

financial data and reports for community bankers at

www.Banconomics.com

PROFITABILITY

Illinois FDIC Insured Institutions

2nd Quarter 2022

Data compiled by



Data distributed by



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



Chris Soyke, UFS chriss@ufstech.com 262-376-3000



Rose Oswald Poels, Wisconsin Bankers Association ropoels@wisbank.com 608-441-1205







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	69,397	72	10%	0.13%	0.10%	1.07%	3.07%	0.26%	2.81%
1ST EQUITY BANK	SKOKIE	Υ	134,616	1,542	17%	1.12%	1.15%	6.77%	3.58%	0.48%	3.10%
ALBANY BANK & TRUST CO., NATIONAL ASSOCIATION	CHICAGO		738,058	5,590	15%	1.13%	0.76%	5.25%	3.00%	0.19%	2.81%
ALGONQUIN STATE BANK	ALGONQUIN	Υ	161,988	1,680	10%	1.06%	1.04%	13.05%	2.70%	0.03%	2.67%
ALLIANCE COMMUNITY BANK	PETERSBURG	Υ	379,718	2,256	8%	0.64%	0.59%	7.36%	2.67%	0.25%	2.43%
ALLIED FIRST BANK, SB	OSWEGO		159,048	274	15%	0.24%	0.17%	1.18%	2.43%	0.35%	2.08%
AMALGAMATED BANK OF CHICAGO	CHICAGO		1,019,868	2,474	10%	0.31%	0.24%	2.72%	2.71%	0.07%	2.64%
AMERICAN COMMERCIAL BANK & TRUST, NATIONAL ASSOCIATION	OTTAWA		1,072,794	12,420	9%	1.59%	1.16%	13.40%	4.00%	0.19%	3.80%
AMERICAN COMMUNITY BANK & TRUST	WOODSTOCK		905,444	9,750	10%	1.49%	1.08%	11.12%	3.11%	0.23%	2.88%
AMERICAN EAGLE BANK	SOUTH ELGIN		354,341	3,526	10%	1.39%	1.00%	10.76%	4.19%	0.70%	3.49%
AMERICAN METRO BANK	CHICAGO		83,470	492	13%	0.67%	0.59%	4.40%	4.20%	0.28%	3.93%
ANCHOR STATE BANK	ANCHOR		30,979	-12	16%	-0.04%	-0.04%	-0.25%	3.70%	0.27%	3.43%
ANDERSON STATE BANK	ONEIDA	Υ	108,234	644	14%	0.64%	0.60%	4.81%	2.13%	0.19%	1.94%
ANNA STATE BANK	ANNA		109,851	724	13%	0.88%	0.66%	5.26%	2.63%	0.33%	2.29%
ANNA-JONESBORO NATIONAL BANK	ANNA		268,715	2,008	12%	1.01%	0.75%	7.19%	3.09%	0.25%	2.84%
APPLE RIVER STATE BANK	APPLE RIVER	Υ	531,445	5,894	9%	1.25%	1.11%	15.56%	3.12%	0.48%	2.64%
ARCOLA FIRST BANK	ARCOLA	Υ	136,204	978	10%	0.76%	0.72%	10.43%	2.25%	0.15%	2.10%
ATLANTA NATIONAL BANK, THE	ATLANTA		73,848	468	12%	0.83%	0.63%	5.87%	2.93%	0.25%	2.68%
BANK & TRUST COMPANY	LITCHFIELD		439,364	3,704	10%	1.17%	0.84%	9.41%	3.22%	0.36%	2.87%
BANK OF BELLEVILLE	BELLEVILLE		362,515	1,808	8%	0.66%	0.50%	7.20%	3.46%	0.41%	3.05%
BANK OF BLUFFS	BLUFFS	Υ	65,847	290	12%	0.50%	0.44%	3.68%	3.26%	0.29%	2.97%
BANK OF BOURBONNAIS	BOURBONNAIS		84,833	152	10%	0.23%	0.18%	1.96%	2.26%	0.22%	2.04%
BANK OF CALHOUN COUNTY	HARDIN		88,147	256	8%	0.39%	0.29%	3.62%	2.35%	0.19%	2.16%
BANK OF CARBONDALE, THE	CARBONDALE		280,828	1,386	6%	0.68%	0.49%	4.25%	2.24%	0.19%	2.06%
BANK OF CHESTNUT	CHESTNUT		24,800	84	8%	0.41%	0.34%	5.32%	2.82%	0.17%	2.65%
BANK OF FARMINGTON	FARMINGTON		218,008	1,880	11%	0.97%	0.86%	9.04%	3.59%	0.27%	3.32%







Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/ Earning Assets	Cost of Funds	Net Interest Margin
BANK OF GIBSON CITY	GIBSON CITY		130,396	1,128	8%	1.15%	0.87%	9.13%	2.65%	0.24%	2.41%
BANK OF HERRIN, THE	HERRIN	Υ	309,882	3,680	9%	1.22%	1.19%	20.49%	3.17%	0.18%	2.99%
BANK OF HILLSBORO, NATIONAL ASSOCIATION	HILLSBORO		547,679	4,056	9%	1.06%	0.74%	9.82%	3.01%	0.37%	2.64%
BANK OF KAMPSVILLE	KAMPSVILLE		128,714	732	16%	0.71%	0.57%	3.79%	2.59%	0.29%	2.30%
BANK OF MONTGOMERY	MONTGOMERY		48,897	-66	8%	-0.13%	-0.13%	-2.05%	1.79%	0.47%	1.32%
BANK OF O'FALLON	O'FALLON	Υ	398,581	4,432	12%	1.12%	1.11%	9.21%	2.74%	0.57%	2.17%
BANK OF PONTIAC	PONTIAC		953,983	8,954	10%	1.26%	0.94%	9.29%	3.31%	0.22%	3.09%
BANK OF RANTOUL	RANTOUL	Υ	264,464	3,156	10%	1.36%	1.19%	12.75%	2.85%	0.20%	2.66%
BANK OF SPRINGFIELD	SPRINGFIELD		1,454,238	13,602	8%	1.32%	0.94%	11.98%	3.36%	0.35%	3.02%
BANK OF STRONGHURST	STRONGHURST		91,531	280	13%	0.39%	0.31%	2.82%	2.81%	0.30%	2.51%
BANK OF YATES CITY	YATES CITY	Υ	81,773	548	9%	0.71%	0.67%	8.62%	3.34%	0.32%	3.01%
BANKCHAMPAIGN, NATIONAL ASSOCIATION	CHAMPAIGN	Υ	256,842	3,296	10%	1.29%	1.28%	13.07%	3.52%	0.17%	3.36%
BANKFINANCIAL, NATIONAL ASSOCIATION	OLYMPIA FIELDS		1,656,793	9,488	10%	0.75%	0.57%	5.72%	3.09%	0.13%	2.96%
BANKORION	ORION		611,071	4,802	10%	1.07%	0.79%	9.13%	2.92%	0.32%	2.60%
BANTERRA BANK	MARION	Υ	2,623,215	35,912	8%	1.50%	1.37%	20.45%	3.72%	0.24%	3.48%
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	BARRINGTON		3,339,300	76,808	11%	3.14%	2.30%	18.38%	3.11%	0.20%	2.91%
BEARDSTOWN SAVINGS, S.B.	BEARDSTOWN		71,190	354	10%	0.68%	0.50%	5.70%	3.79%	0.59%	3.21%
BELMONT BANK & TRUST COMPANY	CHICAGO		900,805	12,840	10%	2.00%	1.43%	14.97%	3.69%	0.32%	3.36%
BETTER BANKS	PEORIA	Υ	424,621	3,862	8%	1.08%	0.91%	14.53%	3.47%	0.13%	3.34%
BEVERLY BANK & TRUST COMPANY, NATIONAL ASSOCIATION	CHICAGO		1,824,559	14,912	11%	1.13%	0.82%	7.57%	3.18%	0.18%	3.00%
BLACKHAWK BANK & TRUST	MILAN		1,783,679	20,098	10%	1.52%	1.13%	11.91%	2.75%	0.40%	2.35%
BMO HARRIS BANK NATIONAL ASSOCIATION	CHICAGO		166,667,083	1,775,710	9%	1.42%	1.07%	11.12%	2.59%	0.25%	2.34%
BMO HARRIS CENTRAL NATIONAL ASSOCIATION	ROSELLE		8,036	82	87%	1.44%	1.02%	1.17%	5.65%	0.00%	5.65%
BRADFORD NATIONAL BANK OF GREENVILLE, THE	GREENVILLE	Υ	491,491	6,076	11%	1.49%	1.24%	12.07%	3.90%	0.24%	3.65%
BRICKYARD BANK	LINCOLNWOOD		183,814	942	9%	0.53%	0.51%	6.33%	2.89%	0.41%	2.48%
BUCKLEY STATE BANK	BUCKLEY		57,106	242	9%	0.43%	0.42%	4.53%	2.34%	0.08%	2.26%





