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ASSET QUALITY

Illinois FDIC Insured Institutions – 1st Quarter 2020

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March 31, 2020 Dollars in Thousands





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 Non- performing Assets	Tier 1 Leverage Capital	Non- performing Assets to Total Assets	Texas Ratio (NPA / Tier 1 Capital + Assets)
1ST COMMUNITY BANK	SHERRARD	64,256	6,656	477	7,133	399	0	200	0	200	10%	0%	3%
1ST EQUITY BANK	SKOKIE	93,462	14,711	1,136	15,847	0	0	4,329	0	4,329	15%	5%	27%
1ST EQUITY BANK NORTHWEST	BUFFALO GROVE	41,939	8,708	408	9,116	0	0	382	0	382	21%	1%	4%
1ST STATE BANK OF MASON CITY	MASON CITY	27,311	3,425	355	3,780	345	72	222	10	304	13%	1%	8%
ALBANY BANK & TRUST CO., NATIONAL ASSOCIA	CHICAGO	625,489	99,468	5,033	104,501	178	0	1,623	0	1,623	16%	0%	2%
ALGONQUIN STATE BANK	ALGONQUIN	134,703	15,426	633	16,059	138	0	875	211	1,086	12%	1%	7%
ALLIANCE COMMUNITY BANK	PETERSBURG	277,559	27,629	956	28,585	876	250	2,947	0	3,197	10%	1%	11%
ALLIED FIRST BANK, SB	OSWEGO	109,138	13,908	712	14,620	120	0	279	50	329	13%	0%	2%
AMALGAMATED BANK OF CHICAGO	CHICAGO	823,264	93,502	6,647	100,149	2,583	369	807	669	1,845	12%	0%	2%
AMERICAN COMMUNITY BANK & TRUST	WOODSTOCK	586,726	77,588	4,963	82,551	864	0	396	1,231	1,627	13%	0%	2%
AMERICAN EAGLE BANK	SOUTH ELGIN	270,065	23,000	1,557	24,557	933	18	147	63	228	8%	0%	1%
AMERICAN EAGLE BANK OF CHICAGO	CHICAGO	94,568	10,124	492	10,616	63	10	8	0	18	11%	0%	0%
AMERICAN METRO BANK	CHICAGO	76,668	8,907	668	9,575	1,407	0	224	1,126	1,350	12%	2%	14%
ANCHOR STATE BANK	ANCHOR	19,170	4,692	74	4,766	34	10	0	0	10	24%	0%	0%
ANDERSON STATE BANK	ONEIDA	91,086	13,821	246	14,067	49	0	66	0	66	15%	0%	0%
ANNA STATE BANK	ANNA	87,438	13,134	320	13,454	417	29	315	133	477	15%	1%	4%
ANNA-JONESBORO NATIONAL BANK	ANNA	218,818	31,671	1,726	33,397	2,020	64	1,687	1,978	3,729	14%	2%	11%
APPLE RIVER STATE BANK	APPLE RIVER	372,762	38,333	2,088	40,421	1,941	32	315	0	347	11%	0%	1%
ARCOLA FIRST BANK	ARCOLA	112,855	12,440	662	13,102	0	0	0	0	0	11%	0%	0%
ATLANTA NATIONAL BANK, THE	ATLANTA	60,645	8,168	186	8,354	682	275	0	0	275	13%	0%	3%
BANK & TRUST COMPANY	LITCHFIELD	356,815	36,695	3,855	40,550	1,246	0	942	0	942	10%	0%	2%
BANK OF BELLEVILLE	BELLEVILLE	240,756	18,932	1,609	20,541	2,837	277	0	0	277	8%	0%	1%
BANK OF BLUFFS	BLUFFS	54,060	7,919	389	8,308	341	6	353	39	398	14%	1%	5%
BANK OF BOURBONNAIS	BOURBONNAIS	73,751	8,507	1,110	9,617	0	0	0	0	0	12%	0%	0%
BANK OF CALHOUN COUNTY	HARDIN	66,862	6,342	273	6,615	271	0	25	587	612	9%	1%	9%
BANK OF CARBONDALE, THE	CARBONDALE	231,776	31,597	3,246	34,843	870	154	7,225	762	8,141	13%	4%	23%
BANK OF CHESTNUT	CHESTNUT	17,643	1,809	104	1,913	94	116	0	191	307	10%	2%	16%
BANK OF FARMINGTON	FARMINGTON	180,357	20,486	1,422	21,908	2,608	272	170	58	500	11%	0%	2%
BANK OF GIBSON CITY	GIBSON CITY	91,383	7,513	533	8,046	629	0	73	35	108	8%	0%	1%
BANK OF HERRIN, THE	HERRIN	253,155	25,732	2,242	27,974	2,993	220	2,126	405	2,751	10%	1%	10%
BANK OF HILLSBORO, NATIONAL ASSOCIATION	HILLSBORO	391,438	41,689	4,205	45,894	700	365	654	100	1,119	11%	0%	2%
BANK OF KAMPSVILLE	KAMPSVILLE	113,549	19,371	398	19,769	564	0	997	45	1,042	17%	1%	5%
BANK OF MONTGOMERY	MONTGOMERY	41,985	3,802	185	3,987	73	0	0	0	0	9%	0%	0%
BANK OF O'FALLON	O'FALLON	302,315	45,104	4,146	49,250	1,911	301	313	428	1,042	15%	0%	2%
BANK OF PONTIAC	PONTIAC	555,354	74,867	4,750	79,617	9,470	3	2,476	1,716	4,195	13%	1%	5%
BANK OF RANTOUL	RANTOUL	228,988	24,316	2,039	26,355	3,694	0	1,608	15	1,623	11%	1%	6%
BANK OF SPRINGFIELD	SPRINGFIELD	1,037,172	97,524	11,586	109,110	2,210	122	28,836	7,468	36,426	9%	4%	33%
BANK OF STRONGHURST	STRONGHURST	75,147	12,956	317	13,273	452	0	77	14	91	17%	0%	1%
BANK OF YATES CITY	YATES CITY	69,263	6,238	903	7,141	595	134	1,093	22	1,249	9%	2%	17%

