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## PROFITABILITY

Illinois FDIC Insured Institutions

1st Quarter 2022

Data compiled by



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



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## IL Profitability

March 31, 2022  
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	69,636	-24	10%	-0.03%	-0.03%	-0.35%	2.92%	0.26%	2.66%
1ST EQUITY BANK	SKOKIE	Y	138,726	1,500	16%	1.10%	1.08%	6.59%	3.55%	0.49%	3.07%
ALBANY BANK & TRUST CO., NATIONAL ASSOCIATION	CHICAGO		742,336	5,104	14%	1.02%	0.69%	4.81%	2.95%	0.22%	2.73%
ALGONQUIN STATE BANK	ALGONQUIN	Y	161,225	2,724	10%	1.71%	1.69%	18.87%	2.63%	0.03%	2.60%
ALLIANCE COMMUNITY BANK	PETERSBURG	Y	384,075	1,960	8%	0.56%	0.51%	5.69%	2.59%	0.23%	2.36%
ALLIED FIRST BANK, SB	OSWEGO		163,659	788	14%	0.67%	0.48%	3.37%	2.25%	0.35%	1.90%
AMALGAMATED BANK OF CHICAGO	CHICAGO		1,022,283	-3,732	9%	-0.51%	-0.37%	-4.10%	2.52%	0.08%	2.45%
AMERICAN COMMERCIAL BANK & TRUST, NATIONAL ASSOCIATION	OTTAWA		1,037,517	8,916	9%	1.17%	0.86%	9.95%	3.78%	0.17%	3.61%
AMERICAN COMMUNITY BANK & TRUST	WOODSTOCK		898,238	8,872	10%	1.36%	0.99%	10.07%	2.89%	0.18%	2.71%
AMERICAN EAGLE BANK	SOUTH ELGIN		353,094	3,344	9%	1.33%	0.95%	10.32%	4.00%	0.71%	3.30%
AMERICAN METRO BANK	CHICAGO		86,521	508	12%	0.66%	0.59%	4.57%	4.03%	0.26%	3.77%
ANCHOR STATE BANK	ANCHOR		31,004	-84	16%	-0.37%	-0.27%	-1.73%	3.44%	0.33%	3.11%
ANDERSON STATE BANK	ONEIDA	Y	109,200	640	14%	0.63%	0.59%	4.58%	2.03%	0.15%	1.88%
ANNA STATE BANK	ANNA		109,089	648	13%	0.79%	0.59%	4.74%	2.56%	0.34%	2.22%
ANNA-JONESBORO NATIONAL BANK	ANNA		270,253	1,632	12%	0.81%	0.60%	5.38%	3.07%	0.25%	2.82%
APPLE RIVER STATE BANK	APPLE RIVER	Y	525,727	5,976	9%	1.27%	1.14%	14.14%	3.10%	0.49%	2.61%
ARCOLA FIRST BANK	ARCOLA	Y	136,409	996	10%	0.78%	0.73%	8.73%	2.16%	0.14%	2.02%
ATLANTA NATIONAL BANK, THE	ATLANTA		73,685	344	12%	0.62%	0.47%	4.10%	2.78%	0.25%	2.52%
BANK & TRUST COMPANY	LITCHFIELD		436,550	3,140	10%	1.00%	0.72%	7.73%	3.18%	0.35%	2.83%
BANK OF BELLEVILLE	BELLEVILLE		354,376	1,404	8%	0.54%	0.40%	5.32%	3.34%	0.43%	2.91%
BANK OF BLUFFS	BLUFFS	Y	66,474	368	12%	0.61%	0.55%	4.54%	3.19%	0.29%	2.90%
BANK OF BOURBONNAIS	BOURBONNAIS		85,594	48	9%	0.06%	0.06%	0.61%	2.14%	0.22%	1.92%
BANK OF CALHOUN COUNTY	HARDIN		86,319	152	8%	0.24%	0.18%	2.15%	2.25%	0.19%	2.05%
BANK OF CARBONDALE, THE	CARBONDALE		284,810	2,556	13%	1.08%	0.90%	7.13%	2.08%	0.19%	1.89%
BANK OF CHESTNUT	CHESTNUT		25,381	84	7%	0.35%	0.33%	5.00%	2.78%	0.17%	2.60%
BANK OF FARMINGTON	FARMINGTON		221,350	1,476	10%	0.92%	0.67%	6.78%	3.48%	0.26%	3.22%

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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
BANK OF GIBSON CITY	GIBSON CITY		133,336	948	8%	0.94%	0.71%	7.54%	2.50%	0.26%	2.24%
BANK OF HERRIN, THE	HERRIN	Y	312,612	3,568	9%	1.17%	1.14%	17.02%	3.16%	0.18%	2.98%
BANK OF HILLSBORO, NATIONAL ASSOCIATION	HILLSBORO		539,588	3,744	9%	1.01%	0.69%	8.48%	2.97%	0.40%	2.57%
BANK OF KAMPSVILLE	KAMPSVILLE		128,507	560	16%	0.55%	0.44%	2.83%	2.42%	0.30%	2.13%
BANK OF MONTGOMERY	MONTGOMERY		49,488	-84	8%	-0.17%	-0.17%	-2.41%	1.81%	0.51%	1.30%
BANK OF O'FALLON	O'FALLON	Y	397,857	4,944	12%	1.25%	1.24%	10.35%	2.66%	0.59%	2.06%
BANK OF PONTIAC	PONTIAC		963,132	9,000	9%	1.28%	0.93%	9.02%	3.13%	0.22%	2.91%
BANK OF RANTOUL	RANTOUL	Y	260,156	2,940	10%	1.29%	1.13%	11.01%	2.97%	0.19%	2.79%
BANK OF SPRINGFIELD	SPRINGFIELD		1,439,571	12,464	8%	1.22%	0.87%	11.04%	3.17%	0.35%	2.82%
BANK OF STRONGHURST	STRONGHURST		89,881	256	14%	0.36%	0.28%	2.26%	2.79%	0.31%	2.48%
BANK OF YATES CITY	YATES CITY	Y	81,863	552	9%	0.71%	0.67%	8.27%	3.30%	0.32%	2.98%
BANKCHAMPAIGN, NATIONAL ASSOCIATION	CHAMPAIGN	Y	264,644	3,096	10%	1.18%	1.17%	12.04%	3.35%	0.16%	3.19%
BANKFINANCIAL, NATIONAL ASSOCIATION	OLYMPIA FIELDS		1,665,382	6,888	10%	0.54%	0.41%	4.14%	2.88%	0.11%	2.77%
BANKORION	ORION		610,263	4,832	10%	1.08%	0.79%	8.36%	2.91%	0.33%	2.59%
BANTERRA BANK	MARION	Y	2,576,287	32,360	8%	1.43%	1.26%	15.99%	3.64%	0.19%	3.46%
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	BARRINGTON		3,266,848	129,888	11%	5.42%	3.98%	31.42%	3.01%	0.19%	2.82%
BEARDSTOWN SAVINGS, S.B.	BEARDSTOWN		71,630	316	10%	0.61%	0.44%	4.76%	3.68%	0.55%	3.13%
BELMONT BANK & TRUST COMPANY	CHICAGO		894,687	12,572	10%	1.98%	1.41%	14.36%	3.53%	0.30%	3.23%
BETTER BANKS	PEORIA	Y	401,721	3,240	7%	1.02%	0.81%	11.34%	3.24%	0.11%	3.13%
BEVERLY BANK & TRUST COMPANY, NATIONAL ASSOCIATION	CHICAGO		1,819,142	13,300	10%	1.00%	0.73%	6.86%	3.03%	0.17%	2.86%
BLACKHAWK BANK & TRUST	MILAN		1,782,463	19,436	10%	1.48%	1.09%	11.01%	2.70%	0.36%	2.34%
BMO HARRIS BANK NATIONAL ASSOCIATION	CHICAGO		165,802,385	1,687,788	9%	1.36%	1.02%	10.38%	2.41%	0.20%	2.22%
BMO HARRIS CENTRAL NATIONAL ASSOCIATION	ROSELLE		8,026	136	87%	2.39%	1.69%	1.95%	6.78%	0.00%	6.78%
BRADFORD NATIONAL BANK OF GREENVILLE, THE	GREENVILLE	Y	490,221	6,068	11%	1.50%	1.24%	10.81%	3.66%	0.19%	3.47%
BRICKYARD BANK	LINCOLNWOOD		184,900	592	9%	0.32%	0.32%	3.92%	2.73%	0.43%	2.30%
BUCKLEY STATE BANK	BUCKLEY		57,688	204	9%	0.36%	0.35%	3.82%	2.14%	0.08%	2.06%

