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## **PROFITABILITY**

Illinois FDIC Insured Institutions

3rd Quarter 2022

#### Data compiled by



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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	Υ	69,196	197	10%	0.31%	0.29%	2.95%	3.30%	0.26%	3.04%
1ST EQUITY BANK	SKOKIE	Υ	130,928	1,980	18%	1.50%	1.51%	8.63%	3.84%	0.49%	3.35%
ALBANY BANK & TRUST CO., NATIONAL ASSOCIATION	CHICAGO		731,827	6,013	15%	1.23%	0.82%	5.64%	3.17%	0.22%	2.95%
ALGONQUIN STATE BANK	ALGONQUIN	Υ	162,420	1,511	10%	0.95%	0.93%	13.39%	2.87%	0.04%	2.82%
ALLIANCE COMMUNITY BANK	PETERSBURG	Υ	376,252	2,673	9%	0.76%	0.71%	9.50%	2.82%	0.29%	2.53%
ALLIED FIRST BANK, SB	OSWEGO		156,420	-805	16%	-6.54%	-4.70%	-29.13%	3.31%	0.60%	2.71%
AMALGAMATED BANK OF CHICAGO	CHICAGO		996,320	4,720	11%	0.63%	0.47%	5.19%	2.99%	0.07%	2.92%
AMERICAN COMMERCIAL BANK & TRUST, NATIONAL ASSOCIATION	OTTAWA		1,123,378	13,869	9%	1.69%	1.23%	14.58%	4.21%	0.31%	3.90%
AMERICAN COMMUNITY BANK & TRUST	WOODSTOCK		916,063	9,973	10%	1.50%	1.09%	11.43%	3.26%	0.35%	2.90%
AMERICAN EAGLE BANK	SOUTH ELGIN		362,060	3,492	9%	1.35%	0.96%	10.45%	4.30%	0.81%	3.49%
AMERICAN METRO BANK	CHICAGO		82,426	596	13%	0.81%	0.72%	5.29%	4.27%	0.34%	3.93%
ANCHOR STATE BANK	ANCHOR		31,248	13	14%	0.05%	0.04%	0.28%	3.72%	0.27%	3.45%
ANDERSON STATE BANK	ONEIDA	Υ	109,106	685	14%	0.67%	0.63%	5.36%	2.22%	0.23%	1.99%
ANNA STATE BANK	ANNA		109,333	751	13%	0.91%	0.69%	5.42%	2.67%	0.34%	2.33%
ANNA-JONESBORO NATIONAL BANK	ANNA		267,616	2,189	13%	1.11%	0.82%	8.38%	3.12%	0.26%	2.86%
APPLE RIVER STATE BANK	APPLE RIVER	Υ	539,994	6,031	9%	1.26%	1.12%	17.11%	3.18%	0.49%	2.68%
ARCOLA FIRST BANK	ARCOLA	Υ	136,366	909	10%	0.71%	0.67%	12.40%	2.32%	0.19%	2.12%
ATLANTA NATIONAL BANK, THE	ATLANTA		73,122	509	13%	0.89%	0.70%	6.60%	2.99%	0.25%	2.73%
BANK & TRUST COMPANY	LITCHFIELD		440,915	3,928	10%	1.24%	0.89%	10.27%	3.31%	0.39%	2.92%
BANK OF BELLEVILLE	BELLEVILLE		371,350	2,185	8%	0.79%	0.59%	8.89%	3.58%	0.48%	3.10%
BANK OF BLUFFS	BLUFFS	Υ	64,868	408	13%	0.69%	0.63%	5.32%	3.42%	0.29%	3.13%
BANK OF BOURBONNAIS	BOURBONNAIS		90,140	280	8%	0.41%	0.31%	3.67%	2.45%	0.30%	2.15%
BANK OF CALHOUN COUNTY	HARDIN		89,460	360	8%	0.56%	0.40%	5.08%	2.56%	0.20%	2.37%
BANK OF CHESTNUT	CHESTNUT		23,878	76	9%	0.39%	0.32%	5.01%	3.02%	0.17%	2.85%
BANK OF FARMINGTON	FARMINGTON		216,655	1,925	11%	1.08%	0.89%	9.54%	3.72%	0.30%	3.42%
BANK OF GIBSON CITY	GIBSON CITY		130,761	1,332	8%	1.36%	1.02%	10.84%	2.86%	0.23%	2.62%





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 HERRIN, THE	HERRIN	Υ	305,256	3,681	10%	1.24%	1.21%	24.27%	3.27%	0.19%	3.08%
BANK OF HILLSBORO, NATIONAL ASSOCIATION	HILLSBORO		551,438	4,352	9%	1.13%	0.79%	11.20%	3.09%	0.38%	2.71%
BANK OF KAMPSVILLE	KAMPSVILLE		128,500	763	16%	0.74%	0.59%	4.08%	2.71%	0.29%	2.41%
BANK OF MONTGOMERY	MONTGOMERY		48,201	-56	8%	-0.12%	-0.12%	-1.88%	1.78%	0.47%	1.30%
BANK OF O'FALLON	O'FALLON	Υ	396,022	4,765	11%	1.21%	1.20%	10.14%	2.91%	0.60%	2.31%
BANK OF PONTIAC	PONTIAC		954,765	9,852	10%	1.41%	1.03%	10.45%	3.52%	0.21%	3.31%
BANK OF RANTOUL	RANTOUL	Υ	263,873	3,619	10%	1.54%	1.37%	15.77%	3.09%	0.23%	2.85%
BANK OF SPRINGFIELD	SPRINGFIELD		1,466,434	13,773	8%	1.33%	0.94%	12.05%	3.56%	0.36%	3.20%
BANK OF STRONGHURST	STRONGHURST		92,483	311	13%	0.43%	0.34%	3.43%	2.89%	0.33%	2.55%
BANK OF YATES CITY	YATES CITY	Υ	81,230	557	9%	0.72%	0.69%	9.03%	3.49%	0.34%	3.16%
BANKCHAMPAIGN, NATIONAL ASSOCIATION	CHAMPAIGN	Υ	249,692	3,583	11%	1.44%	1.43%	14.40%	3.75%	0.17%	3.58%
BANKFINANCIAL, NATIONAL ASSOCIATION	OLYMPIA FIELDS		1,648,620	11,183	10%	0.89%	0.68%	6.78%	3.33%	0.15%	3.18%
BANKORION	ORION		613,651	5,033	10%	1.12%	0.82%	10.16%	2.99%	0.32%	2.67%
BANTERRA BANK	MARION	Υ	2,685,291	33,969	8%	1.41%	1.26%	21.66%	3.80%	0.39%	3.42%
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	BARRINGTON		3,419,789	57,045	11%	2.28%	1.67%	13.52%	3.29%	0.29%	2.99%
BEARDSTOWN SAVINGS, S.B.	BEARDSTOWN		69,776	348	11%	0.68%	0.50%	5.86%	3.91%	0.61%	3.29%
BELMONT BANK & TRUST COMPANY	CHICAGO		900,111	13,708	11%	2.14%	1.52%	16.24%	3.96%	0.42%	3.54%
BETTER BANKS	PEORIA	Υ	431,791	4,043	8%	1.09%	0.94%	16.71%	3.47%	0.16%	3.31%
BEVERLY BANK & TRUST COMPANY, NATIONAL ASSOCIATION	CHICAGO		1,870,836	18,947	10%	1.40%	1.01%	9.50%	3.48%	0.27%	3.22%
BLACKHAWK BANK & TRUST	MILAN		1,789,290	20,597	10%	1.55%	1.15%	12.81%	2.93%	0.54%	2.40%
BMO HARRIS BANK NATIONAL ASSOCIATION	CHICAGO		167,450,921	1,665,533	9%	1.32%	0.99%	10.68%	2.91%	0.43%	2.48%
BMO HARRIS CENTRAL NATIONAL ASSOCIATION	ROSELLE		8,035	51	87%	0.88%	0.63%	0.72%	6.03%	0.00%	6.03%
BRADFORD NATIONAL BANK OF GREENVILLE, THE	GREENVILLE	Y	505,330	6,476	10%	1.53%	1.28%	14.13%	3.84%	0.37%	3.47%
BRICKYARD BANK	LINCOLNWOOD		179,840	1,280	10%	0.73%	0.71%	8.69%	3.17%	0.39%	2.78%
BUCKLEY STATE BANK	BUCKLEY		56,240	312	10%	0.74%	0.55%	5.82%	2.51%	0.09%	2.41%
BUENA VISTA NATIONAL BANK	CHESTER		264,177	2,411	11%	1.24%	0.91%	8.85%	3.57%	0.19%	3.38%