March 31, 2020 Dollars in Thousands

BANCONOMICS®





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BANKCHAMPAIGN, NATIONAL ASSOCIATION	CHAMPAIGN	241,062	24,239	2,633	26,872	4,875	0	322	1,848	2,170	10%	1%	8%
BANKFINANCIAL, NATIONAL ASSOCIATION	OLYMPIA FIELDS	1,448,679	162,158	8,112	170,270	11,729	0	763	110	873	11%	0%	1%
BANKORION	ORION	475,145	54,023	3,238	57,261	2,170	0	1,994	1,082	3,076	12%	1%	5%
BANTERRA BANK	MARION	1,985,068	162,866	14,865	177,731	5,853	4	7,772	804	8,580	8%	0%	5%
BARRINGTON BANK & TRUST COMPANY, NATION	BARRINGTON	2,803,265	315,397	8,198	323,595	12,765	133,001	10,474	0	143,475	14%	5%	44%
BEARDSTOWN SAVINGS, S.B.	BEARDSTOWN	54,331	6,276	371	6,647	804	175	1,000	136	1,311	11%	2%	20%
BELMONT BANK & TRUST COMPANY	CHICAGO	579,739	56,453	5,341	61,794	79	0	3,622	0	3,622	10%	1%	6%
BEN FRANKLIN BANK OF ILLINOIS	ARLINGTON HEI	93,017	9,241	860	10,101	386	0	379	638	1,017	10%	1%	10%
BEST HOMETOWN BANK	COLLINSVILLE	117,396	11,550	38	11,588	310	1	112	81	194	10%	0%	2%
BETTER BANKS	PEORIA	292,347	25,798	1,550	27,348	1,791	501	1,348	1,001	2,850	9%	1%	10%
BEVERLY BANK & TRUST COMPANY, NATIONAL A	CHICAGO	1,679,218	160,902	8,131	169,033	32,290	187	1,911	0	2,098	10%	0%	1%
BLACKHAWK BANK & TRUST	MILAN	1,407,598	160,102	8,789	168,891	5,453	2,013	2,953	118	5,084	12%	0%	3%
BMO HARRIS BANK NATIONAL ASSOCIATION	CHICAGO	#######	13,399,385	933,271	14,332,656	334,562	32,197	984,176	19,319	1,035,692	10%	1%	7%
BMO HARRIS CENTRAL NATIONAL ASSOCIATION	ROSELLE	7,970	6,933	0	6,933	0	0	0	0	0	87%	0%	0%
BRADFORD NATIONAL BANK OF GREENVILLE, THE	GREENVILLE	392,528	43,532	2,177	45,709	1,876	130	3,506	85	3,721	12%	1%	8%
BRICKYARD BANK	LINCOLNWOOD	127,082	14,891	1,288	16,179	3,320	636	0	0	636	11%	1%	4%
BUCKLEY STATE BANK	BUCKLEY	41,953	5,310	195	5,505	0	0	0	0	0	13%	0%	0%
BUENA VISTA NATIONAL BANK	CHESTER	216,564	25,760	1,106	26,866	1,782	0	976	165	1,141	12%	1%	4%
BURLING BANK	CHICAGO	145,764	15,908	1,326	17,234	886	0	0	0	0	12%	0%	0%
BUSEY BANK	CHAMPAIGN	9,704,675	947,583	84,384	1,031,967	10,150	1,540	25,672	3,553	30,765	10%	0%	3%
BYLINE BANK	CHICAGO	5,729,120	572,081	41,840	613,921	73,618	26,361	48,964	9,273	84,598	11%	1%	14%
BYRON BANK	BYRON	279,429	27,952	1,889	29,841	2,386	0	4,348	251	4,599	10%	2%	15%
CAMP GROVE STATE BANK	CAMP GROVE	17,754	2,681	109	2,790	103	8	180	0	188	15%	1%	7%
CAMPUS STATE BANK	CAMPUS	20,264	2,440	130	2,570	141	101	67	0	168	12%	1%	7%
CARROLLTON BANK	CARROLLTON	2,064,610	162,057	22,016	184,073	2,049	450	437	0	887	8%	0%	0%
CASEY STATE BANK	CASEY	333,651	35,701	3,615	39,316	4,738	526	6,494	0	7,020	11%	2%	18%
CATLIN BANK	CATLIN	62,237	6,569	337	6,906	507	31	63	154	248	11%	0%	4%
CENTRAL BANK ILLINOIS	GENESEO	909,462	92,496	6,063	98,559	12,622	114	4,295	50	4,459	10%	0%	5%
CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIA	CICERO	190,234	19,035	1,120	20,155	551	0	644	0	644	10%	0%	3%
CENTRAL SAVINGS, F.S.B.	CHICAGO	110,727	26,635	1,345	27,980	3,338	0	1,544	0	1,544	24%	1%	6%
CENTRAL STATE BANK	CLAYTON	152,220	22,690	1,685	24,375	2,869	0	9,302	526	9,828	15%	6%	40%
CENTRUST BANK, NATIONAL ASSOCIATION	NORTHBROOK	142,173	12,630	1,766	14,396	3,538	0	1,525	5,739	7,264	10%	5%	50%
CHESTER NATIONAL BANK	CHESTER	60,522	7,901	421	8,322	606	0	0	0	0	13%	0%	0%
CHESTERFIELD STATE BANK	CHESTERFIELD	17,191	1,922	129	2,051	413	61	5	0	66	11%	0%	3%
CHICAGO TRUST COMPANY, N. A., THE	LAKE FOREST	112,507	108,820	0	108,820	0	0	0	0	0	99%	0%	0%
CIBC BANK USA	CHICAGO	35,548,454	3,465,444	412,960	3,878,404	16,213	1,386	224,870	267	226,523	11%	1%	6%
CIBM BANK	CHAMPAIGN	697,474	71,754	8,089	79,843	3,897	18	4,954	1,704	6,676	11%	1%	8%
CITIZENS BANK OF CHATSWORTH	CHATSWORTH	33,115	3,734	214	3,948	178	191	401	0	592	11%	2%	15%
CITIZENS BANK OF EDINBURG	EDINBURG	24,703	2,452	130	2,582	45	213	0	0	213	10%	1%	8%

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CITIZENS COMMUNITY BANK	MASCOUTAH	404,875	48,192	3,705	51,897	1,647	1,879	2,335	566	4,780	12%	1%	9%
CITIZENS FIRST STATE BANK OF WALNUT	WALNUT	48,621	4,435	269	4,704	61	0	60	100	160	9%	0%	3%
CITIZENS NATIONAL BANK OF ALBION	ALBION	316,109	54,759	3,008	57,767	4,054	723	5,611	82	6,416	17%	2%	11%
CITIZENS STATE BANK	LENA	286,749	31,673	2,731	34,404	8,428	3,652	1,986	0	5,638	11%	2%	16%
CITIZENS STATE BANK OF MILFORD	MILFORD	43,472	4,256	119	4,375	738	3	0	978	981	9%	2%	22%
CITY NATIONAL BANK OF METROPOLIS, THE	METROPOLIS	395,755	53,597	2,811	56,408	4,454	0	3,474	529	4,003	14%	1%	7%
CLAY CITY BANKING CO., THE	CLAY CITY	158,652	14,783	950	15,733	979	240	2,702	474	3,416	9%	2%	22%
CLAY COUNTY STATE BANK	LOUISVILLE	79,876	11,831	484	12,315	2,202	1,334	439	0	1,773	15%	2%	14%
CNB BANK & TRUST, NA	CARLINVILLE	1,338,345	114,363	11,793	126,156	6,117	0	20,066	22	20,088	9%	2%	16%
COLCHESTER STATE BANK	COLCHESTER	73,036	10,442	583	11,025	293	0	860	30	890	15%	1%	8%
COLLINSVILLE BUILDING AND LOAN ASSOCIATION	COLLINSVILLE	123,428	33,551	716	34,267	177	0	0	0	0	27%	0%	0%
COMMUNITY BANK	WINSLOW	224,663	32,476	1,324	33,800	606	1,505	149	55	1,709	15%	1%	5%
COMMUNITY BANK OF EASTON	EASTON	36,764	7,854	54	7,908	0	0	0	0	0	22%	0%	0%
COMMUNITY BANK OF ELMHURST	ELMHURST	151,511	15,261	953	16,214	365	0	398	968	1,366	10%	1%	8%
COMMUNITY BANK OF TRENTON	TRENTON	87,822	10,103	1,072	11,175	1,358	120	873	0	993	12%	1%	9%
COMMUNITY BANKS OF SHELBY COUNTY	COWDEN	50,873	5,539	274	5,813	331	2	240	0	242	11%	0%	4%
COMMUNITY FIRST BANK OF THE HEARTLAND	MOUNT VERNON	204,990	19,830	1,743	21,573	1,905	88	1,206	931	2,225	10%	1%	10%
COMMUNITY NATIONAL BANK IN MONMOUTH	MONMOUTH	48,217	6,114	320	6,434	220	0	193	172	365	14%	1%	6%
COMMUNITY PARTNERS SAVINGS BANK	SALEM	205,906	23,340	874	24,214	6,242	1,012	2,507	208	3,727	11%	2%	15%
COMMUNITY SAVINGS BANK	CHICAGO	403,571	65,605	844	66,449	1,832	0	801	0	801	16%	0%	1%
COMMUNITY STATE BANK	GALVA	228,278	24,843	2,876	27,719	1,756	2,405	1,666	0	4,071	11%	2%	15%
COMMUNITY STATE BANK OF ROCK FALLS	ROCK FALLS	285,755	27,360	3,956	31,316	14,391	2,400	6,945	789	10,134	10%	4%	32%
COMMUNITY TRUST BANK	IRVINGTON	79,719	11,512	540	12,052	142	0	610	693	1,303	14%	2%	11%
CORNERSTONE NATIONAL BANK & TRUST COMP	PALATINE	684,455	56,734	7,076	63,810	893	0	3,835	0	3,835	8%	1%	6%
COUNTRY TRUST BANK	BLOOMINGTON	28,259	25,791	0	25,791	0	0	0	0	0	96%	0%	0%
CROSSROADS BANK	EFFINGHAM	187,608	25,599	1,095	26,694	656	1,907	0	0	1,907	14%	1%	7%
CRYSTAL LAKE BANK & TRUST COMPANY, NATIO	CRYSTAL LAKE	1,231,350	111,790	5,376	117,166	3,726	519	2,017	144	2,680	9%	0%	2%
DEVON BANK	CHICAGO	317,695	24,309	3,459	27,768	1,543	226	2,040	224	2,490	8%	1%	9%
DEWEY BANK	DEWEY	21,844	1,823	58	1,881	24	0	127	479	606	8%	3%	32%
DEWITT SAVINGS BANK	CLINTON	119,011	15,098	310	15,408	594	51	974	125	1,150	13%	1%	7%
DIETERICH BANK	EFFINGHAM	801,444	73,839	6,389	80,228	2,442	15	6,735	842	7,592	9%	1%	9%
DU QUOIN STATE BANK	DU QUOIN	106,481	9,935	564	10,499	110	0	229	14	243	9%	0%	2%
DURAND STATE BANK	DURAND	106,300	12,111	738	12,849	12	0	0	32	32	11%	0%	0%
EUREKA SAVINGS BANK	LA SALLE	345,965	77,050	1,423	78,473	1,152	1,202	4,217	0	5,419	24%	2%	7%
EVERGREEN BANK GROUP	OAK BROOK	1,203,314	124,153	12,284	136,437	8,024	820	1,041	75	1,936	11%	0%	1%
EXCHANGE STATE BANK	LANARK	86,381	10,653	502	11,155	32	0	378	0	378	12%	0%	3%
FAIRFIELD NATIONAL BANK, THE	FAIRFIELD	564,587	67,630	2,180	69,810	9,589	1,445	7,240	0	8,685	13%	2%	12%
FAIRVIEW STATE BANKING COMPANY	FAIRVIEW	27,706	3,898	173	4,071	89	5	482	0	487	14%	2%	12%
FARMERS & MERCHANTS BANK OF HUTSONVILLE	HUTSONVILLE	44,940	8,228	84	8,312	20	0	0	0	0	18%	0%	0%