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
BUENA VISTA NATIONAL BANK	CHESTER		261,727	2,204	11%	1.14%	0.84%	7.78%	3.45%	0.17%	3.28%
BURLING BANK	CHICAGO	Υ	203,100	3,782	10%	1.94%	1.86%	19.61%	4.28%	0.10%	4.19%
BUSEY BANK	CHAMPAIGN		12,614,667	137,656	10%	1.40%	1.09%	9.36%	2.71%	0.08%	2.63%
BYLINE BANK	CHICAGO		6,910,606	91,942	11%	1.72%	1.33%	10.78%	4.00%	0.15%	3.86%
BYRON BANK	BYRON	Υ	330,493	3,284	10%	1.18%	0.99%	11.53%	3.17%	0.20%	2.97%
CAMP GROVE STATE BANK	CAMP GROVE	Υ	29,683	-270	12%	-1.83%	-0.91%	-6.65%	3.59%	0.74%	2.85%
CAMPUS STATE BANK	CAMPUS		25,965	58	10%	0.23%	0.22%	2.33%	2.64%	0.14%	2.50%
CARROLLTON BANK	CARROLLTON	Υ	3,051,017	23,032	7%	0.77%	0.75%	11.62%	2.76%	0.36%	2.40%
CASEY STATE BANK	CASEY	Υ	426,977	7,136	10%	1.83%	1.67%	18.48%	3.78%	0.38%	3.40%
CATLIN BANK	CATLIN		87,571	794	10%	1.21%	0.91%	9.60%	3.18%	0.18%	3.00%
CENTRAL BANK ILLINOIS	GENESEO		1,196,150	12,906	9%	1.54%	1.08%	11.72%	3.68%	0.35%	3.33%
CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION	CICERO		199,480	190	10%	0.14%	0.10%	1.02%	2.91%	0.28%	2.63%
CENTRAL SAVINGS, F.S.B.	CHICAGO		114,639	454	24%	0.57%	0.40%	1.60%	3.57%	0.45%	3.12%
CENTRAL STATE BANK	CLAYTON	Υ	176,331	2,952	14%	1.68%	1.67%	12.58%	3.75%	0.47%	3.28%
CENTRUST BANK, NATIONAL ASSOCIATION	NORTHBROOK		161,611	1,100	10%	0.95%	0.68%	5.70%	4.58%	0.21%	4.37%
CHESTER NATIONAL BANK	CHESTER		66,390	-170	10%	-0.26%	-0.26%	-2.75%	2.89%	0.21%	2.68%
CHESTERFIELD STATE BANK	CHESTERFIELD	Υ	23,311	120	9%	0.58%	0.51%	5.94%	3.43%	0.24%	3.18%
CHICAGO TRUST COMPANY, N. A., THE	LAKE FOREST		119,077	3,582	99%	4.10%	3.01%	3.05%	1.40%	0.00%	1.40%
CIBC BANK USA	CHICAGO		48,350,464	499,728	12%	1.35%	1.03%	6.61%	2.66%	0.25%	2.41%
CIBM BANK	CHAMPAIGN		754,914	4,240	10%	0.74%	0.56%	5.42%	3.36%	0.21%	3.15%
CITIZENS BANK OF CHATSWORTH	CHATSWORTH		42,402	280	12%	0.69%	0.66%	6.72%	4.50%	0.17%	4.33%
CITIZENS BANK OF EDINBURG	EDINBURG		31,485	154	8%	0.67%	0.49%	6.22%	3.06%	0.28%	2.78%
CITIZENS COMMUNITY BANK	MASCOUTAH		457,314	4,478	11%	1.30%	0.98%	9.94%	3.22%	0.59%	2.63%
CITIZENS FIRST STATE BANK OF WALNUT	WALNUT	Υ	57,332	10	9%	0.02%	0.02%	0.23%	2.70%	0.13%	2.57%
CITIZENS NATIONAL BANK OF ALBION	ALBION		358,495	2,446	16%	0.93%	0.68%	4.52%	2.87%	0.30%	2.57%
CITIZENS STATE BANK	LENA	Υ	336,907	3,248	10%	1.19%	0.96%	9.75%	3.49%	0.33%	3.15%
CITIZENS STATE BANK OF MILFORD	MILFORD	Υ	57,486	-268	7%	-0.47%	-0.47%	-7.39%	2.40%	0.08%	2.32%





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
CITY NATIONAL BANK OF METROPOLIS, THE	METROPOLIS		478,937	3,032	12%	0.85%	0.63%	6.40%	2.82%	0.54%	2.28%
CLAY CITY BANKING CO., THE	CLAY CITY		207,861	2,978	9%	1.97%	1.43%	18.48%	3.59%	0.32%	3.27%
CLAY COUNTY STATE BANK	LOUISVILLE	Υ	109,525	812	11%	0.74%	0.74%	8.28%	2.55%	0.24%	2.32%
CNB BANK & TRUST, NA	CARLINVILLE		1,605,963	15,406	9%	1.33%	0.96%	11.22%	3.49%	0.21%	3.29%
COLCHESTER STATE BANK	COLCHESTER		83,078	692	14%	1.10%	0.83%	6.67%	2.81%	0.35%	2.47%
COLLINSVILLE BUILDING AND LOAN ASSOCIATION	COLLINSVILLE		134,240	156	26%	0.16%	0.12%	0.46%	2.55%	0.57%	1.98%
COMMUNITY BANK	WINSLOW	Υ	255,905	4,576	15%	1.89%	1.79%	12.86%	3.78%	0.83%	2.95%
COMMUNITY BANK OF EASTON	EASTON		43,282	954	22%	3.05%	2.20%	10.21%	3.87%	0.20%	3.68%
COMMUNITY BANK OF ELMHURST	ELMHURST	Υ	192,528	824	9%	0.43%	0.43%	7.22%	3.16%	0.08%	3.07%
COMMUNITY BANK OF TRENTON	TRENTON	Υ	100,895	1,256	11%	1.25%	1.24%	12.03%	3.55%	0.45%	3.10%
COMMUNITY BANKS OF SHELBY COUNTY	COWDEN	Υ	67,449	-30	8%	-0.04%	-0.04%	-0.54%	1.80%	0.16%	1.64%
COMMUNITY FIRST BANK OF THE HEARTLAND	MOUNT VERNON	Υ	257,155	4,556	9%	1.84%	1.77%	19.74%	3.62%	0.13%	3.49%
COMMUNITY NATIONAL BANK IN MONMOUTH	MONMOUTH		51,573	336	12%	0.88%	0.65%	5.80%	3.15%	0.21%	2.94%
COMMUNITY PARTNERS SAVINGS BANK	SALEM		238,442	1,078	11%	0.62%	0.45%	4.71%	3.39%	0.33%	3.06%
COMMUNITY SAVINGS BANK	CHICAGO		459,517	-352	14%	-0.10%	-0.08%	-0.62%	2.66%	0.55%	2.11%
COMMUNITY STATE BANK	GALVA	Υ	270,732	3,886	11%	1.70%	1.44%	13.82%	4.48%	0.41%	4.07%
COMMUNITY STATE BANK OF ROCK FALLS	ROCK FALLS		334,574	2,586	10%	1.06%	0.77%	9.32%	3.37%	0.33%	3.05%
COMMUNITY TRUST BANK	IRVINGTON		109,006	596	11%	0.57%	0.55%	5.60%	3.06%	0.20%	2.86%
CORNERSTONE NATIONAL BANK & TRUST COMPANY	PALATINE		1,050,814	9,130	8%	1.22%	0.87%	10.92%	2.99%	0.09%	2.89%
COUNTRY TRUST BANK	BLOOMINGTON		28,626	7,484	103%	36.61%	26.14%	26.62%	2.69%	0.00%	2.69%
CROSSROADS BANK	EFFINGHAM		223,645	2,914	14%	1.72%	1.30%	10.67%	3.34%	0.42%	2.93%
CRYSTAL LAKE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	CRYSTAL LAKE		1,365,497	13,872	10%	1.40%	1.02%	10.77%	2.89%	0.25%	2.64%
DEVON BANK	CHICAGO		471,799	2,622	7%	0.77%	0.56%	8.86%	2.88%	0.31%	2.57%
DEWEY BANK	DEWEY	Υ	30,817	126	7%	0.50%	0.41%	4.27%	3.36%	0.15%	3.22%
DEWITT SAVINGS BANK	CLINTON		151,581	618	11%	0.55%	0.41%	4.15%	2.85%	0.13%	2.73%
DIETERICH BANK	EFFINGHAM		1,299,493	9,764	8%	1.03%	0.75%	9.28%	2.94%	0.30%	2.64%