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BUENA VISTA NATIONAL BANK	CHESTER		260,189	2,272	11%	1.19%	0.87%	7.75%	3.37%	0.18%	3.20%
BURLING BANK	CHICAGO	Y	205,631	3,500	10%	1.78%	1.70%	17.59%	4.10%	0.07%	4.03%
BUSEY BANK	CHAMPAIGN		12,684,144	131,360	10%	1.34%	1.04%	8.70%	2.59%	0.08%	2.51%
BYLINE BANK	CHICAGO		6,731,537	96,088	11%	1.84%	1.43%	11.13%	3.95%	0.09%	3.86%
BYRON BANK	BYRON	Y	333,882	2,616	10%	0.97%	0.78%	8.40%	3.06%	0.19%	2.87%
CAMP GROVE STATE BANK	CAMP GROVE	Y	26,116	-516	13%	-2.96%	-1.98%	-12.88%	3.94%	0.53%	3.41%
CAMPUS STATE BANK	CAMPUS		25,891	32	10%	0.12%	0.12%	1.29%	2.57%	0.15%	2.42%
CARROLLTON BANK	CARROLLTON	Y	3,050,948	21,592	7%	0.72%	0.71%	10.82%	2.67%	0.33%	2.33%
CASEY STATE BANK	CASEY	Y	426,683	6,108	9%	1.49%	1.43%	15.32%	3.64%	0.38%	3.25%
CATLIN BANK	CATLIN		87,666	716	10%	1.08%	0.82%	8.62%	3.16%	0.14%	3.02%
CENTRAL BANK ILLINOIS	GENESEO		1,179,631	10,572	9%	1.37%	0.90%	9.16%	3.50%	0.34%	3.16%
CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION	CICERO		199,491	-112	10%	0.01%	-0.06%	-0.59%	2.81%	0.28%	2.52%
CENTRAL SAVINGS, F.S.B.	CHICAGO		115,264	432	24%	0.54%	0.37%	1.53%	3.51%	0.47%	3.04%
CENTRAL STATE BANK	CLAYTON	Y	177,336	3,136	14%	1.78%	1.77%	13.25%	3.70%	0.47%	3.23%
CENTRUST BANK, NATIONAL ASSOCIATION	NORTHBROOK		158,511	1,056	11%	0.93%	0.67%	5.41%	4.41%	0.20%	4.22%
CHESTER NATIONAL BANK	CHESTER		66,850	-156	10%	-0.23%	-0.23%	-2.50%	2.81%	0.22%	2.59%
CHESTERFIELD STATE BANK	CHESTERFIELD	Y	23,480	72	9%	0.31%	0.31%	3.60%	3.36%	0.25%	3.12%
CHICAGO TRUST COMPANY, N. A., THE	LAKE FOREST		118,705	4,256	99%	4.89%	3.59%	3.64%	1.34%	0.00%	1.34%
CIBC BANK USA	CHICAGO		47,977,891	485,796	10%	1.32%	1.01%	6.59%	2.41%	0.16%	2.25%
CIBM BANK	CHAMPAIGN		749,338	4,144	10%	0.75%	0.55%	5.26%	3.24%	0.20%	3.04%
CITIZENS BANK OF CHATSWORTH	CHATSWORTH		43,527	256	11%	0.62%	0.59%	5.26%	4.53%	0.16%	4.37%
CITIZENS BANK OF EDINBURG	EDINBURG		31,234	96	8%	0.43%	0.31%	3.80%	3.01%	0.30%	2.71%
CITIZENS COMMUNITY BANK	MASCOUTAH		463,948	4,088	11%	1.18%	0.88%	8.80%	3.09%	0.59%	2.50%
CITIZENS FIRST STATE BANK OF WALNUT	WALNUT	Y	56,960	-56	9%	-0.10%	-0.10%	-1.25%	2.65%	0.13%	2.51%
CITIZENS NATIONAL BANK OF ALBION	ALBION		356,454	2,172	16%	0.84%	0.61%	3.93%	2.74%	0.31%	2.43%
CITIZENS STATE BANK	LENA	Y	329,279	2,356	11%	1.01%	0.72%	6.53%	3.38%	0.36%	3.02%
CITIZENS STATE BANK OF MILFORD	MILFORD	Y	59,605	-308	7%	-0.52%	-0.52%	-7.66%	2.21%	0.08%	2.13%

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CITY NATIONAL BANK OF METROPOLIS, THE	METROPOLIS		481,065	3,372	12%	0.92%	0.70%	6.53%	2.80%	0.53%	2.27%
CLAY CITY BANKING CO., THE	CLAY CITY		202,852	2,988	9%	2.06%	1.47%	18.05%	3.97%	0.30%	3.68%
CLAY COUNTY STATE BANK	LOUISVILLE	Y	109,224	736	11%	0.68%	0.67%	6.84%	2.51%	0.22%	2.29%
CNB BANK & TRUST, NA	CARLINVILLE		1,602,196	14,724	8%	1.27%	0.92%	9.89%	3.37%	0.21%	3.16%
COLCHESTER STATE BANK	COLCHESTER		83,045	652	14%	1.05%	0.79%	5.77%	2.73%	0.35%	2.39%
COLLINSVILLE BUILDING AND LOAN ASSOCIATION	COLLINSVILLE		136,412	260	25%	0.26%	0.19%	0.77%	2.50%	0.58%	1.92%
COMMUNITY BANK	WINSLOW	Y	255,801	4,508	15%	1.86%	1.76%	12.05%	3.76%	0.84%	2.93%
COMMUNITY BANK OF EASTON	EASTON		43,243	888	22%	2.78%	2.05%	9.63%	3.90%	0.20%	3.69%
COMMUNITY BANK OF ELMHURST	ELMHURST	Y	192,649	748	9%	0.39%	0.39%	5.50%	3.15%	0.09%	3.06%
COMMUNITY BANK OF TRENTON	TRENTON	Y	99,009	1,300	11%	1.32%	1.31%	12.18%	3.53%	0.46%	3.08%
COMMUNITY BANKS OF SHELBY COUNTY	COWDEN	Y	67,269	-52	8%	-0.08%	-0.08%	-0.93%	1.77%	0.17%	1.60%
COMMUNITY FIRST BANK OF THE HEARTLAND	MOUNT VERNON	Y	257,414	4,528	8%	1.84%	1.76%	19.20%	3.45%	0.11%	3.34%
COMMUNITY NATIONAL BANK IN MONMOUTH	MONMOUTH		50,992	332	13%	0.84%	0.65%	5.46%	3.08%	0.21%	2.87%
COMMUNITY PARTNERS SAVINGS BANK	SALEM		237,528	976	11%	0.52%	0.41%	4.01%	3.46%	0.31%	3.15%
COMMUNITY SAVINGS BANK	CHICAGO		457,951	-848	14%	-0.23%	-0.19%	-1.42%	2.61%	0.55%	2.06%
COMMUNITY STATE BANK	GALVA	Y	271,942	3,592	10%	1.60%	1.32%	12.79%	4.40%	0.41%	3.99%
COMMUNITY STATE BANK OF ROCK FALLS	ROCK FALLS		332,525	2,384	9%	0.99%	0.72%	8.06%	3.25%	0.33%	2.93%
COMMUNITY TRUST BANK	IRVINGTON		109,374	464	11%	0.51%	0.42%	4.09%	3.28%	0.22%	3.06%
CORNERSTONE NATIONAL BANK & TRUST COMPANY	PALATINE		1,052,417	7,004	8%	0.94%	0.67%	8.38%	2.77%	0.09%	2.68%
COUNTRY TRUST BANK	BLOOMINGTON		25,484	7,012	112%	37.81%	27.52%	24.81%	2.65%	0.00%	2.65%
CROSSROADS BANK	EFFINGHAM		228,964	2,596	13%	1.52%	1.13%	9.08%	3.21%	0.43%	2.78%
CRYSTAL LAKE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	CRYSTAL LAKE		1,362,863	12,140	10%	1.22%	0.89%	9.29%	2.74%	0.24%	2.51%
DEVON BANK	CHICAGO		458,141	1,008	7%	0.32%	0.22%	3.37%	2.78%	0.22%	2.56%
DEWEY BANK	DEWEY	Y	30,742	92	7%	0.38%	0.30%	3.06%	3.20%	0.16%	3.05%
DEWITT SAVINGS BANK	CLINTON		131,381	480	13%	0.49%	0.37%	3.01%	2.60%	0.13%	2.46%
DIETERICH BANK	EFFINGHAM		1,311,520	8,784	7%	0.92%	0.67%	7.74%	2.76%	0.31%	2.45%

