



BANCONOMICS®

financial data and reports for community bankers at

www.Banconomics.com

ASSET QUALITY

Illinois FDIC Insured Institutions

3rd Quarter 2022

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

September 30, 2022
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	66,187	6,719	476	7,195	92	949	150	0	1,099	10%	2%	15%
1ST EQUITY BANK	SKOKIE	117,938	22,476	1,637	24,113	674	0	731	0	731	18%	1%	3%
ALBANY BANK & TRUST CO., NATIONAL ASSOCIATION	CHICAGO	714,454	108,226	5,013	113,239	0	0	534	0	534	15%	0%	0%
ALGONQUIN STATE BANK	ALGONQUIN	149,779	16,968	606	17,574	300	0	74	0	74	10%	0%	0%
ALLIANCE COMMUNITY BANK	PETERSBURG	361,078	30,775	1,341	32,116	809	0	735	121	856	9%	0%	3%
ALLIED FIRST BANK, SB	OSWEGO	165,416	22,477	853	23,330	84	0	1,088	0	1,088	16%	1%	5%
AMALGAMATED BANK OF CHICAGO	CHICAGO	988,302	100,602	7,021	107,623	2,136	0	1,403	225	1,628	11%	0%	2%
AMERICAN COMMERCIAL BANK & TRUST, NATIONAL ASSOCIATION	OTTAWA	1,264,067	106,671	14,353	121,024	632	229	6,201	0	6,430	9%	1%	5%
AMERICAN COMMUNITY BANK & TRUST	WOODSTOCK	936,712	97,387	7,961	105,348	0	0	267	0	267	10%	0%	0%
AMERICAN EAGLE BANK	SOUTH ELGIN	382,539	35,831	2,063	37,894	303	0	75	0	75	9%	0%	0%
AMERICAN METRO BANK	CHICAGO	85,456	10,222	851	11,073	0	0	0	1,312	1,312	13%	2%	12%
ANCHOR STATE BANK	ANCHOR	33,773	4,590	144	4,734	0	0	0	0	0	14%	0%	0%
ANDERSON STATE BANK	ONEIDA	105,452	15,525	243	15,768	4	0	0	0	0	14%	0%	0%
ANNA STATE BANK	ANNA	107,738	14,153	320	14,473	339	70	76	0	146	13%	0%	1%
ANNA-JONESBORO NATIONAL BANK	ANNA	267,765	33,660	2,025	35,685	3,390	0	3,366	128	3,494	13%	1%	10%
APPLE RIVER STATE BANK	APPLE RIVER	533,763	48,962	2,419	51,381	559	264	90	0	354	9%	0%	1%
ARCOLA FIRST BANK	ARCOLA	125,785	13,669	661	14,330	0	0	0	0	0	10%	0%	0%
ATLANTA NATIONAL BANK, THE	ATLANTA	71,100	9,020	209	9,229	60	141	40	0	181	13%	0%	2%

IL Asset Quality

September 30, 2022
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	444,626	45,016	5,128	50,144	226	0	1,521	51	1,572	10%	0%	3%
BANK OF BELLEVILLE	BELLEVILLE	397,107	31,878	3,248	35,126	0	0	0	0	0	8%	0%	0%
BANK OF BLUFFS	BLUFFS	62,662	8,190	421	8,611	489	214	208	0	422	13%	1%	5%
BANK OF BOURBONNAIS	BOURBONNAIS	99,919	8,340	1,001	9,341	0	0	0	0	0	8%	0%	0%
BANK OF CALHOUN COUNTY	HARDIN	91,021	7,282	285	7,567	221	6	6	171	183	8%	0%	2%
BANK OF CHESTNUT	CHESTNUT	20,090	1,905	82	1,987	18	19	79	16	114	9%	1%	6%
BANK OF FARMINGTON	FARMINGTON	216,975	22,696	1,887	24,583	204	27	0	0	27	11%	0%	0%
BANK OF GIBSON CITY	GIBSON CITY	129,705	10,719	747	11,466	404	23	357	0	380	8%	0%	3%
BANK OF HERRIN, THE	HERRIN	285,552	28,428	4,045	32,473	1,090	0	403	10	413	10%	0%	1%
BANK OF HILLSBORO, NATIONAL ASSOCIATION	HILLSBORO	542,538	51,057	5,105	56,162	423	37	609	0	646	9%	0%	1%
BANK OF KAMPSVILLE	KAMPSVILLE	123,317	20,827	338	21,165	626	0	125	0	125	16%	0%	1%
BANK OF MONTGOMERY	MONTGOMERY	46,800	3,815	190	4,005	0	0	0	0	0	8%	0%	0%
BANK OF O'FALLON	O'FALLON	388,166	43,705	4,034	47,739	1,032	571	205	0	776	11%	0%	2%
BANK OF PONTIAC	PONTIAC	937,356	89,817	7,265	97,082	1,720	38	1,835	528	2,401	10%	0%	2%
BANK OF RANTOUL	RANTOUL	257,576	25,258	2,730	27,988	0	0	918	0	918	10%	0%	3%
BANK OF SPRINGFIELD	SPRINGFIELD	1,460,170	119,171	14,039	133,210	6,580	1,025	24,213	252	25,490	8%	2%	19%
BANK OF STRONGHURST	STRONGHURST	88,123	12,334	341	12,675	415	18	172	14	204	13%	0%	2%
BANK OF YATES CITY	YATES CITY	78,729	7,243	722	7,965	193	52	724	0	776	9%	1%	10%
BANKCHAMPAIGN, NATIONAL ASSOCIATION	CHAMPAIGN	231,204	25,981	3,013	28,994	92	0	232	1,254	1,486	11%	1%	5%
BANKFINANCIAL, NATIONAL ASSOCIATION	OLYMPIA FIELDS	1,628,719	167,403	7,386	174,789	12,568	415	1,240	243	1,898	10%	0%	1%

IL Asset Quality

September 30, 2022
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
BANKORION	ORION	617,408	61,628	3,795	65,423	2,260	0	2,716	0	2,716	10%	0%	4%
BANTERRA BANK	MARION	2,726,883	226,516	20,989	247,505	3,988	95	9,352	200	9,647	8%	0%	4%
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	BARRINGTON	3,680,929	371,391	9,278	380,669	41,822	150,237	34,064	220	184,521	11%	5%	48%
BEARDSTOWN SAVINGS, S.B.	BEARDSTOWN	65,787	7,165	335	7,500	674	113	370	97	580	11%	1%	8%
BELMONT BANK & TRUST COMPANY	CHICAGO	891,646	98,996	7,589	106,585	33	0	1,520	0	1,520	11%	0%	1%
BETTER BANKS	PEORIA	434,266	35,287	3,499	38,786	1,746	198	2,582	1,001	3,781	8%	1%	10%
BEVERLY BANK & TRUST COMPANY, NATIONAL ASSOCIATION	CHICAGO	2,048,886	200,563	12,350	212,913	11,445	321	7,176	606	8,103	10%	0%	4%
BLACKHAWK BANK & TRUST	MILAN	1,773,143	182,137	10,634	192,771	1,841	223	1,556	900	2,679	10%	0%	1%
BMO HARRIS BANK NATIONAL ASSOCIATION	CHICAGO	164,820,337	14,918,366	836,553	15,754,919	212,334	51,643	408,758	5,233	465,634	9%	0%	3%
BMO HARRIS CENTRAL NATIONAL ASSOCIATION	ROSELLE	8,036	7,011	0	7,011	0	0	0	0	0	87%	0%	0%
BRADFORD NATIONAL BANK OF GREENVILLE, THE	GREENVILLE	513,933	55,881	3,478	59,359	2,064	0	5,247	0	5,247	10%	1%	9%
BRICKYARD BANK	LINCOLNWOOD	171,328	16,588	1,451	18,039	0	76	884	0	960	10%	1%	5%
BUCKLEY STATE BANK	BUCKLEY	53,711	5,448	331	5,779	0	0	0	0	0	10%	0%	0%
BUENA VISTA NATIONAL BANK	CHESTER	266,064	29,961	1,411	31,372	596	30	470	0	500	11%	0%	2%
BURLING BANK	CHICAGO	191,411	20,756	2,272	23,028	0	0	0	0	0	11%	0%	0%
BUSEY BANK	CHAMPAIGN	12,453,067	1,288,945	90,722	1,379,667	6,307	1,229	15,425	344	16,998	10%	0%	1%
BYLINE BANK	CHICAGO	7,262,888	758,517	64,655	823,172	6,054	4,940	35,165	4,402	44,507	11%	1%	5%
BYRON BANK	BYRON	342,469	34,018	2,617	36,635	1,832	0	2,292	89	2,381	10%	1%	6%
CAMP GROVE STATE	CAMP GROVE	40,322	3,773	49	3,822	0	0	104	62	166	10%	0%	4%