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FARMERS AND MECHANICS BANK, THE	GALESBURG	373,127	37,359	2,516	39,875	871	0	909	0	909	10%	0%	2%
FARMERS AND MERCHANTS NATIONAL BANK OF	NASHVILLE	189,722	23,006	1,056	24,062	236	612	21	0	633	12%	0%	3%
FARMERS AND MERCHANTS STATE BANK OF BUS	BUSHNELL	74,551	6,403	285	6,688	132	0	13	0	13	9%	0%	0%
FARMERS BANK OF MT. PULASKI, THE	MOUNT PULASKI	53,556	6,910	301	7,211	170	51	18	50	119	12%	0%	2%
FARMERS NATIONAL BANK	PROPHETSTOWN	745,018	100,214	16,199	116,413	8,027	7,098	4,303	0	11,401	14%	2%	10%
FARMERS NATIONAL BANK OF GRIGGSVILLE	GRIGGSVILLE	99,195	10,643	1,023	11,666	964	113	1,899	44	2,056	11%	2%	18%
FARMERS STATE BANK	ELMWOOD	54,770	5,022	408	5,430	208	11	197	29	237	9%	0%	4%
	PITTSFIELD	259,613	36,072	1,727	37,799	1,010	555	642	0	1,197	14%	0%	3%
FARMERS STATE BANK & TRUST CO.	MOUNT STERLING	95,679	8,696	776	9,472	2,916	23	133	460	616	9%	1%	7%
FARMERS STATE BANK AND TRUST COMPANY, T	JACKSONVILLE	209,552	25,789	2,589	28,378	628	157	2,328	213	2,698	12%	1%	10%
FARMERS STATE BANK OF ALTO PASS, ILL.	ALTO PASS	239,986	20,478	1,435	21,913	6,698	837	3,264	181	4,282	9%	2%	20%
FARMERS STATE BANK OF EMDEN	EMDEN	33,862	9,668	55	9,723	16	0	0	126	126	28%	0%	1%
FARMERS STATE BANK OF HOFFMAN	HOFFMAN	153,142	23,934	700	24,634	420	12	380	29	421	16%	0%	2%
FARMERS STATE BANK OF MEDORA	MEDORA	19,947	2,983	71	3,054	141	534	0	0	534	15%	3%	17%
FARMERS STATE BANK OF WESTERN ILLINOIS	ALPHA	139,604	18,120	1,269	19,389	513	857	247	100	1,204	13%	1%	6%
FARMERS-MERCHANTS BANK OF ILLINOIS	JOY	220,221	21,969	515	22,484	1,309	487	763	66	1,316	11%	1%	6%
FCB BANKS	COLLINSVILLE	1,779,110	150,841	11,333	162,174	12,686	4,464	6,356	259	11,079	9%	1%	7%
FEDERAL SAVINGS BANK, THE	CHICAGO	759,386	109,287	1,638	110,925	1,817	0	3,882	194	4,076	19%	1%	4%
FEDERATED BANK	ONARGA	93,550	8,263	333	8,596	77	0	0	0	0	9%	0%	0%
FIRST AMERICAN BANK	ELK GROVE VILL	5,600,015	359,497	23,371	382,868	15,019	5,969	18,666	1,305	25,940	7%	0%	7%
FIRST BANK AND TRUST COMPANY OF ILLINOIS	PALATINE	184,516	17,963	1,792	19,755	0	0	0	7,918	7,918	10%	4%	40%
FIRST BANK AND TRUST COMPANY OF MURPHYS	MURPHYSBORO	77,621	7,008	511	7,519	1,475	1,536	927	1,581	4,044	9%	5%	54%
FIRST BANK OF HIGHLAND PARK	HIGHLAND PARK	1,922,559	181,028	11,034	192,062	3,106	0	3,927	1,424	5,351	10%	0%	3%
FIRST BANK OF MANHATTAN	MANHATTAN	175,638	17,269	1,464	18,733	319	0	75	983	1,058	10%	1%	6%
FIRST BANKERS TRUST COMPANY, NATIONAL AS	QUINCY	918,707	89,405	11,933	101,338	3,312	8	7,541	573	8,122	10%	1%	8%
FIRST COMMUNITY BANK AND TRUST	BEECHER	147,834	18,676	1,257	19,933	1,305	0	1,372	1,255	2,627	13%	2%	13%
FIRST COMMUNITY BANK OF HILLSBORO	HILLSBORO	101,146	10,494	638	11,132	347	9	113	10	132	10%	0%	1%
FIRST COMMUNITY BANK OF MOULTRIE COUNTY	SULLIVAN	89,856	8,969	748	9,717	527	5	182	0	187	10%	0%	2%
FIRST COMMUNITY BANK XENIA-FLORA	XENIA	43,297	5,067	156	5,223	110	58	0	0	58	12%	0%	1%
FIRST EAGLE BANK	CHICAGO	544,524	93,056	6,785	99,841	312	0	0	0	0	17%	0%	0%
FIRST FARMERS STATE BANK	MINIER	186,327	22,234	963	23,197	1,315	908	57	0	965	12%	1%	4%
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATIO	SHELBYVILLE	134,156	15,030	867	15,897	649	0	601	1,496	2,097	11%	2%	13%
FIRST FEDERAL SAVINGS BANK	OTTAWA	378,545	42,987	1,429	44,416	1,086	0	1,079	159	1,238	11%	0%	3%
FIRST FEDERAL SAVINGS BANK OF CHAMPAIGN	CHAMPAIGN	178,828	17,746	938	18,684	43	0	3,436	119	3,555	10%	2%	19%
FIRST FSB OF MASCOUTAH	MASCOUTAH	115,742	14,153	557	14,710	23	0	0	0	0	13%	0%	0%
FIRST MID BANK & TRUST, NATIONAL ASSOCIATI	MATTOON	3,834,658	379,656	32,876	412,532	25,099	0	21,787	2,784	24,571	10%	1%	6%
FIRST MIDWEST BANK	CHICAGO	18,739,245	1,485,731	203,980	1,689,711	81,127	5,052	143,069	7,945	156,066	9%	1%	9%
FIRST NATIONAL BANK AND TRUST COMPANY	CLINTON	183,847	17,170	64	17,234	928	0	83	0	83	10%	0%	0%
FIRST NATIONAL BANK IN AMBOY, THE	AMBOY	209,685	23,273	1,606	24,879	317	0	275	24	299	11%	0%	1%