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DU QUOIN STATE BANK	DU QUOIN	Y	149,512	1,084	8%	0.92%	0.73%	8.66%	3.56%	0.45%	3.11%
EUREKA SAVINGS BANK	LA SALLE		429,055	2,864	19%	0.92%	0.67%	3.53%	2.73%	0.34%	2.39%
EVERGREEN BANK GROUP	OAK BROOK		1,207,479	20,960	14%	2.30%	1.74%	13.01%	5.19%	0.33%	4.86%
EXCHANGE STATE BANK	LANARK	Y	104,029	808	11%	0.94%	0.78%	7.21%	2.74%	0.35%	2.39%
FAIRFIELD NATIONAL BANK, THE	FAIRFIELD		671,350	6,240	11%	1.18%	0.93%	8.30%	3.02%	0.70%	2.32%
FAIRVIEW STATE BANKING COMPANY	FAIRVIEW		37,642	308	12%	1.04%	0.82%	7.35%	3.62%	0.25%	3.38%
FARMERS & MERCHANTS BANK OF HUTSONVILLE	HUTSONVILLE	Y	54,354	376	16%	0.77%	0.69%	4.44%	2.55%	0.55%	2.00%
FARMERS AND MERCHANTS NATIONAL BANK OF NASHVILLE, THE	NASHVILLE	Y	253,059	2,252	10%	0.97%	0.89%	9.10%	2.98%	0.12%	2.86%
FARMERS AND MERCHANTS STATE BANK OF BUSHNELL	BUSHNELL		93,699	600	8%	0.86%	0.64%	9.55%	2.22%	0.08%	2.14%
FARMERS BANK OF MT. PULASKI, THE	MOUNT PULASKI		69,350	-44	11%	-0.06%	-0.06%	-0.67%	1.78%	0.20%	1.57%
FARMERS NATIONAL BANK	PROPHETSTOWN		854,246	10,420	13%	1.65%	1.22%	9.20%	3.59%	0.75%	2.83%
FARMERS NATIONAL BANK OF GRIGGSVILLE	GRIGGSVILLE	Y	126,938	1,112	10%	0.99%	0.88%	8.97%	4.19%	0.46%	3.72%
FARMERS STATE BANK	ELMWOOD	Y	66,751	348	8%	0.57%	0.52%	8.52%	3.06%	0.27%	2.80%
FARMERS STATE BANK	PITTSFIELD	Y	335,053	3,576	12%	1.16%	1.07%	8.96%	2.99%	0.19%	2.81%
FARMERS STATE BANK & TRUST CO.	MOUNT STERLING		114,315	840	8%	1.00%	0.73%	8.96%	3.40%	0.32%	3.08%
FARMERS STATE BANK AND TRUST COMPANY, THE	JACKSONVILLE		257,821	1,216	11%	0.50%	0.47%	4.55%	2.46%	0.13%	2.34%
FARMERS STATE BANK OF ALTO PASS, ILL.	ALTO PASS	Y	326,495	5,652	8%	1.74%	1.73%	21.68%	3.76%	0.42%	3.33%
FARMERS STATE BANK OF EMDEN	EMDEN		39,191	108	25%	0.37%	0.28%	1.10%	1.89%	0.16%	1.72%
FARMERS STATE BANK OF HOFFMAN	HOFFMAN		193,275	628	13%	0.42%	0.32%	2.85%	2.55%	0.24%	2.31%
FARMERS STATE BANK OF MEDORA	MEDORA		24,909	-40	12%	-0.16%	-0.16%	-1.42%	2.50%	0.21%	2.29%
FARMERS STATE BANK OF WESTERN ILLINOIS	ALPHA	Y	185,100	680	11%	0.46%	0.37%	3.76%	2.56%	0.19%	2.37%
FARMERS-MERCHANTS BANK OF ILLINOIS	JOY		305,476	3,660	10%	1.60%	1.20%	9.58%	3.22%	0.36%	2.86%
FCB BANKS	COLLINSVILLE	Y	2,039,926	16,760	9%	1.24%	0.82%	10.12%	2.84%	0.36%	2.49%
FEDERAL SAVINGS BANK, THE	CHICAGO		792,652	18,600	21%	3.11%	2.35%	11.32%	2.83%	1.02%	1.81%

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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
FEDERATED BANK	ONARGA	Y	117,934	292	8%	0.29%	0.25%	2.31%	2.84%	0.09%	2.75%
FIRST AMERICAN BANK	ELK GROVE VILLAGE	Y	6,054,905	12,416	7%	0.25%	0.21%	2.85%	2.35%	0.22%	2.13%
FIRST BANK AND TRUST COMPANY OF ILLINOIS	PALATINE		220,328	3,152	9%	1.43%	1.43%	16.23%	5.32%	0.34%	4.98%
FIRST BANK AND TRUST COMPANY OF MURPHYSBORO, THE	MURPHYSBORO		87,949	628	9%	0.81%	0.71%	8.52%	3.88%	0.20%	3.68%
FIRST BANK OF HIGHLAND PARK	HIGHLAND PARK		1,803,379	-8,252	10%	-0.69%	-0.46%	-4.46%	2.98%	0.54%	2.44%
FIRST BANK OF MANHATTAN	MANHATTAN	Y	244,699	1,828	8%	0.78%	0.75%	10.50%	2.97%	0.03%	2.93%
FIRST BANKERS TRUST COMPANY, NATIONAL ASSOCIATION	QUINCY		1,211,756	9,168	8%	0.99%	0.76%	10.06%	2.44%	0.14%	2.30%
FIRST COMMUNITY BANK AND TRUST	BEECHER		207,143	1,192	10%	0.77%	0.58%	5.64%	4.14%	0.11%	4.03%
FIRST COMMUNITY BANK OF HILLSBORO	HILLSBORO	Y	146,603	676	9%	0.68%	0.46%	6.37%	2.28%	0.27%	2.01%
FIRST COMMUNITY BANK OF MOULTRIE COUNTY	SULLIVAN	Y	118,432	600	8%	0.51%	0.51%	7.55%	2.44%	0.05%	2.39%
FIRST COMMUNITY BANK XENIA-FLORA	XENIA	Y	52,652	612	10%	1.32%	1.16%	13.50%	3.43%	0.34%	3.09%
FIRST EAGLE BANK	CHICAGO	Y	597,413	14,860	18%	2.62%	2.49%	13.58%	4.17%	0.29%	3.88%
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CENTRAL ILLINOIS, S.B.	SHELBYVILLE		184,708	1,648	10%	1.24%	0.89%	8.97%	3.67%	0.42%	3.25%
FIRST FEDERAL SAVINGS BANK	OTTAWA		383,135	-636	12%	-0.26%	-0.17%	-1.45%	2.45%	0.22%	2.23%
FIRST FEDERAL SAVINGS BANK OF CHAMPAIGN-URBANA	CHAMPAIGN		224,418	488	8%	0.31%	0.22%	2.67%	1.96%	0.03%	1.93%
FIRST FEDERAL SAVINGS BANK OF MASCOUTAH, ILLINOIS	MASCOUTAH		150,835	1,200	11%	1.09%	0.80%	7.91%	3.45%	0.57%	2.88%
FIRST MID BANK & TRUST, NATIONAL ASSOCIATION	MATTOON		5,916,396	55,304	10%	1.27%	0.93%	8.47%	3.27%	0.17%	3.09%
FIRST NATIONAL BANK AND TRUST COMPANY	CLINTON		420,876	1,216	7%	0.37%	0.29%	4.33%	2.78%	0.26%	2.52%
FIRST NATIONAL BANK IN AMBOY, THE	AMBOY	Y	286,298	2,232	9%	0.87%	0.78%	9.24%	2.69%	0.21%	2.47%
FIRST NATIONAL BANK IN CARLYLE, THE	CARLYLE		270,075	1,900	9%	0.95%	0.70%	8.43%	2.66%	0.24%	2.41%
FIRST NATIONAL BANK IN OLNEY	OLNEY		443,277	3,216	10%	0.97%	0.73%	7.08%	2.77%	0.28%	2.49%
FIRST NATIONAL BANK IN PINCKNEYVILLE	PINCKNEYVILLE		150,091	1,112	10%	0.96%	0.74%	7.34%	2.81%	0.17%	2.64%
FIRST NATIONAL BANK IN TAYLORVILLE	TAYLORVILLE	Y	237,259	2,164	10%	1.06%	0.91%	9.76%	2.65%	0.40%	2.25%