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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
BURLING BANK	CHICAGO	Υ	198,772	3,908	11%	2.04%	1.97%	20.87%	4.51%	0.19%	4.32%
BUSEY BANK	CHAMPAIGN		12,627,356	146,693	10%	1.49%	1.16%	10.20%	2.89%	0.10%	2.79%
BYLINE BANK	CHICAGO		7,033,420	94,160	11%	1.76%	1.34%	11.15%	4.25%	0.28%	3.97%
BYRON BANK	BYRON	Υ	330,896	3,351	10%	1.20%	1.01%	12.49%	3.38%	0.31%	3.07%
CAMP GROVE STATE BANK	CAMP GROVE	Υ	32,425	-408	10%	-1.27%	-1.26%	-10.07%	4.01%	0.95%	3.06%
CAMPUS STATE BANK	CAMPUS		26,015	83	10%	0.33%	0.32%	3.30%	2.78%	0.14%	2.65%
CARROLLTON BANK	CARROLLTON	Υ	3,079,661	29,455	7%	0.97%	0.96%	14.92%	3.04%	0.46%	2.58%
CASEY STATE BANK	CASEY	Υ	425,364	7,281	10%	1.88%	1.71%	19.16%	4.05%	0.42%	3.63%
CATLIN BANK	CATLIN		88,122	760	10%	1.15%	0.86%	9.26%	3.35%	0.28%	3.07%
CENTRAL BANK ILLINOIS	GENESEO		1,214,596	13,859	9%	1.60%	1.14%	13.02%	3.81%	0.38%	3.43%
CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION	CICERO		199,221	441	10%	0.31%	0.22%	2.43%	3.05%	0.27%	2.78%
CENTRAL SAVINGS, F.S.B.	CHICAGO		114,059	492	25%	0.63%	0.43%	1.73%	3.76%	0.45%	3.31%
CENTRAL STATE BANK	CLAYTON	Υ	171,396	3,084	15%	1.81%	1.80%	13.17%	4.02%	0.48%	3.54%
CENTRUST BANK, NATIONAL ASSOCIATION	NORTHBROOK		161,365	1,611	11%	1.40%	1.00%	8.39%	4.92%	0.29%	4.62%
CHESTER NATIONAL BANK	CHESTER		65,587	-79	10%	-0.12%	-0.12%	-1.30%	3.03%	0.22%	2.81%
CHESTERFIELD STATE BANK	CHESTERFIELD	Υ	23,173	164	9%	0.78%	0.71%	8.03%	3.64%	0.24%	3.41%
CHICAGO TRUST COMPANY, N. A., THE	LAKE FOREST		119,433	2,993	99%	3.41%	2.51%	2.54%	1.56%	0.00%	1.56%
CIBC BANK USA	CHICAGO		48,718,331	580,468	12%	1.57%	1.19%	7.56%	3.14%	0.51%	2.63%
CIBM BANK	CHAMPAIGN		759,255	4,463	10%	0.78%	0.59%	5.76%	3.54%	0.26%	3.27%
CITIZENS BANK OF CHATSWORTH	CHATSWORTH		41,439	199	13%	0.51%	0.48%	5.34%	4.32%	0.18%	4.15%
CITIZENS BANK OF EDINBURG	EDINBURG		31,680	177	8%	0.78%	0.56%	7.24%	3.26%	0.30%	2.96%
CITIZENS COMMUNITY BANK	MASCOUTAH		458,161	4,999	11%	1.45%	1.09%	11.48%	3.37%	0.62%	2.75%
CITIZENS FIRST STATE BANK OF WALNUT	WALNUT	Υ	56,826	-1,984	6%	-3.49%	-3.49%	-48.66%	2.85%	0.13%	2.72%
CITIZENS NATIONAL BANK OF ALBION	ALBION		358,131	2,721	16%	1.03%	0.76%	5.09%	2.99%	0.31%	2.68%
CITIZENS STATE BANK	LENA	Υ	354,937	4,249	9%	1.40%	1.20%	13.59%	3.63%	0.32%	3.30%
CITIZENS STATE BANK OF MILFORD	MILFORD	Υ	57,131	-141	7%	-0.25%	-0.25%	-4.19%	2.57%	0.08%	2.49%
CITY NATIONAL BANK OF METROPOLIS, THE	METROPOLIS		474,930	3,200	13%	0.90%	0.67%	7.25%	2.96%	0.55%	2.40%





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
CLAY CITY BANKING CO., THE	CLAY CITY		208,934	2,676	9%	1.76%	1.28%	17.05%	3.62%	0.38%	3.23%
CLAY COUNTY STATE BANK	LOUISVILLE	Υ	109,291	1,144	11%	1.05%	1.05%	12.41%	2.72%	0.25%	2.47%
CNB BANK & TRUST, NA	CARLINVILLE		1,602,602	15,145	9%	1.31%	0.95%	11.61%	3.64%	0.27%	3.37%
COLCHESTER STATE BANK	COLCHESTER		84,663	872	14%	1.29%	1.03%	8.87%	2.99%	0.36%	2.63%
COLLINSVILLE BUILDING AND LOAN ASSOCIATION	COLLINSVILLE		132,527	212	26%	0.22%	0.16%	0.62%	2.61%	0.57%	2.04%
COMMUNITY BANK	WINSLOW	Υ	257,444	4,512	15%	1.86%	1.75%	13.06%	3.79%	0.84%	2.95%
COMMUNITY BANK OF EASTON	EASTON		42,806	965	23%	3.27%	2.26%	10.20%	3.97%	0.20%	3.78%
COMMUNITY BANK OF ELMHURST	ELMHURST	Υ	192,492	1,028	9%	0.54%	0.53%	10.55%	3.23%	0.08%	3.16%
COMMUNITY BANK OF TRENTON	TRENTON	Υ	101,793	1,267	11%	1.25%	1.24%	12.39%	3.68%	0.44%	3.24%
COMMUNITY FIRST BANK OF THE HEARTLAND	MOUNT VERNON	Υ	255,598	4,395	9%	1.79%	1.72%	19.28%	3.81%	0.15%	3.66%
COMMUNITY NATIONAL BANK IN MONMOUTH	MONMOUTH		52,012	368	12%	0.97%	0.71%	6.58%	3.24%	0.23%	3.02%
COMMUNITY PARTNERS SAVINGS BANK	SALEM		238,712	1,179	11%	0.68%	0.49%	5.47%	3.44%	0.39%	3.05%
COMMUNITY SAVINGS BANK	CHICAGO		459,224	-344	14%	-0.10%	-0.07%	-0.63%	2.71%	0.55%	2.16%
COMMUNITY STATE BANK	GALVA	Υ	273,528	4,063	10%	1.75%	1.49%	14.41%	4.57%	0.46%	4.11%
COMMUNITY STATE BANK OF ROCK FALLS	ROCK FALLS		332,736	2,775	10%	1.14%	0.83%	10.55%	3.51%	0.33%	3.18%
COMMUNITY TRUST BANK	IRVINGTON		105,914	617	12%	0.64%	0.58%	6.03%	3.16%	0.20%	2.96%
CORNERSTONE NATIONAL BANK & TRUST COMPANY	PALATINE		1,051,204	10,685	9%	1.43%	1.02%	12.82%	3.24%	0.14%	3.10%
COUNTRY TRUST BANK	BLOOMINGTON		29,067	6,644	94%	31.54%	22.86%	23.98%	3.07%	0.00%	3.07%
CROSSROADS BANK	EFFINGHAM		220,128	3,028	15%	1.82%	1.38%	11.48%	3.42%	0.43%	2.98%
CRYSTAL LAKE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	CRYSTAL LAKE		1,390,408	15,531	10%	1.53%	1.12%	12.13%	3.21%	0.33%	2.88%
DEVON BANK	CHICAGO		481,989	3,232	7%	0.93%	0.67%	10.97%	3.12%	0.47%	2.64%
DEWEY BANK	DEWEY	Υ	31,034	169	7%	0.64%	0.55%	5.79%	3.55%	0.17%	3.39%
DEWITT SAVINGS BANK	CLINTON		148,868	780	12%	0.72%	0.52%	5.58%	3.05%	0.17%	2.88%
DIETERICH BANK	EFFINGHAM		1,297,403	9,444	9%	0.99%	0.73%	9.17%	3.11%	0.33%	2.78%
DU QUOIN STATE BANK	DU QUOIN	Υ	139,976	1,064	9%	0.96%	0.76%	21.19%	3.59%	0.54%	3.06%
EUREKA SAVINGS BANK	LA SALLE		419,167	3,160	20%	1.02%	0.75%	4.12%	2.89%	0.36%	2.53%





