



# BANCONOMICS®

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## PROFITABILITY

### Illinois FDIC Insured Institutions – 4th Quarter 2019

Data compiled by



*Technology Outfitter for Community Banks*

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



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IL Profitability

December 31, 2019  
Dollars in Thousands



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Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Cap..	Pretax ROA	ROA%	ROAE %	Yield/Earning Assets %	Cost of Funds %	Net Interest Margin
1ST COMMUNITY BANK	SHERRARD	Y	63,709	435	10%	0.69%	0.68%	6.74%	4.31%	0.74%	3.56%
1ST EQUITY BANK	SKOKIE	Y	99,765	1,178	15%	1.19%	1.18%	7.96%	4.53%	1.34%	3.18%
1ST EQUITY BANK NORTHWEST	BUFFALO GROVE	Y	39,923	273	21%	0.68%	0.68%	3.12%	4.69%	1.75%	2.94%
1ST STATE BANK OF MASON CITY	MASON CITY	Y	26,136	-65	14%	-0.25%	-0.25%	-1.74%	3.44%	0.45%	2.98%
ALBANY BANK & TRUST CO., NATIONAL ASSOC..	CHICAGO		608,008	6,688	16%	1.54%	1.10%	6.85%	4.05%	0.77%	3.29%
ALGONQUIN STATE BANK	ALGONQUIN	Y	139,410	587	11%	0.52%	0.42%	3.86%	3.81%	0.25%	3.56%
ALLIANCE COMMUNITY BANK	PETERSBURG	Y	274,883	3,194	10%	1.22%	1.16%	8.85%	4.04%	0.53%	3.51%
ALLIED FIRST BANK, SB	OSWEGO		94,572	3,242	12%	4.76%	3.43%	29.10%	4.37%	0.93%	3.44%
AMALGAMATED BANK OF CHICAGO	CHICAGO		808,804	8,577	11%	1.43%	1.06%	10.24%	4.57%	0.21%	4.36%
AMERICAN COMMUNITY BANK & TRUST	WOODSTOCK		566,031	3,788	13%	0.92%	0.67%	5.01%	4.11%	0.89%	3.22%
AMERICAN EAGLE BANK	SOUTH ELGIN		274,075	2,399	8%	1.23%	0.88%	11.13%	5.21%	2.01%	3.20%
AMERICAN EAGLE BANK OF CHICAGO	CHICAGO		101,232	232	10%	0.32%	0.23%	2.33%	4.72%	2.03%	2.69%
AMERICAN METRO BANK	CHICAGO		81,761	370	11%	0.45%	0.45%	4.27%	5.46%	1.59%	3.87%
ANCHOR STATE BANK	ANCHOR		15,674	97	28%	0.84%	0.62%	3.98%	4.14%	0.36%	3.79%
ANDERSON STATE BANK	ONEIDA	Y	85,733	954	15%	1.12%	1.11%	7.14%	3.43%	0.62%	2.81%
ANNA STATE BANK	ANNA		82,147	840	15%	1.36%	1.02%	6.52%	3.84%	0.61%	3.22%
ANNA-JONESBORO NATIONAL BANK	ANNA		219,298	2,064	14%	1.30%	0.94%	6.62%	4.47%	0.56%	3.91%
APPLE RIVER STATE BANK	APPLE RIVER	Y	344,555	5,003	10%	1.53%	1.45%	13.89%	4.25%	0.95%	3.31%
ARCOLA FIRST BANK	ARCOLA	Y	109,075	522	11%	0.61%	0.48%	4.12%	2.76%	0.46%	2.30%
ATLANTA NATIONAL BANK, THE	ATLANTA		59,524	408	13%	0.92%	0.69%	5.05%	3.53%	0.49%	3.04%
BANK & TRUST COMPANY	LITCHFIELD		333,310	3,366	11%	1.42%	1.01%	9.56%	4.59%	1.05%	3.55%
BANK OF BELLEVILLE	BELLEVILLE		216,618	943	8%	0.59%	0.44%	5.50%	4.03%	1.26%	2.77%
BANK OF BLUFFS	BLUFFS	Y	55,556	357	14%	0.72%	0.64%	4.34%	4.44%	0.52%	3.93%
BANK OF BOURBONNAIS	BOURBONNAIS		63,420	300	12%	0.68%	0.47%	3.52%	3.98%	0.83%	3.15%
BANK OF CALHOUN COUNTY	HARDIN		66,450	364	9%	0.76%	0.55%	5.46%	3.69%	0.47%	3.22%
BANK OF CARBONDALE, THE	CARBONDALE		229,842	2,132	13%	1.24%	0.93%	7.03%	3.93%	0.35%	3.58%
BANK OF CHESTNUT	CHESTNUT		17,832	66	10%	0.42%	0.37%	3.70%	4.51%	0.60%	3.92%
BANK OF FARMINGTON	FARMINGTON		176,796	1,057	11%	0.82%	0.60%	5.14%	4.46%	1.02%	3.44%
BANK OF GIBSON CITY	GIBSON CITY		84,522	929	8%	1.47%	1.10%	9.08%	4.31%	0.77%	3.54%
BANK OF HERRIN, THE	HERRIN	Y	247,945	2,806	11%	1.17%	1.13%	10.71%	4.46%	0.30%	4.16%
BANK OF HILLSBORO, NATIONAL ASSOCIATION	HILLSBORO		355,913	3,675	11%	1.42%	1.03%	9.19%	4.26%	0.84%	3.42%
BANK OF KAMPSVILLE	KAMPSVILLE		107,620	898	17%	1.11%	0.83%	4.71%	3.71%	0.56%	3.15%
BANK OF MONTGOMERY	MONTGOMERY		42,795	-191	9%	-0.45%	-0.45%	-4.81%	3.44%	0.60%	2.83%
BANK OF O'FALLON	O'FALLON	Y	307,889	3,996	15%	1.31%	1.30%	9.09%	4.10%	1.20%	2.90%
BANK OF PONTIAC	PONTIAC		547,348	6,831	13%	1.72%	1.25%	9.50%	4.61%	0.77%	3.84%
BANK OF RANTOUL	RANTOUL	Y	228,208	3,981	11%	1.92%	1.74%	15.11%	4.39%	0.62%	3.77%
BANK OF SPRINGFIELD	SPRINGFIELD		1,025,276	7,554	9%	1.05%	0.74%	7.92%	4.72%	0.84%	3.87%
BANK OF STRONGHURST	STRONGHURST		74,380	392	17%	0.68%	0.53%	3.14%	3.41%	0.66%	2.75%

