIFFORD STATE BANK, THE	GIFFORD	183,542	15,702	2,092	17,794	295	822	41	0	863	9%	0%	5%
GLASFORD STATE BANK	GLASFORD	61,311	4,088	238	4,326	432	34	4	0	38	7%	0%	1%
GN BANK	CHICAGO	84,657	10,244	840	11,084	7,145	140	1,754	0	1,894	12%	2%	17%
GOLD COAST BANK	CHICAGO	464,523	49,897	14,853	64,750	1,702	0	3,295	2,327	5,622	11%	1%	9%
GOODFIELD STATE BANK	GOODFIELD	177,956	21,106	1,572	22,678	335	171	963	0	1,134	12%	1%	5%
GRAND RIDGE NATIONAL BANK	GRAND RIDGE	304,222	35,036	3,036	38,072	0	0	801	0	801	11%	0%	2%
GRAND RIVERS COMMUNITY BANK	GRAND CHAIN	14,907	1,670	341	2,011	0	0	325	620	945	11%	6%	47%
GRANVILLE NATIONAL BANK, THE	GRANVILLE	111,278	10,490	664	11,154	96	30	141	103	274	9%	0%	2%
GREAT RIVERS BANK	BARRY	166,146	15,691	1,173	16,864	326	0	470	0	470	10%	0%	3%
GRUNDY BANK	MORRIS	371,782	32,229	2,882	35,111	325	0	271	0	271	9%	0%	1%
GUARDIAN SAVINGS BANK	GRANITE CITY	35,851	6,699	73	6,772	58	0	157	0	157	18%	0%	2%
HARTSBURG STATE BANK	HARTSBURG	19,947	1,922	273	2,195	25	73	0	0	73	11%	0%	3%
HARVARD STATE BANK, THE	HARVARD	319,577	26,089	1,826	27,915	494	10	340	621	971	8%	0%	3%
HAVANA NATIONAL BANK, THE	HAVANA	334,662	29,991	1,920	31,911	3,000	895	1,844	196	2,935	9%	1%	9%
HEARTLAND BANK AND TRUST COMPANY	BLOOMINGTON	4,311,088	428,226	23,936	452,162	1,620	48	2,763	3,278	6,089	10%	0%	1%
HERITAGE BANK OF SCHAUMBURG	SCHAUMBURG	162,657	12,885	903	13,788	0	0	0	0	0	8%	0%	0%
HICKORY POINT BANK AND TRUST	DECATUR	714,490	66,569	5,421	71,990	107	0	2,538	0	2,538	9%	0%	4%

IL Asset Quality

December 31, 2021
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
HILL-DODGE BANKING COMPANY, THE	WARSAW	57,738	6,474	339	6,813	65	16	142	5	163	11%	0%	2%
HINSDALE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	HINSDALE	4,108,642	352,916	21,325	374,241	14,980	702	4,443	2,531	7,676	9%	0%	2%
HOLCOMB BANK	ROCHELLE	266,507	24,496	1,357	25,853	64	0	485	493	978	9%	0%	4%
HOME STATE BANK/NATIONAL ASSOCIATION	CRYSTAL LAKE	782,780	79,925	4,916	84,841	231	165	1,716	3,077	4,958	10%	1%	6%
HOMETOWN NATIONAL BANK	LA SALLE	318,094	27,133	2,069	29,202	0	0	1,589	0	1,589	8%	0%	5%
HOYNE SAVINGS BANK	CHICAGO	526,407	92,013	1,379	93,392	1,034	1,043	1,257	0	2,300	18%	0%	2%
ILLINI STATE BANK	TONICA	156,632	18,573	889	19,462	36	0	0	0	0	12%	0%	0%
ILLINOIS BANK & TRUST	ROCKFORD	1,686,959	126,869	7,828	134,697	209	0	1,300	804	2,104	8%	0%	2%
INB, NATIONAL ASSOCIATION	SPRINGFIELD	1,664,906	130,749	9,938	140,687	362	1	3,153	1,585	4,739	8%	0%	3%
INLAND BANK AND TRUST	OAK BROOK	1,281,203	171,330	10,861	182,191	3,215	0	10,704	0	10,704	13%	1%	6%
INTERNATIONAL BANK OF CHICAGO	CHICAGO	890,158	97,757	12,270	110,027	2,497	0	20,868	1,764	22,632	11%	3%	21%
IPAVA STATE BANK	IPAVA	169,281	15,312	1,312	16,624	96	76	0	0	76	8%	0%	0%
IROQUOIS FARMERS STATE BANK	IROQUOIS	145,554	11,262	416	11,678	317	19	477	119	615	8%	0%	5%
IROQUOIS FEDERAL SAVINGS AND LOAN ASSOCIATION	WATSEKA	772,572	82,536	6,395	88,931	3,328	197	46	191	434	11%	0%	0%
ITASCA BANK & TRUST CO.	ITASCA	734,825	63,920	7,188	71,108	479	0	0	0	0	9%	0%	0%
IUKA STATE BANK, THE	SALEM	113,093	11,677	1,394	13,071	665	15	1,801	138	1,954	10%	2%	15%
JERSEY STATE BANK	JERSEYVILLE	180,638	22,503	766	23,269	165	0	248	0	248	12%	0%	1%
KINMUNDY BANK	KINMUNDY	60,776	6,377	400	6,777	275	109	66	61	236	11%	0%	3%
LAKE FOREST BANK &	LAKE FOREST	7,595,757	586,701	28,604	615,305	65,166	776	6,826	0	7,602	8%	0%	1%

