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Illinois FDIC Insured Institutions

1st Quarter 2021

Data compiled by



Technology Outfitter for Community Banks

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Wisconsin Bankers
FOUNDATION

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



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IL Profitability

March 31, 2021
Dollars in Thousands



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Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/Earning Assets	Cost of Funds	Net Interest Margin
1ST COMMUNITY BANK	SHERRARD	Y	66,528	1,256	10%	1.90%	1.89%	18.34%	5.26%	0.47%	4.79%
1ST EQUITY BANK	SKOKIE	Y	141,865	1,424	16%	1.02%	1.00%	6.20%	3.95%	0.64%	3.31%
1ST STATE BANK OF MASON CITY	MASON CITY	Y	32,961	52	10%	0.17%	0.16%	1.38%	1.94%	0.29%	1.65%
ALBANY BANK & TRUST CO., NATIONAL ASSOCIATION	CHICAGO		684,771	3,804	15%	0.81%	0.56%	3.66%	2.91%	0.33%	2.58%
ALGONQUIN STATE BANK	ALGONQUIN	Y	157,177	536	10%	0.38%	0.34%	3.22%	2.88%	0.10%	2.79%
ALLIANCE COMMUNITY BANK	PETERSBURG	Y	319,921	4,168	9%	1.37%	1.30%	10.70%	3.57%	0.25%	3.32%
ALLIED FIRST BANK, SB	OSWEGO		150,865	7,264	14%	6.70%	4.81%	37.96%	3.51%	0.50%	3.01%
AMALGAMATED BANK OF CHICAGO	CHICAGO		922,938	3,712	10%	0.53%	0.40%	4.21%	3.07%	0.09%	2.98%
AMERICAN COMMUNITY BANK & TRUST	WOODSTOCK		831,166	9,760	10%	1.64%	1.17%	12.02%	3.42%	0.28%	3.14%
AMERICAN EAGLE BANK	SOUTH ELGIN		347,862	3,392	9%	1.36%	0.98%	10.76%	4.41%	1.09%	3.31%
AMERICAN METRO BANK	CHICAGO		85,589	1,008	11%	1.18%	1.18%	10.61%	4.90%	0.44%	4.45%
ANCHOR STATE BANK	ANCHOR		31,963	236	22%	1.10%	0.74%	4.92%	4.69%	0.31%	4.37%
ANDERSON STATE BANK	ONEIDA	Y	102,023	1,376	14%	1.35%	1.35%	9.13%	2.76%	0.20%	2.56%
ANNA STATE BANK	ANNA		102,938	616	13%	0.81%	0.60%	4.62%	2.90%	0.45%	2.44%
ANNA-JONESBORO NATIONAL BANK	ANNA		252,647	2,160	13%	1.17%	0.85%	6.43%	3.47%	0.34%	3.13%
APPLE RIVER STATE BANK	APPLE RIVER	Y	468,240	6,552	9%	1.53%	1.40%	14.49%	3.32%	0.60%	2.72%
ARCOLA FIRST BANK	ARCOLA	Y	106,502	848	12%	0.89%	0.80%	5.88%	2.76%	0.22%	2.54%
ATLANTA NATIONAL BANK, THE	ATLANTA		73,094	656	12%	1.12%	0.90%	7.42%	3.37%	0.29%	3.08%
BANK & TRUST COMPANY	LITCHFIELD		426,814	3,792	9%	1.30%	0.89%	9.33%	3.62%	0.71%	2.92%
BANK OF BELLEVILLE	BELLEVILLE		310,923	4,768	9%	2.13%	1.53%	20.18%	4.70%	0.63%	4.07%
BANK OF BLUFFS	BLUFFS	Y	67,779	488	12%	0.78%	0.72%	5.87%	3.20%	0.30%	2.90%
BANK OF BOURBONNAIS	BOURBONNAIS		80,791	132	10%	0.24%	0.16%	1.60%	2.90%	0.37%	2.52%
BANK OF CALHOUN COUNTY	HARDIN		76,019	232	9%	0.39%	0.31%	3.30%	2.78%	0.29%	2.48%
BANK OF CARBONDALE, THE	CARBONDALE		272,931	2,844	13%	1.45%	1.04%	8.42%	2.78%	0.20%	2.58%
BANK OF CHESTNUT	CHESTNUT		21,822	-32	8%	-0.15%	-0.15%	-1.76%	3.34%	0.24%	3.09%
BANK OF FARMINGTON	FARMINGTON		207,352	1,384	10%	0.97%	0.67%	6.23%	3.95%	0.51%	3.44%
BANK OF GIBSON CITY	GIBSON CITY		111,763	1,220	8%	1.46%	1.09%	10.44%	3.27%	0.36%	2.91%