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
DU QUOIN STATE BANK	DU QUOIN	Υ	144,095	964	9%	0.85%	0.67%	12.00%	3.51%	0.47%	3.04%
EUREKA SAVINGS BANK	LA SALLE		425,650	2,946	19%	0.95%	0.69%	3.76%	2.81%	0.34%	2.47%
EVERGREEN BANK GROUP	OAK BROOK		1,203,329	20,926	12%	2.31%	1.74%	13.54%	5.36%	0.35%	5.01%
EXCHANGE STATE BANK	LANARK	Υ	101,525	742	12%	0.90%	0.73%	7.46%	2.82%	0.36%	2.46%
FAIRFIELD NATIONAL BANK, THE	FAIRFIELD		676,148	6,604	11%	1.26%	0.98%	9.65%	3.09%	0.65%	2.44%
FAIRVIEW STATE BANKING COMPANY	FAIRVIEW		36,841	268	13%	0.92%	0.73%	6.51%	3.82%	0.26%	3.55%
FARMERS & MERCHANTS BANK OF HUTSONVILLE	HUTSONVILLE	Υ	54,221	506	16%	1.01%	0.93%	5.93%	2.81%	0.56%	2.24%
FARMERS AND MERCHANTS NATIONAL BANK OF NASHVILLE, THE	NASHVILLE	Υ	261,515	2,696	10%	1.12%	1.03%	12.01%	3.04%	0.11%	2.93%
FARMERS AND MERCHANTS STATE BANK OF BUSHNELL	BUSHNELL		93,827	672	8%	0.96%	0.72%	11.59%	2.31%	0.08%	2.23%
FARMERS BANK OF MT. PULASKI, THE	MOUNT PULASKI		65,832	32	12%	0.06%	0.05%	0.54%	2.03%	0.20%	1.83%
FARMERS NATIONAL BANK	PROPHETSTOWN		858,027	9,774	13%	1.54%	1.14%	9.09%	3.63%	0.75%	2.88%
FARMERS NATIONAL BANK OF GRIGGSVILLE	GRIGGSVILLE	Υ	126,818	1,684	10%	1.44%	1.33%	13.67%	4.19%	0.45%	3.74%
FARMERS STATE BANK	ELMWOOD	Υ	64,234	128	9%	0.29%	0.20%	4.32%	3.15%	0.27%	2.88%
FARMERS STATE BANK	PITTSFIELD	Υ	332,352	3,388	12%	1.13%	1.02%	8.59%	3.10%	0.19%	2.91%
FARMERS STATE BANK & TRUST CO.	MOUNT STERLING		114,571	1,146	9%	1.37%	1.00%	12.68%	3.61%	0.31%	3.30%
FARMERS STATE BANK AND TRUST COMPANY, THE	JACKSONVILLE		256,307	1,412	11%	0.58%	0.55%	5.32%	2.54%	0.15%	2.40%
FARMERS STATE BANK OF ALTO PASS, ILL.	ALTO PASS	Υ	327,530	3,500	8%	1.19%	1.07%	13.50%	3.89%	0.42%	3.47%
FARMERS STATE BANK OF EMDEN	EMDEN		39,702	146	25%	0.44%	0.37%	1.48%	1.98%	0.18%	1.80%
FARMERS STATE BANK OF HOFFMAN	HOFFMAN		196,459	958	13%	0.67%	0.49%	4.66%	2.67%	0.24%	2.42%
FARMERS STATE BANK OF MEDORA	MEDORA		24,154	-34	13%	-0.14%	-0.14%	-1.36%	2.49%	0.21%	2.28%
FARMERS STATE BANK OF WESTERN ILLINOIS	ALPHA	Υ	181,971	970	11%	0.61%	0.53%	5.92%	2.72%	0.19%	2.53%
FARMERS-MERCHANTS BANK OF ILLINOIS	JOY		307,600	4,246	10%	1.84%	1.38%	10.97%	3.52%	0.47%	3.05%
FCB BANKS	COLLINSVILLE	Υ	2,045,979	21,980	9%	1.33%	1.07%	13.58%	2.95%	0.35%	2.60%
FEDERAL SAVINGS BANK, THE	CHICAGO		786,395	7,128	20%	1.20%	0.91%	4.39%	3.19%	1.02%	2.17%





Bank Name	City	S	Average	Annualized	Tier 1	Pretax	ROA	ROE	Yield/	Cost of	Net
Dalik Nallie	City	Corp	Assets	Income	Leverage Capital	ROA	ROA	ROE	Earning Assets	Funds	Interest Margin
FEDERATED BANK	ONARGA	Υ	118,688	398	8%	0.39%	0.34%	3.33%	3.04%	0.09%	2.95%
FIRST AMERICAN BANK	ELK GROVE VILLAGE	Υ	6,111,048	21,208	7%	0.39%	0.35%	5.25%	2.57%	0.26%	2.31%
FIRST BANK AND TRUST COMPANY OF ILLINOIS	PALATINE		218,281	3,938	10%	1.80%	1.80%	19.75%	5.60%	0.33%	5.27%
FIRST BANK AND TRUST COMPANY OF MURPHYSBORO, THE	MURPHYSBORO		87,845	584	9%	0.83%	0.66%	8.37%	3.94%	0.19%	3.74%
FIRST BANK OF HIGHLAND PARK	HIGHLAND PARK		1,810,808	-1,138	10%	-0.15%	-0.06%	-0.62%	3.14%	0.60%	2.54%
FIRST BANK OF MANHATTAN	MANHATTAN	Υ	243,660	1,596	8%	0.68%	0.66%	9.84%	2.89%	0.03%	2.85%
FIRST BANKERS TRUST COMPANY, NATIONAL ASSOCIATION	QUINCY		1,204,053	10,222	9%	1.12%	0.85%	12.92%	2.54%	0.15%	2.40%
FIRST COMMUNITY BANK AND TRUST	BEECHER		206,040	842	11%	0.52%	0.41%	4.11%	2.97%	0.07%	2.89%
FIRST COMMUNITY BANK OF HILLSBORO	HILLSBORO	Υ	146,242	788	9%	0.70%	0.54%	8.35%	2.32%	0.29%	2.03%
FIRST COMMUNITY BANK OF MOULTRIE COUNTY	SULLIVAN	Υ	117,666	892	8%	0.77%	0.76%	12.39%	2.54%	0.07%	2.47%
FIRST COMMUNITY BANK XENIA-FLORA	XENIA	Υ	52,698	508	10%	1.11%	0.96%	12.40%	3.45%	0.38%	3.07%
FIRST EAGLE BANK	CHICAGO	Υ	599,108	14,868	18%	2.61%	2.48%	14.00%	4.24%	0.25%	3.99%
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CENTRAL ILLINOIS, S.B.	SHELBYVILLE		186,451	1,698	10%	1.26%	0.91%	9.59%	3.82%	0.41%	3.40%
FIRST FEDERAL SAVINGS BANK	OTTAWA		381,475	-114	11%	-0.07%	-0.03%	-0.27%	2.62%	0.21%	2.41%
FIRST FEDERAL SAVINGS BANK OF CHAMPAIGN-URBANA	CHAMPAIGN		226,561	650	8%	0.40%	0.29%	3.54%	2.12%	0.03%	2.09%
FIRST FEDERAL SAVINGS BANK OF MASCOUTAH, ILLINOIS	MASCOUTAH		153,567	1,270	10%	1.12%	0.83%	8.52%	3.48%	0.59%	2.89%
FIRST MID BANK & TRUST, NATIONAL ASSOCIATION	MATTOON		6,295,906	59,870	10%	1.29%	0.95%	9.05%	3.50%	0.20%	3.30%
FIRST NATIONAL BANK AND TRUST COMPANY	CLINTON		419,245	1,856	8%	0.61%	0.44%	8.34%	2.87%	0.26%	2.60%
FIRST NATIONAL BANK IN AMBOY, THE	AMBOY	Υ	283,145	2,120	9%	0.91%	0.75%	10.21%	2.86%	0.21%	2.65%
FIRST NATIONAL BANK IN CARLYLE, THE	CARLYLE		271,640	2,038	10%	1.02%	0.75%	9.64%	2.76%	0.25%	2.51%
FIRST NATIONAL BANK IN OLNEY	OLNEY		442,380	3,318	10%	1.02%	0.75%	7.72%	2.89%	0.30%	2.59%
FIRST NATIONAL BANK IN PINCKNEYVILLE	PINCKNEYVILLE		147,451	1,326	11%	1.21%	0.90%	9.77%	3.10%	0.17%	2.93%
FIRST NATIONAL BANK IN TAYLORVILLE	TAYLORVILLE	Υ	238,502	2,308	10%	1.13%	0.97%	12.21%	2.76%	0.40%	2.35%