IL Asset Quality

December 31, 2021
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
TRUST COMPANY, NATIONAL ASSOCIATION													
LAKESIDE BANK	CHICAGO	2,340,589	244,664	28,200	272,864	3,191	0	11,708	1,155	12,863	10%	1%	5%
LASALLE STATE BANK	LASALLE	181,860	15,538	1,110	16,648	131	3	45	0	48	8%	0%	0%
LEADERS BANK, THE	OAK BROOK	352,881	44,431	4,267	48,698	205	0	110	2,148	2,258	12%	1%	5%
LEGENGE BANK	ELDORADO	657,347	57,822	4,498	62,320	525	0	3,224	0	3,224	9%	0%	5%
LEMONT NATIONAL BANK, THE	LEMONT	61,315	3,291	36	3,327	0	0	0	0	0	5%	0%	0%
LENA STATE BANK	LENA	94,403	11,324	1,162	12,486	3	0	492	0	492	12%	1%	4%
LIBERTY BANK	LIBERTY	122,188	14,302	540	14,842	323	320	0	0	320	11%	0%	2%
LIBERTY BANK FOR SAVINGS	CHICAGO	910,613	202,254	3,094	205,348	352	228	1,278	0	1,506	22%	0%	1%
LIBERTYVILLE BANK & TRUST COMPANY, NATIONAL ASSOCIATION													
LINCOLNWAY COMMUNITY BANK	NEW LENOX	276,839	31,287	2,403	33,690	0	0	3,601	107	3,708	11%	1%	11%
LISLE SAVINGS BANK	LISLE	611,137	134,887	3,410	138,297	330	0	5,544	0	5,544	22%	1%	4%
LITCHFIELD NATIONAL BANK, THE	LITCHFIELD	122,376	10,176	692	10,868	846	368	930	41	1,339	8%	1%	12%
LONGVIEW BANK	OGDEN	263,640	21,330	1,621	22,951	767	0	1,306	350	1,656	8%	1%	7%
LONGVIEW BANK & TRUST	CHRISMAN	236,903	18,994	1,381	20,375	680	0	32	0	32	8%	0%	0%
MARINE BANK	SPRINGFIELD	739,238	71,466	6,939	78,405	755	0	3,405	0	3,405	10%	0%	4%
MARQUETTE BANK	CHICAGO	2,020,608	147,231	14,443	161,674	2,945	1,839	11,673	1,000	14,512	8%	1%	9%
MARSEILLES BANK	MARSEILLES	74,487	6,697	118	6,815	532	80	29	0	109	9%	0%	2%
MASON CITY NATIONAL BANK	MASON CITY	83,728	12,767	141	12,908	0	0	109	0	109	15%	0%	1%
MCHENRY SAVINGS BANK	MCHENRY	279,826	24,935	1,626	26,561	129	0	728	1,062	1,790	9%	1%	7%
MERCHANTS AND MANUFACTURERS BANK	JOLIET	360,039	29,501	3,286	32,787	0	0	0	0	0	8%	0%	0%