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EVERGREEN BANK GROUP	OAK BROOK		1,242,768	20,283	12%	2.16%	1.63%	13.39%	5.48%	0.52%	4.96%
EXCHANGE STATE BANK	LANARK	Υ	101,666	720	12%	0.87%	0.71%	7.85%	3.01%	0.40%	2.61%
FAIRFIELD NATIONAL BANK, THE	FAIRFIELD		681,458	6,664	11%	1.26%	0.98%	10.33%	3.20%	0.74%	2.46%
FAIRVIEW STATE BANKING COMPANY	FAIRVIEW		36,543	287	13%	0.98%	0.78%	7.07%	3.97%	0.29%	3.68%
FARMERS & MERCHANTS BANK OF HUTSONVILLE	HUTSONVILLE	Υ	54,258	629	16%	1.22%	1.16%	7.30%	3.03%	0.59%	2.44%
FARMERS AND MERCHANTS NATIONAL BANK OF NASHVILLE, THE	NASHVILLE	Υ	263,973	2,947	10%	1.21%	1.12%	14.32%	3.15%	0.11%	3.05%
FARMERS AND MERCHANTS STATE BANK OF BUSHNELL	BUSHNELL		93,459	703	8%	1.01%	0.75%	12.84%	2.44%	0.08%	2.36%
FARMERS NATIONAL BANK	PROPHETSTOWN		862,678	10,372	14%	1.64%	1.20%	9.99%	3.78%	0.78%	3.00%
FARMERS NATIONAL BANK OF GRIGGSVILLE	GRIGGSVILLE	Υ	125,858	1,691	11%	1.46%	1.34%	13.83%	4.29%	0.47%	3.82%
FARMERS STATE BANK	ELMWOOD	Υ	65,223	156	8%	0.31%	0.24%	6.81%	3.27%	0.32%	2.95%
FARMERS STATE BANK	PITTSFIELD	Υ	325,860	3,856	13%	1.29%	1.18%	9.84%	3.39%	0.21%	3.18%
FARMERS STATE BANK & TRUST CO.	MOUNT STERLING		115,318	1,276	9%	1.51%	1.11%	14.49%	3.73%	0.36%	3.38%
FARMERS STATE BANK AND TRUST COMPANY, THE	JACKSONVILLE		254,116	1,379	11%	0.59%	0.54%	5.22%	2.66%	0.17%	2.49%
FARMERS STATE BANK OF ALTO PASS, ILL.	ALTO PASS	Υ	327,784	4,208	8%	1.41%	1.28%	16.19%	4.21%	0.41%	3.79%
FARMERS STATE BANK OF EMDEN	EMDEN		40,124	213	24%	0.66%	0.53%	2.15%	2.15%	0.18%	1.98%
FARMERS STATE BANK OF HOFFMAN	HOFFMAN		197,473	1,083	13%	0.76%	0.55%	5.68%	2.71%	0.25%	2.46%
FARMERS STATE BANK OF MEDORA	MEDORA		23,957	-25	13%	-0.11%	-0.11%	-1.10%	2.57%	0.21%	2.36%
FARMERS STATE BANK OF WESTERN ILLINOIS	ALPHA	Υ	181,364	1,295	11%	0.79%	0.71%	8.47%	2.92%	0.21%	2.70%
FARMERS-MERCHANTS BANK OF ILLINOIS	JOY		312,045	4,619	10%	1.96%	1.48%	11.76%	3.91%	0.76%	3.15%
FCB BANKS	COLLINSVILLE	Υ	2,054,971	24,152	9%	1.37%	1.18%	15.25%	3.08%	0.37%	2.71%
FEDERAL SAVINGS BANK, THE	CHICAGO		763,463	4,649	22%	0.81%	0.61%	2.88%	3.83%	1.03%	2.80%
FEDERATED BANK	ONARGA	Y	119,023	613	8%	0.58%	0.52%	5.36%	3.33%	0.10%	3.23%
FIRST AMERICAN BANK	ELK GROVE VILLAGE	Υ	6,151,712	31,985	7%	0.56%	0.52%	8.12%	2.96%	0.36%	2.60%
FIRST BANK AND TRUST COMPANY OF ILLINOIS	PALATINE		215,983	4,363	11%	2.02%	2.02%	21.25%	6.04%	0.32%	5.71%





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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
FIRST BANK AND TRUST COMPANY OF MURPHYSBORO, THE	MURPHYSBORO		88,428	128	9%	0.28%	0.14%	1.99%	3.85%	0.22%	3.63%
FIRST BANK CHICAGO	HIGHLAND PARK		1,841,418	1,532	10%	0.08%	0.08%	0.84%	3.41%	0.83%	2.59%
FIRST BANK OF MANHATTAN	MANHATTAN	Υ	246,674	1,841	8%	0.78%	0.75%	11.82%	2.94%	0.04%	2.90%
FIRST BANKERS TRUST COMPANY, NATIONAL ASSOCIATION	QUINCY		1,194,755	10,231	9%	1.14%	0.86%	14.01%	2.65%	0.18%	2.47%
FIRST COMMUNITY BANK AND TRUST	BEECHER		206,050	1,513	11%	0.97%	0.73%	7.58%	3.16%	0.07%	3.10%
FIRST COMMUNITY BANK OF HILLSBORO	HILLSBORO	Υ	146,851	929	9%	0.76%	0.63%	10.71%	2.35%	0.30%	2.05%
FIRST COMMUNITY BANK OF MOULTRIE COUNTY	SULLIVAN	Υ	117,791	1,023	8%	0.89%	0.87%	16.41%	2.70%	0.08%	2.62%
FIRST COMMUNITY BANK XENIA-FLORA	XENIA	Υ	52,841	611	10%	1.29%	1.16%	16.48%	3.60%	0.45%	3.16%
FIRST EAGLE BANK	CHICAGO	Υ	598,174	14,795	19%	2.60%	2.47%	14.36%	4.29%	0.25%	4.04%
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CENTRAL ILLINOIS, S.B.	SHELBYVILLE		187,795	1,949	10%	1.44%	1.04%	11.33%	3.95%	0.44%	3.51%
FIRST FEDERAL SAVINGS BANK	OTTAWA		376,810	117	12%	0.00%	0.03%	0.28%	2.80%	0.23%	2.58%
FIRST FEDERAL SAVINGS BANK OF CHAMPAIGN- URBANA	CHAMPAIGN		223,755	995	9%	0.61%	0.44%	5.41%	2.41%	0.03%	2.38%
FIRST FEDERAL SAVINGS BANK OF MASCOUTAH, ILLINOIS	MASCOUTAH		154,841	1,320	11%	1.16%	0.85%	9.04%	3.56%	0.63%	2.93%
FIRST MID BANK & TRUST, NATIONAL ASSOCIATION	MATTOON		6,467,403	62,955	10%	1.32%	0.97%	9.55%	3.57%	0.30%	3.27%
FIRST NATIONAL BANK AND TRUST COMPANY	CLINTON		420,243	1,847	8%	0.61%	0.44%	9.10%	3.20%	0.33%	2.87%
FIRST NATIONAL BANK IN AMBOY, THE	AMBOY	Υ	275,890	2,455	10%	1.06%	0.89%	12.63%	3.11%	0.22%	2.89%
FIRST NATIONAL BANK IN CARLYLE, THE	CARLYLE		273,744	2,276	10%	1.13%	0.83%	11.47%	2.88%	0.30%	2.59%
FIRST NATIONAL BANK IN OLNEY	OLNEY		441,833	3,720	10%	1.15%	0.84%	9.09%	3.09%	0.35%	2.73%
FIRST NATIONAL BANK IN PINCKNEYVILLE	PINCKNEYVILLE		145,214	1,483	11%	1.36%	1.02%	12.13%	3.30%	0.17%	3.13%
FIRST NATIONAL BANK IN TAYLORVILLE	TAYLORVILLE	Υ	236,867	2,505	11%	1.22%	1.06%	14.82%	2.86%	0.41%	2.45%
FIRST NATIONAL BANK IN TREMONT, THE	TREMONT		154,561	488	11%	0.42%	0.32%	3.08%	3.40%	0.15%	3.25%
FIRST NATIONAL BANK OF ALLENDALE, THE	ALLENDALE		339,754	3,024	10%	1.24%	0.89%	11.10%	3.50%	0.40%	3.10%
FIRST NATIONAL BANK OF ARENZVILLE, THE	ARENZVILLE	Υ	128,176	1,425	8%	1.14%	1.11%	16.73%	3.31%	0.20%	3.11%
FIRST NATIONAL BANK OF ASSUMPTION, THE	ASSUMPTION		24,639	137	10%	0.73%	0.56%	7.11%	2.59%	0.18%	2.41%