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 IN TREMONT, THE	TREMONT		155,872	442	11%	0.37%	0.28%	2.74%	3.20%	0.15%	3.04%
FIRST NATIONAL BANK OF ALLENDALE, THE	ALLENDALE		338,960	2,826	9%	1.15%	0.83%	10.05%	3.37%	0.33%	3.04%
FIRST NATIONAL BANK OF ARENZVILLE, THE	ARENZVILLE	Υ	128,513	1,386	8%	1.11%	1.08%	15.65%	3.17%	0.15%	3.02%
FIRST NATIONAL BANK OF ASSUMPTION, THE	ASSUMPTION		25,005	120	10%	0.65%	0.48%	5.93%	2.37%	0.17%	2.19%
FIRST NATIONAL BANK OF AVA, THE	AVA		77,478	630	12%	1.14%	0.81%	7.65%	3.58%	0.23%	3.34%
FIRST NATIONAL BANK OF BEARDSTOWN, THE	BEARDSTOWN	Υ	180,832	1,572	10%	0.89%	0.87%	9.68%	2.84%	0.14%	2.70%
FIRST NATIONAL BANK OF BROOKFIELD	BROOKFIELD		312,954	4,078	10%	1.85%	1.30%	13.45%	3.87%	0.35%	3.52%
FIRST NATIONAL BANK OF BROWNSTOWN, THE	BROWNSTOWN		51,178	200	10%	0.53%	0.39%	4.47%	2.88%	0.40%	2.48%
FIRST NATIONAL BANK OF CARMI, THE	CARMI		649,210	5,008	8%	1.06%	0.77%	9.04%	3.09%	0.15%	2.94%
FIRST NATIONAL BANK OF LACON	LACON	Υ	81,261	544	8%	0.67%	0.67%	10.07%	3.57%	0.21%	3.37%
FIRST NATIONAL BANK OF LITCHFIELD, THE	LITCHFIELD	Υ	129,536	1,456	11%	1.21%	1.12%	11.12%	3.46%	0.37%	3.09%
FIRST NATIONAL BANK OF NOKOMIS	NOKOMIS	Υ	182,768	1,656	10%	0.94%	0.91%	10.31%	3.02%	0.15%	2.87%
FIRST NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE		81,508	166	9%	0.26%	0.20%	2.32%	2.43%	0.34%	2.09%
FIRST NATIONAL BANK OF PANA	PANA	Υ	279,716	3,916	10%	1.61%	1.40%	14.70%	3.34%	0.25%	3.09%
FIRST NATIONAL BANK OF RAYMOND, THE	RAYMOND	Υ	186,939	1,194	10%	0.81%	0.64%	9.19%	2.89%	0.19%	2.71%
FIRST NATIONAL BANK OF SANDOVAL, THE	SANDOVAL	Υ	77,310	850	10%	1.31%	1.10%	12.55%	4.39%	0.39%	4.00%
FIRST NATIONAL BANK OF SPARTA, THE	SPARTA	Υ	106,962	1,190	11%	1.20%	1.11%	12.22%	3.43%	0.12%	3.30%
FIRST NATIONAL BANK OF STEELEVILLE	STEELEVILLE	Y	248,298	2,002	13%	0.84%	0.81%	7.31%	2.84%	0.34%	2.50%
FIRST NATIONAL BANK OF WATERLOO	WATERLOO		810,508	5,030	8%	0.82%	0.62%	7.63%	3.09%	0.24%	2.85%
FIRST NATIONS BANK	CHICAGO		494,134	4,508	11%	1.27%	0.91%	8.33%	3.22%	0.47%	2.76%
FIRST NEIGHBOR BANK, NATIONAL ASSOCIATION	TOLEDO		550,960	4,728	10%	1.12%	0.86%	8.74%	3.60%	0.25%	3.35%
FIRST ROBINSON SAVINGS BANK, NATIONAL ASSOCIATION	ROBINSON		467,037	3,104	8%	0.93%	0.66%	10.42%	2.70%	0.22%	2.48%
FIRST SAVANNA SAVINGS BANK	SAVANNA		9,695	-266	4%	-2.74%	-2.74%	-63.38%	3.97%	0.55%	3.43%
FIRST SAVINGS BANK	DANVILLE		39,725	104	25%	0.33%	0.26%	1.13%	2.39%	0.16%	2.23%
FIRST SAVINGS BANK OF HEGEWISCH	CHICAGO		804,959	3,518	14%	0.60%	0.44%	3.11%	2.31%	0.24%	2.07%
FIRST SECURE BANK AND TRUST CO.	PALOS HILLS		336,094	4,366	9%	1.81%	1.30%	15.12%	3.85%	0.32%	3.53%
FIRST SECURE COMMUNITY BANK	SUGAR GROVE		501,049	3,944	8%	1.10%	0.79%	10.26%	3.22%	0.40%	2.82%