IL Profitability

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BANK OF YATES CITY	YATES CITY	Y	69,156	274	9%	0.43%	0.40%	4.38%	4.37%	0.77%	3.60%
BANKCHAMPAIGN, NATIONAL ASSOCIATION	CHAMPAIGN	Y	227,144	3,040	10%	1.35%	1.34%	13.31%	4.94%	1.03%	3.90%
BANKFINANCIAL, NATIONAL ASSOCIATION	OLYMPIA FIELDS		1,516,907	12,839	11%	1.15%	0.85%	7.73%	4.55%	0.91%	3.63%
BANKORION	ORION		466,371	4,498	11%	1.32%	0.96%	7.97%	4.05%	0.78%	3.28%
BANTERRA BANK	MARION	Y	1,840,267	26,399	8%	1.52%	1.43%	15.56%	4.39%	0.91%	3.49%
BARRINGTON BANK & TRUST COMPANY, NATI..	BARRINGTON		2,220,787	36,829	14%	2.26%	1.66%	10.81%	4.32%	0.74%	3.58%
BEARDSTOWN SAVINGS, S.B.	BEARDSTOWN		55,261	250	11%	0.64%	0.45%	4.15%	4.90%	1.09%	3.81%
BELMONT BANK & TRUST COMPANY	CHICAGO		514,394	7,232	10%	2.00%	1.41%	13.92%	5.20%	1.37%	3.83%
BEN FRANKLIN BANK OF ILLINOIS	ARLINGTON HEI..		96,674	-908	10%	-0.95%	-0.94%	-9.12%	4.55%	1.08%	3.47%
BEST HOMETOWN BANK	COLLINSVILLE		112,767	-26	11%	-0.02%	-0.02%	-0.24%	4.17%	1.84%	2.33%
BETTER BANKS	PEORIA	Y	292,588	2,669	9%	0.98%	0.91%	9.54%	4.02%	0.51%	3.50%
BEVERLY BANK & TRUST COMPANY, NATIONA..	CHICAGO		1,480,860	16,249	10%	1.50%	1.10%	9.83%	4.49%	1.04%	3.45%
BLACKHAWK BANK & TRUST	MILAN		1,361,669	17,397	11%	1.73%	1.28%	10.33%	4.02%	1.09%	2.92%
BMO HARRIS BANK NATIONAL ASSOCIATION	CHICAGO		129,180,840	1,208,718	10%	1.23%	0.94%	7.33%	3.99%	1.15%	2.84%
BMO HARRIS CENTRAL NATIONAL ASSOCIATI..	ROSELLE		7,926	75	87%	1.32%	0.95%	1.09%	9.04%	0.00%	9.04%
BRADFORD NATIONAL BANK OF GREENVILLE, ..	GREENVILLE	Y	309,406	4,647	12%	1.73%	1.50%	11.52%	4.49%	0.80%	3.70%
BRICKYARD BANK	LINCOLNWOOD		118,469	1,065	12%	0.90%	0.90%	7.55%	4.70%	1.06%	3.64%
BUCKLEY STATE BANK	BUCKLEY		42,302	421	13%	1.25%	1.00%	8.15%	3.74%	0.36%	3.38%
BUENA VISTA NATIONAL BANK	CHESTER		205,166	2,621	12%	1.74%	1.28%	9.31%	4.81%	0.51%	4.30%
BURLING BANK	CHICAGO	Y	138,529	2,204	11%	1.70%	1.59%	15.12%	4.79%	0.53%	4.27%
BUSEY BANK	CHAMPAIGN		8,207,874	121,604	11%	1.97%	1.48%	10.30%	4.81%	0.80%	4.01%
BYLINE BANK	CHICAGO		5,300,949	60,432	11%	1.56%	1.14%	8.34%	5.48%	0.94%	4.54%
BYRON BANK	BYRON	Y	263,450	3,327	10%	1.38%	1.26%	11.88%	4.37%	1.15%	3.23%
CAMP GROVE STATE BANK	CAMP GROVE	Y	18,378	-11	14%	-0.06%	-0.06%	-0.46%	4.57%	1.47%	3.10%
CAMPUS STATE BANK	CAMPUS		20,985	88	12%	0.52%	0.42%	3.65%	4.16%	0.37%	3.79%
CARROLLTON BANK	CARROLLTON	Y	1,815,123	20,151	8%	1.12%	1.11%	13.55%	4.51%	1.33%	3.18%
CASEY STATE BANK	CASEY	Y	319,981	4,124	10%	1.37%	1.29%	12.26%	4.78%	0.91%	3.87%
CATLIN BANK	CATLIN		60,456	582	10%	1.28%	0.96%	9.55%	5.03%	0.83%	4.20%
CENTRAL BANK ILLINOIS	GENESE0		907,378	13,752	10%	2.04%	1.52%	13.23%	4.69%	0.80%	3.90%
CENTRAL FEDERAL SAVINGS AND LOAN ASSO..	CICERO		180,841	137	10%	0.11%	0.08%	0.72%	3.80%	1.04%	2.75%
CENTRAL SAVINGS, F.S.B.	CHICAGO		109,313	472	25%	0.65%	0.43%	1.70%	4.71%	0.88%	3.83%
CENTRAL STATE BANK	CLAYTON	Y	141,781	3,156	15%	2.23%	2.23%	14.51%	5.71%	1.23%	4.49%
CENTRUST BANK, NATIONAL ASSOCIATION	NORTHBROOK		128,184	5,738	10%	0.93%	4.48%	45.16%	6.01%	1.88%	4.14%
CHESTER NATIONAL BANK	CHESTER		66,327	278	13%	0.49%	0.42%	3.29%	3.88%	0.67%	3.21%
CHESTERFIELD STATE BANK	CHESTERFIELD	Y	17,259	73	11%	0.42%	0.42%	3.83%	4.28%	0.66%	3.62%
CHICAGO TRUST COMPANY, N. A., THE	LAKE FOREST		110,610	2,670	99%	3.29%	2.41%	2.44%	2.87%	0.00%	2.87%
CIBC BANK USA	CHICAGO		30,813,210	328,670	11%	1.39%	1.07%	5.45%	4.78%	1.40%	3.37%
CIBM BANK	CHAMPAIGN		697,170	2,265	10%	0.42%	0.32%	2.69%	4.19%	1.30%	2.89%

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CITIZENS BANK OF CHATSWORTH	CHATSWORTH		31,541	-447	11%	-1.42%	-1.42%	-10.38%	4.56%	0.21%	4.35%
CITIZENS BANK OF EDINBURG	EDINBURG		25,002	292	9%	1.59%	1.17%	12.13%	4.24%	0.36%	3.88%
CITIZENS COMMUNITY BANK	MASCOUTAH		393,617	4,218	12%	1.44%	1.07%	9.27%	4.31%	1.33%	2.97%
CITIZENS FIRST STATE BANK OF WALNUT	WALNUT	Y	46,577	452	9%	0.98%	0.97%	10.91%	4.39%	0.60%	3.78%
CITIZENS NATIONAL BANK OF ALBION	ALBION		322,114	3,282	17%	1.41%	1.02%	6.03%	4.16%	0.88%	3.28%
CITIZENS STATE BANK	LENA	Y	264,253	1,898	12%	0.79%	0.72%	5.72%	4.86%	1.02%	3.84%
CITIZENS STATE BANK OF MILFORD	MILFORD	Y	43,781	237	9%	0.63%	0.54%	5.42%	4.38%	0.27%	4.11%
CITY NATIONAL BANK OF METROPOLIS, THE	METROPOLIS		383,221	3,530	14%	1.08%	0.92%	6.96%	3.78%	1.04%	2.74%
CLAY CITY BANKING CO., THE	CLAY CITY		144,305	939	10%	0.87%	0.65%	6.55%	4.78%	1.09%	3.69%
CLAY COUNTY STATE BANK	LOUISVILLE	Y	76,547	1,001	15%	1.31%	1.31%	8.67%	4.10%	0.69%	3.41%
CNB BANK & TRUST, NA	CARLINVILLE		1,314,418	14,097	9%	1.49%	1.07%	10.42%	4.81%	1.13%	3.69%
COLCHESTER STATE BANK	COLCHESTER		66,294	559	15%	1.17%	0.84%	5.44%	3.93%	0.75%	3.18%
COLLINSVILLE BUILDING AND LOAN ASSOCIAT..	COLLINSVILLE		120,368	454	27%	0.48%	0.38%	1.37%	3.36%	0.94%	2.42%
COMMUNITY BANK	WINSLOW	Y	216,032	3,110	15%	1.57%	1.44%	10.17%	4.28%	1.36%	2.92%
COMMUNITY BANK OF EASTON	EASTON		35,917	1,001	20%	3.87%	2.79%	13.77%	4.93%	0.21%	4.72%
COMMUNITY BANK OF ELMHURST	ELMHURST	Y	146,819	1,367	10%	0.94%	0.93%	9.17%	4.05%	0.30%	3.74%
COMMUNITY BANK OF TRENTON	TRENTON	Y	83,281	1,059	12%	1.33%	1.27%	10.65%	4.42%	0.98%	3.44%
COMMUNITY BANKS OF SHELBY COUNTY	COWDEN	Y	48,429	293	12%	0.61%	0.61%	5.23%	3.42%	0.44%	2.98%
COMMUNITY FIRST BANK OF THE HEARTLAND	MOUNT VERNON	Y	199,738	3,508	9%	1.83%	1.76%	18.75%	5.38%	0.89%	4.49%
COMMUNITY NATIONAL BANK IN MONMOUTH	MONMOUTH		38,569	-64	15%	-0.21%	-0.17%	-1.06%	4.39%	0.51%	3.87%
COMMUNITY PARTNERS SAVINGS BANK	SALEM		202,822	1,435	11%	0.94%	0.71%	6.17%	5.01%	0.87%	4.14%
COMMUNITY SAVINGS BANK	CHICAGO		395,991	1,135	16%	0.36%	0.29%	1.76%	3.60%	0.81%	2.79%
COMMUNITY STATE BANK	GALVA	Y	231,589	3,309	11%	1.56%	1.43%	13.03%	5.28%	1.18%	4.10%
COMMUNITY STATE BANK OF ROCK FALLS	ROCK FALLS		265,317	2,231	10%	1.16%	0.84%	8.09%	4.63%	0.95%	3.67%
COMMUNITY TRUST BANK	IRVINGTON		81,087	594	14%	0.86%	0.73%	5.26%	4.15%	0.31%	3.84%
CORNERSTONE NATIONAL BANK & TRUST CO..	PALATINE		613,488	5,907	8%	1.36%	0.96%	10.64%	4.33%	0.72%	3.61%
COUNTRY TRUST BANK	BLOOMINGTON		26,395	4,517	98%	23.90%	17.11%	17.05%	3.69%	0.00%	3.69%
CROSSROADS BANK	EFFINGHAM		173,699	2,302	14%	1.81%	1.33%	9.42%	4.12%	1.06%	3.07%
CRYSTAL LAKE BANK & TRUST COMPANY, NATI..	CRYSTAL LAKE		1,141,094	16,884	10%	2.01%	1.48%	15.30%	4.33%	0.97%	3.36%
DEVON BANK	CHICAGO		290,491	1,423	8%	0.56%	0.49%	5.44%	4.61%	0.72%	3.89%
DEWEY BANK	DEWEY	Y	22,117	4	8%	0.02%	0.02%	0.14%	4.34%	0.41%	3.93%
DEWITT SAVINGS BANK	CLINTON		116,162	718	13%	0.76%	0.62%	4.86%	4.01%	0.67%	3.35%
DIETERICH BANK	EFFINGHAM		697,466	6,661	10%	1.23%	0.96%	10.07%	4.24%	1.04%	3.20%
DU QUOIN STATE BANK	DU QUOIN	Y	105,518	1,214	9%	1.46%	1.15%	9.20%	4.65%	0.80%	3.85%
DURAND STATE BANK	DURAND		104,063	868	11%	1.09%	0.83%	7.54%	4.20%	0.88%	3.32%
EUREKA SAVINGS BANK	LA SALLE		317,637	1,094	24%	0.47%	0.34%	1.45%	3.17%	0.54%	2.63%
EVERGREEN BANK GROUP	OAK BROOK		1,049,769	14,763	11%	1.91%	1.41%	13.12%	6.28%	1.66%	4.61%
EXCHANGE STATE BANK	LANARK	Y	87,847	1,098	12%	1.42%	1.25%	9.83%	4.09%	0.97%	3.12%

