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PROFITABILITY

Illinois FDIC Insured Institutions

3rd Quarter 2021

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IL Profitability

September 30, 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
1ST COMMUNITY BANK	SHERRARD	Y	67,164	679	10%	1.02%	1.01%	9.73%	4.25%	0.40%	3.85%
1ST EQUITY BANK	SKOKIE	Y	142,382	1,628	15%	1.16%	1.14%	7.09%	3.77%	0.59%	3.18%
1ST STATE BANK OF MASON CITY	MASON CITY	Y	30,912	-165	7%	-0.53%	-0.53%	-4.93%	1.70%	0.25%	1.45%
ALBANY BANK & TRUST CO., NATIONAL ASSOCIATION	CHICAGO		694,556	4,711	15%	1.00%	0.68%	4.51%	2.98%	0.30%	2.67%
ALGONQUIN STATE BANK	ALGONQUIN	Y	156,706	849	11%	0.58%	0.54%	5.05%	2.93%	0.08%	2.86%
ALLIANCE COMMUNITY BANK	PETERSBURG	Y	329,889	3,155	9%	1.02%	0.96%	8.18%	3.07%	0.25%	2.82%
ALLIED FIRST BANK, SB	OSWEGO		157,402	6,036	14%	5.34%	3.83%	29.35%	3.74%	0.56%	3.18%
AMALGAMATED BANK OF CHICAGO	CHICAGO		936,673	3,747	10%	0.53%	0.40%	4.22%	3.04%	0.09%	2.95%
AMERICAN COMMERCIAL BANK & TRUST, NATIONAL ASSOCIATION	OTTAWA		949,189	13,379	9%	1.95%	1.41%	16.14%	4.18%	0.19%	3.99%
AMERICAN COMMUNITY BANK & TRUST	WOODSTOCK		846,691	11,169	10%	1.86%	1.32%	13.31%	3.37%	0.25%	3.11%
AMERICAN EAGLE BANK	SOUTH ELGIN		354,543	3,349	9%	1.32%	0.94%	10.58%	4.18%	1.00%	3.18%
AMERICAN METRO BANK	CHICAGO		87,682	631	11%	0.78%	0.72%	6.53%	4.29%	0.34%	3.95%
ANCHOR STATE BANK	ANCHOR		33,943	223	17%	0.94%	0.66%	4.59%	4.83%	0.32%	4.51%
ANDERSON STATE BANK	ONEIDA	Y	104,728	1,060	14%	1.17%	1.01%	6.97%	3.19%	0.18%	3.01%
ANNA STATE BANK	ANNA		105,815	819	13%	1.05%	0.77%	6.05%	2.98%	0.41%	2.58%
ANNA-JONESBORO NATIONAL BANK	ANNA		262,234	2,169	12%	1.13%	0.83%	6.43%	3.45%	0.31%	3.13%
APPLE RIVER STATE BANK	APPLE RIVER	Y	490,747	7,705	9%	1.67%	1.57%	16.63%	3.57%	0.56%	3.01%
ARCOLA FIRST BANK	ARCOLA	Y	130,002	863	10%	0.74%	0.66%	6.03%	2.47%	0.18%	2.29%
ATLANTA NATIONAL BANK, THE	ATLANTA		72,024	643	12%	1.12%	0.89%	7.19%	3.28%	0.28%	3.00%
BANK & TRUST COMPANY	LITCHFIELD		423,930	3,573	10%	1.24%	0.84%	8.65%	3.43%	0.59%	2.84%
BANK OF BELLEVILLE	BELLEVILLE		324,412	3,059	8%	1.29%	0.94%	11.99%	3.78%	0.57%	3.21%
BANK OF BLUFFS	BLUFFS	Y	64,558	451	13%	0.76%	0.70%	5.39%	3.43%	0.30%	3.13%
BANK OF BOURBONNAIS	BOURBONNAIS		84,884	132	9%	0.24%	0.16%	1.63%	2.60%	0.31%	2.29%
BANK OF CALHOUN COUNTY	HARDIN		78,334	301	8%	0.52%	0.38%	4.29%	2.71%	0.28%	2.44%
BANK OF CARBONDALE, THE	CARBONDALE		275,308	3,489	13%	1.55%	1.27%	10.06%	2.51%	0.18%	2.33%
BANK OF CHESTNUT	CHESTNUT		21,407	33	9%	0.24%	0.16%	1.84%	3.39%	0.22%	3.17%

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BANK OF FARMINGTON	FARMINGTON		211,029	1,687	10%	1.10%	0.80%	7.49%	3.81%	0.40%	3.41%
BANK OF GIBSON CITY	GIBSON CITY		116,378	1,284	8%	1.48%	1.10%	10.61%	3.18%	0.32%	2.86%
BANK OF HERRIN, THE	HERRIN	Y	298,755	3,497	9%	1.20%	1.17%	13.60%	3.75%	0.28%	3.48%
BANK OF HILLSBORO, NATIONAL ASSOCIATION	HILLSBORO		497,991	4,709	9%	1.36%	0.95%	9.94%	3.43%	0.56%	2.86%
BANK OF KAMPSVILLE	KAMPSVILLE		125,794	655	16%	0.67%	0.52%	3.16%	2.67%	0.36%	2.31%
BANK OF MONTGOMERY	MONTGOMERY		46,966	95	8%	0.22%	0.20%	2.30%	2.35%	0.59%	1.76%
BANK OF O'FALLON	O'FALLON	Y	352,145	3,968	13%	1.13%	1.13%	8.48%	3.21%	0.80%	2.41%
BANK OF PONTIAC	PONTIAC		892,241	9,716	10%	1.48%	1.09%	9.29%	3.18%	0.30%	2.89%
BANK OF RANTOUL	RANTOUL	Y	261,969	3,956	10%	1.68%	1.51%	13.39%	3.44%	0.23%	3.21%
BANK OF SPRINGFIELD	SPRINGFIELD		1,332,518	15,111	8%	1.59%	1.13%	13.92%	3.99%	0.40%	3.59%
BANK OF STRONGHURST	STRONGHURST		86,720	411	14%	0.60%	0.47%	3.12%	2.96%	0.44%	2.52%
BANK OF YATES CITY	YATES CITY	Y	76,344	787	9%	1.07%	1.03%	11.50%	3.65%	0.46%	3.19%
BANKCHAMPAIGN, NATIONAL ASSOCIATION	CHAMPAIGN	Y	256,605	3,532	10%	1.39%	1.38%	13.95%	3.83%	0.37%	3.46%
BANKFINANCIAL, NATIONAL ASSOCIATION	OLYMPIA FIELDS		1,629,865	8,240	10%	0.69%	0.51%	5.01%	2.97%	0.15%	2.82%
BANKORION	ORION		581,318	5,203	10%	1.22%	0.89%	8.28%	3.32%	0.50%	2.83%
BANTERRA BANK	MARION	Y	2,337,921	36,845	8%	1.74%	1.58%	16.66%	3.83%	0.22%	3.61%
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	BARRINGTON		3,336,670	96,904	11%	3.95%	2.90%	23.62%	3.04%	0.24%	2.80%
BEARDSTOWN SAVINGS, S.B.	BEARDSTOWN		67,705	392	10%	0.80%	0.58%	5.67%	4.05%	0.67%	3.37%
BELMONT BANK & TRUST COMPANY	CHICAGO		816,058	11,573	10%	1.98%	1.42%	14.07%	3.62%	0.35%	3.27%
BETTER BANKS	PEORIA	Y	385,372	4,336	7%	1.20%	1.13%	13.54%	3.35%	0.15%	3.19%
BEVERLY BANK & TRUST COMPANY, NATIONAL ASSOCIATION	CHICAGO		1,762,581	22,337	10%	1.74%	1.27%	11.94%	3.21%	0.28%	2.94%
BLACKHAWK BANK & TRUST	MILAN		1,660,297	18,059	10%	1.47%	1.09%	9.62%	2.93%	0.45%	2.48%
BMO HARRIS BANK NATIONAL ASSOCIATION	CHICAGO		160,256,739	1,880,904	10%	1.57%	1.17%	10.28%	2.48%	0.23%	2.26%
BMO HARRIS CENTRAL NATIONAL ASSOCIATION	ROSELLE		8,001	23	87%	0.38%	0.28%	0.32%	6.03%	0.00%	6.03%
BRADFORD NATIONAL BANK OF GREENVILLE, THE	GREENVILLE	Y	444,806	8,005	12%	2.00%	1.80%	12.33%	4.08%	0.31%	3.78%
BRICKYARD BANK	LINCOLNWOOD		177,455	369	9%	0.22%	0.21%	2.43%	2.72%	0.55%	2.17%