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 SECURITY BANK	MACKINAW	Υ	107,831	1,044	9%	0.97%	0.97%	7.83%	3.50%	0.20%	3.30%
FIRST SECURITY TRUST AND SAVINGS BANK	ELMWOOD PARK		362,961	1,354	8%	0.39%	0.37%	5.39%	2.34%	0.12%	2.22%
FIRST SOUTHERN BANK	MARION		808,856	10,240	9%	1.74%	1.27%	11.62%	3.53%	0.17%	3.36%
FIRST STATE BANK	MONTICELLO	Υ	354,101	3,472	7%	0.99%	0.98%	15.25%	2.27%	0.07%	2.20%
FIRST STATE BANK	MENDOTA		1,435,138	9,096	10%	0.88%	0.63%	6.56%	3.56%	0.32%	3.24%
FIRST STATE BANK OF BEECHER CITY	BEECHER CITY	Υ	98,563	1,154	12%	1.39%	1.17%	9.51%	2.99%	0.32%	2.68%
FIRST STATE BANK OF BLOOMINGTON	BLOOMINGTON	Υ	164,340	1,308	7%	0.80%	0.80%	11.72%	2.56%	0.03%	2.53%
FIRST STATE BANK OF CAMPBELL HILL	CAMPBELL HILL		144,679	1,292	12%	1.23%	0.89%	8.62%	3.60%	0.56%	3.04%
FIRST STATE BANK OF DONGOLA, THE	DONGOLA	Υ	31,299	200	10%	0.71%	0.64%	6.64%	3.59%	0.30%	3.29%
FIRST STATE BANK OF FORREST	FORREST	Υ	258,700	2,846	9%	1.12%	1.10%	12.97%	3.56%	0.37%	3.19%
FIRST STATE BANK OF OLMSTED	OLMSTED		67,220	478	10%	0.85%	0.71%	6.78%	3.37%	0.34%	3.03%
FIRST STATE BANK OF ST. PETER	SAINT PETER		37,707	224	14%	0.80%	0.59%	4.67%	2.40%	0.22%	2.18%
FIRST STATE BANK OF VAN ORIN	VAN ORIN	Υ	48,237	100	9%	0.24%	0.21%	2.81%	2.35%	0.27%	2.08%
FIRST STATE BANK SHANNON-POLO	SHANNON	Υ	212,996	966	8%	0.52%	0.45%	7.08%	2.51%	0.16%	2.35%
FIRST TRUST AND SAVINGS BANK OF WATSEKA, THE	WATSEKA		324,843	2,862	13%	1.20%	0.88%	7.01%	2.20%	0.10%	2.10%
FIRST TRUST BANK OF ILLINOIS	KANKAKEE		379,651	3,134	9%	1.12%	0.83%	10.35%	2.66%	0.14%	2.52%
FISHER NATIONAL BANK, THE	FISHER	Υ	206,013	2,572	11%	1.37%	1.25%	14.22%	3.58%	0.29%	3.29%
FLANAGAN STATE BANK	FLANAGAN	Υ	274,449	-170	9%	0.00%	-0.06%	-0.90%	2.78%	0.17%	2.61%
FLORA BANK & TRUST	FLORA		109,216	738	9%	0.93%	0.68%	10.23%	2.82%	0.20%	2.63%
FNB COMMUNITY BANK,THE	VANDALIA		474,414	4,134	11%	1.19%	0.87%	8.81%	3.05%	0.23%	2.82%
FNBC BANK AND TRUST	LA GRANGE		663,251	6,228	9%	0.78%	0.94%	12.94%	2.65%	0.06%	2.59%
FOREST PARK NATIONAL BANK AND TRUST COMPANY	FOREST PARK	Υ	323,698	2,988	7%	0.98%	0.92%	14.61%	3.94%	0.14%	3.80%
FORTRESS BANK	PEORIA		548,123	5,432	9%	1.35%	0.99%	9.81%	3.68%	0.27%	3.42%
FREDERICK COMMUNITY BANK, THE	PAXTON	Υ	187,392	1,110	9%	0.63%	0.59%	7.33%	2.37%	0.16%	2.21%
FWBANK	CHICAGO		44,061	-4,710	38%	-10.69%	-10.69%	-23.79%	1.21%	0.09%	1.12%
GERBER STATE BANK, THE	ARGENTA	Y	94,128	534	12%	0.69%	0.57%	6.44%	2.36%	0.19%	2.18%







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
GERMAN-AMERICAN STATE BANK	GERMAN VALLEY		313,397	3,110	9%	1.36%	0.99%	11.71%	3.89%	0.48%	3.40%
GERMANTOWN TRUST & SAVINGS BANK	BREESE	Υ	470,701	7,122	11%	1.66%	1.51%	15.61%	2.97%	0.43%	2.54%
GIFFORD STATE BANK, THE	GIFFORD	Υ	202,855	1,558	9%	0.78%	0.77%	9.06%	3.22%	0.25%	2.97%
GN BANK	CHICAGO		81,031	-390	13%	-0.48%	-0.48%	-3.91%	3.63%	0.07%	3.55%
GOLD COAST BANK	CHICAGO		452,454	6,228	12%	1.93%	1.38%	12.10%	4.34%	0.77%	3.58%
GOODFIELD STATE BANK	GOODFIELD	Υ	178,453	3,658	12%	2.11%	2.05%	18.32%	3.57%	0.15%	3.43%
GRAND RIDGE NATIONAL BANK	GRAND RIDGE		313,474	6,024	12%	2.73%	1.92%	16.01%	5.60%	0.20%	5.40%
GRAND RIVERS COMMUNITY BANK	GRAND CHAIN		14,970	-578	10%	-3.86%	-3.86%	-36.20%	4.58%	0.26%	4.32%
GRANVILLE NATIONAL BANK, THE	GRANVILLE		113,211	644	10%	0.76%	0.57%	6.40%	2.58%	0.11%	2.46%
GREAT RIVERS BANK	BARRY	Υ	162,698	1,622	10%	1.06%	1.00%	9.86%	3.41%	0.15%	3.27%
GRUNDY BANK	MORRIS	Υ	369,230	4,522	9%	1.25%	1.22%	12.30%	2.61%	0.05%	2.56%
GUARDIAN SAVINGS BANK	GRANITE CITY		38,562	160	19%	0.41%	0.41%	2.45%	2.59%	0.29%	2.30%
HARTSBURG STATE BANK	HARTSBURG		20,050	92	11%	0.46%	0.46%	5.98%	2.38%	0.15%	2.23%
HARVARD STATE BANK, THE	HARVARD	Υ	326,231	2,970	8%	1.00%	0.91%	12.65%	3.14%	0.23%	2.92%
HAVANA NATIONAL BANK, THE	HAVANA		335,993	2,714	9%	0.97%	0.81%	9.76%	2.76%	0.52%	2.23%
HEARTLAND BANK AND TRUST COMPANY	BLOOMINGTON		4,343,147	61,504	10%	1.96%	1.42%	13.99%	3.34%	0.05%	3.28%
HERITAGE BANK OF SCHAUMBURG	SCHAUMBURG	Υ	162,406	912	8%	0.58%	0.56%	4.70%	2.48%	0.09%	2.39%
HICKORY POINT BANK AND TRUST	DECATUR		752,740	5,646	9%	1.00%	0.75%	8.61%	2.67%	0.14%	2.53%
HILL-DODGE BANKING COMPANY, THE	WARSAW	Υ	53,338	420	12%	0.80%	0.79%	6.73%	2.63%	0.27%	2.36%
HINSDALE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	HINSDALE		4,143,093	47,680	9%	1.58%	1.15%	10.13%	3.04%	0.23%	2.81%
HOLCOMB BANK	ROCHELLE	Υ	271,649	3,364	9%	1.32%	1.24%	15.99%	3.68%	0.26%	3.42%
HOME STATE BANK/NATIONAL ASSOCIATION	CRYSTAL LAKE	Υ	794,075	8,194	10%	1.05%	1.03%	11.33%	3.06%	0.07%	2.99%
HOMETOWN NATIONAL BANK	LA SALLE		319,100	2,212	9%	0.96%	0.69%	8.75%	2.77%	0.22%	2.56%
HOYNE SAVINGS BANK	CHICAGO		512,751	866	18%	0.20%	0.17%	1.03%	2.34%	0.16%	2.18%
ILLINI STATE BANK	TONICA	Υ	161,985	1,980	13%	1.39%	1.22%	9.99%	3.01%	0.22%	2.79%
ILLINOIS BANK & TRUST	ROCKFORD		1,748,642	25,934	7%	1.96%	1.48%	20.46%	2.92%	0.07%	2.85%
INB, NATIONAL ASSOCIATION	SPRINGFIELD	Y	1,720,976	10,400	8%	0.64%	0.60%	7.89%	2.80%	0.34%	2.46%