IL Asset Quality

December 31, 2021
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
METROPOLITAN CAPITAL BANK & TRUST	CHICAGO	262,043	23,352	3,838	27,190	0	0	3,858	1,191	5,049	9%	2%	19%
MIDAMERICA NATIONAL BANK	CANTON	523,226	52,796	4,822	57,618	835	42	1,173	143	1,358	10%	0%	2%
MIDDLETOWN STATE BANK	MIDDLETOWN	42,409	3,664	189	3,853	576	0	0	23	23	9%	0%	1%
MIDLAND COMMUNITY BANK	KINCAID	81,576	8,759	292	9,051	984	199	147	0	346	11%	0%	4%
MIDLAND FEDERAL SAVINGS AND LOAN ASSOCIATION	BRIDGEVIEW	128,307	9,656	331	9,987	107	0	932	0	932	8%	1%	9%
MIDLAND STATES BANK	EFFINGHAM	7,434,242	629,389	51,062	680,451	17,514	6	35,563	12,059	47,628	9%	1%	7%
MIDWEST BANK	MONMOUTH	637,189	56,227	4,302	60,529	1,418	0	4,644	12	4,656	9%	1%	8%
MIDWEST COMMUNITY BANK	FREEMONT	331,935	47,852	2,633	50,485	0	0	224	2,551	2,775	13%	1%	5%
MILFORD BUILDING AND LOAN ASSOCIATION, SB	MILFORD	32,039	2,975	209	3,184	823	719	124	34	877	9%	3%	28%
MILLEDGEVILLE STATE BANK	MILLEDGEVILLE	169,412	18,316	1,368	19,684	1,367	0	1,406	969	2,375	11%	1%	12%
MILLENNIUM BANK	DES PLAINES	283,227	33,705	3,399	37,104	1,450	0	3,335	0	3,335	12%	1%	9%
MORTON COMMUNITY BANK	MORTON	4,880,056	448,242	39,265	487,507	15,965	2,177	33,668	14,214	50,059	9%	1%	10%
MUNICIPAL TRUST AND SAVINGS BANK	BOURBONNAIS	356,550	52,557	2,731	55,288	52	108	57	346	511	15%	0%	1%
MURPHY-WALL STATE BANK AND TRUST COMPANY	PINCKNEYVILLE	163,384	15,861	1,619	17,480	1,548	4	1,832	66	1,902	10%	1%	11%
MUTUAL FEDERAL BANK	CHICAGO	92,759	15,708	950	16,658	274	0	477	882	1,359	16%	1%	8%
NASHVILLE SAVINGS BANK	NASHVILLE	84,196	9,415	454	9,869	123	0	0	0	0	11%	0%	0%
NATIONAL BANK OF ST. ANNE	SAINT ANNE	121,306	10,342	961	11,303	937	210	10	55	275	9%	0%	2%
NOKOMIS SAVINGS	NOKOMIS	32,561	4,997	131	5,128	380	0	264	0	264	15%	1%	5%