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BANK OF HERRIN, THE	HERRIN	Y	293,303	2,904	9%	1.02%	0.99%	11.34%	3.87%	0.30%	3.56%
BANK OF HILLSBORO, NATIONAL ASSOCIATION	HILLSBORO		476,689	4,624	10%	1.39%	0.97%	9.90%	3.56%	0.61%	2.95%
BANK OF KAMPSVILLE	KAMPSVILLE		123,151	760	16%	0.81%	0.62%	3.67%	2.76%	0.39%	2.38%
BANK OF MONTGOMERY	MONTGOMERY		45,976	424	9%	0.96%	0.92%	10.24%	2.73%	0.63%	2.09%
BANK OF O'FALLON	O'FALLON	Y	331,266	4,024	14%	1.22%	1.21%	8.68%	3.40%	0.87%	2.53%
BANK OF PONTIAC	PONTIAC		652,463	7,296	12%	1.54%	1.12%	9.87%	3.51%	0.40%	3.11%
BANK OF RANTOUL	RANTOUL	Y	260,956	4,964	10%	2.07%	1.90%	16.71%	3.90%	0.25%	3.65%
BANK OF SPRINGFIELD	SPRINGFIELD		1,272,860	15,488	8%	1.71%	1.22%	14.48%	3.82%	0.41%	3.41%
BANK OF STRONGHURST	STRONGHURST		84,267	544	14%	0.82%	0.65%	4.13%	2.76%	0.47%	2.30%
BANK OF YATES CITY	YATES CITY	Y	75,844	552	9%	0.77%	0.73%	8.26%	3.48%	0.53%	2.95%
BANKCHAMPAIGN, NATIONAL ASSOCIATION	CHAMPAIGN	Y	260,378	3,548	10%	1.37%	1.36%	13.90%	3.91%	0.44%	3.48%
BANKFINANCIAL, NATIONAL ASSOCIATION	OLYMPIA FIELDS		1,591,936	7,084	10%	0.60%	0.44%	4.36%	2.96%	0.17%	2.78%
BANKORION	ORION		562,923	5,164	10%	1.25%	0.92%	8.31%	3.32%	0.55%	2.77%
BANTERRA BANK	MARION	Y	2,269,451	37,576	8%	1.77%	1.66%	17.29%	3.81%	0.25%	3.56%
BARRINGTON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	BARRINGTON		3,479,734	199,476	12%	7.79%	5.73%	47.66%	2.92%	0.27%	2.65%
BEARDSTOWN SAVINGS, S.B.	BEARDSTOWN		67,179	208	10%	0.43%	0.31%	3.06%	4.02%	0.77%	3.25%
BELMONT BANK & TRUST COMPANY	CHICAGO		780,260	10,876	10%	1.94%	1.39%	13.66%	3.59%	0.40%	3.19%
BETTER BANKS	PEORIA	Y	368,986	4,004	8%	1.19%	1.09%	12.59%	3.31%	0.17%	3.14%
BEVERLY BANK & TRUST COMPANY, NATIONAL ASSOCIATION	CHICAGO		1,743,140	23,612	10%	1.85%	1.35%	12.50%	3.19%	0.33%	2.86%
BLACKHAWK BANK & TRUST	MILAN		1,578,723	17,280	11%	1.48%	1.09%	9.26%	3.12%	0.50%	2.61%
BMO HARRIS BANK NATIONAL ASSOCIATION	CHICAGO		156,950,897	1,695,368	10%	1.44%	1.08%	9.35%	2.57%	0.27%	2.30%
BMO HARRIS CENTRAL NATIONAL ASSOCIATION	ROSELLE		7,996	32	87%	0.55%	0.40%	0.46%	6.78%	0.00%	6.78%
BRADFORD NATIONAL BANK OF GREENVILLE, THE	GREENVILLE	Y	432,137	7,532	12%	1.95%	1.74%	11.80%	4.04%	0.36%	3.68%
BRICKYARD BANK	LINCOLNWOOD		181,913	336	8%	0.18%	0.18%	2.22%	2.62%	0.58%	2.04%
BUCKLEY STATE BANK	BUCKLEY		49,761	60	11%	0.15%	0.12%	1.13%	2.61%	0.16%	2.44%
BUENA VISTA NATIONAL BANK	CHESTER		249,261	2,624	11%	1.44%	1.05%	8.52%	3.35%	0.22%	3.13%