March 31, 2020 Dollars in Thousands





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 Non- performing Assets	Tier 1 Leverage Capital	Non- performing Assets to Total Assets	Texas Ratio (NPA / Tier 1 Capital + Assets)
FIRST NATIONAL BANK IN CARLYLE, THE	CARLYLE	202,099	22,632	1,188	23,820	490	0	141	0	141	11%	0%	1%
FIRST NATIONAL BANK IN OLNEY	OLNEY	346,079	40,509	2,796	43,305	2,652	0	1,861	98	1,959	12%	1%	5%
FIRST NATIONAL BANK IN PINCKNEYVILLE	PINCKNEYVILLE	102,272	15,571	319	15,890	992	0	348	0	348	15%	0%	2%
FIRST NATIONAL BANK IN TAYLORVILLE	TAYLORVILLE	195,777	35,071	872	35,943	1,590	3	75	785	863	18%	0%	2%
FIRST NATIONAL BANK IN TREMONT, THE	TREMONT	120,747	14,997	848	15,845	299	31	463	0	494	12%	0%	3%
FIRST NATIONAL BANK OF ALLENDALE, THE	ALLENDALE	255,100	26,927	2,238	29,165	887	290	1,729	0	2,019	11%	1%	7%
FIRST NATIONAL BANK OF ARENZVILLE, THE	ARENZVILLE	91,109	8,837	810	9,647	408	0	25	0	25	10%	0%	0%
FIRST NATIONAL BANK OF ASSUMPTION, THE	ASSUMPTION	20,075	2,207	93	2,300	65	0	0	28	28	11%	0%	1%
FIRST NATIONAL BANK OF AVA, THE	AVA	65,734	8,344	625	8,969	277	0	879	0	879	13%	1%	10%
FIRST NATIONAL BANK OF BEARDSTOWN, THE	BEARDSTOWN	133,624	15,670	933	16,603	1,652	41	96	0	137	12%	0%	1%
FIRST NATIONAL BANK OF BROOKFIELD	BROOKFIELD	230,884	22,795	3,086	25,881	0	0	0	1,920	1,920	10%	1%	7%
FIRST NATIONAL BANK OF BROWNSTOWN, THE	BROWNSTOWN	43,718	4,499	394	4,893	417	158	143	24	325	10%	1%	7%
FIRST NATIONAL BANK OF CARMI, THE	CARMI	426,794	39,160	3,842	43,002	1,008	1,000	1,223	246	2,469	9%	1%	6%
FIRST NATIONAL BANK OF LACON	LACON	58,382	5,817	595	6,412	350	335	0	0	335	10%	1%	5%
FIRST NATIONAL BANK OF LITCHFIELD, THE	LITCHFIELD	102,522	13,054	1,244	14,298	537	86	25	15	126	13%	0%	1%
FIRST NATIONAL BANK OF NOKOMIS	NOKOMIS	155,408	17,550	872	18,422	161	34	419	378	831	11%	1%	5%
FIRST NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE	68,142	7,802	182	7,984	3	0	0	0	0	12%	0%	0%
FIRST NATIONAL BANK OF OTTAWA, THE	OTTAWA	565,049	51,701	5,055	56,756	1,390	505	498	2,471	3,474	10%	1%	6%
FIRST NATIONAL BANK OF PANA	PANA	194,094	22,951	1,933	24,884	2,660	0	1,517	15	1,532	12%	1%	6%
FIRST NATIONAL BANK OF RAYMOND, THE	RAYMOND	149,412	16,812	758	17,570	568	0	633	126	759	11%	1%	4%
FIRST NATIONAL BANK OF SANDOVAL, THE	SANDOVAL	57,310	6,540	673	7,213	1,274	481	145	0	626	12%	1%	9%
FIRST NATIONAL BANK OF SPARTA, THE	SPARTA	81,168	10,876	537	11,413	1,200	64	166	0	230	13%	0%	2%
FIRST NATIONAL BANK OF STEELEVILLE	STEELEVILLE	215,967	30,766	1,121	31,887	981	85	582	0	667	15%	0%	2%
FIRST NATIONAL BANK OF WATERLOO	WATERLOO	490,779	48,184	3,546	51,730	693	892	1,751	147	2,790	10%	1%	5%
FIRST NATIONAL BANK, THE	MATTOON	89,384	8,182	678	8,860	71	202	795	0	997	9%	1%	11%
FIRST NATIONS BANK	CHICAGO	376,763	49,000	7,371	56,371	401	0	3	0	3	13%	0%	0%
FIRST NEIGHBOR BANK, NATIONAL ASSOCIATION	TOLEDO	474,213	49,452	3,850	53,302	2,997	1	5,867	1,013	6,881	11%	1%	13%
FIRST ROBINSON SAVINGS BANK, NATIONAL ASS	. ROBINSON	344,197	31,734	2,385	34,119	1,179	0	6,108	316	6,424	9%	2%	19%
FIRST SAVANNA SAVINGS BANK	SAVANNA	11,738	874	52	926	603	0	170	80	250	7%	2%	27%
FIRST SAVINGS BANK	DANVILLE	36,913	9,389	71	9,460	75	0	63	0	63	26%	0%	1%
FIRST SAVINGS BANK OF HEGEWISCH	CHICAGO	687,381	109,231	1,828	111,059	342	0	384	118	502	16%	0%	0%
FIRST SECURE BANK AND TRUST CO.	PALOS HILLS	201,051	17,710	1,673	19,383	8,222	576	0	0	576	9%	0%	3%
FIRST SECURE COMMUNITY BANK	SUGAR GROVE	379,213	34,767	2,662	37,429	1,145	364	4,340	582	5,286	9%	1%	14%
FIRST SECURITY BANK	MACKINAW	83,043	7,900	833	8,733	124	0	1,250	0	1,250	10%	2%	14%
FIRST SECURITY TRUST AND SAVINGS BANK	ELMWOOD PARK	294,142	28,748	1,576	30,324	1,452	0	1,880	0	1,880	9%	1%	6%
FIRST SOUTHERN BANK	MARION	699,766	83,185	3,547	86,732	6,543	3,104	5,097	969	9,170	12%	1%	11%
FIRST STATE BANK	MONTICELLO	268,634	22,276	838	23,114	156	67	1,256	2,675	3,998	8%	1%	17%
	MENDOTA	1,220,693	112,148	13,292	125,440	13,468	1,099	5,602	2,612	9,313	10%	1%	7%
FIRST STATE BANK OF BEECHER CITY	BEECHER CITY	73,019	10,546	1,186	11,732	1,417	134	500	0	634	15%	1%	5%