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BUCKLEY STATE BANK	BUCKLEY		50,728	255	11%	0.53%	0.50%	4.78%	2.81%	0.13%	2.68%
BUENA VISTA NATIONAL BANK	CHESTER		253,805	2,604	11%	1.40%	1.03%	8.30%	3.31%	0.20%	3.11%
BURLING BANK	CHICAGO	Y	208,321	3,133	9%	1.57%	1.50%	16.39%	3.71%	0.07%	3.64%
BUSEY BANK	CHAMPAIGN		11,343,912	140,517	10%	1.60%	1.24%	9.52%	2.84%	0.13%	2.70%
BYLINE BANK	CHICAGO		6,608,489	106,943	11%	2.17%	1.62%	12.69%	4.00%	0.10%	3.90%
BYRON BANK	BYRON	Y	322,127	5,616	10%	1.85%	1.74%	16.60%	3.58%	0.34%	3.24%
CAMP GROVE STATE BANK	CAMP GROVE	Y	18,293	-1,096	17%	-5.31%	-5.99%	-34.90%	2.70%	0.31%	2.39%
CAMPUS STATE BANK	CAMPUS		24,664	64	10%	0.29%	0.26%	2.60%	2.65%	0.19%	2.46%
CARROLLTON BANK	CARROLLTON	Y	2,869,869	33,628	6%	1.19%	1.17%	18.93%	3.26%	0.45%	2.81%
CASEY STATE BANK	CASEY	Y	393,817	5,303	10%	1.42%	1.35%	13.40%	3.88%	0.54%	3.34%
CATLIN BANK	CATLIN		72,890	1,187	11%	2.19%	1.63%	15.08%	4.21%	0.20%	4.01%
CENTRAL BANK ILLINOIS	GENESEO		1,091,128	16,277	9%	2.02%	1.49%	13.90%	3.95%	0.40%	3.55%
CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION	CICERO		197,603	477	10%	0.25%	0.24%	2.40%	2.92%	0.41%	2.51%
CENTRAL SAVINGS, F.S.B.	CHICAGO		116,920	435	24%	0.55%	0.37%	1.54%	3.74%	0.66%	3.08%
CENTRAL STATE BANK	CLAYTON	Y	176,774	3,659	13%	2.09%	2.07%	15.68%	4.60%	0.89%	3.71%
CENTRUST BANK, NATIONAL ASSOCIATION	NORTHBROOK		164,799	1,320	10%	1.12%	0.80%	6.91%	4.55%	0.36%	4.19%
CHESTER NATIONAL BANK	CHESTER		66,249	215	10%	0.43%	0.32%	3.42%	2.98%	0.29%	2.69%
CHESTERFIELD STATE BANK	CHESTERFIELD	Y	20,808	344	10%	1.66%	1.65%	16.71%	3.32%	0.37%	2.96%
CHICAGO TRUST COMPANY, N. A., THE	LAKE FOREST		115,852	3,032	99%	3.55%	2.62%	2.65%	1.35%	0.00%	1.35%
CIBC BANK USA	CHICAGO		44,311,743	542,415	10%	1.60%	1.22%	7.64%	2.39%	0.18%	2.21%
CIBM BANK	CHAMPAIGN		743,286	8,137	9%	1.50%	1.09%	9.09%	3.49%	0.26%	3.23%
CITIZENS BANK OF CHATSWORTH	CHATSWORTH		41,641	-51	11%	-0.12%	-0.12%	-1.16%	3.88%	0.24%	3.64%
CITIZENS BANK OF EDINBURG	EDINBURG		29,383	125	9%	0.55%	0.43%	4.81%	3.15%	0.30%	2.86%
CITIZENS COMMUNITY BANK	MASCOUTAH		450,901	4,073	11%	1.23%	0.90%	8.32%	3.42%	0.80%	2.63%
CITIZENS FIRST STATE BANK OF WALNUT	WALNUT	Y	56,436	351	9%	0.63%	0.62%	7.21%	3.51%	0.20%	3.31%
CITIZENS NATIONAL BANK OF ALBION	ALBION		341,148	3,071	17%	1.25%	0.90%	5.36%	2.96%	0.43%	2.53%
CITIZENS STATE BANK	LENA	Y	305,442	4,553	12%	1.59%	1.49%	12.07%	4.00%	0.56%	3.44%

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CITIZENS STATE BANK OF MILFORD	MILFORD	Y	54,544	249	8%	0.50%	0.46%	5.56%	3.48%	0.16%	3.32%
CITY NATIONAL BANK OF METROPOLIS, THE	METROPOLIS		466,844	3,652	12%	1.07%	0.78%	6.39%	3.25%	0.61%	2.64%
CLAY CITY BANKING CO., THE	CLAY CITY		186,077	1,876	9%	1.38%	1.01%	11.36%	3.45%	0.34%	3.11%
CLAY COUNTY STATE BANK	LOUISVILLE	Y	97,218	907	12%	0.93%	0.93%	7.38%	2.99%	0.27%	2.72%
CNB BANK & TRUST, NA	CARLINVILLE		1,558,332	14,607	8%	1.30%	0.94%	9.33%	3.55%	0.32%	3.23%
COLCHESTER STATE BANK	COLCHESTER		79,627	647	14%	1.09%	0.81%	5.26%	3.09%	0.44%	2.65%
COLLINSVILLE BUILDING AND LOAN ASSOCIATION	COLLINSVILLE		135,959	95	25%	0.09%	0.07%	0.28%	2.53%	0.74%	1.79%
COMMUNITY BANK	WINSLOW	Y	251,047	3,931	14%	1.67%	1.57%	10.27%	3.88%	0.98%	2.90%
COMMUNITY BANK OF EASTON	EASTON		41,246	943	22%	3.03%	2.29%	10.81%	3.96%	0.21%	3.75%
COMMUNITY BANK OF ELMHURST	ELMHURST	Y	190,595	1,497	9%	0.79%	0.79%	8.77%	3.52%	0.11%	3.41%
COMMUNITY BANK OF TRENTON	TRENTON	Y	99,307	1,657	11%	1.68%	1.67%	15.33%	3.99%	0.62%	3.37%
COMMUNITY BANKS OF SHELBY COUNTY	COWDEN	Y	59,340	117	9%	0.20%	0.20%	2.10%	2.08%	0.19%	1.89%
COMMUNITY FIRST BANK OF THE HEARTLAND	MOUNT VERNON	Y	246,035	5,408	10%	2.26%	2.20%	21.78%	3.76%	0.18%	3.57%
COMMUNITY NATIONAL BANK IN MONMOUTH	MONMOUTH		50,479	495	13%	1.24%	0.98%	7.79%	3.27%	0.27%	3.00%
COMMUNITY PARTNERS SAVINGS BANK	SALEM		233,663	1,616	11%	0.92%	0.69%	6.26%	3.93%	0.42%	3.52%
COMMUNITY SAVINGS BANK	CHICAGO		443,514	-224	15%	-0.07%	-0.05%	-0.34%	2.76%	0.63%	2.13%
COMMUNITY STATE BANK	GALVA	Y	267,735	3,285	10%	1.39%	1.23%	12.13%	4.68%	0.59%	4.09%
COMMUNITY STATE BANK OF ROCK FALLS	ROCK FALLS		322,496	2,699	10%	1.16%	0.84%	8.59%	3.43%	0.42%	3.00%
COMMUNITY TRUST BANK	IRVINGTON		98,687	744	12%	0.63%	0.75%	5.94%	3.51%	0.20%	3.30%
CORNERSTONE NATIONAL BANK & TRUST COMPANY	PALATINE		964,076	11,276	8%	1.64%	1.17%	14.08%	3.48%	0.19%	3.29%
COUNTRY TRUST BANK	BLOOMINGTON		28,764	9,440	97%	45.02%	32.82%	33.40%	2.80%	0.00%	2.80%
CROSSROADS BANK	EFFINGHAM		209,562	3,063	14%	2.04%	1.46%	10.57%	3.86%	0.55%	3.31%
CRYSTAL LAKE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	CRYSTAL LAKE		1,326,449	14,996	10%	1.55%	1.13%	12.12%	2.77%	0.35%	2.42%
DEVON BANK	CHICAGO		420,641	3,069	7%	1.03%	0.73%	10.47%	2.89%	0.21%	2.68%
DEWEY BANK	DEWEY	Y	29,084	179	7%	0.72%	0.61%	5.89%	4.03%	0.21%	3.82%
DEWITT SAVINGS BANK	CLINTON		136,520	711	12%	0.71%	0.52%	4.21%	3.12%	0.21%	2.91%