IL Asset Quality

December 31, 2021
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
BANK													
NORTH ADAMS STATE BANK	URSA	49,466	6,404	211	6,615	510	74	95	0	169	13%	0%	3%
NORTH CENTRAL BANK	HENNEPIN	145,796	16,645	1,289	17,934	305	32	96	0	128	11%	0%	1%
NORTH COUNTY SAVINGS BANK	RED BUD	65,868	5,200	130	5,330	97	0	0	0	0	8%	0%	0%
NORTH SHORE TRUST AND SAVINGS	WAUKEGAN	339,767	44,262	779	45,041	227	41	102	0	143	16%	0%	0%
NORTH SIDE FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO	CHICAGO	49,966	3,985	287	4,272	197	0	534	0	534	8%	1%	12%
NORTHBROOK BANK & TRUST COMPANY, NATIONAL ASSOCIATION	NORTHBROOK	4,127,534	320,243	18,998	339,241	11,707	334	6,118	0	6,452	8%	0%	2%
NORTHERN TRUST COMPANY, THE	CHICAGO	183,743,482	10,315,698	138,424	10,454,122	324,877	28,304	122,308	2,951	153,563	6%	0%	1%
NORTHSIDE COMMUNITY BANK	GURNEE	325,441	48,628	3,020	51,648	0	0	0	0	0	16%	0%	0%
NORTHWEST BANK OF ROCKFORD	ROCKFORD	381,370	33,923	2,795	36,718	571	1,117	445	0	1,562	9%	0%	4%
OAKDALE STATE BANK	OAKDALE	24,098	2,836	147	2,983	87	0	3	242	245	11%	1%	8%
OLD EXCHANGE NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE	89,799	8,834	405	9,239	0	16	33	0	49	10%	0%	1%
OLD PLANK TRAIL COMMUNITY BANK, NATIONAL ASSOCIATION	NEW LENOX	2,147,323	177,956	13,001	190,957	9,873	309	2,226	0	2,535	8%	0%	1%
OLD SECOND NATIONAL BANK	AURORA	6,214,413	514,989	44,281	559,270	11,608	3,110	41,531	2,356	46,997	10%	1%	8%
OSB COMMUNITY BANK	OTTAWA	342,532	45,018	3,640	48,658	1,022	0	1,798	0	1,798	13%	1%	4%
PAN AMERICAN BANK	MELROSE PARK	433,810	36,542	4,645	41,187	193	279	0	302	581	8%	0%	1%

IL Asset Quality

December 31, 2021
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
& TRUST													
PARK RIDGE COMMUNITY BANK	PARK RIDGE	423,339	62,657	6,289	68,946	231	0	555	0	555	15%	0%	1%
PARKWAY BANK AND TRUST COMPANY	HARWOOD HEIGHTS	2,880,119	318,949	34,457	353,406	14,907	47	12,514	4,814	17,375	11%	1%	5%
PEOPLEFIRST BANK	JOLIET	224,737	22,544	2,045	24,589	0	0	634	0	634	10%	0%	3%
PEOPLES BANK & TRUST	PANA	570,261	46,134	4,632	50,766	584	138	1,330	15	1,483	8%	0%	3%
PEOPLES BANK OF KANKAKEE COUNTY	BOURBONNAIS	338,174	22,713	1,627	24,340	196	0	262	0	262	7%	0%	1%
PEOPLES BANK OF MACON	MACON	26,040	2,877	77	2,954	0	0	0	0	0	11%	0%	0%
PEOPLES NATIONAL BANK OF KEWANEE	KEWANEE	566,588	48,601	2,555	51,156	64	0	2,400	197	2,597	9%	0%	5%
PEOPLES NATIONAL BANK, NATIONAL ASSOCIATION	MOUNT VERNON	1,549,912	126,238	15,598	141,836	394	0	13,949	1,025	14,974	8%	1%	11%
PEOPLES STATE BANK OF COLFAX	COLFAX	40,039	4,508	93	4,601	56	0	0	0	0	11%	0%	0%
PEOPLES STATE BANK OF NEWTON, ILLINOIS, THE	NEWTON	591,547	56,935	4,653	61,588	406	0	1,897	0	1,897	10%	0%	3%
PERU FEDERAL SAVINGS BANK	PERU	185,541	23,094	567	23,661	922	0	268	0	268	13%	0%	1%
PETEFISH, SKILES & COMPANY	VIRGINIA	270,649	26,608	1,829	28,437	571	39	533	13	585	10%	0%	2%
PHILO EXCHANGE BANK	PHILO	129,983	12,240	774	13,014	2	0	140	0	140	10%	0%	1%
PIONEER STATE BANK	EARLVILLE	133,995	13,995	1,088	15,083	82	0	50	0	50	10%	0%	0%
PRAIRIE COMMUNITY BANK	MARENGO	165,205	13,563	3,626	17,189	58	0	2,975	568	3,543	8%	2%	21%
PRAIRIE STATE BANK & TRUST	SPRINGFIELD	848,859	88,271	5,615	93,886	239	11	1,624	0	1,635	10%	0%	2%
PREFERRED BANK	CASEY	67,353	5,778	259	6,037	218	30	78	71	179	9%	0%	3%
PRINCEVILLE STATE BANK	PRINCEVILLE	116,618	9,194	945	10,139	321	0	1,217	167	1,384	8%	1%	14%