Dollars in Thousands

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FIRST STATE BANK OF BLOOMINGTON	BLOOMINGTON	125,817	11,008	1,157	12,165	320	513	680	759	1,952	9%	2%	16%
FIRST STATE BANK OF CAMPBELL HILL	CAMPBELL HILL	117,224	13,675	768	14,443	825	379	737	0	1,116	12%	1%	8%
FIRST STATE BANK OF DONGOLA, THE	DONGOLA	25,926	2,872	187	3,059	68	0	4	260	264	11%	1%	9%
FIRST STATE BANK OF FORREST	FORREST	230,134	18,967	1,614	20,581	2,473	765	2,974	705	4,444	8%	2%	22%
FIRST STATE BANK OF OLMSTED	OLMSTED	55,883	6,990	344	7,334	1,671	264	22	60	346	13%	1%	5%
FIRST STATE BANK OF ST. PETER	SAINT PETER	29,567	4,985	98	5,083	45	7	0	0	7	17%	0%	0%
FIRST STATE BANK OF VAN ORIN	VAN ORIN	40,368	4,019	243	4,262	7	0	156	409	565	10%	1%	13%
FIRST STATE BANK SHANNON-POLO	SHANNON	174,334	15,647	1,150	16,797	639	186	320	0	506	9%	0%	3%
FIRST TRUST AND SAVINGS BANK OF WATSEKA,	WATSEKA	250,741	40,806	1,590	42,396	155	69	289	0	358	16%	0%	1%
FIRST TRUST BANK OF ILLINOIS	KANKAKEE	302,677	28,450	1,446	29,896	437	250	2,716	130	3,096	9%	1%	10%
FISHER NATIONAL BANK, THE	FISHER	134,607	17,859	1,180	19,039	806	49	307	171	527	13%	0%	3%
FLANAGAN STATE BANK	FLANAGAN	197,036	19,106	917	20,023	2,314	0	1,592	170	1,762	10%	1%	9%
FLORA BANK & TRUST	FLORA	74,917	8,652	127	8,779	421	660	15	189	864	12%	1%	10%
FNB COMMUNITY BANK,THE	VANDALIA	361,374	45,552	2,175	47,727	2,055	1,424	710	160	2,294	13%	1%	5%
FNBC BANK AND TRUST	LA GRANGE	538,085	53,682	3,352	57,034	30	0	5,013	543	5,556	10%	1%	10%
FOREST PARK NATIONAL BANK AND TRUST COM	FOREST PARK	247,059	20,825	2,393	23,218	3,320	0	2,153	0	2,153	9%	1%	9%
FORRESTON STATE BANK	FORRESTON	223,960	19,389	1,215	20,604	342	1	37	0	38	9%	0%	0%
FORTRESS BANK	PEORIA	475,286	39,318	4,645	43,963	1,942	2,065	1,918	279	4,262	9%	1%	10%
FREDERICK COMMUNITY BANK, THE	PAXTON	142,896	14,756	665	15,421	307	0	25	0	25	10%	0%	0%
GERBER STATE BANK, THE	ARGENTA	75,099	9,708	476	10,184	354	1,102	5	0	1,107	13%	1%	11%
GERMAN-AMERICAN STATE BANK	GERMAN VALLEY	248,904	25,394	2,114	27,508	125	159	1,730	144	2,033	10%	1%	7%
GERMANTOWN TRUST & SAVINGS BANK	BREESE	402,426	51,925	1,015	52,940	0	1,286	894	0	2,180	13%	1%	4%
GIFFORD STATE BANK, THE	GIFFORD	159,806	15,425	1,832	17,257	425	112	1,230	150	1,492	10%	1%	9%
GLASFORD STATE BANK	GLASFORD	47,638	3,645	174	3,819	311	421	0	107	528	8%	1%	14%
GLENVIEW STATE BANK	GLENVIEW	1,289,343	142,134	9,100	151,234	697	0	0	0	0	11%	0%	0%
GN BANK	CHICAGO	102,206	10,128	581	10,709	2,516	1,092	964	331	2,387	8%	2%	22%
GOLD COAST BANK	CHICAGO	370,790	47,442	11,398	58,840	1,071	0	2,153	4,097	6,250	13%	2%	11%
GOODFIELD STATE BANK	GOODFIELD	140,006	17,542	1,167	18,709	1,365	191	1,273	0	1,464	13%	1%	8%
GRAND RIDGE NATIONAL BANK	GRAND RIDGE	211,017	27,226	1,056	28,282	0	0	3,925	0	3,925	13%	2%	14%
GRAND RIVERS COMMUNITY BANK	GRAND CHAIN	28,175	1,171	489	1,660	365	82	568	715	1,365	4%	5%	82%
GRANVILLE NATIONAL BANK, THE	GRANVILLE	92,735	9,696	566	10,262	86	106	280	92	478	11%	1%	5%
GREAT RIVERS BANK	BARRY	133,409	14,464	1,058	15,522	194	44	691	147	882	11%	1%	6%
GRUNDY BANK	MORRIS	255,153	26,344	2,212	28,556	1,237	98	0	155	253	10%	0%	1%
GUARDIAN SAVINGS BANK	GRANITE CITY	35,250	7,248	53	7,301	122	10	68	0	78	21%	0%	1%
HARTSBURG STATE BANK	HARTSBURG	15,525	2,090	266	2,356	95	0	0	0	0	13%	0%	0%
HARVARD STATE BANK, THE	HARVARD	263,837	23,858	1,214	25,072	1,421	771	3,356	278	4,405	9%	2%	18%
HAVANA NATIONAL BANK, THE	HAVANA	266,513	28,232	1,876	30,108	7,891	2,478	2,931	443	5,852	11%	2%	19%
HEARTLAND BANK & TRUST COMPANY	BLOOMINGTON	2,899,395	298,547	23,479	322,026	4,296	264	14,807	4,074	19,145	11%	1%	6%
HERITAGE BANK OF SCHAUMBURG	SCHAUMBURG	134,796	11,795	795	12,590	0	0	305	254	559	9%	0%	4%

March 31, 2020 Dollars in Thousands

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HERITAGE STATE BANK	LAWRENCEVILLE	79,183	9,047	1,839	10,886	257	0	3,921	0	3,921	12%	5%	36%
HICKORY POINT BANK AND TRUST	DECATUR	689,079	69,206	4,550	73,756	171	0	2,933	17	2,950	11%	0%	4%
HILL-DODGE BANKING COMPANY, THE	WARSAW	39,066	6,513	241	6,754	52	70	442	0	512	16%	1%	8%
HINSDALE BANK & TRUST COMPANY, NATIONAL	HINSDALE	3,522,482	306,001	20,245	326,246	31,180	3,283	20,240	2,376	25,899	9%	1%	8%
HOLCOMB BANK	ROCHELLE	191,724	19,855	1,489	21,344	1,857	8	1,331	215	1,554	10%	1%	7%
HOME STATE BANK/NATIONAL ASSOCIATION	CRYSTAL LAKE	627,768	78,103	5,231	83,334	5,983	0	3,223	8,075	11,298	13%	2%	14%
HOMETOWN NATIONAL BANK	LA SALLE	241,965	25,763	1,916	27,679	50	0	2,176	0	2,176	11%	1%	8%
HOYNE SAVINGS BANK	CHICAGO	443,416	74,405	1,003	75,408	1,467	111	1,264	0	1,375	17%	0%	2%
ILLINI STATE BANK	OGLESBY	118,397	16,020	711	16,731	448	70	14	0	84	14%	0%	1%
ILLINOIS BANK & TRUST	ROCKFORD	1,295,984	111,740	9,710	121,450	2,264	0	3,298	2,417	5,715	9%	0%	5%
INB, NATIONAL ASSOCIATION	SPRINGFIELD	1,183,325	105,247	8,984	114,231	3,826	122	6,559	178	6,859	9%	1%	6%
INLAND BANK AND TRUST	OAK BROOK	1,139,707	142,611	11,836	154,447	6,905	14	7,154	2,247	9,415	13%	1%	6%
INTERNATIONAL BANK OF CHICAGO	CHICAGO	674,176	77,094	7,205	84,299	22,124	2,229	22,397	1,275	25,901	11%	4%	31%
IPAVA STATE BANK	IPAVA	167,001	12,896	1,258	14,154	511	359	0	0	359	8%	0%	3%
IROQUOIS FARMERS STATE BANK	IROQUOIS	112,946	10,615	342	10,957	724	192	479	140	811	9%	1%	7%
IROQUOIS FEDERAL SAVINGS AND LOAN ASSOCI	WATSEKA	684,181	78,867	6,474	85,341	2,157	430	242	432	1,104	12%	0%	1%
ITASCA BANK & TRUST CO.	ITASCA	567,802	56,654	5,414	62,068	4,274	0	4,035	0	4,035	10%	1%	7%
IUKA STATE BANK, THE	SALEM	107,005	9,954	1,071	11,025	2,308	48	1,283	150	1,481	10%	1%	13%
JERSEY STATE BANK	JERSEYVILLE	142,991	21,307	738	22,045	346	0	625	0	625	15%	0%	3%
KINMUNDY BANK	KINMUNDY	49,851	5,428	400	5,828	364	202	7	33	242	11%	0%	4%
LAKE FOREST BANK & TRUST COMPANY, NATION	LAKE FOREST	4,696,128	411,548	22,960	434,508	28,775	1,215	16,554	158	17,927	9%	0%	4%
LAKESIDE BANK	CHICAGO	1,930,503	216,488	24,191	240,679	22,567	196	6,481	1,726	8,403	12%	0%	3%
LASALLE STATE BANK	LASALLE	135,719	14,025	1,063	15,088	514	8	1,124	128	1,260	10%	1%	8%
LEADERS BANK, THE	OAK BROOK	346,834	41,554	3,925	45,479	109	34	1,560	2,576	4,170	12%	1%	9%
LEGENCE BANK	ELDORADO	494,748	44,969	3,547	48,516	3,887	95	2,836	3	2,934	9%	1%	6%
LEMONT NATIONAL BANK, THE	LEMONT	53,282	3,451	36	3,487	0	0	0	0	0	7%	0%	0%
LENA STATE BANK	LENA	88,397	10,623	1,349	11,972	0	2	0	0	2	12%	0%	0%
LIBERTY BANK	LIBERTY	102,759	12,827	457	13,284	1,158	400	662	567	1,629	13%	2%	12%
LIBERTY BANK FOR SAVINGS	CHICAGO	849,334	196,787	3,291	200,078	470	82	2,537	0	2,619	23%	0%	1%
LIBERTYVILLE BANK & TRUST COMPANY, NATION.	LIBERTYVILLE	1,801,658	160,270	8,512	168,782	23,510	131	4,501	0	4,632	9%	0%	3%
LINCOLNWAY COMMUNITY BANK	NEW LENOX	253,839	27,445	2,387	29,832	431	2,056	5,569	0	7,625	11%	3%	26%
LISLE SAVINGS BANK	LISLE	534,499	126,518	3,330	129,848	154	0	6,664	123	6,787	25%	1%	5%
LITCHFIELD NATIONAL BANK, THE	LITCHFIELD	111,817	9,597	555	10,152	913	1,142	644	0	1,786	9%	2%	18%
LONGVIEW BANK	OGDEN	209,605	18,781	1,480	20,261	3,902	201	3,114	187	3,502	9%	2%	17%
LONGVIEW BANK & TRUST	CHRISMAN	191,109	16,080	1,211	17,291	485	8	1,517	0	1,525	9%	1%	9%
LOOMIS FEDERAL SAVINGS AND LOAN ASSOCIAT	CHICAGO	60,732	17,266	241	17,507	642	0	1,345	90	1,435	28%	2%	8%
MARINE BANK	SPRINGFIELD	656,108	71,245	5,213	76,458	82	0	4,216	1,753	5,969	11%	1%	8%
MARQUETTE BANK	CHICAGO	1,641,944	137,111	16,236	153,347	2,075	70	19,003	2,513	21,586	9%	1%	14%
MARSEILLES BANK	MARSEILLES	64,557	6,415	97	6,512	990	315	137	0	452	10%	1%	7%