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DIETERICH BANK	EFFINGHAM		1,246,174	10,360	7%	1.14%	0.83%	8.96%	3.09%	0.37%	2.72%
DU QUOIN STATE BANK	DU QUOIN	Y	131,753	1,327	8%	1.27%	1.01%	7.34%	3.84%	0.56%	3.28%
DURAND STATE BANK	DURAND		128,945	-368	9%	-0.29%	-0.29%	-2.63%	3.19%	0.33%	2.86%
EUREKA SAVINGS BANK	LA SALLE		403,052	1,979	19%	0.68%	0.49%	2.37%	2.80%	0.41%	2.39%
EVERGREEN BANK GROUP	OAK BROOK		1,212,570	25,855	13%	2.82%	2.13%	17.75%	5.60%	0.57%	5.02%
EXCHANGE STATE BANK	LANARK	Y	105,475	1,649	11%	1.70%	1.56%	12.55%	2.81%	0.45%	2.36%
FAIRFIELD NATIONAL BANK, THE	FAIRFIELD		638,145	7,147	11%	1.47%	1.12%	8.80%	3.21%	0.84%	2.37%
FAIRVIEW STATE BANKING COMPANY	FAIRVIEW		34,768	376	12%	1.44%	1.08%	9.03%	4.58%	0.36%	4.22%
FARMERS & MERCHANTS BANK OF HUTSONVILLE	HUTSONVILLE	Y	49,669	788	17%	1.60%	1.59%	9.25%	3.10%	0.63%	2.47%
FARMERS AND MERCHANTS NATIONAL BANK OF NASHVILLE, THE	NASHVILLE	Y	236,771	3,647	10%	1.62%	1.54%	14.01%	3.70%	0.18%	3.52%
FARMERS AND MERCHANTS STATE BANK OF BUSHNELL	BUSHNELL		86,709	733	8%	1.15%	0.85%	10.97%	2.91%	0.09%	2.82%
FARMERS BANK OF MT. PULASKI, THE	MOUNT PULASKI		57,603	227	12%	0.46%	0.39%	3.23%	2.69%	0.25%	2.44%
FARMERS NATIONAL BANK	PROPHETSTOWN		840,108	13,057	13%	2.12%	1.55%	11.11%	3.79%	0.98%	2.81%
FARMERS NATIONAL BANK OF GRIGGSVILLE	GRIGGSVILLE	Y	119,788	2,547	10%	2.16%	2.13%	21.39%	5.94%	0.66%	5.29%
FARMERS STATE BANK	ELMWOOD	Y	64,618	416	8%	0.70%	0.64%	7.63%	3.45%	0.36%	3.09%
FARMERS STATE BANK	PITTSFIELD	Y	305,620	4,420	13%	1.55%	1.45%	11.14%	3.72%	0.26%	3.46%
FARMERS STATE BANK & TRUST CO.	MOUNT STERLING		111,611	1,220	8%	1.50%	1.09%	12.43%	3.43%	0.47%	2.95%
FARMERS STATE BANK AND TRUST COMPANY, THE	JACKSONVILLE		242,750	1,087	11%	0.67%	0.45%	4.03%	2.57%	0.12%	2.45%
FARMERS STATE BANK OF ALTO PASS, ILL.	ALTO PASS	Y	328,307	8,925	9%	2.73%	2.72%	36.57%	3.72%	0.51%	3.21%
FARMERS STATE BANK OF EMDEN	EMDEN		39,794	219	25%	0.71%	0.55%	2.23%	2.16%	0.21%	1.95%
FARMERS STATE BANK OF HOFFMAN	HOFFMAN		184,944	1,049	13%	0.77%	0.57%	4.18%	2.84%	0.27%	2.57%
FARMERS STATE BANK OF MEDORA	MEDORA		24,217	-100	13%	-0.37%	-0.41%	-2.82%	2.51%	0.29%	2.22%
FARMERS STATE BANK OF WESTERN ILLINOIS	ALPHA	Y	163,025	1,211	11%	0.81%	0.74%	6.27%	3.36%	0.23%	3.13%
FARMERS-MERCHANTS BANK OF ILLINOIS	JOY		286,279	3,975	10%	1.86%	1.39%	11.20%	3.47%	0.46%	3.02%

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FCB BANKS	COLLINSVILLE		2,016,236	21,408	8%	1.45%	1.06%	12.76%	3.04%	0.57%	2.47%
FEDERAL SAVINGS BANK, THE	CHICAGO		1,029,282	59,799	20%	7.81%	5.81%	38.26%	2.66%	1.08%	1.58%
FEDERATED BANK	ONARGA	Y	113,044	1,312	9%	1.21%	1.16%	10.11%	4.09%	0.10%	3.99%
FIRST AMERICAN BANK	ELK GROVE VILLAGE	Y	5,692,349	59,272	7%	1.09%	1.04%	12.49%	2.60%	0.29%	2.30%
FIRST BANK AND TRUST COMPANY OF ILLINOIS	PALATINE		211,074	2,843	9%	1.35%	1.35%	16.54%	4.92%	0.54%	4.37%
FIRST BANK AND TRUST COMPANY OF MURPHYSBORO, THE	MURPHYSBORO		87,342	693	9%	1.02%	0.79%	9.18%	3.84%	0.28%	3.56%
FIRST BANK OF HIGHLAND PARK	HIGHLAND PARK		1,800,461	8,923	10%	0.68%	0.50%	4.77%	3.14%	0.66%	2.47%
FIRST BANK OF MANHATTAN	MANHATTAN	Y	227,225	1,615	8%	0.74%	0.71%	8.73%	3.17%	0.08%	3.10%
FIRST BANKERS TRUST COMPANY, NATIONAL ASSOCIATION	QUINCY		1,172,157	8,369	8%	0.93%	0.71%	7.87%	2.40%	0.23%	2.16%
FIRST COMMUNITY BANK AND TRUST	BEECHER		191,435	2,256	11%	1.59%	1.18%	10.52%	4.68%	0.11%	4.57%
FIRST COMMUNITY BANK OF HILLSBORO	HILLSBORO	Y	135,838	1,616	8%	1.21%	1.19%	14.33%	2.99%	0.33%	2.66%
FIRST COMMUNITY BANK OF MOULTRIE COUNTY	SULLIVAN	Y	106,558	1,069	9%	1.01%	1.00%	11.55%	3.18%	0.14%	3.03%
FIRST COMMUNITY BANK XENIA-FLORA	XENIA	Y	53,026	560	10%	1.14%	1.06%	10.64%	3.36%	0.43%	2.94%
FIRST EAGLE BANK	CHICAGO	Y	601,562	16,913	17%	2.95%	2.81%	15.31%	4.22%	0.40%	3.83%
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CENTRAL ILLINOIS, S.B.	SHELBYVILLE		163,173	1,787	11%	1.53%	1.09%	9.70%	3.97%	0.59%	3.38%
FIRST FEDERAL SAVINGS BANK	OTTAWA		382,816	1,885	12%	0.51%	0.49%	4.22%	2.37%	0.36%	2.01%
FIRST FEDERAL SAVINGS BANK OF CHAMPAIGN-URBANA	CHAMPAIGN		216,427	588	9%	0.40%	0.27%	3.28%	2.21%	0.03%	2.18%
FIRST FEDERAL SAVINGS BANK OF MASCOUTAH, ILLINOIS	MASCOUTAH		139,180	900	11%	0.90%	0.65%	5.90%	3.54%	0.76%	2.78%
FIRST MID BANK & TRUST, NATIONAL ASSOCIATION	MATTOON		5,444,394	43,893	10%	1.09%	0.81%	7.28%	3.68%	0.22%	3.46%
FIRST MIDWEST BANK	CHICAGO		21,293,555	236,320	8%	1.52%	1.11%	9.61%	3.16%	0.13%	3.03%
FIRST NATIONAL BANK AND TRUST COMPANY	CLINTON		210,955	1,412	17%	0.92%	0.67%	6.05%	2.82%	0.23%	2.59%
FIRST NATIONAL BANK IN AMBOY, THE	AMBOY	Y	265,095	3,192	9%	1.34%	1.20%	11.59%	3.49%	0.31%	3.18%
FIRST NATIONAL BANK IN CARLYLE, THE	CARLYLE		247,925	2,332	10%	1.29%	0.94%	9.61%	3.11%	0.33%	2.78%