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FIRST NATIONAL BANK IN TREMONT, THE	TREMONT		158,537	284	10%	0.22%	0.18%	1.71%	2.94%	0.16%	2.78%
FIRST NATIONAL BANK OF ALLENDALE, THE	ALLENDALE		339,077	2,432	9%	0.98%	0.72%	8.16%	3.26%	0.34%	2.92%
FIRST NATIONAL BANK OF ARENZVILLE, THE	ARENZVILLE	Y	129,304	1,128	8%	0.93%	0.87%	12.22%	2.96%	0.13%	2.83%
FIRST NATIONAL BANK OF ASSUMPTION, THE	ASSUMPTION		25,848	172	9%	0.71%	0.67%	8.08%	2.22%	0.18%	2.04%
FIRST NATIONAL BANK OF AVA, THE	AVA		79,625	760	12%	1.34%	0.95%	8.42%	3.51%	0.23%	3.27%
FIRST NATIONAL BANK OF BEARDSTOWN, THE	BEARDSTOWN	Y	182,448	1,260	10%	0.71%	0.69%	7.62%	2.67%	0.14%	2.53%
FIRST NATIONAL BANK OF BROOKFIELD	BROOKFIELD		308,455	3,652	10%	1.67%	1.18%	12.25%	3.63%	0.36%	3.27%
FIRST NATIONAL BANK OF BROWNSTOWN, THE	BROWNSTOWN		51,505	196	10%	0.51%	0.38%	4.12%	2.81%	0.39%	2.42%
FIRST NATIONAL BANK OF CARMI, THE	CARMI		655,503	4,084	7%	0.86%	0.62%	7.30%	2.94%	0.16%	2.79%
FIRST NATIONAL BANK OF LACON	LACON	Y	78,983	424	8%	0.54%	0.54%	7.51%	3.50%	0.22%	3.28%
FIRST NATIONAL BANK OF LITCHFIELD, THE	LITCHFIELD	Y	129,794	1,336	11%	1.12%	1.03%	9.90%	3.44%	0.41%	3.03%
FIRST NATIONAL BANK OF NOKOMIS	NOKOMIS	Y	183,652	1,264	10%	0.72%	0.69%	7.35%	2.96%	0.15%	2.81%
FIRST NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE		83,347	84	9%	0.13%	0.10%	1.11%	2.28%	0.37%	1.91%
FIRST NATIONAL BANK OF PANA	PANA	Y	281,091	4,164	10%	1.65%	1.48%	15.45%	3.16%	0.25%	2.91%
FIRST NATIONAL BANK OF RAYMOND, THE	RAYMOND	Y	184,980	708	10%	0.54%	0.38%	4.51%	2.83%	0.20%	2.64%
FIRST NATIONAL BANK OF SANDOVAL, THE	SANDOVAL	Y	77,285	816	10%	1.21%	1.06%	11.38%	4.32%	0.38%	3.94%
FIRST NATIONAL BANK OF SPARTA, THE	SPARTA	Y	108,545	1,080	10%	1.07%	0.99%	10.56%	3.31%	0.13%	3.19%
FIRST NATIONAL BANK OF STEELEVILLE	STEELEVILLE	Y	248,630	1,712	13%	0.72%	0.69%	5.74%	2.77%	0.34%	2.42%
FIRST NATIONAL BANK OF WATERLOO	WATERLOO		811,280	5,728	8%	0.94%	0.71%	8.42%	2.95%	0.24%	2.71%
FIRST NATIONS BANK	CHICAGO		496,579	3,876	11%	1.09%	0.78%	7.23%	3.06%	0.47%	2.60%
FIRST NEIGHBOR BANK, NATIONAL ASSOCIATION	TOLEDO		568,946	4,168	9%	1.08%	0.73%	7.72%	3.39%	0.29%	3.10%
FIRST ROBINSON SAVINGS BANK, NATIONAL ASSOCIATION	ROBINSON		462,563	3,708	8%	1.12%	0.80%	11.51%	2.64%	0.18%	2.46%
FIRST SAVANNA SAVINGS BANK	SAVANNA		9,981	-284	4%	-2.85%	-2.85%	-61.94%	3.80%	0.53%	3.27%
FIRST SAVINGS BANK	DANVILLE		41,015	140	24%	0.43%	0.34%	1.46%	2.40%	0.16%	2.24%
FIRST SAVINGS BANK OF HEGEWISCH	CHICAGO		803,884	3,240	14%	0.55%	0.40%	2.87%	2.21%	0.25%	1.96%
FIRST SECURE BANK AND TRUST CO.	PALOS HILLS		337,038	4,340	9%	1.80%	1.29%	15.11%	3.69%	0.32%	3.37%
FIRST SECURE COMMUNITY BANK	SUGAR GROVE		498,624	3,172	8%	0.89%	0.64%	8.12%	3.00%	0.44%	2.56%