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
FIRST NATIONAL BANK OF AVA, THE	AVA		76,195	647	13%	1.19%	0.85%	8.45%	3.67%	0.25%	3.42%
FIRST NATIONAL BANK OF BEARDSTOWN, THE	BEARDSTOWN	Υ	177,236	1,703	11%	0.98%	0.96%	10.69%	3.09%	0.14%	2.94%
FIRST NATIONAL BANK OF BROOKFIELD	BROOKFIELD		314,263	4,339	10%	1.99%	1.38%	14.05%	4.14%	0.36%	3.78%
FIRST NATIONAL BANK OF BROWNSTOWN, THE	BROWNSTOWN		50,788	263	10%	0.69%	0.52%	6.23%	3.03%	0.40%	2.64%
FIRST NATIONAL BANK OF CARMI, THE	CARMI		640,431	5,569	9%	1.19%	0.87%	10.10%	3.33%	0.17%	3.15%
FIRST NATIONAL BANK OF LACON	LACON	Υ	82,030	769	8%	0.94%	0.94%	14.97%	3.68%	0.21%	3.47%
FIRST NATIONAL BANK OF LITCHFIELD, THE	LITCHFIELD	Υ	131,746	1,531	11%	1.25%	1.16%	12.10%	3.52%	0.38%	3.15%
FIRST NATIONAL BANK OF NOKOMIS	NOKOMIS	Υ	187,765	1,792	10%	0.98%	0.95%	12.01%	3.13%	0.15%	2.98%
FIRST NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE		79,837	257	11%	0.41%	0.32%	3.73%	2.59%	0.35%	2.24%
FIRST NATIONAL BANK OF PANA	PANA	Υ	278,708	4,028	10%	1.65%	1.45%	15.14%	3.49%	0.26%	3.23%
FIRST NATIONAL BANK OF RAYMOND, THE	RAYMOND	Υ	186,626	1,412	10%	0.93%	0.76%	12.63%	2.96%	0.18%	2.78%
FIRST NATIONAL BANK OF SANDOVAL, THE	SANDOVAL	Υ	76,694	987	11%	1.48%	1.29%	14.94%	4.56%	0.47%	4.09%
FIRST NATIONAL BANK OF SPARTA, THE	SPARTA	Υ	106,185	1,291	11%	1.31%	1.22%	13.92%	3.52%	0.14%	3.38%
FIRST NATIONAL BANK OF STEELEVILLE	STEELEVILLE	Υ	246,531	2,317	14%	0.97%	0.94%	9.14%	3.02%	0.36%	2.67%
FIRST NATIONAL BANK OF WATERLOO	WATERLOO		817,465	4,873	8%	0.77%	0.60%	7.63%	3.16%	0.29%	2.87%
FIRST NATIONS BANK	CHICAGO		493,624	5,448	12%	1.54%	1.10%	9.95%	3.51%	0.50%	3.02%
FIRST NEIGHBOR BANK, NATIONAL ASSOCIATION	TOLEDO		540,746	4,199	11%	1.01%	0.78%	7.79%	3.78%	0.26%	3.52%
FIRST ROBINSON SAVINGS BANK, NATIONAL ASSOCIATION	ROBINSON		465,010	3,071	8%	0.92%	0.66%	10.88%	2.80%	0.32%	2.48%
FIRST SAVANNA SAVINGS BANK	SAVANNA		9,273	-324	3%	-3.49%	-3.49%	-88.22%	4.26%	0.57%	3.69%
FIRST SAVINGS BANK	DANVILLE		38,667	76	26%	0.25%	0.20%	0.84%	2.44%	0.21%	2.23%
FIRST SAVINGS BANK OF HEGEWISCH	CHICAGO		802,264	3,937	14%	0.67%	0.49%	3.46%	2.41%	0.25%	2.16%
FIRST SECURE BANK AND TRUST CO.	PALOS HILLS		337,860	4,708	10%	1.95%	1.39%	15.90%	4.65%	0.38%	4.27%
FIRST SECURE COMMUNITY BANK	SUGAR GROVE		502,161	4,557	8%	1.27%	0.91%	11.93%	3.43%	0.41%	3.02%
FIRST SECURITY BANK	MACKINAW	Υ	106,555	1,128	9%	1.07%	1.06%	8.45%	3.71%	0.20%	3.51%
FIRST SECURITY TRUST AND SAVINGS BANK	ELMWOOD PARK		375,622	2,628	8%	0.80%	0.70%	11.20%	2.60%	0.13%	2.47%
FIRST SOUTHERN BANK	MARION		1,032,708	11,249	9%	1.55%	1.09%	13.10%	3.19%	0.18%	3.01%
FIRST STATE BANK	MONTICELLO	Υ	358,413	3,669	7%	1.04%	1.02%	16.97%	2.48%	0.09%	2.39%