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FIRST NATIONAL BANK IN OLNEY	OLNEY		419,395	4,361	10%	1.44%	1.04%	8.96%	3.27%	0.37%	2.90%
FIRST NATIONAL BANK IN PINCKNEYVILLE	PINCKNEYVILLE		138,574	1,437	10%	1.40%	1.04%	8.68%	3.07%	0.19%	2.88%
FIRST NATIONAL BANK IN TAYLORVILLE	TAYLORVILLE	Y	231,435	2,625	13%	1.30%	1.13%	7.00%	3.01%	0.44%	2.57%
FIRST NATIONAL BANK IN TREMONT, THE	TREMONT		146,791	641	11%	0.58%	0.44%	3.79%	3.35%	0.26%	3.08%
FIRST NATIONAL BANK OF ALLENDALE, THE	ALLENDALE		312,890	3,308	10%	1.46%	1.06%	10.78%	3.75%	0.44%	3.31%
FIRST NATIONAL BANK OF ARENZVILLE, THE	ARENZVILLE	Y	111,173	1,293	9%	1.19%	1.16%	13.06%	3.40%	0.19%	3.21%
FIRST NATIONAL BANK OF ASSUMPTION, THE	ASSUMPTION		24,288	135	9%	0.65%	0.55%	5.90%	2.72%	0.19%	2.52%
FIRST NATIONAL BANK OF AVA, THE	AVA		80,397	884	11%	1.54%	1.10%	9.10%	4.02%	0.33%	3.69%
FIRST NATIONAL BANK OF BEARDSTOWN, THE	BEARDSTOWN	Y	158,053	1,987	11%	1.27%	1.26%	11.56%	3.54%	0.18%	3.36%
FIRST NATIONAL BANK OF BROOKFIELD	BROOKFIELD		285,510	3,905	9%	1.90%	1.37%	14.59%	3.83%	0.47%	3.36%
FIRST NATIONAL BANK OF BROWNSTOWN, THE	BROWNSTOWN		47,526	284	10%	0.81%	0.60%	5.60%	3.09%	0.44%	2.65%
FIRST NATIONAL BANK OF CARMi, THE	CARMi		612,100	3,993	8%	0.90%	0.65%	7.03%	3.34%	0.26%	3.08%
FIRST NATIONAL BANK OF LACON	LACON	Y	74,618	476	8%	0.64%	0.64%	8.09%	3.66%	0.25%	3.41%
FIRST NATIONAL BANK OF LITCHFIELD, THE	LITCHFIELD	Y	121,243	1,721	11%	1.51%	1.42%	12.22%	3.59%	0.48%	3.11%
FIRST NATIONAL BANK OF NOKOMIS	NOKOMIS	Y	180,071	1,857	10%	1.07%	1.03%	9.61%	3.22%	0.23%	2.99%
FIRST NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE		77,910	417	11%	0.65%	0.54%	5.27%	2.97%	0.41%	2.57%
FIRST NATIONAL BANK OF PANA	PANA	Y	242,969	4,065	11%	1.77%	1.67%	16.01%	3.75%	0.32%	3.43%
FIRST NATIONAL BANK OF RAYMOND, THE	RAYMOND	Y	180,730	1,801	10%	1.15%	1.00%	9.58%	3.24%	0.27%	2.97%
FIRST NATIONAL BANK OF SANDOVAL, THE	SANDOVAL	Y	71,756	996	11%	1.46%	1.39%	12.64%	4.81%	0.50%	4.31%
FIRST NATIONAL BANK OF SPARTA, THE	SPARTA	Y	104,018	1,457	11%	1.50%	1.40%	12.59%	3.96%	0.22%	3.73%
FIRST NATIONAL BANK OF STEELEVILLE	STEELEVILLE	Y	246,041	1,955	14%	0.84%	0.79%	5.92%	2.93%	0.40%	2.52%
FIRST NATIONAL BANK OF WATERLOO	WATERLOO		781,001	5,647	8%	0.98%	0.72%	8.16%	3.06%	0.46%	2.60%
FIRST NATIONS BANK	CHICAGO		457,420	3,095	11%	0.95%	0.68%	6.05%	3.25%	0.58%	2.67%
FIRST NEIGHBOR BANK, NATIONAL ASSOCIATION	TOLEDO		541,885	5,053	10%	1.37%	0.93%	9.21%	3.58%	0.39%	3.19%
FIRST ROBINSON SAVINGS BANK, NATIONAL ASSOCIATION	ROBINSON		416,495	2,717	8%	0.90%	0.65%	7.77%	3.05%	0.28%	2.77%
FIRST SAVANNA SAVINGS BANK	SAVANNA		10,787	-224	5%	-2.10%	-2.08%	-34.63%	4.21%	0.67%	3.54%
FIRST SAVINGS BANK	DANVILLE		41,629	223	24%	0.64%	0.53%	2.23%	2.27%	0.33%	1.94%

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FIRST SAVINGS BANK OF HEGEWISCH	CHICAGO		769,497	1,872	14%	0.33%	0.24%	1.69%	2.21%	0.40%	1.81%
FIRST SECURE BANK AND TRUST CO.	PALOS HILLS		389,928	4,297	8%	1.55%	1.10%	17.05%	3.13%	0.49%	2.64%
FIRST SECURE COMMUNITY BANK	SUGAR GROVE		487,601	3,155	8%	0.99%	0.65%	8.01%	3.58%	0.63%	2.95%
FIRST SECURITY BANK	MACKINAW	Y	97,585	393	8%	0.41%	0.40%	4.45%	4.32%	0.35%	3.97%
FIRST SECURITY TRUST AND SAVINGS BANK	ELMWOOD PARK		357,412	1,151	8%	0.33%	0.32%	3.90%	2.19%	0.10%	2.09%
FIRST SOUTHERN BANK	MARION		776,528	10,107	12%	1.73%	1.30%	9.65%	3.80%	0.29%	3.51%
FIRST STATE BANK	MONTICELLO	Y	317,226	2,308	7%	0.76%	0.73%	8.73%	2.43%	0.09%	2.33%
FIRST STATE BANK	MENDOTA		1,365,354	16,033	10%	1.64%	1.17%	11.18%	3.88%	0.46%	3.43%
FIRST STATE BANK OF BEECHER CITY	BEECHER CITY	Y	91,333	1,757	13%	1.96%	1.92%	14.93%	4.21%	0.41%	3.79%
FIRST STATE BANK OF BLOOMINGTON	BLOOMINGTON	Y	155,253	1,589	8%	1.03%	1.02%	12.52%	3.33%	0.09%	3.24%
FIRST STATE BANK OF CAMPBELL HILL	CAMPBELL HILL		139,241	1,668	11%	1.64%	1.20%	10.85%	3.74%	0.59%	3.15%
FIRST STATE BANK OF DONGOLA, THE	DONGOLA	Y	30,290	408	10%	1.39%	1.35%	13.33%	3.99%	0.35%	3.64%
FIRST STATE BANK OF FORREST	FORREST	Y	244,199	2,389	9%	1.00%	0.98%	11.40%	3.60%	0.71%	2.89%
FIRST STATE BANK OF OLMSTED	OLMSTED		63,882	708	12%	1.24%	1.11%	9.49%	3.74%	0.37%	3.37%
FIRST STATE BANK OF ST. PETER	SAINT PETER		34,613	272	15%	1.10%	0.79%	5.32%	2.38%	0.26%	2.12%
FIRST STATE BANK OF VAN ORIN	VAN ORIN	Y	45,527	60	9%	0.17%	0.13%	1.30%	2.45%	0.30%	2.15%
FIRST STATE BANK SHANNON-POLO	SHANNON	Y	211,631	1,357	8%	0.66%	0.64%	7.09%	2.61%	0.27%	2.34%
FIRST TRUST AND SAVINGS BANK OF WATSEKA, THE	WATSEKA		292,984	3,609	14%	1.70%	1.23%	8.42%	2.65%	0.13%	2.52%
FIRST TRUST BANK OF ILLINOIS	KANKAKEE		373,761	3,807	8%	1.39%	1.02%	10.27%	2.84%	0.22%	2.62%
FISHER NATIONAL BANK, THE	FISHER	Y	171,428	2,496	11%	1.56%	1.46%	12.27%	3.89%	0.39%	3.50%
FLANAGAN STATE BANK	FLANAGAN	Y	247,501	6,036	11%	2.60%	2.44%	22.04%	3.29%	0.28%	3.01%
FLORA BANK & TRUST	FLORA		103,179	711	9%	0.96%	0.69%	7.57%	2.95%	0.20%	2.75%
FNB COMMUNITY BANK, THE	VANDALIA		442,992	5,500	12%	1.71%	1.24%	9.82%	3.59%	0.30%	3.29%
FNBC BANK AND TRUST	LA GRANGE	Y	642,624	5,163	9%	0.84%	0.80%	8.63%	2.92%	0.06%	2.86%
FOREST PARK NATIONAL BANK AND TRUST COMPANY	FOREST PARK	Y	306,983	3,481	7%	1.19%	1.13%	15.20%	4.15%	0.17%	3.98%
FORTRESS BANK	PEORIA		548,603	5,167	9%	1.29%	0.94%	9.58%	3.45%	0.34%	3.12%