IL Asset Quality

December 31, 2021
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
PROSPECT BANK	PARIS	696,860	60,861	3,784	64,645	1,364	19	1,147	0	1,166	9%	0%	2%
PROVIDENCE BANK & TRUST	SOUTH HOLLAND	1,361,041	135,058	17,308	152,366	827	0	1,772	128	1,900	10%	0%	1%
PULASKI SAVINGS BANK	CHICAGO	49,417	4,453	124	4,577	214	0	0	177	177	9%	0%	4%
RARITAN STATE BANK	RARITAN	227,958	22,798	1,618	24,416	989	0	1,480	70	1,550	10%	1%	6%
REPUBLIC BANK OF CHICAGO	OAK BROOK	2,526,113	268,511	22,604	291,115	3,500	0	16,463	5,458	21,921	11%	1%	8%
RESOURCE BANK, NATIONAL ASSOCIATION	DEKALB	754,997	56,457	4,326	60,783	1,261	165	3,989	528	4,682	8%	1%	8%
ROYAL SAVINGS BANK	CHICAGO	546,412	50,691	3,719	54,410	3,014	352	1,316	124	1,792	9%	0%	3%
RUSHVILLE STATE BANK	RUSHVILLE	131,664	15,919	701	16,620	0	69	1,013	0	1,082	13%	1%	7%
SAINTE MARIE STATE BANK	SAINTE MARIE	15,309	3,078	318	3,396	15	162	0	0	162	19%	1%	5%
SAUK VALLEY BANK & TRUST COMPANY	STERLING	583,065	49,927	5,227	55,154	479	0	5,381	80	5,461	8%	1%	10%
SAVANNA-THOMSON STATE BANK	THOMSON	126,044	10,195	360	10,555	64	20	101	0	121	8%	0%	1%
SCHAUMBURG BANK & TRUST COMPANY, NATIONAL ASSOCIATION	SCHAUMBURG	1,553,924	141,228	6,809	148,037	1,359	198	1,475	0	1,673	9%	0%	1%
SCOTT STATE BANK	BETHANY	200,956	26,165	812	26,977	699	122	95	0	217	13%	0%	1%
SECURITY BANK, S.B.	SPRINGFIELD	275,069	16,520	1,420	17,940	5,013	138	2,550	181	2,869	6%	1%	16%
SECURITY NATIONAL BANK	WITT	99,435	9,168	847	10,015	644	0	185	0	185	9%	0%	2%
SECURITY SAVINGS BANK	MONMOUTH	257,517	24,702	1,600	26,302	222	0	350	0	350	10%	0%	1%
SENB BANK	MOLINE	373,572	32,099	3,045	35,144	476	23	224	0	247	9%	0%	1%
SHELBY COUNTY STATE BANK	SHELBYVILLE	299,844	27,982	1,450	29,432	237	0	0	902	902	9%	0%	3%
SIGNATURE BANK	ROSEMONT	1,675,054	128,607	9,324	137,931	0	0	395	0	395	8%	0%	0%