IL Asset Quality

September 30, 2022
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													
CAMPUS STATE BANK	CAMPUS	25,715	2,532	130	2,662	30	0	56	0	56	10%	0%	2%
CARROLLTON BANK	CARROLLTON	3,122,215	221,426	34,071	255,497	1,618	178	646	0	824	7%	0%	0%
CASEY STATE BANK	CASEY	419,440	42,689	4,786	47,475	2,663	151	328	0	479	10%	0%	1%
CATLIN BANK	CATLIN	87,599	8,843	431	9,274	577	0	37	5	42	10%	0%	0%
CENTRAL BANK ILLINOIS	GENESE0	1,232,919	115,187	6,660	121,847	2,037	162	274	0	436	9%	0%	0%
CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION	CICERO	192,470	20,056	1,123	21,179	458	0	1,131	0	1,131	10%	1%	5%
CENTRAL SAVINGS, F.S.B.	CHICAGO	110,310	27,515	1,339	28,854	1,088	54	918	0	972	25%	1%	3%
CENTRAL STATE BANK	CLAYTON	156,025	24,670	1,548	26,218	600	0	7,490	896	8,386	15%	5%	32%
CENTRUST BANK, NATIONAL ASSOCIATION	NORTHBROOK	152,663	17,100	1,862	18,962	625	693	2,751	498	3,942	11%	3%	21%
CHESTER NATIONAL BANK	CHESTER	63,481	6,329	421	6,750	445	0	53	0	53	10%	0%	1%
CHESTERFIELD STATE BANK	CHESTERFIELD	22,903	2,105	156	2,261	245	0	96	0	96	9%	0%	4%
CHICAGO TRUST COMPANY, N. A., THE	LAKE FOREST	119,453	116,549	0	116,549	0	0	0	0	0	99%	0%	0%
CIBC BANK USA	CHICAGO	50,083,017	5,484,110	383,637	5,867,747	11,183	0	163,299	0	163,299	12%	0%	3%
CIBM BANK	CHAMPAIGN	754,995	72,612	8,052	80,664	108	100	701	0	801	10%	0%	1%
CITIZENS BANK OF CHATSWORTH	CHATSWORTH	38,043	5,032	501	5,533	10	0	124	0	124	13%	0%	2%
CITIZENS BANK OF EDINBURG	EDINBURG	33,198	2,679	148	2,827	3	0	0	0	0	8%	0%	0%
CITIZENS COMMUNITY BANK	MASCOUTAH	469,193	51,633	4,505	56,138	933	305	1,654	360	2,319	11%	0%	4%
CITIZENS FIRST STATE BANK OF WALNUT	WALNUT	53,442	3,401	276	3,677	73	0	1	0	1	6%	0%	0%
CITIZENS NATIONAL	ALBION	344,002	56,723	2,858	59,581	1,058	36	1,080	23	1,139	16%	0%	2%

IL Asset Quality

September 30, 2022
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 ALBION													
CITIZENS STATE BANK	LENA	363,127	34,118	3,325	37,443	734	0	142	0	142	9%	0%	0%
CITIZENS STATE BANK OF MILFORD	MILFORD	56,224	4,154	129	4,283	26	3	31	0	34	7%	0%	1%
CITY NATIONAL BANK OF METROPOLIS, THE	METROPOLIS	447,181	58,411	3,518	61,929	1,632	0	2,606	0	2,606	13%	1%	4%
CLAY CITY BANKING CO., THE	CLAY CITY	205,820	19,181	1,053	20,234	1,533	0	514	0	514	9%	0%	3%
CLAY COUNTY STATE BANK	LOUISVILLE	115,805	12,504	566	13,070	1,132	448	838	0	1,286	11%	1%	10%
CNB BANK & TRUST, NA	CARLINVILLE	1,529,800	139,053	12,776	151,829	4,011	0	17,910	0	17,910	9%	1%	12%
COLCHESTER STATE BANK	COLCHESTER	82,071	11,992	535	12,527	26	0	125	0	125	14%	0%	1%
COLLINSVILLE BUILDING AND LOAN ASSOCIATION	COLLINSVILLE	128,545	34,040	716	34,756	321	0	0	0	0	26%	0%	0%
COMMUNITY BANK	WINSLOW	252,400	39,768	1,651	41,419	670	95	1,739	52	1,886	15%	1%	5%
COMMUNITY BANK OF EASTON	EASTON	40,684	9,834	54	9,888	0	0	0	0	0	23%	0%	0%
COMMUNITY BANK OF ELMHURST	ELMHURST	189,920	17,150	1,670	18,820	0	0	0	0	0	9%	0%	0%
COMMUNITY BANK OF TRENTON	TRENTON	100,276	11,538	1,057	12,595	1,462	295	511	0	806	11%	1%	6%
COMMUNITY FIRST BANK OF THE HEARTLAND	MOUNT VERNON	247,228	22,699	2,048	24,747	327	9	13	368	390	9%	0%	2%
COMMUNITY NATIONAL BANK IN MONMOUTH	MONMOUTH	53,737	6,165	457	6,622	30	0	17	0	17	12%	0%	0%
COMMUNITY PARTNERS SAVINGS BANK	SALEM	241,085	27,042	1,054	28,096	4,099	312	1,165	75	1,552	11%	1%	6%
COMMUNITY SAVINGS BANK	CHICAGO	438,758	65,237	806	66,043	1,328	0	458	253	711	14%	0%	1%
COMMUNITY STATE	GALVA	287,471	28,895	2,854	31,749	81	10	524	967	1,501	10%	1%	5%