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FIRST SECURITY BANK	MACKINAW	Y	109,398	944	9%	0.87%	0.86%	7.07%	3.32%	0.20%	3.12%
FIRST SECURITY TRUST AND SAVINGS BANK	ELMWOOD PARK		355,911	608	9%	0.19%	0.17%	2.28%	2.27%	0.12%	2.15%
FIRST SOUTHERN BANK	MARION		803,242	9,824	12%	1.68%	1.22%	9.64%	3.50%	0.18%	3.33%
FIRST STATE BANK	MONTICELLO	Y	347,931	3,204	7%	0.94%	0.92%	13.39%	2.19%	0.07%	2.12%
FIRST STATE BANK	MENDOTA		1,429,360	7,852	10%	0.77%	0.55%	5.56%	3.49%	0.31%	3.18%
FIRST STATE BANK OF BEECHER CITY	BEECHER CITY	Y	97,876	740	12%	1.20%	0.76%	6.11%	2.53%	0.28%	2.25%
FIRST STATE BANK OF BLOOMINGTON	BLOOMINGTON	Y	164,926	1,520	7%	0.92%	0.92%	12.87%	2.60%	0.04%	2.56%
FIRST STATE BANK OF CAMPBELL HILL	CAMPBELL HILL		149,414	1,184	11%	1.09%	0.79%	7.71%	3.60%	0.60%	3.00%
FIRST STATE BANK OF DONGOLA, THE	DONGOLA	Y	31,722	180	10%	0.61%	0.57%	5.94%	3.31%	0.30%	3.01%
FIRST STATE BANK OF FORREST	FORREST	Y	257,801	2,488	8%	0.99%	0.97%	11.31%	3.49%	0.41%	3.08%
FIRST STATE BANK OF OLMSTED	OLMSTED		66,192	452	11%	0.87%	0.68%	6.26%	3.32%	0.32%	3.00%
FIRST STATE BANK OF ST. PETER	SAINT PETER		37,867	168	14%	0.59%	0.44%	3.40%	2.17%	0.23%	1.94%
FIRST STATE BANK OF VAN ORIN	VAN ORIN	Y	49,454	152	9%	0.34%	0.31%	3.76%	2.32%	0.28%	2.04%
FIRST STATE BANK SHANNON-POLO	SHANNON	Y	210,684	916	8%	0.50%	0.43%	5.81%	2.50%	0.16%	2.34%
FIRST TRUST AND SAVINGS BANK OF WATSEKA, THE	WATSEKA		319,403	2,504	14%	1.07%	0.78%	5.97%	2.01%	0.07%	1.94%
FIRST TRUST BANK OF ILLINOIS	KANKAKEE		394,326	2,608	8%	0.90%	0.66%	7.69%	2.47%	0.14%	2.33%
FISHER NATIONAL BANK, THE	FISHER	Y	206,567	2,400	10%	1.26%	1.16%	12.48%	3.45%	0.28%	3.17%
FLANAGAN STATE BANK	FLANAGAN	Y	271,944	1,344	10%	0.60%	0.49%	5.87%	2.80%	0.16%	2.63%
FLORA BANK & TRUST	FLORA		108,304	656	9%	0.83%	0.61%	7.79%	2.79%	0.20%	2.60%
FNB COMMUNITY BANK, THE	VANDALIA		474,990	4,172	11%	1.20%	0.88%	7.98%	2.96%	0.24%	2.72%
FNBC BANK AND TRUST	LA GRANGE		672,418	8,636	9%	0.75%	1.28%	16.62%	2.61%	0.06%	2.55%
FOREST PARK NATIONAL BANK AND TRUST COMPANY	FOREST PARK	Y	320,844	2,652	7%	0.88%	0.83%	12.34%	3.88%	0.14%	3.74%
FORTRESS BANK	PEORIA		545,653	3,596	9%	0.90%	0.66%	6.43%	3.50%	0.21%	3.28%
FREDERICK COMMUNITY BANK, THE	PAXTON	Y	189,853	972	8%	0.55%	0.51%	6.25%	2.17%	0.16%	2.01%
FWBANK	CHICAGO		37,068	-4,860	56%	-13.11%	-13.11%	-23.52%	0.87%	0.06%	0.82%
GERBER STATE BANK, THE	ARGENTA	Y	96,731	516	11%	0.71%	0.53%	5.34%	2.34%	0.20%	2.15%

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GERMAN-AMERICAN STATE BANK	GERMAN VALLEY		308,703	3,160	9%	1.40%	1.02%	11.40%	3.74%	0.44%	3.30%
GERMANTOWN TRUST & SAVINGS BANK	BREESE	Y	464,576	6,980	12%	1.64%	1.50%	13.55%	2.96%	0.45%	2.51%
GIFFORD STATE BANK, THE	GIFFORD	Y	202,965	1,056	9%	0.53%	0.52%	6.30%	2.93%	0.26%	2.68%
GLASFORD STATE BANK	GLASFORD	Y	62,719	208	7%	0.45%	0.33%	6.31%	2.36%	0.14%	2.22%
GN BANK	CHICAGO		83,303	220	12%	0.26%	0.26%	2.17%	4.32%	0.07%	4.25%
GOLD COAST BANK	CHICAGO		460,991	6,116	11%	1.86%	1.33%	12.07%	4.17%	0.76%	3.41%
GOODFIELD STATE BANK	GOODFIELD	Y	178,835	3,776	12%	2.17%	2.11%	18.25%	3.47%	0.15%	3.32%
GRAND RIDGE NATIONAL BANK	GRAND RIDGE		314,397	5,564	12%	2.52%	1.77%	15.10%	5.18%	0.19%	4.99%
GRAND RIVERS COMMUNITY BANK	GRAND CHAIN		15,006	-580	11%	-3.87%	-3.87%	-35.13%	4.80%	0.25%	4.56%
GRANVILLE NATIONAL BANK, THE	GRANVILLE		113,581	436	9%	0.49%	0.38%	4.07%	2.44%	0.11%	2.32%
GREAT RIVERS BANK	BARRY	Y	165,974	1,776	10%	1.19%	1.07%	10.69%	3.38%	0.14%	3.24%
GRUNDY BANK	MORRIS	Y	369,893	3,468	9%	0.98%	0.94%	9.51%	2.42%	0.04%	2.38%
GUARDIAN SAVINGS BANK	GRANITE CITY		31,143	212	23%	0.68%	0.68%	3.17%	2.99%	0.35%	2.65%
HARTSBURG STATE BANK	HARTSBURG		20,511	-40	7%	-0.20%	-0.20%	-2.38%	2.18%	0.17%	2.01%
HARVARD STATE BANK, THE	HARVARD	Y	319,865	3,200	8%	1.09%	1.00%	12.17%	3.13%	0.19%	2.93%
HAVANA NATIONAL BANK, THE	HAVANA		341,049	1,972	9%	0.77%	0.58%	6.86%	2.54%	0.54%	2.00%
HEARTLAND BANK AND TRUST COMPANY	BLOOMINGTON		4,350,421	61,280	10%	1.95%	1.41%	13.71%	3.21%	0.06%	3.15%
HERITAGE BANK OF SCHAUMBURG	SCHAUMBURG	Y	162,237	880	8%	0.57%	0.54%	4.39%	2.46%	0.09%	2.36%
HICKORY POINT BANK AND TRUST	DECATUR		749,280	4,884	9%	0.87%	0.65%	7.41%	2.37%	0.14%	2.22%
HILL-DODGE BANKING COMPANY, THE	WARSAW	Y	52,145	352	13%	0.68%	0.68%	5.59%	2.58%	0.28%	2.30%
HINSDALE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	HINSDALE		4,107,987	54,116	9%	1.80%	1.32%	11.53%	2.88%	0.22%	2.66%
HOLCOMB BANK	ROCHELLE	Y	266,388	3,464	9%	1.39%	1.30%	14.93%	3.67%	0.23%	3.43%
HOME STATE BANK/NATIONAL ASSOCIATION	CRYSTAL LAKE	Y	790,763	8,900	10%	1.14%	1.13%	11.74%	2.99%	0.07%	2.92%
HOMETOWN NATIONAL BANK	LA SALLE		323,572	1,964	8%	0.84%	0.61%	7.46%	2.63%	0.21%	2.42%
HOYNE SAVINGS BANK	CHICAGO		519,869	508	18%	0.11%	0.10%	0.59%	2.26%	0.16%	2.09%
ILLINI STATE BANK	TONICA	Y	163,591	1,880	12%	1.27%	1.15%	8.84%	2.93%	0.19%	2.74%
ILLINOIS BANK & TRUST	ROCKFORD		1,703,817	20,260	8%	1.57%	1.19%	14.96%	2.93%	0.06%	2.88%