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MASON CITY NATIONAL BANK	MASON CITY	67,349	12,524	141	12,665	130	0	136	0	136	18%	0%	1%
MCHENRY SAVINGS BANK	MCHENRY	239,177	21,183	1,256	22,439	498	0	2,332	786	3,118	9%	1%	14%
MERCHANTS AND MANUFACTURERS BANK	JOLIET	282,704	23,038	2,806	25,844	833	0	0	0	0	8%	0%	0%
METROPOLITAN CAPITAL BANK & TRUST	CHICAGO	199,477	21,377	4,384	25,761	1,025	0	2,471	4,883	7,354	10%	4%	29%
MIDAMERICA NATIONAL BANK	CANTON	426,415	46,406	3,868	50,274	1,287	0	1,441	82	1,523	11%	0%	3%
MIDDLETOWN STATE BANK	MIDDLETOWN	38,501	3,528	173	3,701	22	106	0	27	133	9%	0%	4%
MIDLAND COMMUNITY BANK	KINCAID	67,042	7,159	293	7,452	539	66	0	56	122	11%	0%	2%
MIDLAND FEDERAL SAVINGS AND LOAN ASSOCIA.	. BRIDGEVIEW	114,704	10,853	327	11,180	870	47	1,192	136	1,375	9%	1%	12%
MIDLAND STATES BANK	EFFINGHAM	6,194,824	592,686	38,545	631,231	40,392	779	54,232	7,892	62,903	10%	1%	10%
MIDWEST BANK	MONMOUTH	511,818	47,898	3,659	51,557	3,730	1	10,047	1,676	11,724	10%	2%	23%
MIDWEST COMMUNITY BANK	FREEPORT	296,600	28,575	2,398	30,973	0	0	2,190	2,771	4,961	11%	2%	16%
MILFORD BUILDING AND LOAN ASSOCIATION, SB	MILFORD	30,025	2,726	167	2,893	787	416	116	194	726	9%	2%	25%
MILLEDGEVILLE STATE BANK	MILLEDGEVILLE	145,578	16,020	1,372	17,392	553	0	101	595	696	11%	0%	4%
MILLENNIUM BANK	DES PLAINES	161,036	19,015	1,655	20,670	1,598	947	241	0	1,188	12%	1%	6%
MORTON COMMUNITY BANK	MORTON	4,017,911	394,641	27,969	422,610	24,283	6,316	15,364	20,388	42,068	10%	1%	10%
MUNICIPAL TRUST AND SAVINGS BANK	BOURBONNAIS	320,612	49,589	2,731	52,320	3,764	53	376	2,890	3,319	16%	1%	6%
MURPHY-WALL STATE BANK AND TRUST COMPA	PINCKNEYVILLE	133,354	14,868	1,034	15,902	2,878	193	3,461	118	3,772	11%	3%	24%
MUTUAL FEDERAL BANK	CHICAGO	81,481	13,946	796	14,742	3,410	0	1,524	788	2,312	20%	3%	16%
NASHVILLE SAVINGS BANK	NASHVILLE	62,980	8,521	459	8,980	96	0	0	0	0	13%	0%	0%
NATIONAL BANK OF ST. ANNE	SAINT ANNE	82,169	7,683	657	8,340	285	87	226	0	313	9%	0%	4%
NOKOMIS SAVINGS BANK	NOKOMIS	30,111	4,771	95	4,866	532	0	85	0	85	16%	0%	2%
NORTH ADAMS STATE BANK	URSA	37,112	5,729	151	5,880	510	164	10	0	174	15%	0%	3%
NORTH CENTRAL BANK	HENNEPIN	119,566	14,873	1,265	16,138	346	185	184	371	740	13%	1%	5%
NORTH COUNTY SAVINGS BANK	RED BUD	55,442	4,907	130	5,037	47	0	0	0	0	9%	0%	0%
NORTH SHORE TRUST AND SAVINGS	WAUKEGAN	236,374	45,082	462	45,544	0	0	60	0	60	19%	0%	0%
NORTH SIDE FEDERAL SAVINGS AND LOAN ASSO	CHICAGO	40,174	4,347	287	4,634	0	0	1,183	0	1,183	11%	3%	26%
NORTHBROOK BANK & TRUST COMPANY, NATIO	NORTHBROOK	3,065,427	254,089	19,499	273,588	16,573	356	15,552	945	16,853	9%	1%	6%
NORTHERN TRUST COMPANY, THE	CHICAGO	#######	9,309,241	147,217	9,456,458	142,929	7,087	103,883	1,587	112,557	8%	0%	1%
NORTHSIDE COMMUNITY BANK	GURNEE	249,118	55,821	3,293	59,114	0	0	0	0	0	23%	0%	0%
NORTHWEST BANK OF ROCKFORD	ROCKFORD	296,464	27,491	2,561	30,052	952	189	1,372	0	1,561	9%	1%	5%
OAKDALE STATE BANK	OAKDALE	21,579	2,617	167	2,784	0	196	140	0	336	12%	2%	12%
OLD EXCHANGE NATIONAL BANK OF OKAWVILLE,.	. OKAWVILLE	71,438	8,273	396	8,669	176	0	36	0	36	11%	0%	0%
OLD PLANK TRAIL COMMUNITY BANK, NATIONAL .	. NEW LENOX	1,685,599	154,483	6,673	161,156	8,643	406	5,006	2,115	7,527	10%	0%	5%
OLD SECOND NATIONAL BANK	AURORA	2,658,061	296,497	30,045	326,542	18,196	1,406	19,497	5,049	25,952	11%	1%	8%
OTTAWA SAVINGS BANK	OTTAWA	306,801	43,086	3,358	46,444	1,169	0	2,762	0	2,762	14%	1%	6%
OXFORD BANK & TRUST	OAK BROOK	637,263	59,337	4,350	63,687	1,404	25	2,601	5,169	7,795	10%	1%	12%
PAN AMERICAN BANK & TRUST	MELROSE PARK	374,740	33,802	2,471	36,273	2,194	0	0	4,045	4,045	9%	1%	11%
PARK RIDGE COMMUNITY BANK	PARK RIDGE	327,502	46,275	4,189	50,464	1,711	141	589	0	730	15%	0%	1%
PARKWAY BANK AND TRUST COMPANY	HARWOOD HEIG	2,647,369	285,814	29,121	314,935	4,841	242	19,515	12,383	32,140	12%	1%	10%