IL Asset Quality

September 30, 2022
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 STATE BANK OF ROCK FALLS	ROCK FALLS	312,755	32,539	4,365	36,904	2,263	8,634	4,674	0	13,308	10%	4%	36%
COMMUNITY TRUST BANK	IRVINGTON	101,256	12,081	540	12,621	291	29	88	500	617	12%	1%	5%
CORNERSTONE NATIONAL BANK & TRUST COMPANY	PALATINE	1,041,116	90,127	8,085	98,212	650	0	944	0	944	9%	0%	1%
COUNTRY TRUST BANK	BLOOMINGTON	29,751	28,089	0	28,089	0	0	0	0	0	94%	0%	0%
CROSSROADS BANK	EFFINGHAM	213,095	31,295	1,226	32,521	736	0	55	0	55	15%	0%	0%
CRYSTAL LAKE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	CRYSTAL LAKE	1,533,971	138,457	7,920	146,377	2,320	56	6,710	833	7,599	10%	0%	5%
DEVON BANK	CHICAGO	504,833	33,968	4,954	38,922	659	0	0	0	0	7%	0%	0%
DEWEY BANK	DEWEY	30,596	2,187	90	2,277	60	349	4	0	353	7%	1%	16%
DEWITT SAVINGS BANK	CLINTON	152,740	17,206	372	17,578	191	0	541	11	552	12%	0%	3%
DIETERICH BANK	EFFINGHAM	1,255,257	109,702	10,082	119,784	677	15	1,533	50	1,598	9%	0%	1%
DU QUOIN STATE BANK	DU QUOIN	125,923	12,246	560	12,806	99	0	119	0	119	9%	0%	1%
EUREKA SAVINGS BANK	LA SALLE	400,234	82,653	873	83,526	183	3	1,934	0	1,937	20%	0%	2%
EVERGREEN BANK GROUP	OAK BROOK	1,396,657	152,878	17,583	170,461	9,125	1,396	627	0	2,023	12%	0%	1%
EXCHANGE STATE BANK	LANARK	101,199	11,798	657	12,455	62	13	0	0	13	12%	0%	0%
FAIRFIELD NATIONAL BANK, THE	FAIRFIELD	678,663	77,272	2,404	79,676	1,332	34	6,794	258	7,086	11%	1%	9%
FAIRVIEW STATE BANKING COMPANY	FAIRVIEW	35,692	4,512	191	4,703	170	18	1,161	0	1,179	13%	3%	25%
FARMERS & MERCHANTS BANK OF HUTSONVILLE	HUTSONVILLE	54,568	8,891	84	8,975	179	0	0	0	0	16%	0%	0%
FARMERS AND	NASHVILLE	267,781	26,818	1,277	28,095	47	0	0	73	73	10%	0%	0%

IL Asset Quality

September 30, 2022
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
MERCHANTS NATIONAL BANK OF NASHVILLE, THE													
FARMERS AND MERCHANTS STATE BANK OF BUSHNELL	BUSHNELL	92,484	7,060	303	7,363	99	0	0	0	0	8%	0%	0%
FARMERS NATIONAL BANK	PROPHETSTOWN	843,774	118,096	15,266	133,362	394	248	119	0	367	14%	0%	0%
FARMERS NATIONAL BANK OF GRIGGSVILLE	GRIGGSVILLE	129,125	13,387	1,145	14,532	321	143	428	125	696	11%	1%	5%
FARMERS STATE BANK	ELMWOOD	63,020	5,504	496	6,000	336	79	926	0	1,005	8%	2%	17%
FARMERS STATE BANK	PITTSFIELD	308,058	41,742	1,937	43,679	180	46	179	0	225	13%	0%	1%
FARMERS STATE BANK & TRUST CO.	MOUNT STERLING	115,575	10,043	704	10,747	262	16	113	175	304	9%	0%	3%
FARMERS STATE BANK AND TRUST COMPANY, THE	JACKSONVILLE	247,795	27,952	2,530	30,482	770	23	1,791	213	2,027	11%	1%	7%
FARMERS STATE BANK OF ALTO PASS, ILL.	ALTO PASS	317,906	26,963	2,155	29,118	730	92	1,669	0	1,761	8%	1%	6%
FARMERS STATE BANK OF EMDEN	EMDEN	41,003	10,000	43	10,043	8	0	0	0	0	24%	0%	0%
FARMERS STATE BANK OF HOFFMAN	HOFFMAN	187,197	25,616	761	26,377	1	146	432	0	578	13%	0%	2%
FARMERS STATE BANK OF MEDORA	MEDORA	25,847	3,098	76	3,174	22	450	16	0	466	13%	2%	15%
FARMERS STATE BANK OF WESTERN ILLINOIS	ALPHA	179,489	19,981	1,210	21,191	344	89	194	0	283	11%	0%	1%
FARMERS-MERCHANTS BANK OF ILLINOIS	JOY	318,892	32,732	777	33,509	585	23	352	0	375	10%	0%	1%
FCB BANKS	COLLINSVILLE	2,049,822	179,479	14,357	193,836	5,576	530	4,280	186	4,996	9%	0%	3%
FEDERAL SAVINGS BANK, THE	CHICAGO	762,714	158,887	2,861	161,748	1,299	0	5,141	0	5,141	22%	1%	3%

IL Asset Quality

September 30, 2022
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
FEDERATED BANK	ONARGA	117,550	9,653	568	10,221	86	0	0	0	0	8%	0%	0%
FIRST AMERICAN BANK	ELK GROVE VILLAGE	6,064,874	419,432	31,840	451,272	3,663	1,553	7,545	244	9,342	7%	0%	2%
FIRST BANK AND TRUST COMPANY OF ILLINOIS	PALATINE	204,919	22,293	2,102	24,395	0	0	0	0	0	11%	0%	0%
FIRST BANK AND TRUST COMPANY OF MURPHYSBORO, THE	MURPHYSBORO	93,451	7,945	708	8,653	975	224	3,949	0	4,173	9%	4%	48%
FIRST BANK CHICAGO	HIGHLAND PARK	1,957,361	184,035	10,751	194,786	0	0	9,097	1,713	10,810	10%	1%	6%
FIRST BANK OF MANHATTAN	MANHATTAN	254,614	20,274	1,670	21,944	2	0	0	0	0	8%	0%	0%
FIRST BANKERS TRUST COMPANY, NATIONAL ASSOCIATION	QUINCY	1,115,825	104,197	10,910	115,107	1,185	39	8,104	119	8,262	9%	1%	7%
FIRST COMMUNITY BANK AND TRUST	BEECHER	207,096	22,338	2,122	24,460	6	0	4,783	565	5,348	11%	3%	22%
FIRST COMMUNITY BANK OF HILLSBORO	HILLSBORO	145,830	13,263	832	14,095	264	0	70	0	70	9%	0%	0%
FIRST COMMUNITY BANK OF MOULTRIE COUNTY	SULLIVAN	113,062	9,885	850	10,735	211	328	273	0	601	8%	1%	6%
FIRST COMMUNITY BANK XENIA-FLORA	XENIA	54,001	5,327	175	5,502	304	166	3	0	169	10%	0%	3%
FIRST EAGLE BANK	CHICAGO	578,302	110,172	5,598	115,770	1,450	0	0	0	0	19%	0%	0%
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CENTRAL ILLINOIS, S.B.	SHELBYVILLE	190,725	19,314	1,383	20,697	329	0	543	331	874	10%	0%	4%
FIRST FEDERAL SAVINGS BANK	OTTAWA	357,295	42,607	2,200	44,807	24	0	476	0	476	12%	0%	1%
FIRST FEDERAL SAVINGS BANK OF CHAMPAIGN-URBANA	CHAMPAIGN	222,412	18,632	862	19,494	127	0	29	407	436	9%	0%	2%
FIRST FEDERAL SAVINGS BANK OF	MASCOUTAH	158,942	16,657	950	17,607	25	0	0	0	0	11%	0%	0%