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BURLING BANK	CHICAGO	Y	198,156	2,800	9%	1.49%	1.41%	15.25%	3.71%	0.07%	3.63%
BUSEY BANK	CHAMPAIGN		10,541,056	162,552	11%	2.02%	1.54%	11.43%	2.99%	0.16%	2.84%
BYLINE BANK	CHICAGO		6,563,654	93,252	11%	1.91%	1.42%	11.33%	3.94%	0.13%	3.82%
BYRON BANK	BYRON	Y	316,649	6,968	10%	2.31%	2.20%	21.01%	3.70%	0.40%	3.31%
CAMP GROVE STATE BANK	CAMP GROVE	Y	17,142	-180	14%	-1.05%	-1.05%	-7.12%	2.98%	0.57%	2.40%
CAMPUS STATE BANK	CAMPUS		24,086	84	10%	0.40%	0.35%	3.42%	2.62%	0.21%	2.41%
CARROLLTON BANK	CARROLLTON	Y	2,740,308	30,548	6%	1.13%	1.11%	17.54%	3.26%	0.47%	2.80%
CASEY STATE BANK	CASEY	Y	389,071	4,624	10%	1.27%	1.19%	11.77%	3.93%	0.58%	3.35%
CATLIN BANK	CATLIN		71,142	1,220	11%	2.31%	1.71%	16.03%	3.94%	0.22%	3.72%
CENTRAL BANK ILLINOIS	GENESEO		1,077,131	15,048	9%	1.92%	1.40%	13.23%	3.77%	0.39%	3.38%
CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION	CICERO		195,384	-88	10%	-0.05%	-0.05%	-0.44%	2.89%	0.47%	2.42%
CENTRAL SAVINGS, F.S.B.	CHICAGO		117,501	488	23%	0.62%	0.42%	1.74%	3.65%	0.76%	2.89%
CENTRAL STATE BANK	CLAYTON	Y	171,838	4,600	14%	2.69%	2.68%	20.06%	5.32%	1.03%	4.29%
CENTRUST BANK, NATIONAL ASSOCIATION	NORTHBROOK		167,203	1,828	10%	1.53%	1.09%	9.72%	4.74%	0.46%	4.28%
CHESTER NATIONAL BANK	CHESTER		66,948	320	9%	0.60%	0.48%	5.12%	3.16%	0.31%	2.85%
CHESTERFIELD STATE BANK	CHESTERFIELD	Y	19,719	508	10%	2.60%	2.58%	25.60%	3.33%	0.40%	2.93%
CHICAGO TRUST COMPANY, N. A., THE	LAKE FOREST		115,174	2,976	99%	3.51%	2.58%	2.61%	1.23%	0.00%	1.23%
CIBC BANK USA	CHICAGO		43,371,643	473,632	10%	1.44%	1.09%	6.79%	2.47%	0.20%	2.27%
CIBM BANK	CHAMPAIGN		744,427	9,180	11%	1.69%	1.23%	9.94%	3.50%	0.30%	3.20%
CITIZENS BANK OF CHATSWORTH	CHATSWORTH		43,078	-172	8%	-0.40%	-0.40%	-4.31%	2.65%	0.28%	2.37%
CITIZENS BANK OF EDINBURG	EDINBURG		29,261	96	9%	0.45%	0.33%	3.70%	3.14%	0.31%	2.83%
CITIZENS COMMUNITY BANK	MASCOUTAH		450,420	4,816	11%	1.47%	1.07%	9.93%	3.67%	0.85%	2.82%
CITIZENS FIRST STATE BANK OF WALNUT	WALNUT	Y	56,147	624	8%	1.11%	1.11%	12.96%	4.36%	0.23%	4.13%
CITIZENS NATIONAL BANK OF ALBION	ALBION		338,509	3,436	16%	1.41%	1.02%	6.05%	3.09%	0.51%	2.58%
CITIZENS STATE BANK	LENA	Y	304,773	4,140	11%	1.47%	1.36%	11.15%	3.85%	0.67%	3.18%
CITIZENS STATE BANK OF MILFORD	MILFORD	Y	56,829	464	8%	0.86%	0.82%	10.38%	3.58%	0.21%	3.37%
CITY NATIONAL BANK OF METROPOLIS, THE	METROPOLIS		456,977	1,820	13%	0.68%	0.40%	3.19%	3.05%	0.63%	2.42%

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CLAY CITY BANKING CO., THE	CLAY CITY		178,483	1,380	9%	1.06%	0.77%	8.54%	3.50%	0.37%	3.14%
CLAY COUNTY STATE BANK	LOUISVILLE	Y	96,083	1,236	12%	1.29%	1.29%	10.12%	3.41%	0.28%	3.13%
CNB BANK & TRUST, NA	CARLINVILLE		1,525,209	14,516	8%	1.31%	0.95%	9.38%	3.48%	0.38%	3.10%
COLCHESTER STATE BANK	COLCHESTER		78,162	760	14%	1.26%	0.97%	6.28%	3.10%	0.48%	2.62%
COLLINSVILLE BUILDING AND LOAN ASSOCIATION	COLLINSVILLE		133,853	84	25%	0.07%	0.06%	0.25%	2.69%	0.79%	1.90%
COMMUNITY BANK	WINSLOW	Y	249,434	4,344	14%	1.85%	1.74%	11.52%	4.01%	1.03%	2.98%
COMMUNITY BANK OF EASTON	EASTON		42,030	840	20%	2.80%	2.00%	9.88%	3.97%	0.20%	3.78%
COMMUNITY BANK OF ELMHURST	ELMHURST	Y	185,581	1,924	9%	1.04%	1.04%	11.22%	3.87%	0.13%	3.74%
COMMUNITY BANK OF TRENTON	TRENTON	Y	97,957	1,944	11%	2.00%	1.98%	18.25%	3.81%	0.70%	3.11%
COMMUNITY BANKS OF SHELBY COUNTY	COWDEN	Y	58,463	-36	9%	-0.06%	-0.06%	-0.64%	2.18%	0.21%	1.97%
COMMUNITY FIRST BANK OF THE HEARTLAND	MOUNT VERNON	Y	253,414	5,328	9%	2.17%	2.10%	22.08%	3.72%	0.22%	3.51%
COMMUNITY NATIONAL BANK IN MONMOUTH	MONMOUTH		49,407	644	13%	1.64%	1.30%	10.30%	3.40%	0.32%	3.08%
COMMUNITY PARTNERS SAVINGS BANK	SALEM		229,553	948	11%	0.59%	0.41%	3.72%	3.94%	0.47%	3.46%
COMMUNITY SAVINGS BANK	CHICAGO		434,921	-528	15%	-0.16%	-0.12%	-0.81%	2.83%	0.67%	2.16%
COMMUNITY STATE BANK	GALVA	Y	270,568	3,068	10%	1.30%	1.13%	11.48%	4.48%	0.63%	3.85%
COMMUNITY STATE BANK OF ROCK FALLS	ROCK FALLS		316,529	2,916	9%	1.27%	0.92%	9.41%	3.48%	0.52%	2.96%
COMMUNITY TRUST BANK	IRVINGTON		94,155	396	13%	0.51%	0.42%	3.18%	3.38%	0.21%	3.17%
CORNERSTONE NATIONAL BANK & TRUST COMPANY	PALATINE		937,980	10,340	8%	1.55%	1.10%	13.30%	3.63%	0.22%	3.41%
COUNTRY TRUST BANK	BLOOMINGTON		28,019	4,740	98%	23.31%	16.92%	16.96%	2.59%	0.00%	2.59%
CROSSROADS BANK	EFFINGHAM		202,783	3,376	14%	2.31%	1.66%	11.95%	4.16%	0.59%	3.56%
CRYSTAL LAKE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	CRYSTAL LAKE		1,333,591	15,164	9%	1.55%	1.14%	12.60%	2.76%	0.42%	2.34%
DEVON BANK	CHICAGO		401,783	4,176	7%	1.42%	1.04%	14.52%	2.98%	0.23%	2.74%
DEWEY BANK	DEWEY	Y	29,603	200	7%	0.78%	0.68%	6.70%	4.06%	0.23%	3.83%
DEWITT SAVINGS BANK	CLINTON		133,743	608	12%	0.61%	0.45%	3.65%	3.10%	0.25%	2.85%
DIETERICH BANK	EFFINGHAM		1,202,350	9,488	7%	1.08%	0.79%	8.49%	3.02%	0.40%	2.62%
DU QUOIN STATE BANK	DU QUOIN	Y	130,948	1,120	8%	1.08%	0.86%	6.26%	3.75%	0.58%	3.17%