March 31, 2020 Dollars in Thousands





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 Non- performing Assets	Tier 1 Leverage Capital	Non- performing Assets to Total Assets	Texas Ratio (NPA / Tier 1 Capital + Assets)
PEOPLEFIRST BANK	JOLIET	136,495	18,152	1,504	19,656	937	0	1,325	0	1,325	13%	1%	7%
PEOPLES BANK & TRUST	PANA	400,905	43,133	3,110	46,243	1,334	142	9,131	563	9,836	11%	2%	21%
PEOPLES BANK OF KANKAKEE COUNTY	BOURBONNAIS	251,219	18,281	1,055	19,336	358	18	2,007	0	2,025	8%	1%	10%
PEOPLES BANK OF MACON	MACON	21,231	2,905	80	2,985	0	0	0	0	0	13%	0%	0%
PEOPLES NATIONAL BANK OF KEWANEE	KEWANEE	376,015	46,578	2,666	49,244	1,020	1	2,811	8	2,820	13%	1%	6%
PEOPLES NATIONAL BANK, NATIONAL ASSOCIATI.	. MOUNT VERNON	1,188,063	114,719	11,356	126,075	7,217	480	15,760	5,183	21,423	10%	2%	17%
PEOPLES STATE BANK OF COLFAX	COLFAX	34,165	4,289	96	4,385	262	0	19	0	19	12%	0%	0%
PEOPLES STATE BANK OF NEWTON, ILLINOIS, THE	NEWTON	464,311	48,093	3,684	51,777	1,721	220	3,637	6	3,863	11%	1%	7%
PERU FEDERAL SAVINGS BANK	PERU	156,998	21,327	420	21,747	640	83	314	0	397	14%	0%	2%
PETEFISH, SKILES & COMPANY	VIRGINIA	195,868	22,633	1,077	23,710	553	78	485	40	603	12%	0%	3%
PHILO EXCHANGE BANK	PHILO	103,961	11,184	732	11,916	1,711	82	342	0	424	11%	0%	4%
PIONEER STATE BANK	EARLVILLE	107,200	12,965	997	13,962	110	0	828	42	870	12%	1%	6%
POPLAR GROVE STATE BANK, THE	POPLAR GROVE	78,102	8,202	30	8,232	467	0	0	0	0	12%	0%	0%
PRAIRIE COMMUNITY BANK	MARENGO	127,842	12,564	3,957	16,521	1,597	51	4,601	878	5,530	10%	4%	33%
PRAIRIE STATE BANK & TRUST	SPRINGFIELD	686,682	80,478	5,130	85,608	492	1	1,200	717	1,918	12%	0%	2%
PREFERRED BANK	CASEY	60,323	5,628	545	6,173	1,302	1,383	384	263	2,030	9%	3%	33%
PRINCEVILLE STATE BANK	PRINCEVILLE	87,603	7,730	660	8,390	264	0	1,294	167	1,461	9%	2%	17%
PROSPECT BANK	PARIS	566,772	51,391	3,082	54,473	5,590	41	2,400	7	2,448	9%	0%	4%
PROVIDENCE BANK & TRUST	SOUTH HOLLAND	1,032,699	111,570	11,310	122,880	2,999	376	4,216	210	4,802	11%	0%	4%
PULASKI SAVINGS BANK	CHICAGO	46,249	3,563	124	3,687	114	0	146	0	146	8%	0%	4%
RARITAN STATE BANK	RARITAN	189,230	21,326	1,417	22,743	4,140	817	4,739	176	5,732	11%	3%	25%
REPUBLIC BANK OF CHICAGO	OAK BROOK	2,153,859	225,007	22,507	247,514	7,399	344	28,489	3,990	32,823	11%	2%	13%
RESOURCE BANK, NATIONAL ASSOCIATION	DEKALB	544,280	47,338	3,989	51,327	2,551	713	9,436	765	10,914	9%	2%	21%
REYNOLDS STATE BANK	REYNOLDS	98,503	19,489	278	19,767	78	289	0	0	289	19%	0%	1%
ROCHESTER STATE BANK	ROCHESTER	96,901	10,271	281	10,552	393	0	251	0	251	10%	0%	2%
ROYAL SAVINGS BANK	CHICAGO	392,311	39,297	3,198	42,495	4,839	363	2,305	298	2,966	10%	1%	7%
RUSHVILLE STATE BANK	RUSHVILLE	104,148	15,129	690	15,819	177	113	1,045	0	1,158	14%	1%	7%
SAINTE MARIE STATE BANK	SAINTE MARIE	16,552	3,900	316	4,216	0	0	0	0	0	23%	0%	0%
SAUK VALLEY BANK & TRUST COMPANY	STERLING	464,364	43,801	4,148	47,949	3,701	23	6,392	598	7,013	10%	2%	15%
SAVANNA-THOMSON STATE BANK	THOMSON	91,673	10,825	535	11,360	466	1,336	605	0	1,941	12%	2%	17%
SCHAUMBURG BANK & TRUST COMPANY, NATIO	SCHAUMBURG	1,276,844	109,759	8,723	118,482	4,412	696	7,415	0	8,111	9%	1%	7%
SCOTT STATE BANK	BETHANY	176,546	25,527	904	26,431	1,997	406	274	0	680	15%	0%	3%
SECURITY BANK, S.B.	SPRINGFIELD	163,417	15,335	1,176	16,511	523	38	2,718	343	3,099	9%	2%	19%
SECURITY NATIONAL BANK	WITT	83,232	8,529	791	9,320	36	0	6	74	80	10%	0%	1%
SECURITY SAVINGS BANK	MONMOUTH	204,848	22,493	1,424	23,917	249	0	584	0	584	11%	0%	2%
SENB BANK	MOLINE	303,201	26,706	2,299	29,005	712	705	68	114	887	9%	0%	3%
SHELBY COUNTY STATE BANK	SHELBYVILLE	249,502	26,446	1,750	28,196	548	0	0	167	167	11%	0%	1%
SIGNATURE BANK	ROSEMONT	968,773	99,235	7,938	107,173	798	0	791	0	791	11%	0%	1%
SOUTH PORTE BANK	MARION	104,442	10,205	787	10,992	1,093	80	907	289	1,276	10%	1%	12%