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
INLAND BANK AND TRUST	OAK BROOK		1,264,246	4,822	14%	0.52%	0.38%	2.85%	3.20%	0.14%	3.06%
INTERNATIONAL BANK OF CHICAGO	CHICAGO	Υ	864,113	15,088	11%	1.89%	1.75%	15.99%	3.95%	0.38%	3.57%
IPAVA STATE BANK	IPAVA	Υ	182,665	2,106	8%	1.22%	1.15%	13.70%	3.88%	0.32%	3.56%
IROQUOIS FARMERS STATE BANK	IROQUOIS	Υ	152,920	1,088	8%	0.77%	0.71%	11.67%	2.44%	0.09%	2.35%
IROQUOIS FEDERAL SAVINGS AND LOAN ASSOCIATION	WATSEKA		797,512	4,542	10%	0.77%	0.57%	6.19%	3.16%	0.31%	2.85%
ITASCA BANK & TRUST CO.	ITASCA		755,994	7,800	9%	1.43%	1.03%	13.16%	3.49%	0.16%	3.32%
IUKA STATE BANK, THE	SALEM		121,641	890	10%	0.92%	0.73%	7.97%	4.43%	0.47%	3.96%
JERSEY STATE BANK	JERSEYVILLE		185,453	1,390	12%	1.00%	0.75%	6.91%	2.85%	0.16%	2.69%
KINMUNDY BANK	KINMUNDY		66,242	966	10%	2.06%	1.46%	12.76%	3.73%	0.34%	3.39%
LAKE FOREST BANK & TRUST COMPANY, NATIONAL ASSOCIATION	LAKE FOREST		7,427,290	136,054	9%	2.52%	1.83%	21.14%	3.13%	0.28%	2.85%
LAKESIDE BANK	CHICAGO	Υ	2,461,023	41,214	10%	1.71%	1.67%	18.20%	3.64%	0.28%	3.36%
LASALLE STATE BANK	LASALLE	Υ	180,349	1,494	9%	0.87%	0.83%	13.76%	3.22%	0.32%	2.90%
LEGENCE BANK	ELDORADO	Υ	653,539	8,376	9%	1.36%	1.28%	13.14%	4.44%	0.12%	4.32%
LEMONT NATIONAL BANK, THE	LEMONT		61,228	58	5%	0.12%	0.09%	1.66%	2.39%	0.02%	2.38%
LENA STATE BANK	LENA		98,472	874	11%	1.22%	0.89%	9.34%	3.24%	0.53%	2.71%
LIBERTY BANK	LIBERTY		125,932	1,248	12%	1.37%	0.99%	9.06%	3.20%	0.19%	3.02%
LIBERTY BANK FOR SAVINGS	CHICAGO		915,231	2,360	22%	0.33%	0.26%	1.21%	2.52%	0.15%	2.37%
LIBERTYVILLE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	LIBERTYVILLE		2,258,695	23,992	9%	1.46%	1.06%	12.13%	2.83%	0.25%	2.58%
LINCOLNWAY COMMUNITY BANK	NEW LENOX		283,252	5,144	12%	2.53%	1.82%	15.88%	5.03%	0.20%	4.82%
LISLE SAVINGS BANK	LISLE		613,254	4,858	22%	1.04%	0.79%	3.78%	2.72%	0.26%	2.46%
LITCHFIELD NATIONAL BANK, THE	LITCHFIELD		127,661	636	8%	0.66%	0.50%	7.51%	3.24%	0.16%	3.08%
LONGVIEW BANK	OGDEN		277,116	2,486	8%	1.22%	0.90%	11.59%	3.16%	0.19%	2.97%
LONGVIEW BANK & TRUST	CHRISMAN		248,656	2,882	8%	1.58%	1.16%	14.44%	3.32%	0.24%	3.08%
MARINE BANK	SPRINGFIELD	Υ	743,186	5,168	10%	0.71%	0.70%	7.34%	2.84%	0.17%	2.67%
MARQUETTE BANK	CHICAGO		2,058,029	11,614	7%	0.77%	0.56%	7.02%	3.05%	0.09%	2.95%
MARSEILLES BANK	MARSEILLES	Υ	76,211	400	9%	0.54%	0.52%	9.46%	2.78%	0.52%	2.25%





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
MASON CITY NATIONAL BANK	MASON CITY	Υ	85,320	942	16%	1.27%	1.10%	8.51%	2.60%	0.15%	2.45%
MCHENRY SAVINGS BANK	MCHENRY		297,288	1,410	8%	0.55%	0.47%	5.76%	3.41%	0.49%	2.92%
MERCHANTS AND MANUFACTURERS BANK	JOLIET		361,630	3,002	8%	1.14%	0.83%	10.00%	4.36%	0.22%	4.14%
METROPOLITAN CAPITAL BANK & TRUST	CHICAGO		248,892	1,584	10%	0.91%	0.64%	8.53%	6.00%	0.67%	5.33%
MIDAMERICA NATIONAL BANK	CANTON		555,089	5,878	10%	1.47%	1.06%	10.13%	3.86%	0.11%	3.75%
MIDDLETOWN STATE BANK	MIDDLETOWN	Υ	41,925	800	9%	1.94%	1.91%	21.87%	3.46%	0.24%	3.22%
MIDLAND COMMUNITY BANK	KINCAID		83,813	1,094	11%	1.59%	1.31%	13.41%	3.28%	0.27%	3.01%
MIDLAND FEDERAL SAVINGS AND LOAN ASSOCIATION	BRIDGEVIEW		127,219	-534	7%	-0.42%	-0.42%	-5.68%	1.68%	0.11%	1.57%
MIDLAND STATES BANK	EFFINGHAM		7,345,036	91,984	9%	1.69%	1.25%	11.62%	3.94%	0.26%	3.69%
MIDWEST BANK	MONMOUTH		659,111	5,424	9%	1.14%	0.82%	8.86%	3.36%	0.42%	2.94%
MIDWEST COMMUNITY BANK	FREEPORT	Υ	355,613	1,932	13%	0.80%	0.54%	4.13%	3.00%	0.45%	2.55%
MILFORD BUILDING AND LOAN ASSOCIATION, SB	MILFORD		31,687	202	10%	0.87%	0.64%	6.68%	3.20%	0.46%	2.73%
MILLEDGEVILLE STATE BANK	MILLEDGEVILLE	Υ	170,660	2,662	11%	1.66%	1.56%	15.34%	3.87%	0.53%	3.34%
MILLENNIUM BANK	DES PLAINES	Υ	296,906	6,506	21%	2.33%	2.19%	14.86%	4.07%	0.66%	3.41%
MORTON COMMUNITY BANK	MORTON	Υ	5,034,912	75,184	9%	1.54%	1.49%	19.83%	2.95%	0.35%	2.60%
MUNICIPAL TRUST AND SAVINGS BANK	BOURBONNAIS	Υ	365,884	7,596	14%	2.24%	2.08%	15.11%	3.28%	0.20%	3.08%
MURPHY-WALL STATE BANK AND TRUST COMPANY	PINCKNEYVILLE		165,450	1,254	10%	1.05%	0.76%	8.57%	3.68%	0.18%	3.50%
MUTUAL FEDERAL BANK	CHICAGO		96,859	-476	15%	-0.49%	-0.49%	-3.06%	3.75%	0.39%	3.36%
NASHVILLE SAVINGS BANK	NASHVILLE		88,869	508	11%	0.78%	0.57%	5.54%	2.43%	0.33%	2.10%
NATIONAL BANK OF ST. ANNE	SAINT ANNE		126,910	810	8%	0.92%	0.64%	6.72%	3.56%	0.23%	3.33%
NOKOMIS SAVINGS BANK	NOKOMIS		33,097	-36	15%	-0.10%	-0.11%	-0.98%	2.47%	0.58%	1.89%
NORTH ADAMS STATE BANK	URSA		49,077	426	14%	1.19%	0.87%	6.82%	3.51%	0.18%	3.33%
NORTH CENTRAL BANK	HENNEPIN	Υ	151,216	1,812	11%	1.28%	1.20%	10.67%	3.35%	0.22%	3.13%
NORTH COUNTY SAVINGS BANK	RED BUD		68,292	226	8%	0.40%	0.33%	4.84%	2.43%	0.25%	2.18%
NORTH SHORE TRUST AND SAVINGS	WAUKEGAN		289,258	-388	23%	-0.16%	-0.13%	-0.72%	2.03%	0.33%	1.70%
NORTH SIDE FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO	CHICAGO		47,256	-164	9%	-0.48%	-0.35%	-4.40%	2.70%	0.11%	2.58%