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DURAND STATE BANK	DURAND		124,377	764	10%	0.79%	0.61%	5.86%	3.48%	0.43%	3.05%
EUREKA SAVINGS BANK	LA SALLE		375,741	2,252	21%	0.82%	0.60%	2.71%	2.81%	0.46%	2.35%
EVERGREEN BANK GROUP	OAK BROOK		1,224,736	22,320	12%	2.44%	1.82%	16.03%	5.52%	0.72%	4.80%
EXCHANGE STATE BANK	LANARK	Y	104,239	3,212	11%	3.22%	3.08%	24.64%	2.84%	0.48%	2.36%
FAIRFIELD NATIONAL BANK, THE	FAIRFIELD		631,446	6,472	12%	1.35%	1.02%	8.00%	3.27%	0.89%	2.38%
FAIRVIEW STATE BANKING COMPANY	FAIRVIEW		34,514	252	12%	0.95%	0.73%	6.21%	3.92%	0.39%	3.53%
FARMERS & MERCHANTS BANK OF HUTSONVILLE	HUTSONVILLE	Y	48,880	600	17%	1.24%	1.23%	7.20%	3.16%	0.65%	2.51%
FARMERS AND MERCHANTS NATIONAL BANK OF NASHVILLE, THE	NASHVILLE	Y	232,356	2,696	10%	1.23%	1.16%	10.54%	3.32%	0.21%	3.11%
FARMERS AND MERCHANTS STATE BANK OF BUSHNELL	BUSHNELL		86,079	1,016	8%	1.62%	1.18%	15.45%	2.47%	0.09%	2.39%
FARMERS BANK OF MT. PULASKI, THE	MOUNT PULASKI		55,791	184	12%	0.40%	0.33%	2.65%	2.63%	0.27%	2.36%
FARMERS NATIONAL BANK	PROPHETSTOWN		823,765	14,768	13%	2.45%	1.79%	12.84%	3.97%	1.05%	2.92%
FARMERS NATIONAL BANK OF GRIGGSVILLE	GRIGGSVILLE	Y	116,564	3,656	10%	3.17%	3.14%	30.96%	7.41%	0.70%	6.70%
FARMERS STATE BANK	ELMWOOD	Y	64,770	76	8%	0.20%	0.12%	1.41%	2.98%	0.42%	2.57%
FARMERS STATE BANK	PITTSFIELD	Y	301,288	5,592	13%	1.95%	1.86%	14.27%	4.12%	0.28%	3.84%
FARMERS STATE BANK & TRUST CO.	MOUNT STERLING		107,504	1,548	9%	1.99%	1.44%	15.91%	3.64%	0.51%	3.13%
FARMERS STATE BANK AND TRUST COMPANY, THE	JACKSONVILLE		242,347	1,960	11%	0.92%	0.81%	7.31%	2.56%	0.13%	2.43%
FARMERS STATE BANK OF ALTO PASS, ILL.	ALTO PASS	Y	330,004	7,116	9%	2.14%	2.16%	29.76%	3.69%	0.52%	3.16%
FARMERS STATE BANK OF EMDEN	EMDEN		40,630	180	24%	0.58%	0.44%	1.84%	2.14%	0.23%	1.90%
FARMERS STATE BANK OF HOFFMAN	HOFFMAN		179,053	1,228	14%	0.93%	0.69%	4.86%	3.01%	0.29%	2.72%
FARMERS STATE BANK OF MEDORA	MEDORA		24,418	-136	13%	-0.43%	-0.56%	-3.51%	2.46%	0.31%	2.15%
FARMERS STATE BANK OF WESTERN ILLINOIS	ALPHA	Y	160,638	1,148	11%	0.81%	0.71%	5.94%	3.43%	0.25%	3.18%
FARMERS-MERCHANTS BANK OF ILLINOIS	JOY		274,306	3,776	10%	1.85%	1.38%	10.95%	3.58%	0.53%	3.05%
FCB BANKS	COLLINSVILLE		1,960,835	20,312	8%	1.42%	1.04%	12.37%	3.14%	0.65%	2.49%
FEDERAL SAVINGS BANK, THE	CHICAGO		1,321,527	97,344	12%	10.02%	7.37%	61.71%	2.33%	1.02%	1.31%
FEDERATED BANK	ONARGA	Y	111,336	636	8%	0.62%	0.57%	4.96%	3.26%	0.10%	3.16%