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FREDERICK COMMUNITY BANK, THE	PAXTON	Y	167,672	1,956	9%	1.22%	1.17%	11.96%	2.66%	0.20%	2.46%
FWBANK	CHICAGO		25,844	-4,485	88%	-58.65%	-58.65%	-66.97%	0.18%	0.00%	0.18%
GERBER STATE BANK, THE	ARGENTA	Y	93,684	477	11%	0.62%	0.51%	4.29%	2.56%	0.27%	2.29%
GERMAN-AMERICAN STATE BANK	GERMAN VALLEY		293,032	2,709	9%	1.27%	0.92%	9.75%	4.17%	0.56%	3.61%
GERMANTOWN TRUST & SAVINGS BANK	BREESE	Y	447,161	7,835	12%	1.81%	1.75%	13.39%	3.18%	0.57%	2.61%
GIFFORD STATE BANK, THE	GIFFORD	Y	181,656	1,004	9%	0.56%	0.55%	6.50%	3.35%	0.34%	3.01%
GLASFORD STATE BANK	GLASFORD	Y	56,175	288	7%	0.60%	0.51%	6.67%	2.70%	0.18%	2.52%
GN BANK	CHICAGO		95,497	229	11%	0.24%	0.24%	2.28%	2.95%	0.09%	2.86%
GOLD COAST BANK	CHICAGO		434,274	4,485	11%	1.45%	1.03%	8.98%	4.31%	0.96%	3.34%
GOODFIELD STATE BANK	GOODFIELD	Y	170,264	3,841	11%	2.32%	2.26%	19.12%	3.55%	0.25%	3.30%
GRAND RIDGE NATIONAL BANK	GRAND RIDGE		294,183	4,589	11%	2.19%	1.56%	13.99%	5.85%	0.23%	5.62%
GRAND RIVERS COMMUNITY BANK	GRAND CHAIN		20,903	-495	3%	-2.37%	-2.37%	-72.32%	4.51%	0.35%	4.16%
GRANVILLE NATIONAL BANK, THE	GRANVILLE		110,029	785	9%	0.96%	0.71%	6.55%	2.66%	0.17%	2.49%
GREAT RIVERS BANK	BARRY	Y	170,621	2,285	10%	1.37%	1.34%	13.31%	3.34%	0.23%	3.11%
GRUNDY BANK	MORRIS	Y	346,484	6,195	8%	1.82%	1.79%	18.83%	2.76%	0.04%	2.72%
GUARDIAN SAVINGS BANK	GRANITE CITY		36,657	-48	18%	-0.13%	-0.13%	-0.71%	2.79%	0.41%	2.38%
HARTSBURG STATE BANK	HARTSBURG		19,483	1	10%	0.01%	0.01%	0.07%	2.58%	0.24%	2.34%
HARVARD STATE BANK, THE	HARVARD	Y	313,440	2,889	8%	1.02%	0.92%	9.42%	3.13%	0.25%	2.87%
HAVANA NATIONAL BANK, THE	HAVANA		320,970	1,687	9%	0.71%	0.53%	5.57%	2.70%	0.64%	2.06%
HEARTLAND BANK AND TRUST COMPANY	BLOOMINGTON		3,866,343	61,357	10%	2.20%	1.59%	14.92%	3.39%	0.07%	3.32%
HERITAGE BANK OF SCHAUMBURG	SCHAUMBURG	Y	155,257	1,120	9%	0.75%	0.72%	5.40%	2.71%	0.10%	2.61%
HICKORY POINT BANK AND TRUST	DECATUR		761,860	5,017	9%	0.90%	0.66%	6.97%	2.67%	0.23%	2.44%
HILL-DODGE BANKING COMPANY, THE	WARSAW	Y	49,934	611	13%	1.26%	1.22%	9.53%	3.54%	0.32%	3.22%
HINSDALE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	HINSDALE		3,994,586	45,159	9%	1.55%	1.13%	10.09%	2.90%	0.31%	2.59%
HOLCOMB BANK	ROCHELLE	Y	250,018	3,251	10%	1.38%	1.30%	12.34%	3.80%	0.33%	3.47%
HOME STATE BANK/NATIONAL ASSOCIATION	CRYSTAL LAKE	Y	740,246	6,819	10%	0.94%	0.92%	8.50%	3.36%	0.12%	3.23%
HOMETOWN NATIONAL BANK	LA SALLE		323,018	2,787	8%	1.19%	0.86%	9.57%	2.96%	0.26%	2.69%

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HOYNE SAVINGS BANK	CHICAGO		529,738	1,219	17%	0.14%	0.23%	1.33%	2.43%	0.37%	2.07%
ILLINI STATE BANK	TONICA	Y	155,148	2,332	12%	1.56%	1.50%	10.32%	3.27%	0.23%	3.04%
ILLINOIS BANK & TRUST	ROCKFORD		1,640,204	24,705	8%	1.99%	1.51%	16.49%	3.23%	0.06%	3.17%
INB, NATIONAL ASSOCIATION	SPRINGFIELD	Y	1,560,020	16,561	8%	1.09%	1.06%	13.30%	2.90%	0.33%	2.57%
INLAND BANK AND TRUST	OAK BROOK		1,281,362	16,403	13%	1.76%	1.28%	9.84%	3.28%	0.27%	3.02%
INTERNATIONAL BANK OF CHICAGO	CHICAGO	Y	839,673	18,931	11%	2.31%	2.25%	20.86%	4.38%	0.53%	3.85%
IPAVA STATE BANK	IPAVA	Y	203,334	3,364	8%	1.71%	1.65%	21.89%	3.24%	0.31%	2.93%
IROQUOIS FARMERS STATE BANK	IROQUOIS	Y	144,523	1,540	8%	1.08%	1.07%	14.04%	3.13%	0.14%	2.98%
IROQUOIS FEDERAL SAVINGS AND LOAN ASSOCIATION	WATSEKA		746,099	6,048	11%	1.11%	0.81%	7.37%	3.32%	0.42%	2.90%
ITASCA BANK & TRUST CO.	ITASCA		724,546	8,500	9%	1.63%	1.17%	13.28%	3.65%	0.19%	3.47%
IUKA STATE BANK, THE	SALEM		116,971	777	9%	1.03%	0.66%	7.38%	4.49%	0.70%	3.78%
JERSEY STATE BANK	JERSEYVILLE		183,767	1,623	12%	1.20%	0.88%	6.74%	3.07%	0.21%	2.86%
KINMUNDY BANK	KINMUNDY		60,184	1,129	11%	2.47%	1.88%	14.82%	4.35%	0.39%	3.97%
LAKE FOREST BANK & TRUST COMPANY, NATIONAL ASSOCIATION	LAKE FOREST		5,930,678	118,709	9%	2.73%	2.00%	21.15%	3.07%	0.35%	2.72%
LAKESIDE BANK	CHICAGO	Y	2,297,834	42,811	10%	1.89%	1.86%	19.74%	3.71%	0.43%	3.29%
LASALLE STATE BANK	LASALLE	Y	174,191	1,515	8%	0.91%	0.87%	9.60%	3.49%	0.42%	3.07%
LEADERS BANK, THE	OAK BROOK		359,336	1,657	12%	0.51%	0.46%	3.67%	3.41%	0.58%	2.84%
LEGENCE BANK	ELDORADO	Y	617,554	10,255	9%	1.76%	1.66%	15.08%	4.65%	0.18%	4.47%
LEMONT NATIONAL BANK, THE	LEMONT		58,948	-116	6%	-0.25%	-0.20%	-3.23%	1.76%	0.03%	1.73%
LENA STATE BANK	LENA		95,202	900	12%	1.28%	0.95%	7.86%	3.18%	0.64%	2.55%
LIBERTY BANK	LIBERTY		123,351	1,585	12%	1.79%	1.29%	11.22%	3.27%	0.29%	2.98%
LIBERTY BANK FOR SAVINGS	CHICAGO		889,941	3,095	22%	0.44%	0.35%	1.50%	2.50%	0.25%	2.25%
LIBERTYVILLE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	LIBERTYVILLE		2,111,298	23,793	9%	1.53%	1.13%	12.97%	2.68%	0.35%	2.32%
LINCOLNWAY COMMUNITY BANK	NEW LENOX		271,329	4,208	11%	2.15%	1.55%	13.82%	5.16%	0.40%	4.76%
LISLE SAVINGS BANK	LISLE		599,834	5,517	22%	1.46%	0.92%	4.09%	2.73%	0.36%	2.36%
LITCHFIELD NATIONAL BANK, THE	LITCHFIELD		126,061	672	8%	0.73%	0.53%	6.97%	3.47%	0.26%	3.21%