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
FIRST STATE BANK	MENDOTA		1,450,198	13,715	10%	1.31%	0.95%	9.92%	3.67%	0.39%	3.28%
FIRST STATE BANK OF BEECHER CITY	BEECHER CITY	Υ	100,851	1,471	12%	1.60%	1.46%	12.02%	3.35%	0.39%	2.96%
FIRST STATE BANK OF BLOOMINGTON	BLOOMINGTON	Υ	163,627	1,567	8%	0.96%	0.96%	14.91%	2.75%	0.03%	2.72%
FIRST STATE BANK OF CAMPBELL HILL	CAMPBELL HILL		147,082	1,459	11%	1.37%	0.99%	9.94%	3.70%	0.56%	3.14%
FIRST STATE BANK OF DONGOLA, THE	DONGOLA	Υ	30,578	219	11%	0.79%	0.72%	7.31%	3.78%	0.32%	3.46%
FIRST STATE BANK OF FORREST	FORREST	Υ	262,723	3,308	9%	1.28%	1.26%	15.05%	3.67%	0.41%	3.26%
FIRST STATE BANK OF OLMSTED	OLMSTED		67,477	557	10%	0.95%	0.83%	8.12%	3.44%	0.39%	3.05%
FIRST STATE BANK OF ST. PETER	SAINT PETER		37,357	292	14%	1.05%	0.78%	6.28%	2.67%	0.22%	2.44%
FIRST STATE BANK OF VAN ORIN	VAN ORIN	Υ	47,369	128	9%	0.30%	0.27%	3.94%	2.43%	0.27%	2.16%
FIRST STATE BANK SHANNON-POLO	SHANNON	Υ	213,376	1,299	8%	0.68%	0.61%	10.50%	2.64%	0.18%	2.46%
FIRST TRUST AND SAVINGS BANK OF WATSEKA, THE	WATSEKA		329,812	3,281	13%	1.36%	0.99%	8.23%	2.41%	0.14%	2.27%
FIRST TRUST BANK OF ILLINOIS	KANKAKEE		369,948	3,548	10%	1.31%	0.96%	12.67%	2.78%	0.14%	2.64%
FISHER NATIONAL BANK, THE	FISHER	Υ	210,869	2,700	10%	1.41%	1.28%	15.84%	3.68%	0.30%	3.38%
FLANAGAN STATE BANK	FLANAGAN	Υ	276,228	-7	9%	0.07%	0.00%	-0.04%	2.89%	0.19%	2.70%
FLORA BANK & TRUST	FLORA		108,102	804	10%	1.02%	0.74%	12.37%	2.94%	0.23%	2.71%
FNB COMMUNITY BANK,THE	VANDALIA		471,196	4,263	12%	1.23%	0.90%	9.75%	3.15%	0.26%	2.89%
FNBC BANK AND TRUST	LA GRANGE		636,545	4,984	10%	0.74%	0.78%	10.72%	2.69%	0.06%	2.63%
FOREST PARK NATIONAL BANK AND TRUST COMPANY	FOREST PARK	Y	323,137	3,148	7%	1.03%	0.97%	16.08%	4.03%	0.17%	3.86%
FORTRESS BANK	PEORIA		553,609	4,887	9%	1.21%	0.88%	8.88%	3.84%	0.41%	3.44%
FREDERICK COMMUNITY BANK, THE	PAXTON	Υ	185,393	1,608	9%	0.90%	0.87%	10.96%	2.72%	0.17%	2.55%
FWBANK	CHICAGO		52,583	-4,241	27%	-8.07%	-8.07%	-22.29%	1.81%	0.20%	1.61%
GERBER STATE BANK, THE	ARGENTA	Υ	94,192	599	11%	0.76%	0.64%	8.06%	2.57%	0.19%	2.39%
GERMAN-AMERICAN STATE BANK	GERMAN VALLEY		318,065	3,059	9%	1.32%	0.96%	11.77%	4.01%	0.59%	3.42%
GERMANTOWN TRUST & SAVINGS BANK	BREESE	Υ	473,821	7,444	11%	1.72%	1.57%	18.11%	3.01%	0.43%	2.58%
GIFFORD STATE BANK, THE	GIFFORD	Υ	201,897	1,911	9%	0.95%	0.95%	10.92%	3.42%	0.25%	3.18%
GN BANK	CHICAGO		79,325	-344	13%	-0.43%	-0.43%	-3.48%	3.74%	0.07%	3.67%





Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage	Pretax ROA	ROA	ROE	Yield/ Earning	Cost of Funds	Net Interest
		ОО.Р	7.000.0		Capital				Assets		Margin
GOLD COAST BANK	CHICAGO		445,582	6,345	13%	2.00%	1.42%	12.14%	4.65%	0.90%	3.76%
GOODFIELD STATE BANK	GOODFIELD	Y	177,735	3,407	12%	1.98%	1.92%	17.38%	3.70%	0.16%	3.55%
GRAND RIDGE NATIONAL BANK	GRAND RIDGE		310,812	5,723	13%	2.62%	1.84%	14.93%	5.73%	0.23%	5.51%
GRAND RIVERS COMMUNITY BANK	GRAND CHAIN		15,535	-563	11%	-3.62%	-3.62%	-34.30%	4.80%	0.31%	4.48%
GRANVILLE NATIONAL BANK, THE	GRANVILLE		112,921	767	10%	0.91%	0.68%	8.14%	2.60%	0.11%	2.49%
GREAT RIVERS BANK	BARRY	Υ	161,692	1,643	11%	1.06%	1.02%	10.07%	3.52%	0.18%	3.34%
GRUNDY BANK	MORRIS	Υ	380,189	5,001	9%	1.34%	1.32%	13.49%	2.88%	0.16%	2.73%
GUARDIAN SAVINGS BANK	GRANITE CITY		38,118	108	19%	0.28%	0.28%	1.70%	2.64%	0.32%	2.32%
HARTSBURG STATE BANK	HARTSBURG		20,318	104	10%	0.51%	0.51%	7.49%	2.24%	0.14%	2.11%
HARVARD STATE BANK, THE	HARVARD	Υ	329,444	2,880	8%	0.97%	0.87%	13.59%	3.28%	0.29%	2.99%
HAVANA NATIONAL BANK, THE	HAVANA		329,453	3,201	10%	1.23%	0.97%	11.90%	3.04%	0.51%	2.53%
HEARTLAND BANK AND TRUST COMPANY	BLOOMINGTON		4,318,157	64,240	11%	2.06%	1.49%	14.85%	3.50%	0.06%	3.44%
HERITAGE BANK OF SCHAUMBURG	SCHAUMBURG	Υ	163,147	971	8%	0.62%	0.59%	5.18%	2.53%	0.09%	2.44%
HICKORY POINT BANK AND TRUST	DECATUR		748,841	5,851	9%	1.04%	0.78%	8.96%	2.85%	0.15%	2.70%
HILL-DODGE BANKING COMPANY, THE	WARSAW	Υ	54,333	587	12%	1.09%	1.08%	9.47%	2.89%	0.27%	2.62%
HINSDALE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	HINSDALE		4,220,571	55,400	9%	1.80%	1.31%	11.75%	3.31%	0.30%	3.01%
HOLCOMB BANK	ROCHELLE	Υ	281,532	3,443	9%	1.31%	1.22%	17.42%	3.78%	0.42%	3.36%
HOME STATE BANK/NATIONAL ASSOCIATION	CRYSTAL LAKE	Υ	785,837	7,727	11%	1.00%	0.98%	11.27%	3.21%	0.09%	3.12%
HOMETOWN NATIONAL BANK	LA SALLE		317,878	2,561	9%	1.11%	0.81%	10.46%	2.96%	0.24%	2.71%
HOYNE SAVINGS BANK	CHICAGO		505,837	1,281	19%	0.29%	0.25%	1.58%	2.50%	0.17%	2.33%
ILLINI STATE BANK	TONICA	Υ	161,932	2,131	13%	1.47%	1.32%	11.19%	3.10%	0.25%	2.85%
ILLINOIS BANK & TRUST	ROCKFORD		1,750,554	25,864	8%	1.95%	1.48%	21.90%	3.10%	0.13%	2.97%
INB, NATIONAL ASSOCIATION	SPRINGFIELD	Υ	1,734,312	12,903	9%	0.78%	0.74%	9.45%	3.10%	0.39%	2.71%
INLAND BANK AND TRUST	OAK BROOK		1,252,926	7,796	14%	0.85%	0.62%	4.65%	3.49%	0.21%	3.29%
INTERNATIONAL BANK OF CHICAGO	CHICAGO	Υ	875,184	14,889	11%	1.85%	1.70%	16.06%	4.08%	0.51%	3.58%
IPAVA STATE BANK	IPAVA	Υ	185,916	2,177	8%	1.24%	1.17%	14.14%	4.03%	0.37%	3.66%
IROQUOIS FARMERS STATE BANK	IROQUOIS	Υ	150,151	1,217	8%	0.88%	0.81%	13.89%	2.66%	0.12%	2.54%