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FAIRFIELD NATIONAL BANK, THE	FAIRFIELD		562,791	6,486	12%	1.52%	1.15%	9.42%	4.14%	1.36%	2.78%
FAIRVIEW STATE BANKING COMPANY	FAIRVIEW		27,795	149	14%	0.68%	0.54%	3.90%	5.19%	0.77%	4.42%
FARMERS & MERCHANTS BANK OF HUTSONVI..	HUTSONVILLE	Y	44,678	606	18%	1.39%	1.36%	7.53%	4.06%	0.77%	3.30%
FARMERS AND MECHANICS BANK, THE	GALESBURG		374,438	3,897	10%	1.43%	1.04%	7.95%	4.12%	0.73%	3.39%
FARMERS AND MERCHANTS NATIONAL BANK ..	NASHVILLE	Y	179,987	2,757	12%	1.61%	1.53%	12.39%	4.28%	0.35%	3.92%
FARMERS AND MERCHANTS STATE BANK OF B..	BUSHNELL		69,481	676	9%	1.33%	0.97%	10.56%	3.64%	0.14%	3.50%
FARMERS BANK OF MT. PULASKI, THE	MOUNT PULASKI		53,138	193	12%	0.43%	0.36%	2.87%	3.58%	0.76%	2.82%
FARMERS NATIONAL BANK	PROPHETSTOWN		700,634	10,121	13%	1.95%	1.44%	10.06%	4.82%	1.40%	3.42%
FARMERS NATIONAL BANK OF GRIGGSVILLE	GRIGGSVILLE	Y	90,751	1,490	11%	1.68%	1.64%	14.90%	5.29%	1.00%	4.30%
FARMERS STATE BANK	ELMWOOD	Y	54,391	283	9%	0.59%	0.52%	6.14%	4.19%	0.83%	3.36%
	PITTSFIELD	Y	253,397	3,807	14%	1.60%	1.50%	11.14%	4.42%	0.52%	3.90%
FARMERS STATE BANK & TRUST CO.	MOUNT STERLI..		93,693	1,104	9%	1.62%	1.18%	12.98%	4.77%	0.92%	3.84%
FARMERS STATE BANK AND TRUST COMPANY,...	JACKSONVILLE		202,631	2,203	13%	1.07%	1.09%	9.05%	4.01%	0.26%	3.75%
FARMERS STATE BANK OF ALTO PASS, ILL.	ALTO PASS	Y	236,377	2,108	9%	0.91%	0.89%	10.45%	5.47%	0.81%	4.66%
FARMERS STATE BANK OF EMDEN	EMDEN		34,469	282	28%	1.04%	0.82%	2.95%	3.02%	0.26%	2.77%
FARMERS STATE BANK OF HOFFMAN	HOFFMAN		149,400	1,003	16%	0.88%	0.67%	4.27%	3.64%	0.46%	3.17%
FARMERS STATE BANK OF MEDORA	MEDORA		19,219	-8	17%	-0.03%	-0.04%	-0.24%	3.89%	0.39%	3.51%
FARMERS STATE BANK OF WESTERN ILLINOIS	ALPHA	Y	137,188	1,802	12%	1.39%	1.31%	10.19%	4.67%	0.53%	4.14%
FARMERS-MERCHANTS BANK OF ILLINOIS	JOY		178,566	2,968	12%	2.01%	1.66%	10.01%	4.38%	0.84%	3.54%
FCB BANKS	COLLINSVILLE		1,670,158	16,251	8%	1.36%	0.97%	11.32%	3.95%	1.25%	2.70%
FEDERAL SAVINGS BANK, THE	CHICAGO		586,913	47,200	15%	10.82%	8.04%	50.50%	4.29%	1.95%	2.33%
FEDERATED BANK	ONARGA	Y	90,941	539	8%	0.69%	0.59%	4.87%	4.00%	0.39%	3.62%
FIRST AMERICAN BANK	ELK GROVE VILL..	Y	4,919,323	35,447	7%	0.78%	0.72%	8.80%	3.93%	1.29%	2.64%
FIRST BANK AND TRUST COMPANY OF ILLINOIS	PALATINE		185,583	-337	9%	-0.18%	-0.18%	-1.92%	6.16%	1.39%	4.76%
FIRST BANK AND TRUST COMPANY OF MURPH..	MURPHYSBORO		79,740	8	9%	0.02%	0.01%	0.12%	4.26%	0.74%	3.52%
FIRST BANK OF HIGHLAND PARK	HIGHLAND PARK		1,759,658	9,001	10%	0.70%	0.51%	5.07%	4.25%	1.81%	2.44%
FIRST BANK OF MANHATTAN	MANHATTAN	Y	167,415	1,293	10%	0.81%	0.77%	7.50%	3.91%	0.47%	3.44%
FIRST BANKERS TRUST COMPANY, NATIONAL ..	QUINCY		914,727	7,917	10%	1.12%	0.87%	8.66%	3.78%	0.68%	3.10%
FIRST COMMUNITY BANK AND TRUST	BEECHER		147,998	1,954	12%	1.78%	1.32%	10.39%	4.83%	0.27%	4.56%
FIRST COMMUNITY BANK OF HILLSBORO	HILLSBORO	Y	106,573	1,438	9%	1.38%	1.35%	14.80%	3.90%	0.68%	3.23%
FIRST COMMUNITY BANK OF MOULTRIE COUN..	SULLIVAN	Y	86,966	1,136	10%	1.31%	1.31%	12.33%	4.11%	0.28%	3.83%
FIRST COMMUNITY BANK XENIA-FLORA	XENIA	Y	42,063	605	12%	1.52%	1.44%	11.97%	4.62%	0.88%	3.74%
FIRST EAGLE BANK	CHICAGO	Y	515,454	12,787	17%	2.61%	2.48%	14.28%	5.00%	1.05%	3.94%
FIRST FARMERS STATE BANK	MINIER	Y	172,746	2,828	12%	1.67%	1.64%	13.32%	4.41%	0.77%	3.64%
FIRST FEDERAL SAVINGS AND LOAN ASSOCIAT..	SHELBYVILLE		128,519	850	11%	1.00%	0.66%	5.58%	5.06%	1.09%	3.97%
FIRST FEDERAL SAVINGS BANK	OTTAWA		370,552	778	12%	0.24%	0.21%	1.82%	3.63%	1.04%	2.59%
FIRST FEDERAL SAVINGS BANK OF CHAMPAIG..	CHAMPAIGN		171,038	1,629	10%	1.36%	0.95%	9.18%	3.82%	0.07%	3.75%
FIRST FSB OF MASCOUTAH	MASCOUTAH		107,565	443	13%	0.52%	0.41%	3.30%	3.68%	1.21%	2.47%