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INB, NATIONAL ASSOCIATION	SPRINGFIELD	Y	1,684,089	9,744	8%	0.64%	0.58%	7.44%	2.67%	0.32%	2.35%
INLAND BANK AND TRUST	OAK BROOK		1,265,914	-684	14%	-0.10%	-0.05%	-0.40%	3.06%	0.14%	2.92%
INTERNATIONAL BANK OF CHICAGO	CHICAGO	Y	861,447	12,704	12%	1.62%	1.47%	13.03%	3.87%	0.35%	3.52%
IPAVA STATE BANK	IPAVA	Y	178,738	1,944	9%	1.15%	1.09%	12.67%	3.77%	0.33%	3.45%
IROQUOIS FARMERS STATE BANK	IROQUOIS	Y	155,546	976	7%	0.66%	0.63%	9.84%	2.37%	0.10%	2.27%
IROQUOIS FEDERAL SAVINGS AND LOAN ASSOCIATION	WATSEKA		782,336	4,840	11%	0.84%	0.62%	6.19%	3.14%	0.32%	2.82%
ITASCA BANK & TRUST CO.	ITASCA		739,780	7,440	9%	1.39%	1.01%	12.06%	3.45%	0.16%	3.29%
IUKA STATE BANK, THE	SALEM		122,836	620	10%	0.92%	0.50%	5.41%	4.37%	0.47%	3.89%
JERSEY STATE BANK	JERSEYVILLE		183,009	1,184	13%	0.86%	0.65%	5.37%	2.68%	0.17%	2.51%
KINMUNDY BANK	KINMUNDY		66,630	896	10%	1.84%	1.34%	11.66%	3.52%	0.33%	3.18%
LAKE FOREST BANK & TRUST COMPANY, NATIONAL ASSOCIATION	LAKE FOREST		7,374,958	134,140	8%	2.50%	1.82%	21.12%	2.86%	0.22%	2.65%
LAKESIDE BANK	CHICAGO	Y	2,472,761	41,284	10%	1.70%	1.67%	18.00%	3.61%	0.26%	3.35%
LASALLE STATE BANK	LASALLE	Y	182,053	1,716	9%	0.98%	0.94%	12.99%	3.32%	0.32%	3.00%
LEADERS BANK, THE	OAK BROOK		347,902	860	13%	0.23%	0.25%	1.84%	3.18%	0.34%	2.84%
LEGENCE BANK	ELDORADO	Y	656,156	7,708	9%	1.25%	1.17%	11.49%	4.23%	0.12%	4.12%
LEMONT NATIONAL BANK, THE	LEMONT		60,400	20	5%	0.05%	0.03%	0.57%	2.34%	0.02%	2.32%
LENA STATE BANK	LENA		96,797	784	11%	1.12%	0.81%	7.67%	3.11%	0.52%	2.59%
LIBERTY BANK	LIBERTY		125,685	1,108	12%	1.24%	0.88%	7.88%	3.07%	0.19%	2.88%
LIBERTY BANK FOR SAVINGS	CHICAGO		911,830	2,344	22%	0.33%	0.26%	1.18%	2.47%	0.15%	2.31%
LIBERTYVILLE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	LIBERTYVILLE		2,223,668	20,404	9%	1.26%	0.92%	10.39%	2.67%	0.25%	2.42%
LINCOLNWAY COMMUNITY BANK	NEW LENOX		280,546	3,960	12%	1.97%	1.41%	12.44%	4.64%	0.18%	4.46%
LISLE SAVINGS BANK	LISLE		610,546	4,964	22%	1.11%	0.81%	3.75%	2.76%	0.26%	2.50%
LITCHFIELD NATIONAL BANK, THE	LITCHFIELD		126,274	664	8%	0.69%	0.53%	7.21%	3.25%	0.14%	3.11%
LONGVIEW BANK	OGDEN		280,248	2,296	8%	1.11%	0.82%	10.75%	2.99%	0.20%	2.79%
LONGVIEW BANK & TRUST	CHRISMAN		249,465	2,552	8%	1.39%	1.02%	12.75%	3.17%	0.24%	2.93%
MARINE BANK	SPRINGFIELD	Y	744,424	4,900	10%	0.68%	0.66%	6.87%	2.83%	0.19%	2.64%

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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
MARQUETTE BANK	CHICAGO		2,034,784	11,380	7%	0.76%	0.56%	6.67%	3.01%	0.09%	2.93%
MARSEILLES BANK	MARSEILLES	Y	77,090	440	9%	0.59%	0.57%	8.57%	2.79%	0.53%	2.26%
MASON CITY NATIONAL BANK	MASON CITY	Y	87,200	896	15%	1.18%	1.03%	7.45%	2.47%	0.14%	2.33%
MCHENRY SAVINGS BANK	MCHENRY		287,575	1,636	9%	0.58%	0.57%	6.60%	3.27%	0.45%	2.82%
MERCHANTS AND MANUFACTURERS BANK	JOLIET		357,460	2,596	8%	1.00%	0.73%	8.72%	4.19%	0.19%	4.00%
METROPOLITAN CAPITAL BANK & TRUST	CHICAGO		248,652	1,276	10%	0.73%	0.51%	6.37%	5.77%	0.63%	5.15%
MIDAMERICA NATIONAL BANK	CANTON		539,018	6,840	10%	1.76%	1.27%	11.32%	3.85%	0.10%	3.74%
MIDDLETOWN STATE BANK	MIDDLETOWN	Y	43,159	756	8%	1.78%	1.75%	20.77%	3.25%	0.22%	3.03%
MIDLAND COMMUNITY BANK	KINCAID		83,124	1,052	11%	1.83%	1.27%	12.37%	3.27%	0.27%	3.00%
MIDLAND FEDERAL SAVINGS AND LOAN ASSOCIATION	BRIDGEVIEW		126,809	-336	8%	-0.26%	-0.26%	-3.54%	1.60%	0.11%	1.50%
MIDLAND STATES BANK	EFFINGHAM		7,256,414	89,616	9%	1.66%	1.23%	11.25%	3.81%	0.20%	3.60%
MIDWEST BANK	MONMOUTH		657,090	5,084	9%	1.07%	0.77%	7.54%	3.24%	0.41%	2.83%
MIDWEST COMMUNITY BANK	FREERPORT	Y	356,555	2,456	13%	0.86%	0.69%	5.20%	2.78%	0.44%	2.34%
MILFORD BUILDING AND LOAN ASSOCIATION, SB	MILFORD		31,936	172	9%	0.74%	0.54%	5.74%	3.10%	0.47%	2.62%
MILLEDGEVILLE STATE BANK	MILLEDGEVILLE	Y	169,952	2,440	11%	1.46%	1.44%	13.33%	3.71%	0.49%	3.22%
MILLENNIUM BANK	DES PLAINES	Y	278,937	9,808	12%	3.60%	3.52%	29.45%	4.13%	0.68%	3.45%
MORTON COMMUNITY BANK	MORTON	Y	4,972,527	72,956	9%	1.51%	1.47%	17.32%	2.92%	0.33%	2.59%
MUNICIPAL TRUST AND SAVINGS BANK	BOURBONNAIS	Y	364,608	6,912	13%	2.05%	1.90%	13.73%	3.16%	0.20%	2.96%
MURPHY-WALL STATE BANK AND TRUST COMPANY	PINCKNEYVILLE		166,919	1,192	10%	1.00%	0.71%	7.65%	3.59%	0.19%	3.40%
MUTUAL FEDERAL BANK	CHICAGO		93,736	-820	17%	-0.87%	-0.87%	-5.25%	3.51%	0.32%	3.20%
NASHVILLE SAVINGS BANK	NASHVILLE		89,208	436	11%	0.63%	0.49%	4.72%	2.28%	0.33%	1.94%
NATIONAL BANK OF ST. ANNE	SAINT ANNE		126,918	836	8%	0.91%	0.66%	6.87%	3.37%	0.22%	3.15%
NOKOMIS SAVINGS BANK	NOKOMIS		33,106	48	15%	0.18%	0.14%	1.12%	2.84%	0.60%	2.24%
NORTH ADAMS STATE BANK	URSA		49,907	456	13%	1.25%	0.91%	7.07%	3.61%	0.18%	3.43%
NORTH CENTRAL BANK	HENNEPIN	Y	145,483	1,588	11%	1.17%	1.09%	8.70%	3.39%	0.20%	3.19%
NORTH COUNTY SAVINGS BANK	RED BUD		67,796	192	8%	0.34%	0.28%	3.99%	2.38%	0.26%	2.11%