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FIRST AMERICAN BANK	ELK GROVE VILLAGE	Y	5,663,677	126,844	7%	2.29%	2.24%	26.62%	2.77%	0.38%	2.38%
FIRST BANK AND TRUST COMPANY OF ILLINOIS	PALATINE		201,449	1,984	8%	0.98%	0.98%	12.05%	4.90%	0.61%	4.28%
FIRST BANK AND TRUST COMPANY OF MURPHYSBORO, THE	MURPHYSBORO		85,508	736	9%	0.96%	0.86%	9.93%	3.73%	0.33%	3.40%
FIRST BANK OF HIGHLAND PARK	HIGHLAND PARK		1,808,847	6,880	10%	0.52%	0.38%	3.68%	3.09%	0.71%	2.37%
FIRST BANK OF MANHATTAN	MANHATTAN	Y	220,806	1,340	8%	0.64%	0.61%	7.27%	2.99%	0.12%	2.87%
FIRST BANKERS TRUST COMPANY, NATIONAL ASSOCIATION	QUINCY		1,117,480	7,752	8%	0.92%	0.69%	7.30%	2.50%	0.27%	2.23%
FIRST COMMUNITY BANK AND TRUST	BEECHER		185,675	1,656	11%	1.20%	0.89%	7.93%	4.51%	0.12%	4.39%
FIRST COMMUNITY BANK OF HILLSBORO	HILLSBORO	Y	129,055	2,304	9%	1.81%	1.79%	20.85%	3.66%	0.36%	3.30%
FIRST COMMUNITY BANK OF MOULTRIE COUNTY	SULLIVAN	Y	104,126	1,104	9%	1.07%	1.06%	11.99%	3.27%	0.17%	3.10%
FIRST COMMUNITY BANK XENIA-FLORA	XENIA	Y	52,992	644	10%	1.33%	1.22%	12.18%	3.20%	0.44%	2.76%
FIRST EAGLE BANK	CHICAGO	Y	579,547	14,312	17%	2.61%	2.47%	13.24%	4.36%	0.44%	3.92%
FIRST FARMERS STATE BANK	MINIER	Y	227,708	2,024	6%	0.91%	0.89%	10.62%	3.40%	0.26%	3.14%
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CENTRAL ILLINOIS, S.B.	SHELBYVILLE		158,253	1,656	11%	1.47%	1.05%	9.23%	4.01%	0.63%	3.38%
FIRST FEDERAL SAVINGS BANK	OTTAWA		384,228	2,796	11%	0.77%	0.73%	6.32%	2.27%	0.45%	1.82%
FIRST FEDERAL SAVINGS BANK OF CHAMPAIGN-URBANA	CHAMPAIGN		213,564	1,368	9%	0.91%	0.64%	7.69%	2.39%	0.03%	2.35%
FIRST FEDERAL SAVINGS BANK OF MASCOUTAH, ILLINOIS	MASCOUTAH		132,367	600	11%	0.59%	0.45%	3.97%	3.38%	0.82%	2.56%
FIRST MID BANK & TRUST, NATIONAL ASSOCIATION	MATTOON		4,687,332	45,416	9%	1.33%	0.97%	8.62%	3.40%	0.25%	3.16%
FIRST MIDWEST BANK	CHICAGO		20,771,317	218,792	8%	1.45%	1.05%	9.01%	3.20%	0.14%	3.06%
FIRST NATIONAL BANK AND TRUST COMPANY	CLINTON		205,916	6,892	11%	4.48%	3.35%	36.47%	2.87%	0.31%	2.55%
FIRST NATIONAL BANK IN AMBOY, THE	AMBOY	Y	258,560	2,364	9%	1.03%	0.91%	8.80%	3.27%	0.35%	2.91%
FIRST NATIONAL BANK IN CARLYLE, THE	CARLYLE		240,659	1,984	10%	1.13%	0.82%	8.33%	3.02%	0.36%	2.66%
FIRST NATIONAL BANK IN OLNEY	OLNEY		410,495	4,336	10%	1.48%	1.06%	9.07%	3.38%	0.43%	2.95%
FIRST NATIONAL BANK IN PINCKNEYVILLE	PINCKNEYVILLE		130,437	1,436	11%	1.49%	1.10%	8.72%	3.16%	0.22%	2.95%