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FIRST MID BANK & TRUST, NATIONAL ASSOCIA..	MATTOON		3,713,054	45,412	10%	1.66%	1.22%	9.74%	4.51%	0.67%	3.84%
FIRST MIDWEST BANK	CHICAGO		16,899,509	226,417	9%	1.82%	1.34%	10.12%	4.63%	0.63%	4.00%
FIRST NATIONAL BANK AND TRUST COMPANY	CLINTON		181,914	3,739	9%	2.86%	2.06%	22.66%	4.20%	1.09%	3.11%
FIRST NATIONAL BANK IN AMBOY, THE	AMBOY	Y	201,261	1,368	11%	0.79%	0.68%	5.81%	4.17%	0.70%	3.47%
FIRST NATIONAL BANK IN CARLYLE, THE	CARLYLE		194,666	1,777	11%	1.24%	0.91%	8.23%	3.81%	0.61%	3.20%
FIRST NATIONAL BANK IN OLNEY	OLNEY		340,364	4,213	11%	1.72%	1.24%	9.90%	4.27%	0.74%	3.52%
FIRST NATIONAL BANK IN PINCKNEYVILLE	PINCKNEYVILLE		101,472	1,341	15%	1.73%	1.32%	8.36%	4.54%	0.37%	4.17%
FIRST NATIONAL BANK IN STAUNTON, THE	STAUNTON	Y	537,218	7,165	12%	1.42%	1.33%	11.02%	4.03%	0.72%	3.31%
FIRST NATIONAL BANK IN TAYLORVILLE	TAYLORVILLE	Y	193,963	2,256	18%	1.28%	1.16%	6.51%	3.99%	0.65%	3.33%
FIRST NATIONAL BANK IN TREMONT, THE	TREMONT		121,325	945	12%	1.02%	0.78%	6.30%	4.33%	0.53%	3.79%
FIRST NATIONAL BANK OF ALLENDALE, THE	ALLENDALE		237,611	2,644	11%	1.46%	1.11%	10.23%	4.69%	0.95%	3.74%
FIRST NATIONAL BANK OF ARENZVILLE, THE	ARENZVILLE	Y	85,177	900	10%	1.09%	1.06%	10.32%	4.50%	0.55%	3.95%
FIRST NATIONAL BANK OF ASSUMPTION, THE	ASSUMPTION		20,798	125	11%	0.78%	0.60%	5.74%	3.52%	0.28%	3.25%
FIRST NATIONAL BANK OF AVA, THE	AVA		63,598	786	13%	1.70%	1.24%	9.00%	5.09%	0.54%	4.54%
FIRST NATIONAL BANK OF BEARDSTOWN, THE	BEARDSTOWN	Y	127,651	1,634	12%	1.32%	1.28%	10.68%	4.50%	0.40%	4.10%
FIRST NATIONAL BANK OF BROOKFIELD	BROOKFIELD		193,329	2,193	11%	1.47%	1.13%	10.15%	4.50%	0.66%	3.84%
FIRST NATIONAL BANK OF BROWNSTOWN, THE	BROWNSTOWN		38,891	293	11%	0.98%	0.75%	6.71%	4.10%	0.65%	3.45%
FIRST NATIONAL BANK OF CARMi, THE	CARMi		416,319	3,192	9%	1.04%	0.77%	7.92%	4.30%	0.60%	3.69%
FIRST NATIONAL BANK OF LACON	LACON	Y	60,023	625	9%	1.05%	1.04%	11.02%	4.59%	0.40%	4.19%
FIRST NATIONAL BANK OF LITCHFIELD, THE	LITCHFIELD	Y	101,075	1,364	13%	1.45%	1.35%	10.81%	4.77%	0.85%	3.91%
FIRST NATIONAL BANK OF NOKOMIS	NOKOMIS	Y	149,976	1,402	11%	0.95%	0.93%	7.68%	4.24%	0.54%	3.70%
FIRST NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE		62,048	401	13%	0.89%	0.65%	5.21%	3.85%	0.61%	3.25%
FIRST NATIONAL BANK OF OTTAWA, THE	OTTAWA		347,562	2,375	11%	0.95%	0.68%	5.24%	4.59%	0.50%	4.09%
FIRST NATIONAL BANK OF PANA	PANA	Y	185,269	2,818	12%	1.60%	1.52%	13.07%	4.29%	0.60%	3.68%
FIRST NATIONAL BANK OF RAYMOND, THE	RAYMOND	Y	148,153	656	11%	0.57%	0.44%	4.03%	4.05%	0.50%	3.54%
FIRST NATIONAL BANK OF SANDOVAL, THE	SANDOVAL	Y	52,376	683	12%	1.36%	1.30%	11.03%	5.36%	0.80%	4.55%
FIRST NATIONAL BANK OF SPARTA, THE	SPARTA	Y	79,656	1,360	13%	1.81%	1.71%	12.78%	4.52%	0.37%	4.16%
FIRST NATIONAL BANK OF STEELEVILLE	STEELEVILLE	Y	200,996	2,937	15%	1.51%	1.46%	9.77%	3.93%	0.52%	3.41%
FIRST NATIONAL BANK OF WATERLOO	WATERLOO		482,370	3,606	10%	1.02%	0.75%	6.70%	3.96%	0.66%	3.30%
FIRST NATIONAL BANK, THE	MATTOON	Y	92,222	535	9%	0.59%	0.58%	6.69%	4.19%	0.97%	3.22%
FIRST NATIONS BANK	CHICAGO		353,610	4,079	13%	1.62%	1.15%	8.71%	4.51%	1.32%	3.18%
FIRST NEIGHBOR BANK, NATIONAL ASSOCIATI..	TOLEDO		433,217	3,845	11%	1.22%	0.89%	7.79%	5.01%	1.21%	3.80%
FIRST ROBINSON SAVINGS BANK, NATIONAL A..	ROBINSON		333,192	3,279	10%	1.33%	0.98%	10.40%	4.26%	0.70%	3.56%
FIRST SAVANNA SAVINGS BANK	SAVANNA		11,881	-386	9%	-3.25%	-3.25%	-30.88%	5.29%	1.19%	4.10%
FIRST SAVINGS BANK	DANVILLE		35,889	16	25%	0.06%	0.04%	0.17%	3.31%	1.05%	2.26%
FIRST SAVINGS BANK OF HEGEWISCH	CHICAGO		668,041	2,892	16%	0.58%	0.43%	2.68%	3.27%	0.84%	2.44%
FIRST SECURE BANK AND TRUST CO.	PALOS HILLS		161,116	1,230	10%	1.07%	0.76%	6.70%	5.03%	1.67%	3.35%
FIRST SECURE COMMUNITY BANK	SUGAR GROVE		336,394	1,879	9%	0.78%	0.56%	5.73%	5.01%	1.66%	3.35%