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
NORTHBROOK BANK & TRUST COMPANY, NATIONAL ASSOCIATION	NORTHBROOK		3,870,052	48,654	9%	1.73%	1.26%	14.51%	2.74%	0.14%	2.60%
NORTHERN TRUST COMPANY, THE	CHICAGO		158,814,593	1,571,392	6%	1.33%	0.99%	14.65%	1.23%	0.07%	1.16%
NORTHSIDE COMMUNITY BANK	GURNEE		307,527	2,216	16%	0.99%	0.72%	4.38%	3.28%	0.09%	3.19%
NORTHWEST BANK OF ROCKFORD	ROCKFORD		370,403	4,020	10%	1.48%	1.09%	12.95%	3.70%	0.24%	3.46%
OAKDALE STATE BANK	OAKDALE		28,216	138	10%	0.71%	0.49%	4.93%	3.08%	0.16%	2.92%
OLD EXCHANGE NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE	Υ	88,963	552	10%	0.78%	0.62%	8.01%	2.76%	0.65%	2.11%
OLD PLANK TRAIL COMMUNITY BANK, NATIONAL ASSOCIATION	NEW LENOX		2,173,794	26,678	9%	1.68%	1.23%	14.11%	2.73%	0.10%	2.63%
OLD SECOND NATIONAL BANK	AURORA		6,208,038	56,306	9%	1.26%	0.91%	9.42%	3.06%	0.05%	3.01%
OSB COMMUNITY BANK	OTTAWA		345,277	3,288	13%	1.32%	0.95%	7.33%	4.09%	0.40%	3.68%
PAN AMERICAN BANK & TRUST	MELROSE PARK	Υ	432,321	4,402	9%	1.06%	1.02%	12.30%	3.92%	0.27%	3.65%
PARK RIDGE COMMUNITY BANK	PARK RIDGE	Υ	446,748	9,246	14%	2.10%	2.07%	14.79%	3.98%	0.10%	3.88%
PARKWAY BANK AND TRUST COMPANY	HARWOOD HEIGHTS		2,872,638	37,754	11%	1.83%	1.31%	11.65%	3.48%	0.24%	3.24%
PEOPLEFIRST BANK	JOLIET		215,403	2,904	11%	1.86%	1.35%	12.49%	4.48%	0.49%	3.99%
PEOPLES BANK & TRUST	PANA		582,069	8,722	9%	2.08%	1.50%	19.88%	3.67%	0.12%	3.55%
PEOPLES BANK OF KANKAKEE COUNTY	BOURBONNAIS	Υ	333,243	1,960	7%	0.68%	0.59%	14.10%	2.69%	0.18%	2.51%
PEOPLES BANK OF MACON	MACON		27,502	54	11%	0.24%	0.20%	1.87%	1.97%	0.10%	1.88%
PEOPLES NATIONAL BANK OF KEWANEE	KEWANEE		573,617	3,674	9%	0.88%	0.64%	7.63%	3.08%	0.43%	2.65%
PEOPLES NATIONAL BANK, NATIONAL ASSOCIATION	MOUNT VERNON	Υ	1,547,367	21,564	8%	1.42%	1.39%	17.66%	3.77%	0.21%	3.56%
PEOPLES STATE BANK OF COLFAX	COLFAX		44,021	320	11%	1.01%	0.73%	7.40%	3.05%	0.14%	2.91%
PEOPLES STATE BANK OF NEWTON, ILLINOIS, THE	NEWTON		602,338	8,380	10%	1.92%	1.39%	16.05%	3.52%	0.26%	3.26%
PERU FEDERAL SAVINGS BANK	PERU		186,209	952	13%	0.70%	0.51%	4.39%	2.55%	0.27%	2.28%
PETEFISH, SKILES & COMPANY	VIRGINIA	Υ	275,777	2,570	10%	1.05%	0.93%	9.73%	3.42%	0.34%	3.08%
PHILO EXCHANGE BANK	PHILO	Υ	144,768	426	9%	0.37%	0.29%	3.73%	2.28%	0.11%	2.17%
PIONEER STATE BANK	EARLVILLE		134,347	596	11%	0.38%	0.44%	4.33%	3.46%	0.29%	3.18%





D :::	0"				-	- ·	D6.	DC=	\(\tau_1 \)	0	
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
PRAIRIE COMMUNITY BANK	MARENGO		163,160	836	8%	0.72%	0.51%	6.63%	3.38%	0.18%	3.20%
PRAIRIE STATE BANK & TRUST	SPRINGFIELD	Υ	877,839	8,200	10%	1.00%	0.93%	9.32%	2.70%	0.15%	2.55%
PREFERRED BANK	CASEY		66,449	158	9%	0.24%	0.24%	2.87%	3.19%	0.48%	2.71%
PRINCEVILLE STATE BANK	PRINCEVILLE	Υ	113,180	1,130	9%	1.11%	1.00%	14.64%	3.79%	0.47%	3.32%
PROSPECT BANK	PARIS	Υ	733,853	7,140	8%	0.99%	0.97%	15.53%	3.03%	0.18%	2.84%
PROVIDENCE BANK & TRUST	SOUTH HOLLAND		1,426,645	7,160	10%	0.59%	0.50%	5.10%	3.65%	0.15%	3.49%
PULASKI SAVINGS BANK	CHICAGO		50,485	1,946	11%	3.85%	3.85%	38.63%	4.05%	0.42%	3.63%
RARITAN STATE BANK	RARITAN		239,849	2,096	10%	1.23%	0.87%	9.80%	3.23%	0.36%	2.87%
REPUBLIC BANK OF CHICAGO	OAK BROOK		2,461,852	35,884	11%	2.04%	1.46%	13.83%	3.93%	0.18%	3.75%
RESOURCE BANK, NATIONAL ASSOCIATION	DEKALB	Υ	768,836	7,254	8%	1.14%	0.94%	15.75%	3.05%	0.13%	2.92%
RUSHVILLE STATE BANK	RUSHVILLE	Υ	130,509	1,584	13%	1.35%	1.21%	13.24%	2.56%	0.14%	2.42%
SAINTE MARIE STATE BANK	SAINTE MARIE		16,210	-320	18%	-1.97%	-1.97%	-10.77%	2.71%	0.64%	2.07%
SAUK VALLEY BANK & TRUST COMPANY	STERLING		600,040	4,712	8%	1.07%	0.79%	10.32%	3.35%	0.27%	3.07%
SAVANNA-THOMSON STATE BANK	THOMSON	Υ	117,038	240	9%	0.26%	0.21%	2.61%	2.43%	0.33%	2.10%
SCHAUMBURG BANK & TRUST COMPANY, NATIONAL ASSOCIATION	SCHAUMBURG		1,554,307	14,244	10%	1.26%	0.92%	8.99%	2.76%	0.18%	2.58%
SCOTT STATE BANK	BETHANY	Υ	211,912	1,356	13%	0.71%	0.64%	6.23%	2.72%	0.09%	2.63%
SECURITY BANK, S.B.	SPRINGFIELD		242,767	516	7%	0.30%	0.21%	3.51%	2.32%	0.10%	2.22%
SECURITY NATIONAL BANK	WITT		103,233	370	9%	0.53%	0.36%	4.49%	2.98%	0.47%	2.52%
SECURITY SAVINGS BANK	MONMOUTH		261,830	1,190	10%	0.60%	0.45%	5.80%	2.69%	0.39%	2.29%
SENB BANK	MOLINE	Υ	359,910	3,154	9%	0.94%	0.88%	10.11%	3.49%	0.22%	3.27%
SHELBY COUNTY STATE BANK	SHELBYVILLE	Υ	326,779	3,422	9%	1.14%	1.05%	15.06%	3.13%	0.24%	2.89%
SIGNATURE BANK	ROSEMONT		1,590,537	22,700	9%	2.00%	1.43%	20.37%	3.57%	0.25%	3.32%
SOLUTIONS BANK	FORRESTON	Υ	460,821	4,324	10%	1.06%	0.94%	13.54%	3.38%	0.17%	3.21%
SOUTHERN ILLINOIS BANK	JOHNSTON CITY		160,587	1,452	12%	1.32%	0.90%	9.10%	3.23%	0.39%	2.84%
SOUTHERNTRUST BANK	MARION		213,990	3,328	11%	2.12%	1.56%	14.25%	4.99%	0.56%	4.44%
SPRING VALLEY CITY BANK	SPRING VALLEY		232,723	1,902	13%	1.11%	0.82%	6.95%	3.00%	0.32%	2.68%
ST. CHARLES BANK & TRUST COMPANY,	SAINT CHARLES		1,919,917	18,986	10%	1.36%	0.99%	8.78%	2.85%	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
NATIONAL ASSOCIATION											
STATE BANK	WATERLOO		306,353	616	8%	0.26%	0.20%	3.22%	2.92%	0.66%	2.26%
STATE BANK	WONDER LAKE		269,171	1,054	9%	0.55%	0.39%	4.00%	3.04%	0.13%	2.91%
STATE BANK	FREEPORT		331,112	4,386	10%	1.83%	1.32%	14.78%	3.57%	0.41%	3.16%
STATE BANK OF BEMENT	BEMENT		165,835	400	10%	0.27%	0.24%	2.56%	2.80%	0.11%	2.69%
STATE BANK OF CHERRY	CHERRY	Y	117,980	1,426	12%	1.40%	1.21%	10.68%	3.53%	0.44%	3.08%
STATE BANK OF DAVIS	DAVIS		171,218	1,562	11%	1.17%	0.91%	9.55%	3.01%	0.43%	2.58%
STATE BANK OF GENEVA, THE	GENEVA	Υ	111,693	1,024	10%	0.93%	0.92%	11.10%	3.27%	0.14%	3.13%
STATE BANK OF GRAYMONT	GRAYMONT		323,357	1,888	10%	0.84%	0.58%	6.55%	2.92%	0.33%	2.59%
STATE BANK OF HERSCHER	HERSCHER		174,836	1,158	11%	0.88%	0.66%	7.13%	2.75%	0.14%	2.62%
STATE BANK OF INDUSTRY	INDUSTRY	Υ	58,514	364	15%	0.71%	0.62%	4.75%	2.95%	0.30%	2.64%
STATE BANK OF NAUVOO	NAUVOO		37,003	110	8%	0.32%	0.30%	3.58%	3.21%	0.16%	3.05%
STATE BANK OF PEARL CITY, THE	PEARL CITY	Υ	70,259	436	10%	0.64%	0.62%	6.66%	3.72%	0.38%	3.33%
STATE BANK OF ST. JACOB	SAINT JACOB	Υ	89,367	1,334	13%	1.72%	1.49%	12.85%	3.02%	0.24%	2.78%
STATE BANK OF THE LAKES, NATIONAL ASSOCIATION	ANTIOCH		1,689,612	16,964	9%	1.37%	1.00%	8.64%	2.68%	0.17%	2.52%
STATE BANK OF TOULON	TOULON	Y	304,191	3,150	10%	1.18%	1.04%	11.65%	3.47%	0.31%	3.15%
STATE BANK OF WHITTINGTON	BENTON	Υ	173,737	1,906	9%	1.14%	1.10%	14.02%	3.83%	0.08%	3.75%
STATE STREET BANK AND TRUST COMPANY	QUINCY	Y	302,148	4,044	8%	1.57%	1.34%	18.41%	3.56%	0.13%	3.43%
STERLING FEDERAL BANK, FEDERAL SAVINGS BANK	STERLING		472,049	1,370	9%	0.37%	0.29%	3.85%	3.35%	0.29%	3.06%
STILLMAN BANCCORP, N.A.	STILLMAN VALLEY	Y	624,258	5,188	9%	0.94%	0.83%	13.04%	2.41%	0.15%	2.26%
STREATOR HOME SAVINGS BANK	STREATOR		167,490	544	26%	0.39%	0.32%	1.27%	2.24%	0.26%	1.98%
TABLE GROVE STATE BANK	TABLE GROVE	Υ	54,567	582	11%	1.13%	1.07%	10.52%	3.42%	0.19%	3.23%
TEUTOPOLIS STATE BANK	TEUTOPOLIS		322,304	3,146	12%	1.32%	0.98%	8.89%	2.54%	0.26%	2.28%
TOMPKINS STATE BANK	AVON	Υ	278,951	2,926	8%	1.22%	1.05%	12.54%	3.17%	0.29%	2.88%
TOWN AND COUNTRY BANK	SPRINGFIELD		897,956	14,318	11%	2.19%	1.59%	15.07%	3.58%	0.12%	3.46%
TOWN AND COUNTRY BANK MIDWEST	QUINCY	Υ	216,059	3,888	11%	1.81%	1.80%	16.65%	3.28%	0.12%	3.17%