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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
IROQUOIS FEDERAL SAVINGS AND LOAN ASSOCIATION	WATSEKA		803,901	5,664	10%	0.96%	0.70%	8.09%	3.29%	0.35%	2.94%
ITASCA BANK & TRUST CO.	ITASCA		755,610	8,213	9%	1.50%	1.09%	14.33%	3.62%	0.19%	3.42%
IUKA STATE BANK, THE	SALEM		120,566	1,301	11%	1.34%	1.08%	11.71%	4.61%	0.53%	4.07%
JERSEY STATE BANK	JERSEYVILLE		187,466	1,588	12%	1.13%	0.85%	8.58%	2.95%	0.16%	2.80%
KINMUNDY BANK	KINMUNDY		65,310	1,085	11%	2.33%	1.66%	14.58%	3.95%	0.34%	3.61%
LAKE FOREST BANK & TRUST COMPANY, NATIONAL ASSOCIATION	LAKE FOREST		7,569,980	135,133	9%	2.51%	1.79%	20.96%	3.43%	0.48%	2.96%
LAKESIDE BANK	CHICAGO	Υ	2,428,868	45,745	11%	1.92%	1.88%	20.44%	3.94%	0.33%	3.62%
LASALLE STATE BANK	LASALLE	Υ	179,183	1,559	9%	0.91%	0.87%	16.63%	3.24%	0.32%	2.92%
LEGENCE BANK	ELDORADO	Υ	649,183	9,477	9%	1.54%	1.46%	15.88%	4.58%	0.15%	4.43%
LEMONT NATIONAL BANK, THE	LEMONT		61,124	259	6%	0.54%	0.42%	7.31%	2.46%	0.02%	2.44%
LENA STATE BANK	LENA		98,400	1,233	11%	1.73%	1.25%	13.84%	3.33%	0.53%	2.80%
LIBERTY BANK	LIBERTY		126,192	1,457	12%	1.60%	1.15%	10.64%	3.41%	0.18%	3.22%
LIBERTY BANK FOR SAVINGS	CHICAGO		916,911	2,715	22%	0.38%	0.30%	1.43%	2.55%	0.15%	2.40%
LIBERTYVILLE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	LIBERTYVILLE		2,292,227	26,988	9%	1.62%	1.18%	13.64%	3.12%	0.32%	2.80%
LINCOLNWAY COMMUNITY BANK	NEW LENOX		291,472	5,089	11%	2.43%	1.75%	15.45%	5.11%	0.26%	4.85%
LISLE SAVINGS BANK	LISLE		612,567	5,252	23%	1.16%	0.86%	4.20%	2.86%	0.30%	2.56%
LITCHFIELD NATIONAL BANK, THE	LITCHFIELD		128,089	571	8%	0.60%	0.45%	7.17%	3.34%	0.22%	3.12%
LONGVIEW BANK	OGDEN		271,902	2,851	9%	1.43%	1.05%	13.14%	3.46%	0.19%	3.27%
LONGVIEW BANK & TRUST	CHRISMAN		248,286	3,085	9%	1.69%	1.24%	15.36%	3.51%	0.27%	3.24%
LONGVIEW COMMUNITY BANK	MOUNT PULASKI		65,827	84	8%	0.23%	0.13%	1.16%	2.29%	0.21%	2.08%
MARINE BANK	SPRINGFIELD	Υ	736,748	6,243	10%	0.87%	0.85%	8.91%	2.99%	0.15%	2.84%
MARQUETTE BANK	CHICAGO		2,057,970	12,317	8%	0.82%	0.60%	7.58%	3.12%	0.11%	3.01%
MARSEILLES BANK	MARSEILLES	Υ	75,090	244	9%	0.34%	0.32%	7.59%	2.81%	0.52%	2.28%
MASON CITY NATIONAL BANK	MASON CITY	Υ	83,714	961	16%	1.31%	1.15%	9.35%	2.69%	0.16%	2.53%
MCHENRY SAVINGS BANK	MCHENRY		305,141	1,720	8%	0.70%	0.56%	7.06%	3.60%	0.63%	2.97%
MERCHANTS AND MANUFACTURERS BANK	JOLIET		362,138	3,641	9%	1.38%	1.01%	12.01%	4.73%	0.28%	4.46%





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
METROPOLITAN CAPITAL BANK & TRUST	CHICAGO		245,943	1,564	10%	0.91%	0.64%	9.16%	6.28%	0.72%	5.56%
MIDAMERICA NATIONAL BANK	CANTON		563,139	6,113	10%	1.51%	1.09%	10.76%	3.93%	0.16%	3.77%
MIDDLETOWN STATE BANK	MIDDLETOWN	Υ	42,231	808	9%	1.94%	1.91%	22.10%	3.57%	0.28%	3.29%
MIDLAND COMMUNITY BANK	KINCAID		82,878	1,119	12%	1.96%	1.35%	13.99%	3.42%	0.31%	3.11%
MIDLAND FEDERAL SAVINGS AND LOAN ASSOCIATION	BRIDGEVIEW		127,126	-467	7%	-0.37%	-0.37%	-4.99%	1.86%	0.11%	1.76%
MIDLAND STATES BANK	EFFINGHAM		7,468,321	91,029	10%	1.69%	1.22%	11.36%	4.13%	0.42%	3.72%
MIDWEST BANK	MONMOUTH		660,091	5,848	9%	1.23%	0.89%	10.17%	3.50%	0.47%	3.02%
MILFORD BUILDING AND LOAN ASSOCIATION, SB	MILFORD		31,445	195	10%	0.86%	0.62%	6.39%	3.23%	0.47%	2.76%
MILLEDGEVILLE STATE BANK	MILLEDGEVILLE	Υ	171,004	2,693	11%	1.76%	1.57%	16.21%	3.32%	0.51%	2.81%
MILLENNIUM BANK	DES PLAINES	Υ	305,133	8,400	21%	2.90%	2.75%	16.88%	4.46%	0.75%	3.71%
MORTON COMMUNITY BANK	MORTON	Υ	5,050,869	75,529	9%	1.54%	1.50%	21.78%	3.04%	0.40%	2.63%
MUNICIPAL TRUST AND SAVINGS BANK	BOURBONNAIS	Υ	361,590	7,607	15%	2.27%	2.10%	14.99%	3.43%	0.20%	3.22%
MURPHY-WALL STATE BANK AND TRUST COMPANY	PINCKNEYVILLE		163,255	1,284	10%	1.09%	0.79%	9.26%	3.77%	0.17%	3.60%
MUTUAL FEDERAL BANK	CHICAGO		101,983	-441	14%	-0.43%	-0.43%	-2.84%	3.98%	0.53%	3.45%
NASHVILLE SAVINGS BANK	NASHVILLE		87,861	620	12%	0.96%	0.71%	6.82%	2.66%	0.34%	2.32%
NATIONAL BANK OF ST. ANNE	SAINT ANNE		127,360	941	8%	1.04%	0.74%	7.85%	3.67%	0.23%	3.44%
NOKOMIS SAVINGS BANK	NOKOMIS		31,985	31	17%	0.12%	0.10%	0.93%	3.04%	0.60%	2.44%
NORTH ADAMS STATE BANK	URSA		47,561	419	15%	1.21%	0.88%	6.82%	3.61%	0.18%	3.43%
NORTH CENTRAL BANK	HENNEPIN	Υ	151,931	1,836	11%	1.29%	1.21%	11.34%	3.45%	0.25%	3.19%
NORTH COUNTY SAVINGS BANK	RED BUD		68,249	245	8%	0.44%	0.36%	5.40%	2.47%	0.25%	2.23%
NORTH SHORE TRUST AND SAVINGS	WAUKEGAN		284,265	-145	24%	-0.08%	-0.05%	-0.27%	2.20%	0.33%	1.87%
NORTH SIDE FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO	CHICAGO		46,693	-155	9%	-0.45%	-0.33%	-4.30%	2.85%	0.10%	2.75%
NORTHBROOK BANK & TRUST COMPANY, NATIONAL ASSOCIATION	NORTHBROOK		3,951,519	53,941	9%	1.87%	1.37%	16.09%	3.06%	0.27%	2.79%
NORTHERN TRUST COMPANY, THE	CHICAGO		154,881,855	1,576,079	7%	1.37%	1.02%	14.76%	1.59%	0.31%	1.27%
NORTHSIDE COMMUNITY BANK	GURNEE		299,927	2,281	18%	1.06%	0.76%	4.48%	3.48%	0.12%	3.36%