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FIRST SECURITY BANK	MACKINAW	Y	80,653	461	9%	0.59%	0.57%	5.56%	4.56%	0.82%	3.74%
FIRST SECURITY TRUST AND SAVINGS BANK	ELMWOOD PARK		329,139	2,283	9%	0.70%	0.69%	8.23%	2.83%	0.31%	2.52%
FIRST SOUTHERN BANK	MARION		686,590	9,221	12%	1.84%	1.34%	9.42%	4.63%	0.72%	3.91%
FIRST STATE BANK	MENDOTA		1,117,325	9,888	10%	1.23%	0.88%	8.57%	4.59%	1.27%	3.32%
	MONTECELLO	Y	269,825	3,930	8%	1.47%	1.46%	16.77%	4.13%	0.48%	3.65%
FIRST STATE BANK OF BEECHER CITY	BEECHER CITY	Y	74,201	1,636	14%	2.24%	2.20%	12.93%	5.42%	1.04%	4.38%
FIRST STATE BANK OF BLOOMINGTON	BLOOMINGTON	Y	116,871	1,518	9%	1.30%	1.30%	13.61%	4.26%	0.36%	3.90%
FIRST STATE BANK OF CAMPBELL HILL	CAMPBELL HILL		114,464	1,353	11%	1.62%	1.18%	10.63%	4.67%	0.76%	3.91%
FIRST STATE BANK OF DONGOLA, THE	DONGOLA	Y	24,605	269	11%	1.11%	1.09%	9.76%	5.10%	0.54%	4.55%
FIRST STATE BANK OF FORREST	FORREST	Y	222,999	928	8%	0.43%	0.42%	4.94%	4.16%	1.35%	2.81%
FIRST STATE BANK OF OLMSTED	OLMSTED		52,097	477	13%	1.29%	0.92%	7.26%	4.71%	0.71%	4.00%
FIRST STATE BANK OF ST. PETER	SAINT PETER		29,072	399	17%	1.94%	1.37%	8.30%	4.17%	0.42%	3.75%
FIRST STATE BANK OF VAN ORIN	VAN ORIN	Y	40,756	167	10%	0.43%	0.41%	3.99%	3.12%	0.39%	2.73%
FIRST STATE BANK SHANNON-POLO	SHANNON	Y	163,341	627	9%	0.41%	0.38%	3.64%	4.07%	0.69%	3.37%
FIRST TRUST AND SAVINGS BANK OF WATSEK..	WATSEKA		250,156	3,367	16%	1.80%	1.35%	8.53%	3.72%	0.69%	3.03%
FIRST TRUST BANK OF ILLINOIS	KANKAKEE		250,230	2,422	12%	1.30%	0.97%	7.30%	3.52%	0.53%	2.99%
FISHER NATIONAL BANK, THE	FISHER	Y	127,047	2,488	14%	2.05%	1.96%	14.78%	4.89%	0.88%	4.01%
FLANAGAN STATE BANK	FLANAGAN	Y	187,108	3,149	10%	1.75%	1.68%	16.50%	4.30%	0.68%	3.63%
FLORA BANK & TRUST	FLORA		69,744	421	12%	0.84%	0.60%	4.96%	4.43%	0.55%	3.88%
FNB COMMUNITY BANK, THE	VANDALIA		344,611	4,311	13%	1.71%	1.25%	9.05%	4.38%	0.55%	3.82%
FNBC BANK AND TRUST	LA GRANGE	Y	526,827	6,636	10%	1.30%	1.26%	12.06%	3.73%	0.23%	3.50%
FOREST PARK NATIONAL BANK AND TRUST CO..	FOREST PARK	Y	240,208	2,668	9%	1.18%	1.11%	12.90%	5.13%	0.44%	4.70%
FORRESTON STATE BANK	FORRESTON	Y	217,023	2,345	9%	1.10%	1.08%	9.91%	4.29%	1.28%	3.02%
FORTRESS BANK	PEORIA		439,999	3,632	9%	1.12%	0.83%	7.88%	4.67%	1.23%	3.44%
FREDERICK COMMUNITY BANK, THE	PAXTON	Y	141,942	2,045	10%	1.49%	1.44%	13.94%	3.70%	0.41%	3.29%
GERBER STATE BANK, THE	ARGENTA	Y	77,435	603	13%	0.87%	0.78%	6.48%	3.64%	0.47%	3.17%
GERMAN-AMERICAN STATE BANK	GERMAN VALLEY		245,450	2,794	10%	1.57%	1.14%	11.16%	4.72%	1.13%	3.59%
GERMANTOWN TRUST & SAVINGS BANK	BREESE	Y	386,927	7,157	13%	1.90%	1.85%	13.93%	3.86%	0.90%	2.95%
GIFFORD STATE BANK, THE	GIFFORD	Y	153,384	954	10%	0.62%	0.62%	6.16%	4.79%	0.61%	4.18%
GLASFORD STATE BANK	GLASFORD	Y	39,437	273	8%	0.77%	0.69%	7.78%	3.95%	0.31%	3.64%
GLENVIEW STATE BANK	GLENVIEW	Y	1,272,571	14,514	11%	1.15%	1.14%	10.02%	3.03%	0.41%	2.61%
GN BANK	CHICAGO		138,920	-1,735	8%	-1.25%	-1.25%	-15.08%	3.35%	0.60%	2.75%
GOLD COAST BANK	CHICAGO		384,663	4,816	12%	1.77%	1.25%	10.13%	5.67%	1.94%	3.74%
GOODFIELD STATE BANK	GOODFIELD	Y	126,518	2,722	13%	2.22%	2.15%	16.44%	4.82%	0.85%	3.97%
GRAND RIDGE NATIONAL BANK	GRAND RIDGE		211,612	4,010	12%	2.64%	1.89%	15.43%	6.62%	1.04%	5.57%
GRAND RIVERS COMMUNITY BANK	GRAND CHAIN		32,451	-578	4%	-1.78%	-1.78%	-25.98%	5.14%	1.52%	3.62%
GRANVILLE NATIONAL BANK, THE	GRANVILLE		87,765	590	11%	0.84%	0.67%	5.71%	3.19%	0.33%	2.85%
GREAT RIVERS BANK	BARRY	Y	122,159	829	11%	0.69%	0.68%	5.36%	4.40%	0.81%	3.59%

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GRUNDY BANK	MORRIS	Y	274,920	6,340	9%	2.34%	2.31%	21.00%	4.45%	0.09%	4.35%
GUARDIAN SAVINGS BANK	GRANITE CITY		38,534	-577	20%	-1.46%	-1.50%	-7.64%	3.08%	0.89%	2.19%
H. F. GEHANT BANKING CO.	WEST BROOKLY..	Y	57,470	688	16%	1.26%	1.20%	7.55%	4.74%	0.96%	3.78%
HARTSBURG STATE BANK	HARTSBURG		15,367	142	13%	0.92%	0.92%	7.14%	3.79%	0.28%	3.51%
HARVARD STATE BANK, THE	HARVARD	Y	245,336	1,652	9%	0.77%	0.67%	6.45%	4.09%	0.82%	3.27%
HAVANA NATIONAL BANK, THE	HAVANA		251,053	2,760	11%	1.50%	1.10%	9.93%	4.43%	0.79%	3.65%
HEARTLAND BANK & TRUST COMPANY	BLOOMINGTON		2,874,187	64,127	10%	2.46%	2.23%	19.11%	4.80%	0.24%	4.56%
HERITAGE BANK OF SCHAUMBURG	SCHAUMBURG	Y	140,407	1,617	9%	1.19%	1.15%	8.06%	3.51%	0.19%	3.32%
HERITAGE STATE BANK	LAWRENCEVILLE	Y	86,422	-1,281	12%	-1.48%	-1.48%	-13.25%	5.30%	0.96%	4.34%
HICKORY POINT BANK AND TRUST	DECATUR		633,889	6,490	11%	1.37%	1.02%	9.64%	4.03%	0.45%	3.59%
HILL-DODGE BANKING COMPANY, THE	WARSAW	Y	41,308	202	14%	0.52%	0.49%	3.23%	4.38%	0.48%	3.90%
HINSDALE BANK & TRUST COMPANY	HINSDALE		2,651,183	38,472	11%	1.97%	1.45%	10.93%	4.57%	0.96%	3.60%
HOLCOMB BANK	ROCHELLE	Y	186,987	1,223	10%	0.72%	0.65%	6.35%	4.69%	0.92%	3.77%
HOME STATE BANK/NATIONAL ASSOCIATION	CRYSTAL LAKE	Y	599,463	6,111	13%	1.04%	1.02%	8.00%	4.58%	0.59%	3.99%
HOMETOWN NATIONAL BANK	LA SALLE		221,323	2,211	12%	1.33%	1.00%	8.52%	4.24%	0.52%	3.72%
HOYNE SAVINGS BANK	CHICAGO		444,874	702	17%	0.15%	0.16%	0.93%	3.36%	0.97%	2.39%
ILLINI STATE BANK	OGLESBY	Y	120,986	1,305	13%	1.16%	1.08%	6.74%	3.98%	0.67%	3.31%
ILLINOIS BANK & TRUST	ROCKFORD		1,024,647	8,347	10%	1.08%	0.81%	6.71%	3.40%	0.45%	2.95%
INB, NATIONAL ASSOCIATION	SPRINGFIELD	Y	1,088,953	11,002	9%	1.05%	1.01%	11.26%	4.11%	0.77%	3.34%
INLAND BANK AND TRUST	OAK BROOK		1,112,356	8,844	13%	1.09%	0.80%	6.46%	4.41%	1.21%	3.20%
INTERNATIONAL BANK OF CHICAGO	CHICAGO	Y	639,715	8,760	11%	1.44%	1.37%	11.15%	4.94%	1.34%	3.59%
IPAVAL STATE BANK	IPAVAL	Y	142,716	2,229	9%	1.64%	1.56%	18.00%	4.86%	0.66%	4.20%
IROQUOIS FARMERS STATE BANK	IROQUOIS	Y	111,073	1,052	9%	0.97%	0.95%	10.15%	3.74%	0.29%	3.44%
IROQUOIS FEDERAL SAVINGS AND LOAN ASSO..	WATSEKA		679,636	3,984	12%	0.81%	0.59%	5.26%	4.15%	1.46%	2.69%
ITASCA BANK & TRUST CO.	ITASCA		557,365	7,062	10%	1.76%	1.27%	12.93%	4.71%	0.57%	4.14%
IUKA STATE BANK, THE	SALEM		96,723	1,073	10%	1.25%	1.11%	11.36%	5.68%	1.17%	4.50%
JERSEY STATE BANK	JERSEYVILLE		147,986	1,448	14%	1.32%	0.98%	6.83%	3.90%	0.61%	3.29%
KINMUNDY BANK	KINMUNDY		48,186	988	11%	2.94%	2.05%	15.36%	5.54%	0.53%	5.01%
LAKE FOREST BANK & TRUST COMPANY, NATI..	LAKE FOREST		4,157,542	89,612	10%	2.97%	2.16%	20.37%	4.65%	0.93%	3.71%
LAKESIDE BANK	CHICAGO	Y	1,757,995	28,722	12%	1.67%	1.63%	13.97%	4.84%	1.17%	3.67%
LASALLE STATE BANK	LASALLE	Y	138,049	1,315	10%	1.00%	0.95%	10.14%	3.79%	0.61%	3.18%
LEADERS BANK, THE	OAK BROOK		341,341	3,280	12%	0.96%	0.96%	7.79%	4.78%	1.44%	3.34%
LEGENCE BANK	ELDORADO	Y	474,702	7,242	10%	1.63%	1.53%	13.43%	6.09%	0.69%	5.41%
LEMONT NATIONAL BANK, THE	LEMONT		52,693	164	7%	0.39%	0.31%	4.42%	3.34%	0.05%	3.29%
LENA STATE BANK	LENA		88,248	1,011	12%	1.55%	1.15%	9.47%	4.34%	1.12%	3.21%
LIBERTY BANK	LIBERTY		96,473	1,203	12%	1.73%	1.25%	9.92%	4.65%	0.51%	4.14%
LIBERTY BANK FOR SAVINGS	CHICAGO		827,228	3,187	24%	0.50%	0.39%	1.62%	3.14%	0.69%	2.45%
LIBERTYVILLE BANK & TRUST COMPANY, NATI..	LIBERTYVILLE		1,602,171	22,877	10%	1.92%	1.43%	14.22%	4.23%	0.92%	3.31%