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FIRST NATIONAL BANK IN TAYLORVILLE	TAYLORVILLE	Y	224,400	2,384	16%	1.21%	1.06%	6.11%	2.92%	0.46%	2.45%
FIRST NATIONAL BANK IN TREMONT, THE	TREMONT		144,387	604	11%	0.55%	0.42%	3.58%	3.25%	0.31%	2.94%
FIRST NATIONAL BANK OF ALLENDALE, THE	ALLENDALE		302,672	2,888	10%	1.30%	0.95%	9.56%	3.61%	0.48%	3.13%
FIRST NATIONAL BANK OF ARENZVILLE, THE	ARENZVILLE	Y	110,736	856	8%	0.83%	0.77%	8.79%	3.03%	0.20%	2.83%
FIRST NATIONAL BANK OF ASSUMPTION, THE	ASSUMPTION		24,104	136	9%	0.65%	0.56%	6.00%	2.69%	0.19%	2.50%
FIRST NATIONAL BANK OF AVA, THE	AVA		78,960	812	11%	1.44%	1.03%	8.52%	3.83%	0.41%	3.41%
FIRST NATIONAL BANK OF BEARDSTOWN, THE	BEARDSTOWN	Y	156,994	2,744	11%	1.76%	1.75%	16.25%	4.00%	0.20%	3.80%
FIRST NATIONAL BANK OF BROOKFIELD	BROOKFIELD		268,162	3,404	10%	1.77%	1.27%	13.18%	3.86%	0.51%	3.35%
FIRST NATIONAL BANK OF BROWNSTOWN, THE	BROWNSTOWN		47,217	224	10%	0.61%	0.47%	4.46%	2.80%	0.42%	2.38%
FIRST NATIONAL BANK OF CARMIL, THE	CARMIL		603,187	3,348	8%	0.76%	0.56%	5.93%	3.20%	0.29%	2.91%
FIRST NATIONAL BANK OF LACON	LACON	Y	69,840	404	8%	0.58%	0.58%	6.98%	3.67%	0.29%	3.39%
FIRST NATIONAL BANK OF LITCHFIELD, THE	LITCHFIELD	Y	114,275	1,800	12%	1.66%	1.58%	12.98%	3.77%	0.55%	3.22%
FIRST NATIONAL BANK OF NOKOMIS	NOKOMIS	Y	179,572	2,432	10%	1.40%	1.35%	12.55%	3.71%	0.26%	3.45%
FIRST NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE		79,232	540	10%	0.80%	0.68%	6.87%	3.07%	0.43%	2.64%
FIRST NATIONAL BANK OF OTTAWA, THE	OTTAWA		929,307	12,368	9%	1.86%	1.33%	15.57%	4.02%	0.21%	3.80%
FIRST NATIONAL BANK OF PANA	PANA	Y	240,439	3,636	10%	1.61%	1.51%	14.60%	3.66%	0.36%	3.30%
FIRST NATIONAL BANK OF RAYMOND, THE	RAYMOND	Y	177,826	1,488	10%	1.01%	0.84%	8.03%	3.58%	0.30%	3.28%
FIRST NATIONAL BANK OF SANDOVAL, THE	SANDOVAL	Y	69,361	692	11%	1.15%	1.00%	8.99%	4.69%	0.55%	4.14%
FIRST NATIONAL BANK OF SPARTA, THE	SPARTA	Y	98,495	1,364	11%	1.48%	1.38%	12.00%	4.19%	0.27%	3.93%
FIRST NATIONAL BANK OF STEELEVILLE	STEELEVILLE	Y	244,348	1,884	13%	0.81%	0.77%	5.78%	2.81%	0.42%	2.39%
FIRST NATIONAL BANK OF WATERLOO	WATERLOO		753,886	5,744	8%	1.04%	0.76%	8.39%	2.99%	0.54%	2.44%
FIRST NATIONAL BANK, THE	MATTOON	Y	107,061	904	8%	0.86%	0.84%	9.75%	3.99%	0.61%	3.38%
FIRST NATIONS BANK	CHICAGO		428,855	2,844	12%	0.93%	0.66%	5.59%	3.54%	0.64%	2.90%
FIRST NEIGHBOR BANK, NATIONAL ASSOCIATION	TOLEDO		528,998	7,628	10%	2.04%	1.44%	14.20%	3.81%	0.47%	3.35%
FIRST ROBINSON SAVINGS BANK, NATIONAL ASSOCIATION	ROBINSON		408,275	2,384	8%	0.79%	0.58%	6.85%	2.94%	0.29%	2.65%
FIRST SAVANNA SAVINGS BANK	SAVANNA		11,058	-236	6%	-2.13%	-2.13%	-33.50%	4.77%	0.79%	3.98%
FIRST SAVINGS BANK	DANVILLE		42,720	-136	22%	-0.32%	-0.32%	-1.37%	2.13%	0.48%	1.65%