IL Asset Quality

December 31, 2021
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
SOLUTIONS BANK	FORRESTON	324,579	32,302	1,687	33,989	137	0	0	0	0	10%	0%	0%
SOUTHERN ILLINOIS BANK	JOHNSTON CITY	159,326	17,971	654	18,625	9	116	324	76	516	11%	0%	3%
SOUTHERNTRUST BANK	MARION	209,458	20,424	1,338	21,762	1,584	25	1,729	0	1,754	11%	1%	8%
SPRING VALLEY CITY BANK	SPRING VALLEY	231,801	29,502	1,621	31,123	329	16	384	94	494	13%	0%	2%
ST. CHARLES BANK & TRUST COMPANY, NATIONAL ASSOCIATION	SAINT CHARLES	1,937,584	174,516	13,317	187,833	9,086	489	4,292	999	5,780	9%	0%	3%
STATE BANK	WATERLOO	305,960	23,019	2,489	25,508	99	0	329	71	400	8%	0%	2%
STATE BANK	FREEPORT	324,748	33,006	4,114	37,120	48	11	1,216	0	1,227	10%	0%	3%
STATE BANK	WONDER LAKE	279,876	24,176	2,250	26,426	714	0	2,462	414	2,876	9%	1%	11%
STATE BANK OF BEMENT	BEMENT	123,282	12,152	644	12,796	656	219	206	0	425	10%	0%	3%
STATE BANK OF CERRO GORDO	CERRO GORDO	36,245	3,671	76	3,747	66	0	3	0	3	10%	0%	0%
STATE BANK OF CHERRY	CHERRY	117,635	13,121	1,279	14,400	381	80	418	0	498	11%	0%	3%
STATE BANK OF DAVIS	DAVIS	170,863	19,575	1,298	20,873	78	0	2,137	0	2,137	11%	1%	10%
STATE BANK OF GENEVA, THE	GENEVA	108,683	10,444	998	11,442	415	87	107	524	718	9%	1%	6%
STATE BANK OF GRAYMONT	GRAYMONT	266,201	29,510	1,619	31,129	581	263	1,898	74	2,235	11%	1%	7%
STATE BANK OF HERSCHER	HERSCHER	169,536	20,130	1,931	22,061	300	205	450	0	655	12%	0%	3%
STATE BANK OF INDUSTRY	INDUSTRY	55,836	8,524	328	8,852	320	173	20	0	193	16%	0%	2%
STATE BANK OF NAUVOO	NAUVOO	36,503	2,873	299	3,172	8	41	971	256	1,268	8%	3%	40%
STATE BANK OF PEARL CITY, THE	PEARL CITY	71,708	7,218	506	7,724	50	1	21	0	22	10%	0%	0%
STATE BANK OF SAUNEMIN	SAUNEMIN	43,774	4,781	266	5,047	0	0	0	0	0	11%	0%	0%

IL Asset Quality

December 31, 2021
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
STATE BANK OF ST. JACOB	SAINT JACOB	86,689	11,326	1,206	12,532	300	337	629	154	1,120	13%	1%	9%
STATE BANK OF THE LAKES, NATIONAL ASSOCIATION	ANTIOCH	1,684,184	138,266	5,969	144,235	1,937	821	3,372	717	4,910	8%	0%	3%
STATE BANK OF TOULON	TOULON	296,939	27,635	1,740	29,375	360	0	466	0	466	9%	0%	2%
STATE BANK OF WHITTINGTON	BENTON	169,272	15,999	1,069	17,068	873	286	36	104	426	10%	0%	2%
STATE STREET BANK AND TRUST COMPANY	QUINCY	298,979	25,102	2,327	27,429	1,576	20	101	0	121	9%	0%	0%
STERLING FEDERAL BANK, FEDERAL SAVINGS BANK	STERLING	472,907	40,237	2,115	42,352	3,859	0	2,662	45	2,707	9%	1%	6%
STILLMAN BANCCORP, N.A.	STILLMAN VALLEY	632,367	51,353	2,339	53,692	105	364	0	1,527	1,891	8%	0%	4%
STREATOR HOME SAVINGS BANK	STREATOR	167,699	43,159	353	43,512	894	2	440	0	442	25%	0%	1%
TABLE GROVE STATE BANK	TABLE GROVE	51,246	5,889	299	6,188	153	22	9	0	31	11%	0%	1%
TEMPO BANK	TRENTON	91,383	9,753	244	9,997	1,246	0	38	711	749	11%	1%	7%
TEUTOPOLIS STATE BANK	TEUTOPOLIS	311,956	37,984	1,950	39,934	560	1	0	0	1	12%	0%	0%
TNB BANK	TUSCOLA	100,726	9,895	0	9,895	0	411	1,066	38	1,515	10%	2%	15%
TOMPKINS STATE BANK	AVON	275,715	22,059	1,352	23,411	480	6	0	0	6	8%	0%	0%
TOWN AND COUNTRY BANK	SPRINGFIELD	907,478	90,418	10,183	100,601	2,067	2,885	2,053	545	5,483	10%	1%	5%
TOWN AND COUNTRY BANK MIDWEST	QUINCY	220,252	23,554	1,901	25,455	438	0	325	0	325	10%	0%	1%
TOWN CENTER BANK	FRANKFORT	149,167	14,573	1,143	15,716	568	0	0	0	0	10%	0%	0%
TRUSTBANK	OLNEY	292,037	27,599	3,601	31,200	125	49	1,141	0	1,190	9%	0%	4%
UNION FEDERAL SAVINGS AND LOAN ASSOCIATION	KEWANEE	164,179	22,846	1,271	24,117	616	0	803	157	960	14%	1%	4%