IL Asset Quality March 31, 2020 Dollars in Thousands

BANCONOMICS®



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 Non- performing Assets	Tier 1 Leverage Capital	Non- performing Assets to Total Assets	Texas Ratio (NPA / Tier 1 Capital + Assets)
SOUTHERN ILLINOIS BANK	JOHNSTON CITY	115,869	14,843	504	15,347	901	398	813	307	1,518	13%	1%	10%
SOUTHERN TRUST BANK	GOREVILLE	57,391	5,641	380	6,021	995	30	664	158	852	10%	1%	14%
SPRING VALLEY CITY BANK	SPRING VALLEY	191,299	28,411	1,891	30,302	1,412	0	690	0	690	15%	0%	2%
ST. CHARLES BANK & TRUST COMPANY, NATION	SAINT CHARLES	1,586,186	145,877	11,583	157,460	16,910	542	7,500	2,034	10,076	10%	1%	6%
STATE BANK	WONDER LAKE	229,587	22,721	1,004	23,725	2,421	0	3,527	1,256	4,783	10%	2%	20%
	FREEPORT	271,310	29,209	3,516	32,725	487	325	1,093	0	1,418	11%	1%	4%
STATE BANK OF BEMENT	BEMENT	99,368	12,362	597	12,959	628	321	87	108	516	12%	1%	4%
STATE BANK OF CERRO GORDO	CERRO GORDO	30,992	3,708	76	3,784	116	0	26	0	26	12%	0%	1%
STATE BANK OF CHERRY	CHERRY	88,876	12,706	776	13,482	596	0	434	0	434	14%	0%	3%
STATE BANK OF DAVIS	DAVIS	169,041	17,966	1,420	19,386	723	0	950	24	974	11%	1%	5%
STATE BANK OF GENEVA, THE	GENEVA	84,589	8,138	849	8,987	627	0	108	524	632	10%	1%	7%
STATE BANK OF GRAYMONT	GRAYMONT	209,810	25,990	1,590	27,580	5,060	64	2,697	28	2,789	12%	1%	10%
STATE BANK OF HERSCHER	HERSCHER	140,956	18,733	1,774	20,507	2,015	0	842	138	980	13%	1%	5%
STATE BANK OF INDUSTRY	INDUSTRY	55,196	8,073	323	8,396	421	102	28	25	155	14%	0%	2%
STATE BANK OF LINCOLN	LINCOLN	312,830	32,863	2,608	35,471	705	0	565	345	910	10%	0%	3%
STATE BANK OF NAUVOO	NAUVOO	31,141	2,783	468	3,251	51	107	1,051	324	1,482	9%	5%	46%
STATE BANK OF PEARL CITY, THE	PEARL CITY	53,719	6,869	541	7,410	142	0	99	18	117	13%	0%	2%
STATE BANK OF SAUNEMIN	SAUNEMIN	35,932	4,350	266	4,616	0	0	0	0	0	12%	0%	0%
STATE BANK OF ST. JACOB	SAINT JACOB	66,045	10,776	730	11,506	901	256	245	0	501	16%	1%	4%
STATE BANK OF THE LAKES, NATIONAL ASSOCIA	ANTIOCH	1,332,177	116,294	7,106	123,400	7,966	798	10,750	0	11,548	9%	1%	9%
STATE BANK OF TOULON	TOULON	228,694	23,938	1,531	25,469	950	358	784	179	1,321	11%	1%	5%
STATE BANK OF WATERLOO	WATERLOO	201,329	18,481	2,248	20,729	152	0	142	416	558	9%	0%	3%
STATE BANK OF WHITTINGTON	BENTON	134,789	14,066	885	14,951	662	451	223	60	734	10%	1%	5%
STATE FARM BANK, FSB	BLOOMINGTON	16,251,141	1,919,851	169,100	2,088,951	95,382	22,191	84,176	2,102	108,469	12%	1%	5%
STATE STREET BANK AND TRUST COMPANY	QUINCY	234,838	21,539	1,364	22,903	1,865	606	382	0	988	9%	0%	4%
STERLING FEDERAL BANK, FEDERAL SAVINGS BA	. STERLING	461,938	37,988	2,040	40,028	4,223	46	3,130	1,309	4,485	8%	1%	11%
STILLMAN BANCCORP, N.A.	STILLMAN VALLEY	477,452	41,590	2,044	43,634	57	0	0	1,803	1,803	9%	0%	4%
STREATOR HOME SAVINGS BANK	STREATOR	162,554	42,157	299	42,456	828	24	534	0	558	26%	0%	1%
TABLE GROVE STATE BANK	TABLE GROVE	45,438	5,595	262	5,857	76	58	15	0	73	12%	0%	1%
TEMPO BANK	TRENTON	98,408	10,369	1,175	11,544	830	793	2,479	304	3,576	11%	4%	31%
TEUTOPOLIS STATE BANK	TEUTOPOLIS	252,014	33,881	1,564	35,445	1,098	0	0	0	0	13%	0%	0%
TEXICO STATE BANK	TEXICO	8,434	702	52	754	98	0	33	0	33	8%	0%	4%
TNB BANK	TUSCOLA	89,005	11,193	1,062	12,255	243	1,274	227	0	1,501	13%	2%	12%
TOMPKINS STATE BANK	AVON	226,460	19,995	1,231	21,226	550	120	0	1,059	1,179	9%	1%	6%
TOWN AND COUNTRY BANK	SPRINGFIELD	837,731	78,169	6,294	84,463	4,297	1,932	2,732	682	5,346	10%	1%	6%
TOWN AND COUNTRY BANK MIDWEST	QUINCY	179,007	23,054	1,451	24,505	3,043	1,719	1,091	100	2,910	12%	2%	12%
TOWN CENTER BANK	FRANKFORT	107,327	11,070	876	11,946	1,350	0	2,398	0	2,398	11%	2%	20%
TRUSTBANK	OLNEY	234,127	26,747	2,716	29,463	600	132	1,367	1,340	2,839	11%	1%	10%
UNION FEDERAL SAVINGS AND LOAN ASSOCIATI	KEWANEE	155,008	21,538	1,078	22,616	2,145	0	1,003	197	1,200	14%	1%	5%

March 31, 2020 Dollars in Thousands







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 Non- performing Assets	Tier 1 Leverage Capital	Non- performing Assets to Total Assets	Texas Ratio (NPA / Tier 1 Capital + Assets)
UNION NATIONAL BANK	ELGIN	319,999	37,291	3,392	40,683	1,394	0	1,534	1,645	3,179	12%	1%	8%
UNION SAVINGS BANK	FREEPORT	160,606	16,146	818	16,964	878	100	759	265	1,124	10%	1%	7%
UNITED COMMUNITY BANK	CHATHAM	2,691,111	241,759	16,613	258,372	13,478	3,771	19,628	6,303	29,702	9%	1%	11%
UNITED TRUST BANK	PALOS HEIGHTS	27,062	2,379	255	2,634	0	0	406	551	957	9%	4%	36%
VERMILION VALLEY BANK	PIPER CITY	136,219	22,322	1,173	23,495	551	12	58	0	70	16%	0%	0%
VERMONT STATE BANK	VERMONT	29,545	3,588	528	4,116	1,860	143	1,479	343	1,965	12%	7%	48%
VILLA GROVE STATE BANK	VILLA GROVE	74,469	8,710	759	9,469	500	31	0	0	31	11%	0%	0%
VILLAGE BANK & TRUST, NATIONAL ASSOCIATION	ARLINGTON HEI	1,937,286	164,233	14,330	178,563	10,242	311	12,342	122	12,775	9%	1%	7%
VILLAGE BANK, THE	SAINT LIBORY	90,204	8,797	321	9,118	411	368	84	384	836	10%	1%	9%
WABASH SAVINGS BANK	MOUNT CARMEL	8,926	1,122	38	1,160	279	131	27	0	158	13%	2%	14%
WARREN-BOYNTON STATE BANK	NEW BERLIN	176,084	23,583	1,403	24,986	505	0	471	0	471	13%	0%	2%
WASHINGTON SAVINGS BANK	EFFINGHAM	406,901	64,854	2,071	66,925	2,873	127	1,122	100	1,349	17%	0%	2%
WASHINGTON STATE BANK	WASHINGTON	61,481	6,561	163	6,724	142	716	176	32	924	11%	2%	14%
WATERMAN STATE BANK	WATERMAN	41,661	4,253	6	4,259	70	0	0	0	0	10%	0%	0%
WENONA STATE BANK	WENONA	40,112	4,856	316	5,172	112	0	370	50	420	13%	1%	8%
WEST CENTRAL BANK	ASHLAND	184,202	19,262	871	20,133	3,387	2,870	266	382	3,518	10%	2%	17%
WEST SUBURBAN BANK	LOMBARD	2,336,263	218,367	14,739	233,106	26,208	0	16,947	7,762	24,709	9%	1%	11%
WEST TOWN BANK & TRUST	NORTH RIVERSI	275,346	33,488	4,908	38,396	6,238	0	7,731	1,466	9,197	12%	3%	24%
WHEATON BANK & TRUST COMPANY, NATIONAL	WHEATON	2,207,684	182,127	9,581	191,708	6,006	1,481	9,320	0	10,801	9%	0%	6%
WHEATON COLLEGE TRUST COMPANY, NATIONA	WHEATON	3,637	3,476	0	3,476	0	0	0	0	0	94%	0%	0%
WILLIAMSVILLE STATE BANK AND TRUST	WILLIAMSVILLE	95,750	12,856	300	13,156	527	709	672	0	1,381	14%	1%	10%
WINTRUST BANK, NATIONAL ASSOCIATION	CHICAGO	7,483,044	675,170	55,507	730,677	55,581	6,982	30,241	2,143	39,366	10%	1%	5%





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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.

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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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