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
NORTHWEST BANK OF ROCKFORD	ROCKFORD		368,553	4,297	10%	1.59%	1.17%	14.20%	3.89%	0.26%	3.63%
OAKDALE STATE BANK	OAKDALE		28,517	189	10%	0.89%	0.66%	6.76%	3.27%	0.16%	3.11%
OLD EXCHANGE NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE	Y	87,271	632	11%	0.89%	0.72%	10.53%	2.87%	0.64%	2.23%
OLD PLANK TRAIL COMMUNITY BANK, NATIONAL ASSOCIATION	NEW LENOX		2,196,212	26,449	9%	1.65%	1.20%	14.11%	2.92%	0.18%	2.74%
OLD SECOND NATIONAL BANK	AURORA		6,157,142	66,345	9%	1.49%	1.08%	11.33%	3.38%	0.05%	3.33%
OSB COMMUNITY BANK	OTTAWA		344,860	2,637	13%	1.07%	0.76%	5.94%	4.10%	0.45%	3.64%
PAN AMERICAN BANK & TRUST	MELROSE PARK	Υ	434,377	4,473	9%	1.08%	1.03%	12.69%	4.08%	0.30%	3.78%
PARK RIDGE COMMUNITY BANK	PARK RIDGE	Υ	454,111	10,492	14%	2.34%	2.31%	16.84%	4.26%	0.15%	4.11%
PARKWAY BANK AND TRUST COMPANY	HARWOOD HEIGHTS		2,908,845	41,388	11%	1.99%	1.42%	12.76%	3.66%	0.29%	3.37%
PEOPLEFIRST BANK	JOLIET		215,320	3,104	11%	1.99%	1.44%	13.21%	4.67%	0.53%	4.14%
PEOPLES BANK & TRUST	PANA		584,659	13,461	9%	2.98%	2.30%	31.98%	4.06%	0.24%	3.81%
PEOPLES BANK OF KANKAKEE COUNTY	BOURBONNAIS	Υ	336,911	2,205	7%	0.74%	0.65%	19.62%	2.79%	0.22%	2.57%
PEOPLES BANK OF MACON	MACON		27,605	87	11%	0.36%	0.31%	2.99%	2.11%	0.10%	2.01%
PEOPLES NATIONAL BANK OF KEWANEE	KEWANEE		572,078	3,988	9%	0.96%	0.70%	8.90%	3.16%	0.44%	2.72%
PEOPLES NATIONAL BANK, NATIONAL ASSOCIATION	MOUNT VERNON	Y	1,567,724	19,460	8%	1.27%	1.24%	16.08%	3.86%	0.33%	3.52%
PEOPLES STATE BANK OF COLFAX	COLFAX		43,943	395	11%	1.23%	0.90%	9.25%	3.21%	0.17%	3.04%
PEOPLES STATE BANK OF NEWTON, ILLINOIS, THE	NEWTON		601,966	8,567	11%	1.96%	1.42%	17.40%	3.58%	0.28%	3.30%
PERU FEDERAL SAVINGS BANK	PERU		183,560	980	13%	0.74%	0.53%	4.64%	2.71%	0.31%	2.40%
PETEFISH, SKILES & COMPANY	VIRGINIA	Υ	275,503	2,528	10%	1.03%	0.92%	10.16%	3.56%	0.35%	3.21%
PHILO EXCHANGE BANK	PHILO	Υ	142,138	631	9%	0.52%	0.44%	5.90%	2.47%	0.11%	2.36%
PIONEER STATE BANK	EARLVILLE		133,579	669	11%	0.44%	0.50%	4.90%	3.64%	0.28%	3.36%
PRAIRIE COMMUNITY BANK	MARENGO		164,143	929	8%	0.79%	0.57%	7.54%	3.48%	0.20%	3.29%
PRAIRIE STATE BANK & TRUST	SPRINGFIELD	Υ	879,209	9,707	10%	1.17%	1.10%	10.99%	2.82%	0.14%	2.68%
PREFERRED BANK	CASEY		64,874	148	10%	0.23%	0.23%	2.75%	3.42%	0.50%	2.92%





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
PRINCEVILLE STATE BANK	PRINCEVILLE	Υ	110,601	1,044	9%	1.07%	0.94%	15.22%	3.96%	0.51%	3.46%
PROSPECT BANK	PARIS	Υ	741,442	6,936	8%	0.95%	0.94%	16.94%	3.13%	0.28%	2.85%
PROVIDENCE BANK & TRUST	SOUTH HOLLAND		1,472,840	12,255	10%	1.08%	0.83%	8.72%	3.89%	0.22%	3.67%
PULASKI SAVINGS BANK	CHICAGO		50,888	1,239	10%	2.49%	2.43%	24.22%	4.00%	0.44%	3.56%
RARITAN STATE BANK	RARITAN		240,000	2,228	10%	1.31%	0.93%	10.68%	3.39%	0.40%	2.98%
REPUBLIC BANK OF CHICAGO	OAK BROOK		2,478,170	37,407	11%	2.11%	1.51%	14.53%	4.09%	0.27%	3.82%
RESOURCE BANK, NATIONAL ASSOCIATION	DEKALB	Υ	773,746	7,852	8%	1.22%	1.01%	18.39%	3.16%	0.16%	3.00%
RUSHVILLE STATE BANK	RUSHVILLE	Υ	132,546	1,623	12%	1.36%	1.22%	15.13%	2.69%	0.18%	2.51%
SAINTE MARIE STATE BANK	SAINTE MARIE		16,007	-317	18%	-1.98%	-1.98%	-10.88%	2.64%	0.60%	2.03%
SAUK VALLEY BANK & TRUST COMPANY	STERLING		609,927	4,895	8%	1.10%	0.80%	11.05%	3.52%	0.42%	3.10%
SAVANNA-THOMSON STATE BANK	THOMSON	Υ	115,856	367	9%	0.40%	0.32%	4.61%	2.60%	0.33%	2.27%
SCHAUMBURG BANK & TRUST COMPANY, NATIONAL ASSOCIATION	SCHAUMBURG		1,578,864	17,111	10%	1.49%	1.08%	10.77%	3.03%	0.27%	2.75%
SCOTT STATE BANK	BETHANY	Υ	210,622	1,535	13%	0.81%	0.73%	7.66%	2.85%	0.11%	2.74%
SECURITY BANK, S.B.	SPRINGFIELD		239,022	532	7%	0.31%	0.22%	3.78%	2.49%	0.10%	2.38%
SECURITY NATIONAL BANK	WITT		102,455	401	9%	0.58%	0.39%	5.04%	3.07%	0.47%	2.60%
SECURITY SAVINGS BANK	MONMOUTH		257,532	1,395	10%	0.72%	0.54%	7.17%	2.77%	0.39%	2.38%
SENB BANK	MOLINE	Υ	357,086	3,460	9%	1.04%	0.97%	11.61%	3.64%	0.21%	3.43%
SHELBY COUNTY STATE BANK	SHELBYVILLE	Υ	327,966	3,832	9%	1.27%	1.17%	18.27%	3.25%	0.25%	3.00%
SIGNATURE BANK	ROSEMONT		1,586,047	24,329	9%	2.15%	1.53%	23.21%	3.82%	0.27%	3.55%
SOLUTIONS BANK	FORRESTON	Υ	462,004	4,711	10%	1.14%	1.02%	16.77%	3.44%	0.24%	3.20%
SOUTHERN ILLINOIS BANK	JOHNSTON CITY		159,004	1,528	12%	1.40%	0.96%	10.05%	3.44%	0.38%	3.06%
SOUTHERNTRUST BANK	MARION		217,352	3,073	10%	1.92%	1.41%	13.08%	4.83%	0.63%	4.20%
SPRING VALLEY CITY BANK	SPRING VALLEY		232,613	1,937	13%	1.13%	0.83%	7.36%	3.07%	0.36%	2.71%
ST. CHARLES BANK & TRUST COMPANY, NATIONAL ASSOCIATION	SAINT CHARLES		1,930,816	21,515	10%	1.53%	1.11%	9.93%	3.09%	0.28%	2.80%
STATE BANK	WATERLOO		305,999	996	8%	0.45%	0.33%	5.46%	3.06%	0.68%	2.39%
STATE BANK	WONDER LAKE		266,505	1,333	12%	0.71%	0.50%	4.30%	3.30%	0.16%	3.13%