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
TOWN CENTER BANK	FRANKFORT		160,628	-1,490	8%	-0.87%	-0.93%	-9.40%	3.45%	0.17%	3.27%
TRUSTBANK	OLNEY	Υ	408,639	6,896	10%	1.71%	1.69%	17.11%	4.11%	0.13%	3.98%
UNION FEDERAL SAVINGS AND LOAN ASSOCIATION	KEWANEE		161,528	-660	14%	-0.66%	-0.41%	-2.80%	3.35%	0.38%	2.97%
UNION NATIONAL BANK	ELGIN		372,924	5,542	11%	2.07%	1.49%	14.17%	3.90%	0.34%	3.56%
UNION SAVINGS BANK	FREEPORT		195,517	236	9%	0.11%	0.12%	1.71%	2.80%	0.27%	2.53%
UNITED COMMUNITY BANK	CHATHAM		3,481,425	30,694	8%	1.14%	0.88%	10.62%	2.67%	0.31%	2.37%
UNITED TRUST BANK	PALOS HEIGHTS		84,219	2,522	13%	3.13%	2.99%	27.67%	3.30%	0.44%	2.86%
VERMILION VALLEY BANK	PIPER CITY	Υ	172,488	1,820	15%	1.43%	1.06%	7.74%	3.18%	0.31%	2.87%
VERMONT STATE BANK	VERMONT		27,617	-386	13%	-1.94%	-1.40%	-11.04%	4.13%	0.99%	3.14%
VILLA GROVE STATE BANK	VILLA GROVE	Υ	85,880	638	11%	0.76%	0.74%	7.05%	3.04%	0.18%	2.86%
VILLAGE BANK & TRUST, NATIONAL ASSOCIATION	ARLINGTON HEIGHTS		2,269,099	20,998	10%	1.27%	0.93%	8.59%	2.98%	0.21%	2.77%
VILLAGE BANK, THE	SAINT LIBORY	Υ	114,471	1,366	9%	1.21%	1.19%	13.22%	3.04%	0.19%	2.85%
WABASH SAVINGS BANK	MOUNT CARMEL		10,284	-272	8%	-2.65%	-2.65%	-34.59%	3.06%	0.67%	2.39%
WARREN-BOYNTON STATE BANK	NEW BERLIN		206,847	2,014	13%	1.35%	0.97%	7.87%	3.65%	0.24%	3.41%
WASHINGTON SAVINGS BANK	EFFINGHAM		597,838	3,466	11%	0.79%	0.58%	5.44%	2.85%	0.45%	2.40%
WASHINGTON STATE BANK	WASHINGTON		75,380	566	9%	1.03%	0.75%	10.45%	2.60%	0.26%	2.34%
WATERMAN BANK	WATERMAN		92,495	284	17%	0.44%	0.31%	1.81%	3.52%	0.78%	2.74%
WEST CENTRAL BANK	ASHLAND	Υ	232,815	2,196	9%	0.99%	0.94%	11.98%	3.43%	0.26%	3.16%
WEST TOWN BANK & TRUST	NORTH RIVERSIDE		394,673	3,766	12%	1.25%	0.95%	7.87%	5.17%	0.57%	4.61%
WHEATON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	WHEATON		2,875,381	25,426	9%	1.22%	0.88%	9.04%	2.64%	0.21%	2.43%
WHEATON COLLEGE TRUST COMPANY, NATIONAL ASSOCIATION	WHEATON		3,756	34	93%	1.76%	0.91%	0.94%	0.34%	0.00%	0.34%
WILLIAMSVILLE STATE BANK AND TRUST	WILLIAMSVILLE		107,792	44	12%	0.03%	0.04%	0.40%	2.34%	0.20%	2.13%
WINTRUST BANK, NATIONAL ASSOCIATION	CHICAGO		9,362,944	129,370	10%	1.92%	1.38%	14.06%	2.92%	0.16%	2.77%





UFS — created by bankers, for bankers.

Nearly 30 years ago, a visionary group of community bankers collaborated to leverage the intersection of passionate people, best of breed technology, and continually evolving community expectations to empower bankers to simply be great bankers. Owned by community banks and heavily staffed with former bankers, UFS provides confidence in the execution of each bank's unique strategy. Sharing data insight around financial, customer, and technology trends is just one way to drive success.

Today, UFS is the community bank technology outfitter that inspires confidence for community banks by providing purpose-built solutions that make technology work for them, instead of the other way around.

Whether you need efficiency through bank exclusive cloud services, confidence around cybersecurity, regulatory compliant IT, or meeting changing customer digital expectations, let's start a conversation to see how UFS can support your strategies.



Chris Soyke, UFS chriss@ufstech.com 262-376-3000



Technology Outfitter for Community Banks