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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
LONGVIEW BANK	OGDEN		241,680	2,833	8%	1.60%	1.17%	14.20%	3.65%	0.30%	3.35%
LONGVIEW BANK & TRUST	CHRISMAN		218,147	2,947	9%	1.85%	1.35%	15.59%	3.76%	0.39%	3.38%
MARINE BANK	SPRINGFIELD	Y	724,620	7,396	10%	1.03%	1.02%	10.16%	3.09%	0.30%	2.80%
MARQUETTE BANK	CHICAGO		1,920,841	11,508	8%	0.82%	0.60%	6.40%	3.14%	0.12%	3.01%
MARSEILLES BANK	MARSEILLES	Y	71,272	484	9%	0.69%	0.68%	7.34%	3.14%	0.65%	2.49%
MASON CITY NATIONAL BANK	MASON CITY	Y	83,226	1,333	15%	1.69%	1.60%	9.89%	3.17%	0.21%	2.96%
MCHENRY SAVINGS BANK	MCHENRY		269,331	3,264	9%	0.98%	1.21%	13.70%	4.10%	0.56%	3.54%
MERCHANTS AND MANUFACTURERS BANK	JOLIET		348,279	3,956	8%	1.59%	1.14%	14.72%	4.54%	0.24%	4.30%
METROPOLITAN CAPITAL BANK & TRUST	CHICAGO		238,672	1,999	9%	1.19%	0.84%	9.53%	5.81%	0.97%	4.84%
MIDAMERICA NATIONAL BANK	CANTON		504,865	6,803	10%	1.87%	1.35%	11.13%	4.16%	0.12%	4.04%
MIDDLETOWN STATE BANK	MIDDLETOWN	Y	41,229	793	9%	1.96%	1.92%	22.09%	3.45%	0.34%	3.11%
MIDLAND COMMUNITY BANK	KINCAID		78,971	1,177	11%	2.16%	1.49%	13.83%	3.25%	0.34%	2.91%
MIDLAND FEDERAL SAVINGS AND LOAN ASSOCIATION	BRIDGEVIEW		127,118	-737	8%	-0.58%	-0.58%	-7.28%	1.70%	0.14%	1.57%
MIDLAND STATES BANK	EFFINGHAM		6,729,044	84,476	9%	1.51%	1.26%	10.80%	3.88%	0.34%	3.53%
MIDWEST BANK	MONMOUTH		623,709	6,151	9%	1.37%	0.99%	8.59%	3.67%	0.52%	3.15%
MIDWEST COMMUNITY BANK	FREEPORT	Y	412,343	23,193	12%	7.08%	5.62%	53.28%	3.55%	0.53%	3.02%
MILFORD BUILDING AND LOAN ASSOCIATION, SB	MILFORD		31,941	157	9%	0.67%	0.49%	5.46%	3.28%	0.73%	2.55%
MILLEDGEVILLE STATE BANK	MILLEDGEVILLE	Y	163,002	2,661	11%	1.74%	1.63%	13.98%	4.12%	0.62%	3.50%
MILLENNIUM BANK	DES PLAINES	Y	253,101	9,403	10%	3.72%	3.71%	35.40%	4.43%	0.83%	3.60%
MORTON COMMUNITY BANK	MORTON	Y	4,835,864	78,675	9%	1.69%	1.63%	16.91%	3.28%	0.42%	2.86%
MUNICIPAL TRUST AND SAVINGS BANK	BOURBONNAIS	Y	344,013	6,571	15%	1.96%	1.91%	13.45%	3.30%	0.30%	3.01%
MURPHY-WALL STATE BANK AND TRUST COMPANY	PINCKNEYVILLE		157,736	1,124	10%	0.99%	0.71%	6.81%	3.94%	0.25%	3.68%
MUTUAL FEDERAL BANK	CHICAGO		94,578	121	16%	0.13%	0.13%	0.79%	3.18%	0.33%	2.85%
NASHVILLE SAVINGS BANK	NASHVILLE		79,210	444	12%	0.77%	0.56%	4.87%	2.64%	0.50%	2.14%
NATIONAL BANK OF ST. ANNE	SAINT ANNE		110,308	1,400	9%	1.82%	1.27%	12.48%	4.17%	0.30%	3.87%
NOKOMIS SAVINGS BANK	NOKOMIS		34,403	39	15%	0.14%	0.11%	0.78%	2.81%	0.74%	2.07%