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**BANCONOMICS®**



Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Cap..	Pretax ROA	ROA%	ROAE %	Yield/Earning Assets %	Cost of Funds %	Net Interest Margin
LINCOLNWAY COMMUNITY BANK	NEW LENOX		218,079	2,509	12%	1.59%	1.15%	9.79%	5.99%	1.36%	4.63%
LISLE SAVINGS BANK	LISLE		512,621	7,132	25%	1.64%	1.39%	5.81%	3.42%	0.92%	2.51%
LITCHFIELD NATIONAL BANK, THE	LITCHFIELD		104,242	864	9%	1.11%	0.83%	9.42%	4.43%	0.79%	3.64%
LONGVIEW BANK	OGDEN		202,280	2,330	9%	1.59%	1.15%	12.50%	4.56%	0.89%	3.66%
LONGVIEW BANK & TRUST	CHRISMAN		180,645	2,320	9%	1.75%	1.28%	14.40%	4.69%	1.01%	3.68%
LOOMIS FEDERAL SAVINGS AND LOAN ASSOCI..	CHICAGO		63,404	-574	29%	-1.27%	-0.91%	-3.20%	3.04%	0.13%	2.92%
MARINE BANK	SPRINGFIELD	Y	643,726	7,710	11%	1.21%	1.20%	10.78%	4.04%	0.58%	3.47%
MARQUETTE BANK	CHICAGO		1,582,222	11,238	9%	0.96%	0.71%	6.44%	4.05%	0.47%	3.58%
MARSEILLES BANK	MARSEILLES	Y	63,645	588	10%	0.95%	0.92%	9.43%	3.85%	1.19%	2.66%
MASON CITY NATIONAL BANK	MASON CITY	Y	70,288	968	18%	1.48%	1.38%	7.69%	3.54%	0.44%	3.10%
MCHENRY SAVINGS BANK	MCHENRY		222,663	179	9%	0.10%	0.08%	0.83%	4.44%	1.23%	3.21%
MERCHANTS AND MANUFACTURERS BANK	JOLIET		269,192	2,310	8%	1.20%	0.86%	10.48%	5.43%	0.97%	4.46%
METROPOLITAN CAPITAL BANK & TRUST	CHICAGO		233,044	1,501	10%	0.92%	0.64%	7.18%	7.04%	1.46%	5.58%
MIDAMERICA NATIONAL BANK	CANTON		417,984	5,158	11%	1.71%	1.23%	9.63%	4.40%	0.37%	4.03%
MIDDLETOWN STATE BANK	MIDDLETOWN	Y	36,895	731	10%	2.04%	1.98%	20.55%	4.35%	0.89%	3.46%
MIDLAND COMMUNITY BANK	KINCAID		59,272	813	11%	1.92%	1.37%	12.25%	4.24%	0.81%	3.43%
MIDLAND FEDERAL SAVINGS AND LOAN ASSO..	BRIDGEVIEW		115,284	36	9%	0.03%	0.03%	0.33%	3.05%	0.34%	2.71%
MIDLAND STATES BANK	EFFINGHAM		5,722,925	64,486	10%	1.51%	1.13%	8.25%	4.92%	0.94%	3.99%
MIDWEST BANK	MONMOUTH		514,796	4,033	9%	1.02%	0.78%	6.40%	4.55%	1.03%	3.53%
MIDWEST COMMUNITY BANK	FREEPORT	Y	244,861	6,151	11%	3.08%	2.51%	22.92%	4.63%	0.98%	3.65%
MILFORD BUILDING AND LOAN ASSOCIATION, ..	MILFORD		30,135	112	9%	0.52%	0.37%	4.22%	4.01%	1.59%	2.42%
MILLEDGEVILLE STATE BANK	MILLEDGEVILLE	Y	145,896	2,026	11%	1.50%	1.39%	12.28%	4.83%	1.47%	3.36%
MILLENNIUM BANK	DES PLAINES	Y	135,527	3,622	13%	2.68%	2.67%	23.11%	5.82%	1.84%	3.98%
MORTON COMMUNITY BANK	MORTON	Y	3,858,160	57,656	10%	1.55%	1.49%	14.00%	4.20%	1.17%	3.03%
MUNICIPAL TRUST AND SAVINGS BANK	BOURBONNAIS	Y	311,602	6,786	15%	2.25%	2.18%	13.37%	4.18%	0.64%	3.53%
MURPHY-WALL STATE BANK AND TRUST COM..	PINCKNEYVILLE		126,588	906	11%	0.99%	0.72%	5.98%	4.53%	0.50%	4.03%
MUTUAL FEDERAL BANK	CHICAGO		71,857	344	20%	0.48%	0.48%	2.52%	5.17%	0.72%	4.45%
NASHVILLE SAVINGS BANK	NASHVILLE		61,441	663	13%	1.49%	1.08%	8.23%	4.12%	0.91%	3.21%
NATIONAL BANK OF ST. ANNE	SAINT ANNE		66,323	553	10%	1.14%	0.83%	6.75%	4.55%	0.86%	3.69%
NOKOMIS SAVINGS BANK	NOKOMIS		28,274	60	17%	0.36%	0.21%	1.23%	4.12%	1.22%	2.90%
NORTH ADAMS STATE BANK	URSA		37,162	315	15%	1.17%	0.85%	5.56%	4.91%	0.70%	4.21%
NORTH CENTRAL BANK	HENNEPIN	Y	120,057	1,381	12%	1.22%	1.15%	8.25%	4.11%	0.61%	3.50%
NORTH COUNTY SAVINGS BANK	RED BUD		53,439	200	9%	0.52%	0.37%	4.22%	3.60%	0.98%	2.62%
NORTH SHORE TRUST AND SAVINGS	WAUKEGAN		229,150	466	19%	0.22%	0.20%	1.04%	3.35%	0.81%	2.54%
NORTH SIDE FEDERAL SAVINGS AND LOAN AS..	CHICAGO		40,267	-69	11%	-0.24%	-0.17%	-1.76%	4.17%	0.44%	3.73%
NORTHBROOK BANK & TRUST COMPANY, NATI..	NORTHBROOK		2,619,029	40,851	10%	2.12%	1.56%	15.43%	4.37%	1.00%	3.36%
NORTHERN TRUST COMPANY, THE	CHICAGO		117,018,192	1,464,192	7%	1.66%	1.25%	15.11%	2.33%	0.76%	1.57%
NORTHSIDE COMMUNITY BANK	GURNEE		237,407	5,914	23%	3.53%	2.49%	10.69%	4.57%	0.59%	3.99%