IL Asset Quality

December 31, 2021
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
UNION NATIONAL BANK	ELGIN	362,778	37,700	3,458	41,158	0	0	457	149	606	10%	0%	1%
UNION SAVINGS BANK	FREEPORT	194,863	16,660	902	17,562	934	7	18	132	157	9%	0%	1%
UNITED COMMUNITY BANK	CHATHAM	3,479,391	279,900	20,464	300,364	3,782	1,217	13,269	3,986	18,472	8%	1%	6%
UNITED TRUST BANK	PALOS HEIGHTS	76,559	7,695	349	8,044	31	0	192	206	398	10%	1%	5%
VERMILION VALLEY BANK	PIPER CITY	161,196	24,907	1,204	26,111	90	3	41	0	44	15%	0%	0%
VERMONT STATE BANK	VERMONT	27,279	2,968	228	3,196	693	0	917	487	1,404	11%	5%	44%
VILLA GROVE STATE BANK	VILLA GROVE	81,959	8,941	814	9,755	134	89	0	0	89	11%	0%	1%
VILLAGE BANK & TRUST, NATIONAL ASSOCIATION	ARLINGTON HEIGHTS	2,281,007	206,828	13,329	220,157	10,617	621	3,430	990	5,041	9%	0%	2%
VILLAGE BANK, THE	SAINT LIBORY	107,202	10,000	520	10,520	94	5	32	188	225	9%	0%	2%
WABASH SAVINGS BANK	MOUNT CARMEL	10,198	930	19	949	161	0	0	0	0	9%	0%	0%
WARREN-BOYNTON STATE BANK	NEW BERLIN	193,641	25,818	1,420	27,238	601	0	745	0	745	13%	0%	3%
WASHINGTON SAVINGS BANK	EFFINGHAM	579,224	65,384	2,544	67,928	2,937	318	1,762	31	2,111	11%	0%	3%
WASHINGTON STATE BANK	WASHINGTON	76,993	6,765	204	6,969	359	219	279	0	498	9%	1%	7%
WATERMAN BANK	WATERMAN	85,668	15,279	222	15,501	3	0	0	0	0	19%	0%	0%
WEST CENTRAL BANK	ASHLAND	225,552	20,697	1,032	21,729	602	1,123	527	678	2,328	9%	1%	11%
WEST TOWN BANK & TRUST	NORTH RIVERSIDE	411,380	45,797	5,547	51,344	279	204	6,848	0	7,052	11%	2%	14%
WHEATON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	WHEATON	2,927,527	234,218	12,623	246,841	14,082	264	6,861	0	7,125	8%	0%	3%
WHEATON COLLEGE TRUST COMPANY, NATIONAL ASSOCIATION	WHEATON	3,797	3,588	0	3,588	0	0	0	0	0	94%	0%	0%

IL Asset Quality

December 31, 2021
Dollars in Thousands



Data compiled by



Data distributed by



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Nonperforming Assets	Tier 1 Leverage Capital	Nonperforming Assets to Total Assets	Texas Ratio
WILLIAMSVILLE STATE BANK AND TRUST	WILLIAMSVILLE	105,411	12,644	247	12,891	459	0	747	0	747	12%	1%	6%
WINTRUST BANK, NATIONAL ASSOCIATION	CHICAGO	9,586,442	844,613	66,711	911,324	58,117	706	8,906	318	9,930	9%	0%	1%



UFS — created by bankers, for bankers.

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

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

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



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