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NORTH ADAMS STATE BANK	URSA		47,269	421	13%	1.26%	0.89%	6.55%	3.93%	0.24%	3.69%
NORTH CENTRAL BANK	HENNEPIN	Y	136,523	1,697	11%	1.33%	1.24%	8.78%	3.54%	0.27%	3.27%
NORTH COUNTY SAVINGS BANK	RED BUD		64,996	225	8%	0.43%	0.35%	4.44%	2.52%	0.39%	2.13%
NORTH SHORE TRUST AND SAVINGS	WAUKEGAN		240,996	25	18%	-0.12%	0.01%	0.06%	2.25%	0.43%	1.82%
NORTH SIDE FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO	CHICAGO		50,236	-75	8%	-0.21%	-0.15%	-2.13%	3.35%	0.19%	3.15%
NORTHBROOK BANK & TRUST COMPANY, NATIONAL ASSOCIATION	NORTHBROOK		3,711,062	38,468	8%	1.43%	1.04%	12.27%	2.51%	0.18%	2.32%
NORTHERN TRUST COMPANY, THE	CHICAGO		153,764,803	1,537,596	7%	1.33%	1.00%	14.05%	0.97%	-0.02%	0.99%
NORTHSIDE COMMUNITY BANK	GURNEE		289,539	2,448	20%	1.19%	0.85%	4.16%	3.50%	0.28%	3.22%
NORTHWEST BANK OF ROCKFORD	ROCKFORD		374,602	3,840	9%	1.41%	1.03%	12.19%	3.70%	0.47%	3.23%
OAKDALE STATE BANK	OAKDALE		27,521	160	10%	0.92%	0.58%	5.74%	3.26%	0.20%	3.06%
OLD EXCHANGE NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE	Y	86,936	1,111	10%	1.44%	1.28%	11.60%	3.59%	0.76%	2.83%
OLD PLANK TRAIL COMMUNITY BANK, NATIONAL ASSOCIATION	NEW LENOX		2,084,616	17,939	8%	1.19%	0.86%	9.84%	2.62%	0.21%	2.41%
OLD SECOND NATIONAL BANK	AURORA		3,168,706	45,716	11%	1.99%	1.44%	12.42%	3.17%	0.09%	3.08%
OSB COMMUNITY BANK	OTTAWA		326,012	2,897	14%	1.24%	0.89%	6.29%	4.32%	0.53%	3.78%
OXFORD BANK & TRUST	OAK BROOK	Y	749,351	9,305	9%	1.26%	1.24%	13.34%	3.49%	0.30%	3.20%
PAN AMERICAN BANK & TRUST	MELROSE PARK	Y	388,013	4,612	9%	1.23%	1.19%	13.11%	4.09%	0.56%	3.53%
PARK RIDGE COMMUNITY BANK	PARK RIDGE	Y	432,517	9,593	14%	2.26%	2.22%	17.22%	4.23%	0.11%	4.12%
PARKWAY BANK AND TRUST COMPANY	HARWOOD HEIGHTS		2,873,369	36,848	11%	1.79%	1.28%	11.67%	3.55%	0.36%	3.19%
PEOPLEFIRST BANK	JOLIET		193,024	2,767	11%	1.88%	1.43%	13.28%	4.41%	0.62%	3.79%
PEOPLES BANK & TRUST	PANA		544,268	7,997	8%	2.04%	1.47%	16.95%	3.94%	0.17%	3.77%
PEOPLES BANK OF KANKAKEE COUNTY	BOURBONNAIS	Y	306,932	3,223	7%	1.13%	1.05%	14.04%	2.72%	0.22%	2.49%
PEOPLES BANK OF MACON	MACON		24,677	37	11%	0.18%	0.15%	1.29%	2.04%	0.15%	1.90%
PEOPLES NATIONAL BANK OF KEWANEE	KEWANEE		525,652	3,504	9%	0.93%	0.67%	6.33%	3.10%	0.42%	2.68%
PEOPLES NATIONAL BANK, NATIONAL ASSOCIATION	MOUNT VERNON	Y	1,477,991	22,256	8%	1.53%	1.51%	17.93%	3.67%	0.26%	3.41%

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PEOPLES STATE BANK OF COLFAX	COLFAX		42,906	567	11%	1.83%	1.32%	12.62%	4.01%	0.22%	3.80%
PEOPLES STATE BANK OF NEWTON, ILLINOIS, THE	NEWTON		554,392	7,537	10%	1.88%	1.36%	12.80%	3.82%	0.32%	3.50%
PERU FEDERAL SAVINGS BANK	PERU		181,341	904	12%	0.72%	0.50%	3.87%	2.63%	0.38%	2.25%
PETEFISH, SKILES & COMPANY	VIRGINIA	Y	247,788	4,027	11%	1.70%	1.63%	13.37%	4.01%	0.38%	3.63%
PHILO EXCHANGE BANK	PHILO	Y	130,146	903	10%	0.76%	0.69%	6.55%	2.74%	0.20%	2.54%
PIONEER STATE BANK	EARLVILLE		129,757	956	10%	0.68%	0.74%	6.89%	3.88%	0.40%	3.48%
PRAIRIE COMMUNITY BANK	MARENGO		164,509	-59	8%	-0.05%	-0.04%	-0.44%	3.24%	0.24%	2.99%
PRAIRIE STATE BANK & TRUST	SPRINGFIELD	Y	821,806	11,761	10%	1.47%	1.43%	14.01%	3.20%	0.19%	3.01%
PREFERRED BANK	CASEY		70,575	119	8%	0.17%	0.17%	2.00%	3.49%	0.75%	2.74%
PRINCEVILLE STATE BANK	PRINCEVILLE	Y	117,418	1,435	8%	1.33%	1.22%	14.10%	3.20%	0.57%	2.63%
PROSPECT BANK	PARIS	Y	687,441	9,431	9%	1.39%	1.37%	16.50%	3.10%	0.22%	2.88%
PROVIDENCE BANK & TRUST	SOUTH HOLLAND		1,293,907	20,836	10%	2.23%	1.61%	14.81%	4.50%	0.15%	4.36%
PULASKI SAVINGS BANK	CHICAGO		49,023	1,279	10%	2.61%	2.61%	32.38%	3.88%	0.61%	3.27%
RARITAN STATE BANK	RARITAN		225,166	2,145	10%	1.34%	0.95%	9.30%	3.13%	0.47%	2.66%
REPUBLIC BANK OF CHICAGO	OAK BROOK		2,447,344	41,349	10%	2.35%	1.69%	16.56%	3.88%	0.21%	3.67%
RESOURCE BANK, NATIONAL ASSOCIATION	DEKALB	Y	692,474	10,324	8%	1.62%	1.49%	17.78%	3.51%	0.16%	3.35%
ROYAL SAVINGS BANK	CHICAGO		529,499	6,611	9%	1.61%	1.25%	12.58%	3.92%	0.31%	3.62%
RUSHVILLE STATE BANK	RUSHVILLE	Y	123,132	1,220	13%	1.08%	0.99%	7.32%	2.37%	0.17%	2.20%
SAINTE MARIE STATE BANK	SAINTE MARIE		16,976	-428	19%	-2.52%	-2.52%	-12.72%	3.49%	0.73%	2.76%
SAUK VALLEY BANK & TRUST COMPANY	STERLING		578,227	5,319	9%	1.26%	0.92%	10.58%	3.72%	0.29%	3.43%
SAVANNA-THOMSON STATE BANK	THOMSON	Y	114,255	433	9%	0.48%	0.38%	3.08%	2.99%	0.47%	2.51%
SCHAUMBURG BANK & TRUST COMPANY, NATIONAL ASSOCIATION	SCHAUMBURG		1,522,520	15,420	9%	1.38%	1.01%	10.60%	2.62%	0.29%	2.34%
SCOTT STATE BANK	BETHANY	Y	197,937	1,609	13%	0.88%	0.81%	6.04%	2.96%	0.10%	2.86%
SECURITY BANK, S.B.	SPRINGFIELD		239,728	365	6%	0.28%	0.15%	2.17%	2.36%	0.12%	2.24%
SECURITY NATIONAL BANK	WITT		98,247	457	9%	0.68%	0.47%	5.13%	3.45%	0.56%	2.89%
SECURITY SAVINGS BANK	MONMOUTH		241,269	1,288	10%	0.71%	0.53%	5.38%	3.49%	0.69%	2.80%