IL Asset Quality

September 30, 2022
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
MASCOUTAH, ILLINOIS													
FIRST MID BANK & TRUST, NATIONAL ASSOCIATION	MATTOON	6,616,382	678,244	58,777	737,021	3,888	0	17,866	4,322	22,188	10%	0%	3%
FIRST NATIONAL BANK AND TRUST COMPANY	CLINTON	408,323	31,443	251	31,694	834	183	261	167	611	8%	0%	2%
FIRST NATIONAL BANK IN AMBOY, THE	AMBOY	256,636	25,834	2,538	28,372	8	0	0	0	0	10%	0%	0%
FIRST NATIONAL BANK IN CARLYLE, THE	CARLYLE	269,937	26,926	1,573	28,499	1	0	122	0	122	10%	0%	0%
FIRST NATIONAL BANK IN OLNEY	OLNEY	422,257	45,612	2,679	48,291	1,552	0	2,614	264	2,878	10%	1%	6%
FIRST NATIONAL BANK IN PINCKNEYVILLE	PINCKNEYVILLE	136,413	15,696	315	16,011	248	0	857	0	857	11%	1%	5%
FIRST NATIONAL BANK IN TAYLORVILLE	TAYLORVILLE	217,946	24,893	942	25,835	233	9	115	0	124	11%	0%	0%
FIRST NATIONAL BANK IN TREMONT, THE	TREMONT	156,897	16,283	975	17,258	200	387	370	0	757	11%	0%	4%
FIRST NATIONAL BANK OF ALLENDALE, THE	ALLENDALE	349,022	32,630	2,373	35,003	480	1	275	0	276	10%	0%	1%
FIRST NATIONAL BANK OF ARENZVILLE, THE	ARENZVILLE	130,832	10,604	899	11,503	222	69	11	0	80	8%	0%	1%
FIRST NATIONAL BANK OF ASSUMPTION, THE	ASSUMPTION	24,154	2,322	93	2,415	79	23	36	0	59	10%	0%	2%
FIRST NATIONAL BANK OF AVA, THE	AVA	72,602	9,344	900	10,244	346	0	151	0	151	13%	0%	1%
FIRST NATIONAL BANK OF BEARDSTOWN, THE	BEARDSTOWN	163,725	18,254	898	19,152	232	92	13	0	105	11%	0%	1%
FIRST NATIONAL BANK OF BROOKFIELD	BROOKFIELD	316,322	31,898	3,923	35,821	0	0	0	900	900	10%	0%	3%

IL Asset Quality

September 30, 2022
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
BROOKFIELD													
FIRST NATIONAL BANK OF BROWNSTOWN, THE	BROWNSTOWN	49,044	5,053	393	5,446	199	39	214	17	270	10%	1%	5%
FIRST NATIONAL BANK OF CARM, THE	CARM	604,659	52,527	4,872	57,399	379	0	8,742	96	8,838	9%	1%	15%
FIRST NATIONAL BANK OF LACON	LACON	82,547	6,600	434	7,034	145	0	0	0	0	8%	0%	0%
FIRST NATIONAL BANK OF LITCHFIELD, THE	LITCHFIELD	139,603	14,835	1,319	16,154	148	9	294	0	303	11%	0%	2%
FIRST NATIONAL BANK OF NOKOMIS	NOKOMIS	177,827	18,972	803	19,775	71	43	237	0	280	10%	0%	1%
FIRST NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE	76,186	8,034	186	8,220	0	0	0	0	0	11%	0%	0%
FIRST NATIONAL BANK OF PANA	PANA	279,449	28,850	2,562	31,412	494	0	1,541	15	1,556	10%	1%	5%
FIRST NATIONAL BANK OF RAYMOND, THE	RAYMOND	177,282	18,399	952	19,351	944	0	607	0	607	10%	0%	3%
FIRST NATIONAL BANK OF SANDOVAL, THE	SANDOVAL	76,375	7,931	965	8,896	266	91	614	0	705	11%	1%	8%
FIRST NATIONAL BANK OF SPARTA, THE	SPARTA	99,933	11,584	618	12,202	935	27	21	0	48	11%	0%	0%
FIRST NATIONAL BANK OF STEELEVILLE	STEELEVILLE	239,921	32,933	1,123	34,056	1,401	160	299	49	508	14%	0%	1%
FIRST NATIONAL BANK OF WATERLOO	WATERLOO	822,940	69,442	5,982	75,424	903	744	846	0	1,590	8%	0%	2%
FIRST NATIONS BANK	CHICAGO	482,020	56,944	6,680	63,624	20	0	147	0	147	12%	0%	0%
FIRST NEIGHBOR BANK, NATIONAL ASSOCIATION	TOLEDO	511,565	54,998	4,766	59,764	1,022	8	11,201	1,751	12,960	11%	3%	22%
FIRST ROBINSON SAVINGS BANK,	ROBINSON	455,484	37,332	2,584	39,916	840	0	576	123	699	8%	0%	2%

IL Asset Quality

September 30, 2022
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													
FIRST SAVANNA SAVINGS BANK	SAVANNA	8,519	217	44	261	92	0	134	0	134	3%	2%	51%
FIRST SAVINGS BANK	DANVILLE	35,787	9,682	81	9,763	79	0	52	0	52	26%	0%	1%
FIRST SAVINGS BANK OF HEGEWISCH	CHICAGO	793,130	115,068	1,852	116,920	1,109	0	182	75	257	14%	0%	0%
FIRST SECURE BANK AND TRUST CO.	PALOS HILLS	340,481	32,541	3,373	35,914	4,211	475	820	0	1,295	10%	0%	4%
FIRST SECURE COMMUNITY BANK	SUGAR GROVE	498,558	42,528	3,625	46,153	4,157	1,514	10,885	310	12,709	8%	3%	28%
FIRST SECURITY BANK	MACKINAW	105,622	9,321	251	9,572	0	122	0	0	122	9%	0%	1%
FIRST SECURITY TRUST AND SAVINGS BANK	ELMWOOD PARK	397,501	32,419	2,265	34,684	0	0	97	0	97	8%	0%	0%
FIRST SOUTHERN BANK	MARION	1,062,826	89,748	5,035	94,783	6,168	2,849	5,942	305	9,096	9%	1%	10%
FIRST STATE BANK	MENDOTA	1,482,329	142,471	13,133	155,604	3,405	1,087	1,775	145	3,007	10%	0%	2%
FIRST STATE BANK	MONTICELLO	356,454	26,397	1,052	27,449	614	16	876	337	1,229	7%	0%	4%
FIRST STATE BANK OF BEECHER CITY	BEECHER CITY	106,625	12,596	1,185	13,781	900	297	1,410	0	1,707	12%	2%	12%
FIRST STATE BANK OF BLOOMINGTON	BLOOMINGTON	165,934	12,241	1,534	13,775	73	240	772	105	1,117	8%	1%	8%
FIRST STATE BANK OF CAMPBELL HILL	CAMPBELL HILL	148,874	17,012	842	17,854	291	0	290	462	752	11%	1%	4%
FIRST STATE BANK OF DONGOLA, THE	DONGOLA	29,193	3,188	203	3,391	126	0	25	0	25	11%	0%	1%
FIRST STATE BANK OF FORREST	FORREST	271,880	24,062	1,921	25,983	665	579	977	0	1,556	9%	1%	6%
FIRST STATE BANK OF OLMSTED	OLMSTED	68,439	6,994	427	7,421	211	107	37	40	184	10%	0%	2%
FIRST STATE BANK OF ST. PETER	SAINT PETER	34,258	5,234	99	5,333	19	148	0	0	148	14%	0%	3%
FIRST STATE BANK OF VAN ORIN	VAN ORIN	44,870	4,256	85	4,341	0	25	51	0	76	9%	0%	2%