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FIRST SAVINGS BANK OF HEGEWISCH	CHICAGO		753,454	1,564	15%	0.28%	0.21%	1.41%	2.24%	0.45%	1.79%
FIRST SECURE BANK AND TRUST CO.	PALOS HILLS		392,667	4,328	8%	1.55%	1.10%	19.07%	3.00%	0.53%	2.46%
FIRST SECURE COMMUNITY BANK	SUGAR GROVE		466,577	2,620	8%	0.79%	0.56%	6.75%	3.62%	0.72%	2.90%
FIRST SECURITY BANK	MACKINAW	Y	95,964	868	8%	0.91%	0.90%	10.13%	3.68%	0.41%	3.26%
FIRST SECURITY TRUST AND SAVINGS BANK	ELMWOOD PARK		358,565	1,536	8%	0.44%	0.43%	5.24%	2.18%	0.09%	2.09%
FIRST SOUTHERN BANK	MARION		767,806	10,288	12%	1.83%	1.34%	9.91%	4.09%	0.35%	3.73%
FIRST STATE BANK	MONTICELLO	Y	307,605	3,016	7%	1.01%	0.98%	11.44%	2.60%	0.11%	2.48%
FIRST STATE BANK	MENDOTA		1,343,447	15,604	10%	1.63%	1.16%	11.13%	4.00%	0.57%	3.43%
FIRST STATE BANK OF BEECHER CITY	BEECHER CITY	Y	89,087	2,484	13%	2.90%	2.79%	21.37%	4.63%	0.44%	4.19%
FIRST STATE BANK OF BLOOMINGTON	BLOOMINGTON	Y	150,819	2,044	8%	1.36%	1.36%	16.37%	3.27%	0.14%	3.12%
FIRST STATE BANK OF CAMPBELL HILL	CAMPBELL HILL		138,769	1,936	11%	1.92%	1.40%	12.90%	3.73%	0.60%	3.13%
FIRST STATE BANK OF DONGOLA, THE	DONGOLA	Y	29,489	716	10%	2.50%	2.43%	23.70%	4.58%	0.36%	4.22%
FIRST STATE BANK OF FORREST	FORREST	Y	245,787	1,392	8%	0.58%	0.57%	6.82%	3.53%	0.86%	2.68%
FIRST STATE BANK OF OLMSTED	OLMSTED		62,212	568	12%	1.22%	0.91%	7.79%	3.75%	0.39%	3.36%
FIRST STATE BANK OF ST. PETER	SAINT PETER		33,546	452	15%	1.86%	1.35%	8.85%	2.47%	0.28%	2.18%
FIRST STATE BANK OF VAN ORIN	VAN ORIN	Y	45,636	20	9%	0.06%	0.04%	0.43%	2.53%	0.33%	2.20%
FIRST STATE BANK SHANNON-POLO	SHANNON	Y	201,212	1,532	8%	0.78%	0.76%	7.95%	2.63%	0.30%	2.33%
FIRST TRUST AND SAVINGS BANK OF WATSEKA, THE	WATSEKA		286,616	2,484	15%	1.19%	0.87%	5.86%	2.38%	0.18%	2.20%
FIRST TRUST BANK OF ILLINOIS	KANKAKEE		362,255	4,644	9%	1.76%	1.28%	12.69%	2.98%	0.27%	2.71%
FISHER NATIONAL BANK, THE	FISHER	Y	161,310	2,576	12%	1.70%	1.60%	12.70%	3.92%	0.46%	3.46%
FLANAGAN STATE BANK	FLANAGAN	Y	245,541	7,828	11%	3.46%	3.19%	28.92%	3.11%	0.34%	2.77%
FLORA BANK & TRUST	FLORA		102,895	684	9%	0.92%	0.66%	7.42%	2.94%	0.20%	2.74%
FNB COMMUNITY BANK, THE	VANDALIA		434,782	6,680	11%	2.11%	1.54%	12.13%	4.01%	0.32%	3.69%
FNBC BANK AND TRUST	LA GRANGE	Y	624,797	5,216	9%	0.87%	0.83%	8.65%	3.03%	0.06%	2.96%
FOREST PARK NATIONAL BANK AND TRUST COMPANY	FOREST PARK	Y	291,330	3,824	8%	1.36%	1.31%	16.96%	4.47%	0.19%	4.28%
FORTRESS BANK	PEORIA		535,776	5,512	9%	1.42%	1.03%	10.43%	3.44%	0.38%	3.05%

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FREDERICK COMMUNITY BANK, THE	PAXTON	Y	167,248	2,064	9%	1.30%	1.23%	12.65%	2.44%	0.22%	2.22%
GERBER STATE BANK, THE	ARGENTA	Y	94,010	276	11%	0.37%	0.29%	2.49%	2.53%	0.26%	2.27%
GERMAN-AMERICAN STATE BANK	GERMAN VALLEY		284,486	2,468	9%	1.20%	0.87%	9.05%	4.15%	0.63%	3.52%
GERMANTOWN TRUST & SAVINGS BANK	BREESE	Y	439,327	7,984	12%	1.88%	1.82%	13.53%	3.14%	0.63%	2.51%
GIFFORD STATE BANK, THE	GIFFORD	Y	182,718	592	8%	0.33%	0.32%	3.84%	3.24%	0.36%	2.88%
GLASFORD STATE BANK	GLASFORD	Y	54,340	184	7%	0.45%	0.34%	4.28%	2.64%	0.19%	2.45%
GLENVIEW STATE BANK	GLENVIEW	Y	1,430,844	14,124	10%	0.99%	0.99%	8.21%	2.52%	0.17%	2.35%
GN BANK	CHICAGO		100,039	16	10%	0.02%	0.02%	0.16%	2.81%	0.10%	2.71%
GOLD COAST BANK	CHICAGO		414,013	3,936	12%	1.33%	0.95%	8.06%	4.22%	1.04%	3.19%
GOODFIELD STATE BANK	GOODFIELD	Y	161,794	3,320	12%	2.12%	2.05%	16.66%	3.42%	0.30%	3.12%
GRAND RIDGE NATIONAL BANK	GRAND RIDGE		288,065	4,012	11%	1.95%	1.39%	12.67%	5.34%	0.29%	5.05%
GRAND RIVERS COMMUNITY BANK	GRAND CHAIN		21,578	-608	3%	-2.82%	-2.82%	-88.44%	4.35%	0.38%	3.96%
GRANVILLE NATIONAL BANK, THE	GRANVILLE		107,560	892	10%	1.13%	0.83%	7.44%	2.70%	0.20%	2.50%
GREAT RIVERS BANK	BARRY	Y	167,638	2,112	9%	1.32%	1.26%	12.65%	3.35%	0.31%	3.04%
GRUNDY BANK	MORRIS	Y	323,013	5,936	9%	1.87%	1.84%	18.90%	3.03%	0.04%	2.99%
GUARDIAN SAVINGS BANK	GRANITE CITY		36,598	-24	18%	-0.07%	-0.07%	-0.35%	3.07%	0.49%	2.58%
HARTSBURG STATE BANK	HARTSBURG		19,289	0	11%	0.00%	0.00%	0.00%	2.73%	0.24%	2.49%
HARVARD STATE BANK, THE	HARVARD	Y	306,864	3,704	8%	1.30%	1.21%	12.13%	3.22%	0.28%	2.93%
HAVANA NATIONAL BANK, THE	HAVANA		314,942	1,224	9%	0.52%	0.39%	4.04%	2.72%	0.67%	2.05%
HEARTLAND BANK AND TRUST COMPANY	BLOOMINGTON		3,741,985	64,824	10%	2.42%	1.73%	16.29%	3.43%	0.07%	3.36%
HERITAGE BANK OF SCHAUMBURG	SCHAUMBURG	Y	151,040	1,092	8%	0.75%	0.72%	5.29%	2.77%	0.12%	2.66%
HICKORY POINT BANK AND TRUST	DECATUR		760,783	6,400	9%	1.15%	0.84%	8.89%	2.71%	0.24%	2.47%
HILL-DODGE BANKING COMPANY, THE	WARSAW	Y	47,674	840	13%	1.80%	1.76%	13.41%	4.26%	0.35%	3.91%
HINSDALE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	HINSDALE		3,956,660	48,872	9%	1.69%	1.24%	11.00%	2.84%	0.37%	2.47%
HOLCOMB BANK	ROCHELLE	Y	245,063	2,432	10%	1.08%	0.99%	9.53%	3.69%	0.38%	3.31%
HOME STATE BANK/NATIONAL ASSOCIATION	CRYSTAL LAKE	Y	708,085	8,152	11%	1.17%	1.15%	10.10%	3.86%	0.16%	3.70%
HOMETOWN NATIONAL BANK	LA SALLE		318,337	2,980	9%	1.31%	0.94%	10.13%	3.30%	0.29%	3.01%