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NORTH SHORE TRUST AND SAVINGS	WAUKEGAN		298,748	-1,104	22%	-0.47%	-0.37%	-2.11%	1.83%	0.27%	1.56%
NORTH SIDE FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO	CHICAGO		49,047	-176	8%	-0.49%	-0.36%	-4.53%	2.57%	0.12%	2.45%
NORTHBROOK BANK & TRUST COMPANY, NATIONAL ASSOCIATION	NORTHBROOK		3,850,945	50,124	9%	1.78%	1.30%	15.02%	2.53%	0.11%	2.42%
NORTHERN TRUST COMPANY, THE	CHICAGO		162,343,084	1,560,976	6%	1.28%	0.96%	14.35%	1.01%	-0.01%	1.03%
NORTHSIDE COMMUNITY BANK	GURNEE		312,169	2,204	16%	0.97%	0.71%	4.38%	3.15%	0.09%	3.06%
NORTHWEST BANK OF ROCKFORD	ROCKFORD		372,124	3,532	9%	1.30%	0.95%	10.87%	3.60%	0.28%	3.32%
OAKDALE STATE BANK	OAKDALE		27,010	84	11%	0.54%	0.31%	3.00%	3.06%	0.18%	2.88%
OLD EXCHANGE NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE	Y	89,942	544	10%	0.76%	0.60%	6.57%	2.71%	0.66%	2.05%
OLD PLANK TRAIL COMMUNITY BANK, NATIONAL ASSOCIATION	NEW LENOX		2,147,330	20,160	9%	1.29%	0.94%	10.57%	2.64%	0.09%	2.54%
OLD SECOND NATIONAL BANK	AURORA		6,238,723	55,796	9%	1.25%	0.89%	9.17%	2.92%	0.05%	2.87%
OSB COMMUNITY BANK	OTTAWA		344,683	3,572	13%	1.45%	1.04%	7.87%	4.11%	0.39%	3.72%
PAN AMERICAN BANK & TRUST	MELROSE PARK	Y	427,633	3,868	9%	0.95%	0.90%	10.54%	3.75%	0.27%	3.48%
PARK RIDGE COMMUNITY BANK	PARK RIDGE	Y	439,419	8,812	15%	2.04%	2.01%	13.97%	3.98%	0.09%	3.89%
PARKWAY BANK AND TRUST COMPANY	HARWOOD HEIGHTS		2,877,240	38,056	11%	1.85%	1.32%	11.73%	3.47%	0.24%	3.23%
PEOPLEFIRST BANK	JOLIET		216,140	2,784	11%	1.77%	1.29%	12.15%	4.24%	0.48%	3.76%
PEOPLES BANK & TRUST	PANA		585,423	9,104	8%	2.05%	1.56%	19.79%	3.63%	0.11%	3.53%
PEOPLES BANK OF KANKAKEE COUNTY	BOURBONNAIS	Y	328,336	2,436	7%	0.83%	0.74%	13.31%	2.63%	0.17%	2.46%
PEOPLES BANK OF MACON	MACON		27,472	36	11%	0.18%	0.13%	1.25%	1.89%	0.12%	1.77%
PEOPLES NATIONAL BANK OF KEWANEE	KEWANEE		579,438	3,996	9%	0.94%	0.69%	7.66%	3.05%	0.42%	2.62%
PEOPLES NATIONAL BANK, NATIONAL ASSOCIATION	MOUNT VERNON	Y	1,542,551	21,192	8%	1.40%	1.37%	17.00%	3.65%	0.18%	3.46%
PEOPLES STATE BANK OF COLFAX	COLFAX		44,368	292	10%	0.91%	0.66%	6.61%	2.98%	0.15%	2.83%
PEOPLES STATE BANK OF NEWTON, ILLINOIS, THE	NEWTON		600,358	7,908	10%	1.82%	1.32%	14.21%	3.55%	0.28%	3.27%
PERU FEDERAL SAVINGS BANK	PERU		187,602	824	12%	0.60%	0.44%	3.65%	2.52%	0.28%	2.24%

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PETEFISH, SKILES & COMPANY	VIRGINIA	Y	280,651	2,248	10%	0.88%	0.80%	7.97%	3.26%	0.32%	2.94%
PHILO EXCHANGE BANK	PHILO	Y	144,380	152	8%	0.17%	0.11%	1.25%	2.14%	0.11%	2.03%
PIONEER STATE BANK	EARLVILLE		135,328	808	10%	0.53%	0.60%	5.81%	3.53%	0.30%	3.23%
PRAIRIE COMMUNITY BANK	MARENGO		163,948	920	8%	0.78%	0.56%	7.09%	3.46%	0.18%	3.28%
PRAIRIE STATE BANK & TRUST	SPRINGFIELD	Y	874,656	5,252	10%	0.68%	0.60%	5.99%	2.59%	0.16%	2.44%
PREFERRED BANK	CASEY		68,413	180	9%	0.26%	0.26%	3.16%	2.96%	0.47%	2.49%
PRINCEVILLE STATE BANK	PRINCEVILLE	Y	116,436	980	8%	0.95%	0.84%	10.82%	3.51%	0.48%	3.03%
PROSPECT BANK	PARIS	Y	726,902	6,720	8%	0.97%	0.92%	12.94%	2.99%	0.16%	2.83%
PROVIDENCE BANK & TRUST	SOUTH HOLLAND		1,370,504	16,900	10%	1.70%	1.23%	12.04%	3.75%	0.13%	3.63%
PULASKI SAVINGS BANK	CHICAGO		49,600	3,396	11%	6.85%	6.85%	69.88%	3.71%	0.36%	3.35%
RARITAN STATE BANK	RARITAN		239,165	2,096	10%	1.25%	0.88%	9.56%	3.29%	0.34%	2.95%
REPUBLIC BANK OF CHICAGO	OAK BROOK		2,471,067	35,064	11%	1.99%	1.42%	13.37%	3.83%	0.14%	3.69%
RESOURCE BANK, NATIONAL ASSOCIATION	DEKALB	Y	757,538	5,660	8%	0.94%	0.75%	11.11%	2.92%	0.12%	2.81%
RUSHVILLE STATE BANK	RUSHVILLE	Y	134,319	1,188	12%	1.00%	0.88%	8.45%	2.42%	0.13%	2.29%
SAINTE MARIE STATE BANK	SAINTE MARIE		16,278	-268	19%	-1.65%	-1.65%	-8.85%	3.20%	0.80%	2.40%
SAUK VALLEY BANK & TRUST COMPANY	STERLING		590,411	4,312	9%	1.00%	0.73%	8.92%	3.27%	0.23%	3.04%
SAVANNA-THOMSON STATE BANK	THOMSON	Y	118,140	136	9%	0.15%	0.12%	1.21%	2.38%	0.33%	2.05%
SCHAUMBURG BANK & TRUST COMPANY, NATIONAL ASSOCIATION	SCHAUMBURG		1,559,184	10,996	9%	0.96%	0.71%	6.96%	2.62%	0.15%	2.46%
SCOTT STATE BANK	BETHANY	Y	215,065	1,188	12%	0.61%	0.55%	5.04%	2.57%	0.09%	2.48%
SECURITY BANK, S.B.	SPRINGFIELD		256,599	612	6%	0.24%	0.24%	3.89%	2.17%	0.09%	2.08%
SECURITY NATIONAL BANK	WITT		103,559	328	9%	0.47%	0.32%	3.84%	2.93%	0.46%	2.47%
SECURITY SAVINGS BANK	MONMOUTH		265,773	1,248	9%	0.63%	0.47%	5.60%	2.62%	0.40%	2.22%
SENB BANK	MOLINE	Y	361,867	2,692	9%	0.81%	0.74%	8.18%	3.50%	0.24%	3.26%
SHELBY COUNTY STATE BANK	SHELBYVILLE	Y	326,106	3,016	9%	1.01%	0.92%	11.81%	2.97%	0.24%	2.72%
SIGNATURE BANK	ROSEMONT		1,621,876	21,180	8%	1.82%	1.31%	17.81%	3.39%	0.25%	3.15%
SOLUTIONS BANK	FORRESTON	Y	460,737	4,260	10%	1.02%	0.92%	10.70%	3.41%	0.10%	3.31%
SOUTHERN ILLINOIS BANK	JOHNSTON CITY		161,903	1,040	11%	0.92%	0.64%	6.19%	3.09%	0.40%	2.69%