IL Asset Quality

September 30, 2022
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 SHANNON-POLO	SHANNON	200,124	16,759	1,693	18,452	413	0	908	0	908	8%	0%	5%
FIRST TRUST AND SAVINGS BANK OF WATSEKA, THE	WATSEKA	324,585	44,896	1,676	46,572	47	0	69	0	69	13%	0%	0%
FIRST TRUST BANK OF ILLINOIS	KANKAKEE	365,012	34,390	1,750	36,140	265	61	2,196	91	2,348	10%	1%	6%
FISHER NATIONAL BANK, THE	FISHER	218,664	21,978	1,601	23,579	859	90	168	0	258	10%	0%	1%
FLANAGAN STATE BANK	FLANAGAN	265,190	25,906	1,214	27,120	615	6	884	0	890	9%	0%	3%
FLORA BANK & TRUST	FLORA	104,085	10,113	166	10,279	21	300	32	0	332	10%	0%	3%
FNB COMMUNITY BANK, THE	VANDALIA	461,517	54,367	2,852	57,219	1,057	172	576	217	965	12%	0%	2%
FNBC BANK AND TRUST	LA GRANGE	557,765	58,340	3,736	62,076	0	0	2,220	1,271	3,491	10%	1%	6%
FOREST PARK NATIONAL BANK AND TRUST COMPANY	FOREST PARK	313,974	23,930	2,687	26,617	67	0	398	0	398	7%	0%	1%
FORTRESS BANK	PEORIA	576,443	49,822	6,022	55,844	1,882	10	2,188	0	2,198	9%	0%	4%
FREDERICK COMMUNITY BANK, THE	PAXTON	176,599	16,275	736	17,011	259	0	0	0	0	9%	0%	0%
FWBANK	CHICAGO	77,668	18,730	178	18,908	0	0	0	0	0	27%	0%	0%
GERBER STATE BANK, THE	ARGENTA	92,212	10,743	583	11,326	116	0	492	13	505	11%	1%	4%
GERMAN-AMERICAN STATE BANK	GERMAN VALLEY	325,547	29,605	2,828	32,433	951	137	2,521	34	2,692	9%	1%	8%
GERMANTOWN TRUST & SAVINGS BANK	BREESE	453,871	54,330	2,238	56,568	0	0	0	0	0	11%	0%	0%
GIFFORD STATE BANK, THE	GIFFORD	197,845	18,565	2,043	20,608	426	312	504	0	816	9%	0%	4%
GN BANK	CHICAGO	74,114	9,986	820	10,806	1,424	626	2,084	0	2,710	13%	4%	25%
GOLD COAST BANK	CHICAGO	426,096	54,676	15,035	69,711	903	0	1,977	1,962	3,939	13%	1%	6%
GOODFIELD STATE	GOODFIELD	177,649	21,650	1,886	23,536	457	1,223	964	0	2,187	12%	1%	9%

IL Asset Quality

September 30, 2022
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													
GRAND RIDGE NATIONAL BANK	GRAND RIDGE	306,535	39,353	3,334	42,687	0	0	583	0	583	13%	0%	1%
GRAND RIVERS COMMUNITY BANK	GRAND CHAIN	17,503	1,790	395	2,185	0	0	0	620	620	11%	4%	28%
GRANVILLE NATIONAL BANK, THE	GRANVILLE	110,392	10,869	667	11,536	482	12	117	0	129	10%	0%	1%
GREAT RIVERS BANK	BARRY	162,208	16,867	1,273	18,140	98	0	219	0	219	11%	0%	1%
GRUNDY BANK	MORRIS	413,132	34,535	2,774	37,309	1,067	0	195	0	195	9%	0%	1%
GUARDIAN SAVINGS BANK	GRANITE CITY	34,359	7,177	69	7,246	16	0	150	0	150	19%	0%	2%
HARTSBURG STATE BANK	HARTSBURG	19,792	2,164	264	2,428	79	72	0	0	72	10%	0%	3%
HARVARD STATE BANK, THE	HARVARD	321,132	27,172	1,917	29,089	369	0	470	0	470	8%	0%	2%
HAVANA NATIONAL BANK, THE	HAVANA	303,870	31,527	2,037	33,564	1,456	566	1,722	68	2,356	10%	1%	7%
HEARTLAND BANK AND TRUST COMPANY	BLOOMINGTON	4,210,636	459,005	25,060	484,065	2,992	22	3,206	2,637	5,865	11%	0%	1%
HERITAGE BANK OF SCHAUMBURG	SCHAUMBURG	161,214	13,163	903	14,066	0	0	0	0	0	8%	0%	0%
HICKORY POINT BANK AND TRUST	DECATUR	713,996	66,009	5,448	71,457	171	0	2,967	0	2,967	9%	0%	4%
HILL-DODGE BANKING COMPANY, THE	WARSAW	56,587	6,913	391	7,304	14	9	0	0	9	12%	0%	0%
HINSDALE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	HINSDALE	4,627,346	400,685	20,379	421,064	13,501	957	2,335	817	4,109	9%	0%	1%
HOLCOMB BANK	ROCHELLE	301,288	25,847	2,036	27,883	93	0	364	265	629	9%	0%	2%
HOME STATE BANK/NATIONAL ASSOCIATION	CRYSTAL LAKE	739,398	81,878	5,077	86,955	437	1	993	762	1,756	11%	0%	2%
HOMETOWN NATIONAL BANK	LA SALLE	315,328	28,687	1,903	30,590	868	0	173	0	173	9%	0%	1%

IL Asset Quality

September 30, 2022
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
HOYNE SAVINGS BANK	CHICAGO	479,982	92,430	881	93,311	829	0	471	0	471	19%	0%	1%
ILLINI STATE BANK	TONICA	162,074	20,227	920	21,147	36	23	0	0	23	13%	0%	0%
ILLINOIS BANK & TRUST	ROCKFORD	1,647,488	130,740	6,735	137,475	442	0	1,165	68	1,233	8%	0%	1%
INB, NATIONAL ASSOCIATION	SPRINGFIELD	1,712,729	165,927	13,561	179,488	423	523	2,595	1,585	4,703	9%	0%	3%
INLAND BANK AND TRUST	OAK BROOK	1,232,991	177,176	9,636	186,812	1,413	0	4,953	0	4,953	14%	0%	3%
INTERNATIONAL BANK OF CHICAGO	CHICAGO	881,534	102,225	12,901	115,126	3,487	75	14,833	5,975	20,883	11%	2%	18%
IPAVA STATE BANK	IPAVA	193,327	15,962	1,433	17,395	90	93	0	389	482	8%	0%	3%
IROQUOIS FARMERS STATE BANK	IROQUOIS	150,058	11,779	455	12,234	532	69	343	113	525	8%	0%	4%
IROQUOIS FEDERAL SAVINGS AND LOAN ASSOCIATION	WATSEKA	806,868	82,879	7,023	89,902	1,663	62	1,127	0	1,189	10%	0%	1%
ITASCA BANK & TRUST CO.	ITASCA	742,701	67,980	7,216	75,196	1,899	0	186	0	186	9%	0%	0%
IUKA STATE BANK, THE	SALEM	124,054	12,686	1,420	14,106	611	163	1,236	0	1,399	11%	1%	10%
JERSEY STATE BANK	JERSEYVILLE	185,072	23,844	766	24,610	693	0	162	0	162	12%	0%	1%
KINMUNDY BANK	KINMUNDY	64,149	6,973	400	7,373	386	151	153	61	365	11%	1%	5%
LAKE FOREST BANK & TRUST COMPANY, NATIONAL ASSOCIATION	LAKE FOREST	7,893,748	671,583	28,747	700,330	16,108	3,193	20,631	0	23,824	9%	0%	3%
LAKESIDE BANK	CHICAGO	2,288,473	261,151	25,618	286,769	15,246	416	2,083	41	2,540	11%	0%	1%
LASALLE STATE BANK	LASALLE	176,387	16,267	1,157	17,424	15	3	40	0	43	9%	0%	0%
LEGENCE BANK	ELDORADO	638,235	58,670	4,623	63,293	414	0	1,028	0	1,028	9%	0%	2%
LEMONT NATIONAL BANK, THE	LEMONT	59,868	3,537	36	3,573	0	0	0	0	0	6%	0%	0%
LENA STATE BANK	LENA	93,264	11,013	825	11,838	2	0	733	0	733	11%	1%	6%
LIBERTY BANK	LIBERTY	127,813	15,247	552	15,799	164	275	0	0	275	12%	0%	2%
LIBERTY BANK FOR	CHICAGO	888,136	204,289	3,034	207,323	681	350	1,073	109	1,532	22%	0%	1%