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NORTHWEST BANK OF ROCKFORD	ROCKFORD		287,636	1,006	9%	0.47%	0.35%	3.65%	4.87%	1.09%	3.78%
OAKDALE STATE BANK	OAKDALE		20,758	267	12%	1.76%	1.29%	10.52%	5.12%	0.29%	4.83%
OLD EXCHANGE NATIONAL BANK OF OKAWVIL..	OKAWVILLE	Y	67,820	875	11%	1.43%	1.29%	11.07%	4.22%	0.99%	3.23%
OLD PLANK TRAIL COMMUNITY BANK, NATION..	NEW LENOX		1,610,761	16,747	10%	1.40%	1.04%	10.12%	4.22%	0.91%	3.31%
OLD SECOND NATIONAL BANK	AURORA		2,610,841	46,621	12%	2.46%	1.79%	13.80%	4.64%	0.49%	4.15%
OTTAWA SAVINGS BANK	OTTAWA		295,261	1,990	15%	0.96%	0.67%	4.37%	4.75%	1.14%	3.61%
OXFORD BANK & TRUST	OAK BROOK	Y	580,761	7,202	10%	1.30%	1.24%	12.62%	5.01%	0.73%	4.28%
PACIFIC GLOBAL BANK	CHICAGO		219,206	2,836	11%	1.75%	1.29%	11.74%	5.09%	1.35%	3.74%
PAN AMERICAN BANK & TRUST	MELROSE PARK	Y	370,137	2,783	9%	0.83%	0.75%	8.34%	4.99%	1.39%	3.60%
PARK RIDGE COMMUNITY BANK	PARK RIDGE	Y	316,067	7,487	14%	2.49%	2.37%	16.68%	5.04%	0.78%	4.26%
PARKWAY BANK AND TRUST COMPANY	HARWOOD HEI..		2,595,715	29,403	12%	1.54%	1.13%	9.84%	4.32%	1.39%	2.93%
PEOPLEFIRST BANK	JOLIET		140,517	1,312	13%	1.28%	0.93%	7.66%	4.96%	1.19%	3.77%
PEOPLES BANK & TRUST	PANA		408,376	5,468	10%	1.86%	1.34%	13.14%	5.11%	0.70%	4.41%
PEOPLES BANK OF KANKAKEE COUNTY	BOURBONNAIS	Y	205,571	1,970	8%	1.03%	0.96%	11.53%	3.50%	0.39%	3.11%
PEOPLES BANK OF MACON	MACON		20,940	135	14%	0.77%	0.64%	4.67%	3.07%	0.24%	2.82%
PEOPLES NATIONAL BANK OF KEWANEE	KEWANEE		356,972	3,305	13%	1.27%	0.93%	6.39%	5.06%	0.48%	4.57%
PEOPLES NATIONAL BANK, NATIONAL ASSOCI..	MOUNT VERNON	Y	1,180,496	11,334	10%	1.00%	0.96%	10.04%	5.12%	0.93%	4.19%
PEOPLES STATE BANK OF COLFAX	COLFAX		33,998	508	12%	2.09%	1.49%	12.12%	4.70%	0.44%	4.26%
PEOPLES STATE BANK OF NEWTON, ILLINOIS, ..	NEWTON		456,846	5,157	10%	1.56%	1.13%	10.27%	4.44%	0.76%	3.68%
PERU FEDERAL SAVINGS BANK	PERU		150,456	956	14%	0.86%	0.64%	4.61%	3.63%	0.75%	2.88%
PETFISH, SKILES & COMPANY	VIRGINIA	Y	192,974	2,696	12%	1.48%	1.40%	10.54%	4.68%	0.75%	3.93%
PHILO EXCHANGE BANK	PHILO	Y	97,739	1,340	11%	1.45%	1.37%	11.18%	4.00%	0.41%	3.60%
PIONEER STATE BANK	EARLVILLE		105,855	338	12%	0.26%	0.32%	2.58%	5.01%	0.80%	4.21%
POPLAR GROVE STATE BANK, THE	POPLAR GROVE	Y	85,824	1,131	10%	1.63%	1.32%	5.48%	4.05%	0.28%	3.77%
PRAIRIE COMMUNITY BANK	MARENGO		122,367	-790	10%	-0.90%	-0.65%	-5.76%	4.67%	0.87%	3.79%
PRAIRIE STATE BANK & TRUST	SPRINGFIELD	Y	701,678	10,258	12%	1.50%	1.46%	12.91%	4.16%	0.39%	3.77%
PREFERRED BANK	CASEY		59,445	65	9%	0.11%	0.11%	1.17%	4.51%	1.39%	3.12%
PRINCEVILLE STATE BANK	PRINCEVILLE	Y	84,776	493	9%	0.71%	0.58%	6.41%	4.62%	0.90%	3.72%
PROSPECT BANK	PARIS	Y	536,085	5,120	9%	0.97%	0.96%	10.17%	4.08%	1.23%	2.86%
PROVIDENCE BANK & TRUST	SOUTH HOLLAND		1,050,142	31,721	11%	3.32%	3.02%	25.30%	5.32%	0.67%	4.65%
PULASKI SAVINGS BANK	CHICAGO		46,826	59	7%	0.13%	0.13%	1.73%	3.73%	1.26%	2.48%
RARITAN STATE BANK	RARITAN		178,094	1,442	12%	1.14%	0.81%	6.95%	4.68%	1.22%	3.46%
REPUBLIC BANK OF CHICAGO	OAK BROOK		1,995,961	28,683	11%	1.95%	1.44%	13.47%	5.24%	1.25%	3.99%
RESOURCE BANK, NATIONAL ASSOCIATION	DEKALB	Y	504,946	4,793	9%	1.15%	0.95%	10.11%	4.46%	0.60%	3.86%
REYNOLDS STATE BANK	REYNOLDS		101,065	1,102	18%	1.63%	1.09%	4.58%	3.23%	0.74%	2.49%
ROCHESTER STATE BANK	ROCHESTER	Y	95,073	695	10%	0.74%	0.73%	7.12%	2.88%	0.16%	2.72%
ROYAL SAVINGS BANK	CHICAGO		400,533	3,963	10%	1.45%	0.99%	8.43%	4.86%	1.04%	3.82%
RUSHVILLE STATE BANK	RUSHVILLE	Y	104,300	1,586	14%	1.63%	1.52%	10.85%	3.82%	0.33%	3.49%

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SAINTE MARIE STATE BANK	SAINTE MARIE		18,369	-139	23%	-0.76%	-0.76%	-3.47%	3.57%	0.91%	2.67%
SAUK VALLEY BANK & TRUST COMPANY	STERLING		431,660	3,593	10%	1.16%	0.83%	8.95%	4.58%	1.01%	3.57%
SAVANNA-THOMSON STATE BANK	THOMSON	Y	91,603	810	11%	0.96%	0.88%	6.01%	4.20%	0.79%	3.41%
SCHAUMBURG BANK & TRUST COMPANY, NAT..	SCHAUMBURG		1,202,435	12,683	10%	1.44%	1.05%	9.79%	4.23%	1.13%	3.10%
SCOTT STATE BANK	BETHANY	Y	166,398	1,682	14%	1.05%	1.01%	6.88%	3.82%	0.40%	3.42%
SECURITY BANK, S.B.	SPRINGFIELD		158,905	509	9%	0.50%	0.32%	3.23%	3.77%	0.28%	3.49%
SECURITY NATIONAL BANK	WITT		79,415	470	10%	0.82%	0.59%	5.52%	4.77%	0.95%	3.82%
SECURITY SAVINGS BANK	MONMOUTH		195,939	1,110	11%	0.77%	0.57%	5.13%	4.07%	1.08%	2.99%
SENB BANK	MOLINE	Y	305,096	2,527	9%	0.91%	0.83%	8.47%	4.68%	0.60%	4.07%
SHELBY COUNTY STATE BANK	SHELBYVILLE	Y	251,578	3,554	10%	1.48%	1.41%	14.20%	4.23%	0.58%	3.64%
SIGNATURE BANK	ROSEMONT		862,378	16,111	10%	2.60%	1.87%	18.25%	5.14%	0.66%	4.48%
SOUTH CENTRAL BANK, NATIONAL ASSOCIATI..	CHICAGO	Y	291,454	-222	8%	-0.08%	-0.08%	-0.90%	3.29%	0.58%	2.71%
SOUTH PORTE BANK	MARION		104,657	973	10%	1.27%	0.93%	9.88%	4.79%	1.59%	3.20%
SOUTHERN ILLINOIS BANK	JOHNSTON CITY		111,866	1,048	13%	1.33%	0.94%	7.51%	4.67%	0.77%	3.90%
SOUTHERN TRUST BANK	GOREVILLE		56,503	363	10%	0.81%	0.64%	6.68%	4.10%	0.55%	3.55%
SPRING VALLEY CITY BANK	SPRING VALLEY		188,319	1,734	15%	1.24%	0.92%	6.20%	3.72%	0.66%	3.06%
ST. CHARLES BANK & TRUST COMPANY	SAINT CHARLES		1,299,632	8,329	10%	0.88%	0.64%	5.55%	4.33%	1.04%	3.29%
STATE BANK	FREEPORT		264,610	4,040	11%	2.10%	1.53%	14.23%	4.47%	0.98%	3.49%
	WONDER LAKE		227,474	733	10%	0.41%	0.32%	2.71%	4.48%	0.37%	4.11%
STATE BANK OF BEMENT	BEMENT		104,744	453	12%	0.59%	0.43%	3.68%	4.04%	0.66%	3.38%
STATE BANK OF CERRO GORDO	CERRO GORDO		29,240	180	12%	0.85%	0.62%	4.35%	3.71%	0.19%	3.51%
STATE BANK OF CHERRY	CHERRY	Y	87,732	1,275	14%	1.57%	1.45%	10.26%	4.42%	0.57%	3.85%
STATE BANK OF DAVIS	DAVIS		155,845	2,021	11%	1.72%	1.30%	11.20%	4.16%	1.05%	3.11%
STATE BANK OF GENEVA, THE	GENEVA	Y	81,572	303	10%	0.39%	0.37%	3.89%	4.21%	0.51%	3.70%
STATE BANK OF GRAYMONT	GRAYMONT		206,354	1,603	12%	1.07%	0.78%	6.34%	4.05%	0.86%	3.19%
STATE BANK OF HERSCHER	HERSCHER		145,368	1,755	12%	1.68%	1.21%	9.10%	4.15%	0.43%	3.72%
STATE BANK OF INDUSTRY	INDUSTRY	Y	53,443	767	15%	1.50%	1.44%	9.86%	4.34%	0.99%	3.35%
STATE BANK OF LINCOLN	LINCOLN		352,687	4,640	10%	1.78%	1.32%	12.68%	3.99%	0.45%	3.54%
STATE BANK OF NAUVOO	NAUVOO		32,172	24	8%	0.09%	0.07%	0.81%	4.40%	0.43%	3.97%
STATE BANK OF PEARL CITY, THE	PEARL CITY	Y	57,323	406	12%	0.72%	0.71%	6.07%	4.19%	0.68%	3.51%
STATE BANK OF SAUNEMIN	SAUNEMIN	Y	35,546	253	12%	0.71%	0.71%	6.22%	3.75%	0.64%	3.11%
STATE BANK OF ST. JACOB	SAINT JACOB	Y	64,509	870	16%	1.48%	1.35%	8.31%	3.87%	0.49%	3.39%
STATE BANK OF THE LAKES, NATIONAL ASSOC..	ANTIOCH		1,265,695	11,384	9%	1.21%	0.90%	6.73%	4.22%	0.94%	3.28%
STATE BANK OF TOULON	TOULON	Y	225,065	2,163	11%	1.04%	0.96%	8.38%	4.57%	0.94%	3.64%
STATE BANK OF WATERLOO	WATERLOO		180,687	790	8%	0.59%	0.44%	5.00%	4.27%	1.05%	3.22%
STATE BANK OF WHITTINGTON	BENTON	Y	131,027	1,665	11%	1.36%	1.27%	12.03%	4.67%	0.22%	4.45%
STATE FARM BANK, FSB	BLOOMINGTON		16,459,103	58,568	12%	0.50%	0.36%	3.08%	4.57%	1.65%	2.91%
STATE STREET BANK AND TRUST COMPANY	QUINCY	Y	225,481	3,491	9%	1.61%	1.55%	16.90%	4.52%	0.52%	3.99%