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
STATE BANK	FREEPORT		333,137	5,069	10%	2.11%	1.52%	17.56%	3.68%	0.45%	3.23%
STATE BANK OF BEMENT	BEMENT		167,717	660	10%	0.48%	0.39%	4.65%	3.06%	0.11%	2.95%
STATE BANK OF CHERRY	CHERRY	Υ	117,064	1,475	12%	1.45%	1.26%	11.13%	3.64%	0.45%	3.18%
STATE BANK OF DAVIS	DAVIS		172,257	1,752	11%	1.31%	1.02%	11.45%	3.09%	0.43%	2.66%
STATE BANK OF GENEVA, THE	GENEVA	Υ	111,409	1,244	10%	1.13%	1.12%	14.02%	3.43%	0.14%	3.28%
STATE BANK OF GRAYMONT	GRAYMONT		321,760	2,193	10%	0.94%	0.68%	7.79%	3.02%	0.34%	2.68%
STATE BANK OF HERSCHER	HERSCHER		176,226	1,495	11%	1.14%	0.85%	9.84%	2.83%	0.13%	2.70%
STATE BANK OF INDUSTRY	INDUSTRY	Υ	57,797	469	15%	0.89%	0.81%	6.34%	3.11%	0.33%	2.78%
STATE BANK OF NAUVOO	NAUVOO		37,085	65	8%	0.20%	0.18%	2.12%	3.33%	0.16%	3.17%
STATE BANK OF PEARL CITY, THE	PEARL CITY	Υ	73,123	473	10%	0.67%	0.65%	7.59%	3.66%	0.37%	3.29%
STATE BANK OF ST. JACOB	SAINT JACOB	Υ	89,040	1,067	13%	1.39%	1.20%	10.56%	3.14%	0.26%	2.89%
STATE BANK OF THE LAKES, NATIONAL ASSOCIATION	ANTIOCH		1,704,056	18,304	9%	1.47%	1.07%	9.29%	2.92%	0.25%	2.67%
STATE BANK OF TOULON	TOULON	Υ	303,156	3,109	10%	1.17%	1.03%	12.14%	3.54%	0.39%	3.15%
STATE BANK OF WHITTINGTON	BENTON	Υ	173,718	1,943	10%	1.16%	1.12%	15.32%	3.98%	0.09%	3.89%
STATE STREET BANK AND TRUST COMPANY	QUINCY	Υ	300,440	4,477	9%	1.70%	1.49%	21.36%	3.70%	0.14%	3.55%
STERLING FEDERAL BANK, FEDERAL SAVINGS BANK	STERLING		471,490	2,093	9%	0.59%	0.44%	6.30%	3.47%	0.31%	3.16%
STILLMAN BANCCORP, N.A.	STILLMAN VALLEY	Y	625,373	5,347	9%	0.97%	0.85%	15.48%	2.48%	0.17%	2.31%
STREATOR HOME SAVINGS BANK	STREATOR		167,033	584	26%	0.40%	0.35%	1.37%	2.25%	0.25%	2.00%
TABLE GROVE STATE BANK	TABLE GROVE	Υ	54,429	640	11%	1.24%	1.18%	11.96%	3.58%	0.18%	3.40%
TEUTOPOLIS STATE BANK	TEUTOPOLIS		321,916	3,519	13%	1.48%	1.09%	10.27%	2.70%	0.26%	2.43%
TOMPKINS STATE BANK	AVON	Υ	278,525	2,844	9%	1.20%	1.02%	12.89%	3.33%	0.34%	2.98%
TOWN AND COUNTRY BANK	SPRINGFIELD		897,283	13,565	11%	2.06%	1.51%	14.54%	3.72%	0.18%	3.54%
TOWN AND COUNTRY BANK MIDWEST	QUINCY	Y	219,428	4,353	11%	2.00%	1.98%	18.73%	3.54%	0.11%	3.43%
TOWN CENTER BANK	FRANKFORT		160,202	-312	9%	-0.15%	-0.19%	-1.99%	3.70%	0.17%	3.54%
TRUSTBANK	OLNEY	Y	414,581	7,308	10%	1.78%	1.76%	17.99%	4.32%	0.21%	4.10%
UNION FEDERAL SAVINGS AND LOAN	KEWANEE		159,717	-204	15%	-0.25%	-0.13%	-0.88%	3.47%	0.41%	3.06%







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
ASSOCIATION											
UNION NATIONAL BANK	ELGIN		377,428	5,508	11%	2.03%	1.46%	13.84%	3.92%	0.33%	3.59%
UNION SAVINGS BANK	FREEPORT		192,026	273	9%	0.14%	0.14%	2.16%	2.87%	0.28%	2.59%
UNITED COMMUNITY BANK	CHATHAM		3,491,289	33,443	8%	1.25%	0.96%	11.85%	2.88%	0.37%	2.50%
UNITED TRUST BANK	PALOS HEIGHTS		88,963	2,352	12%	2.80%	2.64%	23.97%	3.86%	0.63%	3.22%
VERMILION VALLEY BANK	PIPER CITY	Υ	171,001	2,148	15%	1.60%	1.26%	9.44%	3.22%	0.28%	2.95%
VERMONT STATE BANK	VERMONT		27,057	-251	14%	-1.29%	-0.93%	-7.14%	4.29%	0.94%	3.35%
VILLA GROVE STATE BANK	VILLA GROVE	Υ	85,406	871	11%	1.04%	1.02%	9.58%	3.15%	0.21%	2.94%
VILLAGE BANK & TRUST, NATIONAL ASSOCIATION	ARLINGTON HEIGHTS		2,300,230	24,367	10%	1.46%	1.06%	9.92%	3.27%	0.24%	3.04%
VILLAGE BANK, THE	SAINT LIBORY	Υ	113,913	1,377	10%	1.22%	1.21%	13.17%	3.15%	0.20%	2.95%
WABASH SAVINGS BANK	MOUNT CARMEL		10,232	-220	8%	-2.15%	-2.15%	-29.52%	2.94%	0.59%	2.36%
WARREN-BOYNTON STATE BANK	NEW BERLIN		206,379	2,179	13%	1.47%	1.06%	8.68%	3.80%	0.26%	3.54%
WASHINGTON SAVINGS BANK	EFFINGHAM		600,299	3,281	11%	0.74%	0.55%	5.34%	2.90%	0.52%	2.38%
WASHINGTON STATE BANK	WASHINGTON		76,030	655	9%	1.18%	0.86%	12.99%	2.69%	0.25%	2.44%
WATERMAN BANK	WATERMAN		95,269	799	16%	0.84%	0.84%	5.06%	4.09%	0.85%	3.24%
WEST CENTRAL BANK	ASHLAND	Υ	230,917	2,177	10%	0.99%	0.94%	12.56%	3.55%	0.29%	3.27%
WEST TOWN BANK & TRUST	NORTH RIVERSIDE		391,041	-5,905	11%	-2.08%	-1.51%	-12.79%	5.43%	0.58%	4.85%
WHEATON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	WHEATON		2,864,212	33,397	9%	1.60%	1.17%	11.98%	2.92%	0.28%	2.64%
WHEATON COLLEGE TRUST COMPANY, NATIONAL ASSOCIATION	WHEATON		3,766	-17	94%	0.11%	-0.46%	-0.48%	0.95%	0.00%	0.95%
WILLIAMSVILLE STATE BANK AND TRUST	WILLIAMSVILLE		107,744	183	12%	0.26%	0.17%	1.76%	2.54%	0.20%	2.34%
WINTRUST BANK, NATIONAL ASSOCIATION	CHICAGO		9,274,390	151,740	11%	2.26%	1.64%	16.30%	3.32%	0.19%	3.12%





# 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.

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Technology Outfitter for Community Banks