IL Asset Quality

September 30, 2022
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
SAVINGS													
LIBERTYVILLE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	LIBERTYVILLE	2,423,919	215,022	14,258	229,280	2,746	617	8,910	0	9,527	9%	0%	4%
LINCOLNWAY COMMUNITY BANK	NEW LENOX	305,837	34,802	2,353	37,155	0	0	2,206	0	2,206	11%	1%	6%
LISLE SAVINGS BANK	LISLE	580,877	138,825	3,401	142,226	187	0	4,657	0	4,657	23%	1%	3%
LITCHFIELD NATIONAL BANK, THE	LITCHFIELD	127,577	10,479	762	11,241	341	150	1,643	0	1,793	8%	1%	16%
LONGVIEW BANK	OGDEN	253,831	23,219	1,707	24,926	3,350	145	1,148	161	1,454	9%	1%	6%
LONGVIEW BANK & TRUST	CHRISMAN	258,863	21,056	1,389	22,445	327	0	30	54	84	9%	0%	0%
LONGVIEW COMMUNITY BANK	MOUNT PULASKI	70,977	4,690	10	4,700	40	0	0	0	0	8%	0%	0%
MARINE BANK	SPRINGFIELD	713,971	75,112	6,929	82,041	20	0	10,775	0	10,775	10%	2%	13%
MARQUETTE BANK	CHICAGO	2,027,782	161,669	15,398	177,067	1,514	37	11,132	1,199	12,368	8%	1%	7%
MARSEILLES BANK	MARSEILLES	69,507	6,754	206	6,960	722	37	9	0	46	9%	0%	1%
MASON CITY NATIONAL BANK	MASON CITY	78,790	13,218	145	13,363	0	0	69	0	69	16%	0%	1%
MCHENRY SAVINGS BANK	MCHENRY	321,721	25,886	1,996	27,882	286	0	195	430	625	8%	0%	2%
MERCHANTS AND MANUFACTURERS BANK	JOLIET	385,456	31,632	3,487	35,119	679	0	0	0	0	9%	0%	0%
METROPOLITAN CAPITAL BANK & TRUST	CHICAGO	233,289	24,525	3,254	27,779	15	0	2,823	287	3,110	10%	1%	11%
MIDAMERICA NATIONAL BANK	CANTON	576,840	56,468	5,028	61,496	1,016	116	1,200	100	1,416	10%	0%	2%
MIDDLETOWN STATE BANK	MIDDLETOWN	42,485	3,647	189	3,836	334	5	0	0	5	9%	0%	0%
MIDLAND COMMUNITY BANK	KINCAID	106,628	9,598	282	9,880	1,553	500	53	20	573	12%	1%	6%
MIDLAND FEDERAL SAVINGS AND LOAN	BRIDGEVIEW	126,256	9,306	331	9,637	131	0	761	324	1,085	7%	1%	11%

IL Asset Quality

September 30, 2022
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													
MIDLAND STATES BANK	EFFINGHAM	7,814,626	734,775	58,639	793,414	28,275	693	40,051	11,141	51,885	10%	1%	7%
MIDWEST BANK	MONMOUTH	628,263	59,207	4,278	63,485	1,810	0	948	0	948	9%	0%	1%
MILFORD BUILDING AND LOAN ASSOCIATION, SB	MILFORD	30,482	3,123	236	3,359	608	694	120	34	848	10%	3%	25%
MILLEDGEVILLE STATE BANK	MILLEDGEVILLE	170,472	19,294	1,402	20,696	6	0	0	342	342	11%	0%	2%
MILLENNIUM BANK	DES PLAINES	327,423	67,654	3,408	71,062	1,481	0	5,877	0	5,877	21%	2%	8%
MORTON COMMUNITY BANK	MORTON	4,801,758	465,953	39,203	505,156	7,804	9,883	14,530	11,634	36,047	9%	1%	7%
MUNICIPAL TRUST AND SAVINGS BANK	BOURBONNAIS	356,153	52,089	2,731	54,820	188	0	0	346	346	15%	0%	1%
MURPHY-WALL STATE BANK AND TRUST COMPANY	PINCKNEYVILLE	162,222	16,536	1,430	17,966	1,035	0	1,211	123	1,334	10%	1%	7%
MUTUAL FEDERAL BANK	CHICAGO	120,766	15,377	1,011	16,388	1,068	0	543	864	1,407	14%	1%	9%
NASHVILLE SAVINGS BANK	NASHVILLE	82,658	9,880	454	10,334	41	0	0	0	0	12%	0%	0%
NATIONAL BANK OF ST. ANNE	SAINT ANNE	128,562	10,523	971	11,494	688	656	49	0	705	8%	1%	6%
NOKOMIS SAVINGS BANK	NOKOMIS	28,553	5,034	143	5,177	321	0	371	31	402	17%	1%	8%
NORTH ADAMS STATE BANK	URSA	43,800	6,718	195	6,913	202	1,086	25	0	1,111	15%	3%	16%
NORTH CENTRAL BANK	HENNEPIN	155,010	16,899	1,284	18,183	257	1	80	0	81	11%	0%	0%
NORTH COUNTY SAVINGS BANK	RED BUD	66,705	5,385	136	5,521	0	0	0	0	0	8%	0%	0%
NORTH SHORE TRUST AND SAVINGS	WAUKEGAN	268,171	65,210	685	65,895	0	0	159	0	159	24%	0%	0%
NORTH SIDE FEDERAL SAVINGS AND LOAN ASSOCIATION OF	CHICAGO	45,085	3,851	287	4,138	281	0	494	0	494	9%	1%	12%