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SENB BANK	MOLINE	Y	362,381	3,751	9%	1.10%	1.03%	10.87%	3.76%	0.37%	3.40%
SHELBY COUNTY STATE BANK	SHELBYVILLE	Y	281,702	1,812	10%	0.70%	0.64%	6.53%	3.22%	0.35%	2.87%
SIGNATURE BANK	ROSEMONT		1,355,891	21,371	9%	2.20%	1.58%	17.66%	3.85%	0.32%	3.53%
SOLUTIONS BANK	FORRESTON	Y	322,656	6,731	9%	2.20%	2.09%	18.21%	3.42%	0.36%	3.06%
SOUTHERN ILLINOIS BANK	JOHNSTON CITY		154,109	1,396	11%	1.34%	0.91%	8.35%	4.16%	0.57%	3.59%
SOUTHERNTRUST BANK	MARION		217,414	4,059	10%	2.52%	1.87%	19.19%	5.45%	0.53%	4.92%
SPRING VALLEY CITY BANK	SPRING VALLEY		225,850	2,243	13%	1.35%	0.99%	7.31%	3.28%	0.39%	2.89%
ST. CHARLES BANK & TRUST COMPANY, NATIONAL ASSOCIATION	SAINT CHARLES		1,852,304	25,121	9%	1.85%	1.36%	12.34%	2.97%	0.34%	2.63%
STATE BANK	WATERLOO		283,598	944	8%	0.47%	0.33%	3.94%	3.30%	0.86%	2.44%
STATE BANK	WONDER LAKE		277,674	696	9%	0.28%	0.25%	2.53%	3.51%	0.22%	3.29%
STATE BANK	FREEPORT		319,689	3,872	10%	1.68%	1.21%	11.92%	3.49%	0.48%	3.01%
STATE BANK OF BEMENT	BEMENT		124,259	583	10%	0.58%	0.47%	4.55%	3.40%	0.16%	3.24%
STATE BANK OF CERRO GORDO	CERRO GORDO		38,551	71	11%	0.25%	0.18%	1.62%	2.14%	0.08%	2.06%
STATE BANK OF CHERRY	CHERRY	Y	112,741	1,415	11%	1.37%	1.25%	10.38%	4.04%	0.47%	3.57%
STATE BANK OF DAVIS	DAVIS		171,378	1,988	12%	1.52%	1.16%	9.87%	3.36%	0.56%	2.80%
STATE BANK OF GENEVA, THE	GENEVA	Y	106,935	2,257	9%	2.13%	2.11%	23.78%	3.46%	0.26%	3.20%
STATE BANK OF GRAYMONT	GRAYMONT		264,593	3,219	11%	1.69%	1.22%	11.18%	3.45%	0.42%	3.03%
STATE BANK OF HERSCHER	HERSCHER		166,389	1,216	12%	0.98%	0.73%	6.08%	3.28%	0.19%	3.09%
STATE BANK OF INDUSTRY	INDUSTRY	Y	57,117	843	15%	1.56%	1.48%	9.83%	3.53%	0.38%	3.15%
STATE BANK OF NAUVOO	NAUVOO		35,084	44	8%	0.14%	0.13%	1.44%	3.58%	0.23%	3.35%
STATE BANK OF PEARL CITY, THE	PEARL CITY	Y	67,327	496	10%	0.78%	0.74%	6.86%	4.24%	0.49%	3.75%
STATE BANK OF SAUNEMIN	SAUNEMIN	Y	40,904	467	12%	1.15%	1.14%	9.62%	2.65%	0.31%	2.34%
STATE BANK OF ST. JACOB	SAINT JACOB	Y	76,895	949	14%	1.33%	1.23%	8.34%	3.21%	0.32%	2.89%
STATE BANK OF THE LAKES, NATIONAL ASSOCIATION	ANTIOCH		1,609,614	14,693	8%	1.23%	0.91%	7.92%	2.67%	0.23%	2.43%
STATE BANK OF TOULON	TOULON	Y	281,829	3,824	9%	1.44%	1.36%	12.34%	3.51%	0.41%	3.10%
STATE BANK OF WHITTINGTON	BENTON	Y	160,671	1,716	10%	1.10%	1.07%	10.59%	3.79%	0.11%	3.68%

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STATE STREET BANK AND TRUST COMPANY	QUINCY	Y	285,060	5,512	9%	2.01%	1.93%	22.11%	3.88%	0.18%	3.70%
STERLING FEDERAL BANK, FEDERAL SAVINGS BANK	STERLING		490,707	1,116	8%	0.28%	0.23%	2.65%	3.04%	0.42%	2.62%
STILLMAN BANCCORP, N.A.	STILLMAN VALLEY	Y	585,126	8,728	8%	1.60%	1.49%	15.34%	2.89%	0.21%	2.68%
STREATOR HOME SAVINGS BANK	STREATOR		170,681	516	25%	0.34%	0.30%	1.21%	1.19%	0.21%	0.98%
TABLE GROVE STATE BANK	TABLE GROVE	Y	52,527	385	11%	0.81%	0.73%	6.25%	3.46%	0.20%	3.26%
TEMPO BANK	TRENTON		93,981	1,449	11%	1.43%	1.54%	14.44%	2.98%	0.90%	2.08%
TEUTOPOLIS STATE BANK	TEUTOPOLIS		306,663	4,723	12%	2.10%	1.54%	12.29%	2.99%	0.31%	2.68%
TEXICO STATE BANK	TEXICO		10,842	-387	5%	-3.57%	-3.57%	-60.63%	2.54%	0.19%	2.35%
TNB BANK	TUSCOLA		99,930	-115	11%	-0.15%	-0.11%	-1.03%	2.72%	0.39%	2.32%
TOMPKINS STATE BANK	AVON	Y	262,195	3,461	9%	1.44%	1.32%	12.73%	3.97%	0.32%	3.65%
TOWN AND COUNTRY BANK	SPRINGFIELD		893,281	12,532	10%	1.92%	1.40%	13.19%	3.76%	0.19%	3.57%
TOWN AND COUNTRY BANK MIDWEST	QUINCY	Y	213,946	3,961	11%	1.87%	1.85%	16.36%	3.55%	0.16%	3.39%
TOWN CENTER BANK	FRANKFORT		155,092	1,611	10%	1.44%	1.04%	10.28%	4.82%	0.32%	4.50%
TRUSTBANK	OLNEY	Y	306,713	7,323	10%	2.40%	2.39%	22.79%	4.35%	0.28%	4.07%
UNION FEDERAL SAVINGS AND LOAN ASSOCIATION	KEWANEE		164,012	712	14%	0.57%	0.43%	3.00%	3.46%	0.51%	2.96%
UNION NATIONAL BANK	ELGIN		453,201	6,913	11%	2.08%	1.53%	17.28%	3.90%	0.47%	3.43%
UNION SAVINGS BANK	FREEPORT		188,283	195	9%	0.15%	0.10%	1.19%	2.96%	0.36%	2.60%
UNITED COMMUNITY BANK	CHATHAM		3,327,218	37,660	8%	1.47%	1.13%	11.93%	2.84%	0.36%	2.48%
UNITED TRUST BANK	PALOS HEIGHTS		59,565	1,280	9%	2.15%	2.15%	20.37%	3.05%	0.38%	2.67%
VERMILION VALLEY BANK	PIPER CITY	Y	161,806	2,837	15%	1.89%	1.75%	11.29%	3.85%	0.45%	3.40%
VERMONT STATE BANK	VERMONT		30,304	-336	11%	-1.47%	-1.11%	-9.29%	4.77%	1.56%	3.21%
VILLA GROVE STATE BANK	VILLA GROVE	Y	80,665	843	11%	1.06%	1.04%	9.42%	3.30%	0.24%	3.06%
VILLAGE BANK & TRUST, NATIONAL ASSOCIATION	ARLINGTON HEIGHTS		2,254,033	30,205	9%	1.84%	1.34%	13.60%	3.05%	0.32%	2.72%
VILLAGE BANK, THE	SAINT LIBORY	Y	111,486	1,429	9%	1.29%	1.28%	14.69%	3.06%	0.21%	2.84%
WABASH SAVINGS BANK	MOUNT CARMEL		10,002	-95	10%	-0.95%	-0.95%	-9.53%	3.20%	0.74%	2.46%

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WARREN-BOYNTON STATE BANK	NEW BERLIN		202,057	2,353	13%	1.62%	1.16%	8.68%	3.86%	0.32%	3.55%
WASHINGTON SAVINGS BANK	EFFINGHAM		481,773	3,220	13%	0.92%	0.67%	4.52%	3.05%	0.51%	2.54%
WASHINGTON STATE BANK	WASHINGTON		70,350	457	9%	0.90%	0.65%	6.49%	2.68%	0.33%	2.35%
WATERMAN BANK	WATERMAN		72,184	1,841	20%	3.68%	2.55%	16.29%	2.87%	0.56%	2.31%
WEST CENTRAL BANK	ASHLAND	Y	222,967	2,420	10%	1.12%	1.09%	10.74%	3.82%	0.45%	3.37%
WEST SUBURBAN BANK	LOMBARD		2,903,447	25,175	8%	1.19%	0.87%	10.50%	2.64%	0.16%	2.48%
WEST TOWN BANK & TRUST	NORTH RIVERSIDE		379,680	5,864	9%	1.97%	1.54%	15.28%	4.22%	0.74%	3.48%
WHEATON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	WHEATON		2,732,843	32,711	8%	1.64%	1.20%	12.33%	2.62%	0.26%	2.36%
WHEATON COLLEGE TRUST COMPANY, NATIONAL ASSOCIATION	WHEATON		3,721	179	94%	6.70%	4.80%	5.13%	0.19%	0.00%	0.19%
WILLIAMSVILLE STATE BANK AND TRUST	WILLIAMSVILLE		103,398	-108	12%	-0.20%	-0.10%	-0.82%	2.31%	0.25%	2.06%
WINTRUST BANK, NATIONAL ASSOCIATION	CHICAGO		8,599,831	126,287	9%	2.00%	1.47%	15.51%	2.88%	0.25%	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.



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