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SOUTHERNTRUST BANK	MARION		212,829	4,084	11%	2.65%	1.92%	17.55%	5.39%	0.52%	4.86%
SPRING VALLEY CITY BANK	SPRING VALLEY		233,012	1,736	13%	1.00%	0.75%	6.05%	2.94%	0.32%	2.62%
ST. CHARLES BANK & TRUST COMPANY, NATIONAL ASSOCIATION	SAINT CHARLES		1,929,314	15,740	9%	1.12%	0.82%	7.32%	2.71%	0.22%	2.48%
STATE BANK	WATERLOO		307,795	340	8%	0.14%	0.11%	1.59%	2.80%	0.67%	2.13%
STATE BANK	WONDER LAKE		269,562	800	9%	0.42%	0.30%	2.97%	2.92%	0.13%	2.79%
STATE BANK	FREEPORT		328,398	4,300	10%	1.82%	1.31%	13.73%	3.52%	0.39%	3.13%
STATE BANK OF BEMENT	BEMENT		131,821	212	9%	0.21%	0.16%	1.75%	2.64%	0.12%	2.52%
STATE BANK OF CERRO GORDO	CERRO GORDO		38,684	20	9%	0.07%	0.05%	0.53%	2.11%	0.05%	2.06%
STATE BANK OF CHERRY	CHERRY	Y	118,833	1,412	11%	1.37%	1.19%	10.47%	3.40%	0.45%	2.95%
STATE BANK OF DAVIS	DAVIS		170,665	1,716	11%	1.30%	1.01%	9.47%	3.01%	0.45%	2.56%
STATE BANK OF GENEVA, THE	GENEVA	Y	111,468	840	10%	0.77%	0.75%	8.70%	3.26%	0.15%	3.11%
STATE BANK OF GRAYMONT	GRAYMONT		339,655	2,264	9%	0.95%	0.67%	7.55%	2.83%	0.33%	2.50%
STATE BANK OF HERSCHER	HERSCHER		175,161	1,120	11%	0.86%	0.64%	6.22%	2.72%	0.14%	2.57%
STATE BANK OF INDUSTRY	INDUSTRY	Y	59,249	376	14%	0.74%	0.63%	4.64%	3.08%	0.32%	2.76%
STATE BANK OF NAUVOO	NAUVOO		37,281	76	8%	0.23%	0.20%	2.49%	3.09%	0.17%	2.92%
STATE BANK OF PEARL CITY, THE	PEARL CITY	Y	69,889	436	10%	0.68%	0.62%	6.38%	3.85%	0.40%	3.45%
STATE BANK OF ST. JACOB	SAINT JACOB	Y	88,239	1,192	13%	1.62%	1.35%	11.19%	2.89%	0.26%	2.63%
STATE BANK OF THE LAKES, NATIONAL ASSOCIATION	ANTIOCH		1,682,264	15,892	9%	1.28%	0.94%	8.13%	2.59%	0.14%	2.45%
STATE BANK OF TOULON	TOULON	Y	302,798	3,288	9%	1.16%	1.09%	11.20%	3.44%	0.30%	3.13%
STATE BANK OF WHITTINGTON	BENTON	Y	172,392	1,808	10%	1.09%	1.05%	12.39%	3.65%	0.08%	3.57%
STATE STREET BANK AND TRUST COMPANY	QUINCY	Y	302,175	3,476	8%	1.45%	1.15%	14.92%	3.48%	0.13%	3.35%
STERLING FEDERAL BANK, FEDERAL SAVINGS BANK	STERLING		472,960	1,064	9%	0.28%	0.22%	2.76%	3.17%	0.29%	2.88%
STILLMAN BANCCORP, N.A.	STILLMAN VALLEY	Y	632,645	4,500	8%	0.81%	0.71%	9.80%	2.33%	0.15%	2.18%
STREATOR HOME SAVINGS BANK	STREATOR		168,288	400	26%	0.28%	0.24%	0.93%	2.20%	0.27%	1.93%
TABLE GROVE STATE BANK	TABLE GROVE	Y	54,568	496	10%	0.97%	0.91%	8.51%	3.47%	0.18%	3.29%

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TEMPO BANK	TRENTON		89,864	-188	11%	-0.21%	-0.21%	-1.93%	2.61%	0.74%	1.88%
TEUTOPOLIS STATE BANK	TEUTOPOLIS		319,984	2,892	12%	1.25%	0.90%	7.90%	2.47%	0.27%	2.20%
TOMPKINS STATE BANK	AVON	Y	278,390	3,196	8%	1.31%	1.15%	12.63%	3.09%	0.25%	2.83%
TOWN AND COUNTRY BANK	SPRINGFIELD		907,573	16,816	10%	2.55%	1.85%	17.38%	3.47%	0.11%	3.37%
TOWN AND COUNTRY BANK MIDWEST	QUINCY	Y	214,138	3,900	11%	1.83%	1.82%	16.57%	3.16%	0.12%	3.05%
TOWN CENTER BANK	FRANKFORT		158,274	632	9%	0.57%	0.40%	3.87%	3.42%	0.18%	3.23%
TRUSTBANK	OLNEY	Y	404,042	6,076	9%	1.53%	1.50%	15.16%	4.02%	0.11%	3.91%
UNION FEDERAL SAVINGS AND LOAN ASSOCIATION	KEWANEE		162,782	680	14%	0.36%	0.42%	2.81%	3.28%	0.38%	2.90%
UNION NATIONAL BANK	ELGIN		384,376	5,900	10%	2.15%	1.53%	15.35%	3.84%	0.36%	3.48%
UNION SAVINGS BANK	FREEPORT		197,460	176	8%	0.14%	0.09%	1.22%	2.77%	0.27%	2.50%
UNITED COMMUNITY BANK	CHATHAM		3,464,771	29,408	8%	1.11%	0.85%	9.90%	2.56%	0.26%	2.30%
UNITED TRUST BANK	PALOS HEIGHTS		78,427	2,184	11%	2.99%	2.78%	27.41%	2.96%	0.38%	2.58%
VERMILION VALLEY BANK	PIPER CITY	Y	174,330	1,488	15%	1.35%	0.85%	6.11%	3.05%	0.50%	2.55%
VERMONT STATE BANK	VERMONT		27,700	-488	12%	-1.76%	-1.76%	-14.26%	4.41%	1.04%	3.37%
VILLA GROVE STATE BANK	VILLA GROVE	Y	85,983	804	11%	0.95%	0.94%	8.89%	2.98%	0.18%	2.80%
VILLAGE BANK & TRUST, NATIONAL ASSOCIATION	ARLINGTON HEIGHTS		2,207,013	24,124	10%	1.49%	1.09%	9.93%	2.95%	0.21%	2.74%
VILLAGE BANK, THE	SAINT LIBORY	Y	112,173	1,716	9%	1.54%	1.53%	16.80%	3.09%	0.20%	2.89%
WABASH SAVINGS BANK	MOUNT CARMEL		10,262	-344	8%	-3.35%	-3.35%	-40.90%	2.77%	0.65%	2.12%
WARREN-BOYNTON STATE BANK	NEW BERLIN		207,332	1,792	13%	1.20%	0.86%	6.78%	3.51%	0.24%	3.27%
WASHINGTON SAVINGS BANK	EFFINGHAM		593,004	3,280	11%	0.74%	0.55%	4.86%	2.80%	0.43%	2.37%
WASHINGTON STATE BANK	WASHINGTON		76,466	536	9%	0.96%	0.70%	8.82%	2.54%	0.25%	2.29%
WATERMAN BANK	WATERMAN		91,907	-544	17%	-0.85%	-0.59%	-3.48%	3.17%	0.75%	2.42%
WEST CENTRAL BANK	ASHLAND	Y	235,433	1,984	9%	0.88%	0.84%	9.94%	3.31%	0.28%	3.04%
WEST TOWN BANK & TRUST	NORTH RIVERSIDE		394,749	168	12%	0.06%	0.04%	0.35%	5.26%	0.56%	4.70%
WHEATON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	WHEATON		2,897,914	29,064	8%	1.38%	1.00%	10.22%	2.47%	0.17%	2.30%



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WHEATON COLLEGE TRUST COMPANY, NATIONAL ASSOCIATION	WHEATON		3,644	272	100%	7.46%	7.46%	7.51%	0.35%	0.00%	0.35%
WILLIAMSVILLE STATE BANK AND TRUST	WILLIAMSVILLE		107,344	56	12%	-0.03%	0.05%	0.47%	2.20%	0.22%	1.98%
WINTRUST BANK, NATIONAL ASSOCIATION	CHICAGO		9,542,431	133,648	9%	1.94%	1.40%	14.69%	2.66%	0.15%	2.51%



## ***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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