IL Asset Quality

September 30, 2022
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
CHICAGO													
NORTHBROOK BANK & TRUST COMPANY, NATIONAL ASSOCIATION	NORTHBROOK	4,077,165	366,748	20,758	387,506	25,222	410	3,599	179	4,188	9%	0%	1%
NORTHERN TRUST COMPANY, THE	CHICAGO	159,356,752	9,768,611	138,653	9,907,264	390,159	51,471	76,329	41	127,841	7%	0%	1%
NORTHSIDE COMMUNITY BANK	GURNEE	285,600	50,339	2,531	52,870	0	0	0	0	0	18%	0%	0%
NORTHWEST BANK OF ROCKFORD	ROCKFORD	371,982	36,231	2,824	39,055	674	47	1,068	0	1,115	10%	0%	3%
OAKDALE STATE BANK	OAKDALE	27,494	2,988	148	3,136	135	0	2	242	244	10%	1%	8%
OLD EXCHANGE NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE	82,376	8,942	405	9,347	69	0	33	0	33	11%	0%	0%
OLD PLANK TRAIL COMMUNITY BANK, NATIONAL ASSOCIATION	NEW LENOX	2,277,801	194,806	9,716	204,522	12,979	2,015	5,128	0	7,143	9%	0%	3%
OLD SECOND NATIONAL BANK	AURORA	5,966,249	550,636	48,847	599,483	8,379	20,752	32,126	1,561	54,439	9%	1%	9%
OSB COMMUNITY BANK	OTTAWA	359,103	44,876	4,449	49,325	1,128	0	3,253	0	3,253	13%	1%	7%
PAN AMERICAN BANK & TRUST	MELROSE PARK	445,960	38,097	5,315	43,412	752	3,559	0	302	3,861	9%	1%	9%
PARK RIDGE COMMUNITY BANK	PARK RIDGE	466,497	65,620	7,054	72,674	280	0	550	0	550	14%	0%	1%
PARKWAY BANK AND TRUST COMPANY	HARWOOD HEIGHTS	3,189,564	328,186	35,840	364,026	31,403	46	11,461	1,722	13,229	11%	0%	4%
PEOPLEFIRST BANK	JOLIET	224,214	24,572	2,312	26,884	0	0	0	0	0	11%	0%	0%
PEOPLES BANK & TRUST	PANA	587,849	53,106	2,354	55,460	792	0	1,351	15	1,366	9%	0%	2%
PEOPLES BANK OF KANKAKEE COUNTY	BOURBONNAIS	320,988	23,242	1,850	25,092	32	0	0	0	0	7%	0%	0%
PEOPLES BANK OF MACON	MACON	28,723	2,942	77	3,019	0	0	0	0	0	11%	0%	0%

IL Asset Quality

September 30, 2022
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
PEOPLES NATIONAL BANK OF KEWANEE	KEWANEE	559,710	51,295	2,207	53,502	103	0	1,032	0	1,032	9%	0%	2%
PEOPLES NATIONAL BANK, NATIONAL ASSOCIATION	MOUNT VERNON	1,631,373	133,884	16,050	149,934	479	5	11,680	947	12,632	8%	1%	8%
PEOPLES STATE BANK OF COLFAX	COLFAX	43,892	4,751	103	4,854	24	0	0	0	0	11%	0%	0%
PEOPLES STATE BANK OF NEWTON, ILLINOIS, THE	NEWTON	595,051	63,995	5,028	69,023	499	37	1,198	22	1,257	11%	0%	2%
PERU FEDERAL SAVINGS BANK	PERU	176,124	23,829	554	24,383	973	0	221	0	221	13%	0%	1%
PETEFISH, SKILES & COMPANY	VIRGINIA	268,514	27,524	1,849	29,373	898	129	440	108	677	10%	0%	2%
PHILO EXCHANGE BANK	PHILO	131,517	12,505	774	13,279	34	0	96	0	96	9%	0%	1%
PIONEER STATE BANK	EARLVILLE	133,156	14,377	1,110	15,487	15	497	4	0	501	11%	0%	3%
PRAIRIE COMMUNITY BANK	MARENGO	166,780	13,982	1,904	15,886	18	0	974	566	1,540	8%	1%	10%
PRAIRIE STATE BANK & TRUST	SPRINGFIELD	868,637	89,250	5,615	94,865	445	313	1,154	0	1,467	10%	0%	2%
PREFERRED BANK	CASEY	60,516	5,887	258	6,145	242	75	70	0	145	10%	0%	2%
PRINCEVILLE STATE BANK	PRINCEVILLE	104,576	9,767	908	10,675	130	0	1,100	167	1,267	9%	1%	12%
PROSPECT BANK	PARIS	728,049	62,062	5,010	67,072	530	0	1,050	107	1,157	8%	0%	2%
PROVIDENCE BANK & TRUST	SOUTH HOLLAND	1,555,748	154,355	18,345	172,700	1,337	32	5,614	1,504	7,150	10%	0%	4%
PULASKI SAVINGS BANK	CHICAGO	53,199	5,366	124	5,490	212	0	0	0	0	10%	0%	0%
RARITAN STATE BANK	RARITAN	234,557	24,408	1,608	26,016	1,442	118	1,570	110	1,798	10%	1%	7%
REPUBLIC BANK OF CHICAGO	OAK BROOK	2,475,605	285,956	22,306	308,262	47,634	0	14,483	5,526	20,009	11%	1%	6%
RESOURCE BANK, NATIONAL ASSOCIATION	DEKALB	762,665	60,096	4,551	64,647	1,104	225	2,541	351	3,117	8%	0%	5%
RUSHVILLE STATE	RUSHVILLE	123,422	16,648	700	17,348	244	70	1,013	0	1,083	12%	1%	6%

IL Asset Quality

September 30, 2022
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													
SAINTE MARIE STATE BANK	SAINTE MARIE	15,046	2,864	319	3,183	0	0	0	0	0	18%	0%	0%
SAUK VALLEY BANK & TRUST COMPANY	STERLING	622,670	52,481	5,413	57,894	609	26	547	0	573	8%	0%	1%
SAVANNA-THOMSON STATE BANK	THOMSON	108,603	10,209	392	10,601	0	130	187	0	317	9%	0%	3%
SCHAUMBURG BANK & TRUST COMPANY, NATIONAL ASSOCIATION	SCHAUMBURG	1,707,392	154,079	7,239	161,318	4,035	125	611	0	736	10%	0%	0%
SCOTT STATE BANK	BETHANY	207,260	26,782	907	27,689	194	184	178	0	362	13%	0%	1%
SECURITY BANK, S.B.	SPRINGFIELD	224,243	16,474	878	17,352	1,740	492	2,193	0	2,685	7%	1%	15%
SECURITY NATIONAL BANK	WITT	99,567	9,469	891	10,360	274	0	175	0	175	9%	0%	2%
SECURITY SAVINGS BANK	MONMOUTH	247,077	25,748	1,609	27,357	615	0	375	0	375	10%	0%	1%
SENB BANK	MOLINE	342,796	32,219	3,153	35,372	659	240	719	0	959	9%	0%	3%
SHELBY COUNTY STATE BANK	SHELBYVILLE	312,912	29,783	1,450	31,233	36	0	0	796	796	9%	0%	3%
SIGNATURE BANK	ROSEMONT	1,525,204	142,039	11,467	153,506	412	0	6,981	0	6,981	9%	0%	5%
SOLUTIONS BANK	FORRESTON	439,731	45,046	1,895	46,941	6	42	7	0	49	10%	0%	0%
SOUTHERN ILLINOIS BANK	JOHNSTON CITY	153,251	18,997	862	19,859	672	0	145	156	301	12%	0%	2%
SOUTHERNTRUST BANK	MARION	234,328	22,604	1,481	24,085	2,737	0	1,829	85	1,914	10%	1%	8%
SPRING VALLEY CITY BANK	SPRING VALLEY	224,734	30,236	1,648	31,884	213	12	334	0	346	13%	0%	1%
ST. CHARLES BANK & TRUST COMPANY, NATIONAL ASSOCIATION	SAINT CHARLES	2,071,627	193,116	11,420	204,536	7,178	612	3,698	815	5,125	10%	0%	3%
STATE BANK	WATERLOO	310,119	25,514	2,454	27,968	172	0	2,974	71	3,045	8%	1%	11%
STATE BANK	FREEMPORT	331,682	34,671	3,378	38,049	40	0	1,537	0	1,537	10%	0%	4%
STATE BANK	WONDER LAKE	262,695	32,009	377	32,386	800	398	2,846	297	3,541	12%	1%	11%