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STERLING FEDERAL BANK, FEDERAL SAVINGS ..	STERLING		454,483	-355	8%	-0.15%	-0.08%	-0.86%	3.87%	0.92%	2.95%
STILLMAN BANCCORP, N.A.	STILLMAN VALL..	Y	449,951	5,333	9%	1.29%	1.19%	12.88%	3.46%	0.62%	2.83%
STREATOR HOME SAVINGS BANK	STREATOR		165,767	704	26%	0.47%	0.42%	1.69%	3.17%	1.04%	2.14%
TABLE GROVE STATE BANK	TABLE GROVE	Y	45,377	693	12%	1.61%	1.53%	12.75%	4.58%	0.38%	4.20%
TEMPO BANK	TRENTON		96,719	91	11%	0.15%	0.09%	0.83%	3.93%	1.34%	2.59%
TEUTOPOLIS STATE BANK	TEUTOPOLIS		241,504	3,378	13%	1.91%	1.40%	10.37%	4.04%	0.72%	3.32%
TEXICO STATE BANK	TEXICO		7,907	2	8%	0.03%	0.03%	0.29%	4.00%	0.31%	3.69%
TNB BANK	TUSCOLA		85,771	197	13%	0.32%	0.23%	1.77%	3.97%	0.65%	3.32%
TOMPKINS STATE BANK	AVON	Y	214,403	2,025	9%	1.04%	0.94%	8.79%	4.47%	1.02%	3.45%
TOWN AND COUNTRY BANK	SPRINGFIELD		802,260	8,281	10%	1.40%	1.03%	10.13%	4.49%	0.87%	3.62%
TOWN AND COUNTRY BANK MIDWEST	QUINCY	Y	188,741	4,063	11%	2.18%	2.15%	19.61%	4.76%	0.59%	4.16%
TOWN CENTER BANK	FRANKFORT		101,956	2,241	11%	0.35%	2.20%	18.11%	4.84%	1.13%	3.71%
TRUSTBANK	OLNEY	Y	242,383	4,094	11%	1.70%	1.69%	15.08%	4.73%	0.57%	4.16%
UNION FEDERAL SAVINGS AND LOAN ASSOCIA..	KEWANEE		150,462	800	15%	0.69%	0.53%	3.58%	4.19%	0.75%	3.44%
UNION NATIONAL BANK	ELGIN		310,839	2,712	12%	1.17%	0.87%	7.17%	4.26%	1.35%	2.91%
UNION SAVINGS BANK	FREEPORT		154,463	577	10%	0.50%	0.37%	3.66%	4.02%	0.61%	3.41%
UNITED COMMUNITY BANK	CHATHAM		2,580,440	27,190	9%	1.35%	1.05%	10.89%	3.95%	0.81%	3.15%
UNITED TRUST BANK	PALOS HEIGHTS		25,470	-1,265	10%	-4.97%	-4.97%	-38.65%	5.15%	0.93%	4.22%
VERMILION VALLEY BANK	PIPER CITY	Y	128,444	2,503	16%	2.04%	1.95%	11.47%	4.38%	0.66%	3.71%
VERMONT STATE BANK	VERMONT		29,466	-365	12%	-1.74%	-1.24%	-12.02%	5.18%	1.74%	3.44%
VILLA GROVE STATE BANK	VILLA GROVE	Y	73,090	1,006	11%	1.40%	1.38%	11.98%	4.36%	0.68%	3.68%
VILLAGE BANK & TRUST, NATIONAL ASSOCIATI..	ARLINGTON HEI..		1,682,848	22,041	9%	1.78%	1.31%	12.01%	4.39%	1.07%	3.32%
VILLAGE BANK, THE	SAINT LIBORY	Y	89,092	1,182	9%	1.34%	1.33%	14.08%	3.82%	0.30%	3.52%
WABASH SAVINGS BANK	MOUNT CARMEL		8,849	-72	13%	-0.81%	-0.81%	-6.16%	3.91%	0.86%	3.05%
WARREN-BOYNTON STATE BANK	NEW BERLIN		171,337	2,009	13%	1.63%	1.17%	8.46%	4.53%	0.66%	3.88%
WASHINGTON SAVINGS BANK	EFFINGHAM		378,227	1,956	17%	0.70%	0.52%	3.03%	3.58%	0.95%	2.63%
WASHINGTON STATE BANK	WASHINGTON		60,055	475	10%	1.10%	0.79%	7.45%	3.42%	0.60%	2.81%
WATERMAN STATE BANK	WATERMAN	Y	32,853	63	11%	0.22%	0.19%	1.78%	4.35%	0.96%	3.40%
WENONA STATE BANK	WENONA		32,916	203	14%	0.78%	0.62%	4.31%	3.99%	0.54%	3.45%
WEST CENTRAL BANK	ASHLAND	Y	182,604	1,702	10%	0.97%	0.93%	8.66%	4.79%	0.73%	4.06%
WEST SUBURBAN BANK	LOMBARD		2,282,270	15,753	10%	0.93%	0.69%	7.27%	3.89%	0.63%	3.25%
WEST TOWN BANK & TRUST	NORTH RIVERSI..		268,323	3,927	13%	1.95%	1.46%	11.46%	6.11%	1.54%	4.57%
WHEATON BANK & TRUST COMPANY, NATION..	WHEATON		1,865,823	23,071	9%	1.67%	1.24%	10.33%	4.27%	0.93%	3.34%
WHEATON COLLEGE TRUST COMPANY, NATIO..	WHEATON		3,675	77	93%	2.72%	2.10%	2.23%	2.25%	0.00%	2.25%
WILLIAMSVILLE STATE BANK AND TRUST	WILLIAMSVILLE		96,144	-38	13%	-0.12%	-0.04%	-0.29%	3.25%	0.36%	2.89%
WINTRUST BANK, NATIONAL ASSOCIATION	CHICAGO		6,108,550	98,945	10%	2.20%	1.62%	14.85%	4.58%	1.02%	3.55%



# BANCONOMICS®



## ***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 I.T., or meeting changing customer digital expectations, let's start a conversation to see how UFS can support your strategies.*



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