IL Asset Quality

September 30, 2022
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 BEMENT	BEMENT	163,656	17,044	768	17,812	664	105	303	0	408	10%	0%	2%
STATE BANK OF CHERRY	CHERRY	114,463	13,748	1,339	15,087	61	29	388	0	417	12%	0%	3%
STATE BANK OF DAVIS	DAVIS	167,846	19,291	1,078	20,369	1	0	1,916	0	1,916	11%	1%	9%
STATE BANK OF GENEVA, THE	GENEVA	109,914	11,377	1,127	12,504	135	0	469	524	993	10%	1%	8%
STATE BANK OF GRAYMONT	GRAYMONT	306,018	32,547	1,859	34,406	287	0	55	21	76	10%	0%	0%
STATE BANK OF HERSCHER	HERSCHER	159,056	20,098	1,642	21,740	151	48	2,773	0	2,821	11%	2%	13%
STATE BANK OF INDUSTRY	INDUSTRY	55,553	8,624	317	8,941	120	164	0	0	164	15%	0%	2%
STATE BANK OF NAUVOO	NAUVOO	36,933	2,922	295	3,217	191	10	938	135	1,083	8%	3%	34%
STATE BANK OF PEARL CITY, THE	PEARL CITY	74,643	7,501	519	8,020	252	0	65	0	65	10%	0%	1%
STATE BANK OF ST. JACOB	SAINT JACOB	84,837	11,819	1,246	13,065	287	320	690	0	1,010	13%	1%	8%
STATE BANK OF THE LAKES, NATIONAL ASSOCIATION	ANTIOCH	1,795,385	154,164	5,069	159,233	6,557	548	1,342	435	2,325	9%	0%	1%
STATE BANK OF TOULON	TOULON	288,560	29,512	1,809	31,321	205	365	447	0	812	10%	0%	3%
STATE BANK OF WHITTINGTON	BENTON	167,931	17,057	1,097	18,154	1,065	420	188	64	672	10%	0%	4%
STATE STREET BANK AND TRUST COMPANY	QUINCY	299,129	25,960	2,436	28,396	1,130	330	157	0	487	9%	0%	2%
STERLING FEDERAL BANK, FEDERAL SAVINGS BANK	STERLING	464,238	42,292	2,348	44,640	1,720	0	4,443	229	4,672	9%	1%	10%
STILLMAN BANCCORP, N.A.	STILLMAN VALLEY	583,152	54,098	2,409	56,507	12	0	257	1,527	1,784	9%	0%	3%
STREATOR HOME SAVINGS BANK	STREATOR	162,903	43,597	299	43,896	265	7	367	0	374	26%	0%	1%

IL Asset Quality

September 30, 2022
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
TABLE GROVE STATE BANK	TABLE GROVE	52,356	6,000	285	6,285	89	32	22	0	54	11%	0%	1%
TEUTOPOLIS STATE BANK	TEUTOPOLIS	315,950	40,623	1,950	42,573	336	276	0	0	276	13%	0%	1%
TOMPKINS STATE BANK	AVON	276,256	23,539	1,346	24,885	748	182	0	0	182	9%	0%	1%
TOWN AND COUNTRY BANK	SPRINGFIELD	894,602	97,039	9,390	106,429	1,464	2,545	1,953	206	4,704	11%	1%	4%
TOWN AND COUNTRY BANK MIDWEST	QUINCY	216,864	24,710	1,904	26,614	370	91	0	0	91	11%	0%	0%
TOWN CENTER BANK	FRANKFORT	154,036	14,046	1,156	15,202	1,013	198	0	0	198	9%	0%	1%
TRUSTBANK	OLNEY	433,545	40,876	3,972	44,848	20	84	835	29	948	10%	0%	2%
UNION FEDERAL SAVINGS AND LOAN ASSOCIATION	KEWANEE	156,213	22,736	1,293	24,029	613	2	530	50	582	15%	0%	2%
UNION NATIONAL BANK	ELGIN	382,552	41,831	3,360	45,191	0	0	334	107	441	11%	0%	1%
UNION SAVINGS BANK	FREEMPORT	184,434	16,860	874	17,734	665	47	141	80	268	9%	0%	2%
UNITED COMMUNITY BANK	CHATHAM	3,483,548	293,540	18,986	312,526	2,764	912	10,989	4,297	16,198	8%	0%	5%
UNITED TRUST BANK	PALOS HEIGHTS	104,884	11,908	493	12,401	0	0	150	0	150	12%	0%	1%
VERMILION VALLEY BANK	PIPER CITY	165,187	25,728	1,213	26,941	89	474	0	0	474	15%	0%	2%
VERMONT STATE BANK	VERMONT	26,658	3,482	273	3,755	1,098	1	1,315	0	1,316	14%	5%	35%
VILLA GROVE STATE BANK	VILLA GROVE	87,485	9,215	834	10,049	442	0	22	0	22	11%	0%	0%
VILLAGE BANK & TRUST, NATIONAL ASSOCIATION	ARLINGTON HEIGHTS	2,412,604	227,050	15,378	242,428	2,307	6,469	3,392	990	10,851	10%	0%	4%
VILLAGE BANK, THE	SAINT LIBORY	112,868	10,858	425	11,283	353	2,223	0	0	2,223	10%	2%	20%
WABASH SAVINGS BANK	MOUNT CARMEL	9,810	765	21	786	291	5	0	0	5	8%	0%	1%
WARREN-BOYNTON STATE BANK	NEW BERLIN	210,679	27,503	1,364	28,867	1,160	0	639	0	639	13%	0%	2%

IL Asset Quality

September 30, 2022
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
WASHINGTON SAVINGS BANK	EFFINGHAM	579,093	67,934	2,484	70,418	2,894	288	1,514	0	1,802	11%	0%	3%
WASHINGTON STATE BANK	WASHINGTON	78,958	7,256	196	7,452	1,094	163	272	0	435	9%	1%	6%
WATERMAN BANK	WATERMAN	104,325	15,845	312	16,157	485	0	0	0	0	16%	0%	0%
WEST CENTRAL BANK	ASHLAND	227,288	21,871	1,143	23,014	3,437	526	616	737	1,879	10%	1%	8%
WEST TOWN BANK & TRUST	NORTH RIVERSIDE	390,415	41,600	6,710	48,310	491	0	4,613	0	4,613	11%	1%	10%
WHEATON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	WHEATON	2,942,434	259,948	13,550	273,498	19,661	1,017	1,433	3,888	6,338	9%	0%	2%
WHEATON COLLEGE TRUST COMPANY, NATIONAL ASSOCIATION	WHEATON	3,764	3,575	0	3,575	0	0	0	0	0	94%	0%	0%
WILLIAMSVILLE STATE BANK AND TRUST	WILLIAMSVILLE	105,497	12,707	224	12,931	39	80	805	0	885	12%	1%	7%
WINTRUST BANK, NATIONAL ASSOCIATION	CHICAGO	9,465,412	958,719	59,473	1,018,192	59,992	1,052	8,097	318	9,467	11%	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