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HOYNE SAVINGS BANK	CHICAGO		526,499	508	17%	0.03%	0.10%	0.55%	2.50%	0.46%	2.04%
ILLINI STATE BANK	TONICA	Y	152,731	1,996	12%	1.41%	1.31%	9.02%	3.36%	0.25%	3.11%
ILLINOIS BANK & TRUST	ROCKFORD		1,535,971	22,332	8%	1.92%	1.45%	15.00%	3.37%	0.08%	3.29%
INB, NATIONAL ASSOCIATION	SPRINGFIELD	Y	1,517,599	18,084	8%	1.22%	1.19%	15.03%	3.01%	0.33%	2.68%
INLAND BANK AND TRUST	OAK BROOK		1,281,336	19,464	13%	2.09%	1.52%	11.94%	3.21%	0.33%	2.88%
INTERNATIONAL BANK OF CHICAGO	CHICAGO	Y	817,374	20,096	10%	2.50%	2.46%	22.92%	4.16%	0.65%	3.51%
IPA VA STATE BANK	IPA VA	Y	195,019	4,520	8%	2.38%	2.32%	30.65%	3.39%	0.34%	3.06%
IROQUOIS FARMERS STATE BANK	IROQUOIS	Y	142,750	1,360	8%	0.96%	0.95%	12.49%	2.99%	0.16%	2.83%
IROQUOIS FEDERAL SAVINGS AND LOAN ASSOCIATION	WATSEKA		725,047	6,444	11%	1.24%	0.89%	7.76%	3.40%	0.52%	2.88%
ITASCA BANK & TRUST CO.	ITASCA		716,190	9,076	9%	1.76%	1.27%	14.38%	3.82%	0.21%	3.61%
IUKA STATE BANK, THE	SALEM		119,395	744	9%	0.95%	0.62%	7.16%	4.44%	0.79%	3.65%
JERSEY STATE BANK	JERSEYVILLE		180,893	1,452	12%	1.09%	0.80%	6.06%	2.86%	0.23%	2.64%
KINMUNDY BANK	KINMUNDY		59,438	1,272	10%	2.52%	2.14%	17.14%	4.56%	0.38%	4.17%
LAKE FOREST BANK & TRUST COMPANY, NATIONAL ASSOCIATION	LAKE FOREST		5,741,356	111,860	9%	2.61%	1.95%	20.67%	2.99%	0.39%	2.61%
LAKESIDE BANK	CHICAGO	Y	2,321,115	36,660	10%	1.60%	1.58%	17.17%	3.62%	0.51%	3.12%
LASALLE STATE BANK	LASALLE	Y	165,268	1,528	9%	0.97%	0.92%	9.85%	3.57%	0.44%	3.13%
LEADERS BANK, THE	OAK BROOK		359,809	1,468	12%	0.41%	0.41%	3.27%	3.54%	0.76%	2.78%
LEGENCE BANK	ELDORADO	Y	604,766	9,184	9%	1.63%	1.52%	13.92%	4.77%	0.22%	4.55%
LEMONT NATIONAL BANK, THE	LEMONT		58,243	-144	6%	-0.32%	-0.25%	-3.97%	1.78%	0.04%	1.74%
LENA STATE BANK	LENA		95,447	1,056	12%	1.43%	1.11%	9.30%	3.18%	0.68%	2.50%
LIBERTY BANK	LIBERTY		120,217	1,400	11%	1.62%	1.16%	10.17%	3.48%	0.38%	3.10%
LIBERTY BANK FOR SAVINGS	CHICAGO		875,477	2,692	23%	0.38%	0.31%	1.31%	2.50%	0.30%	2.20%
LIBERTYVILLE BANK & TRUST COMPANY, NATIONAL ASSOCIATION	LIBERTYVILLE		2,032,804	24,000	9%	1.60%	1.18%	13.52%	2.66%	0.41%	2.25%
LINCOLNWAY COMMUNITY BANK	NEW LENOX		262,762	4,076	12%	2.16%	1.55%	13.33%	5.23%	0.47%	4.76%
LISLE SAVINGS BANK	LISLE		592,762	8,224	22%	1.98%	1.39%	6.15%	2.75%	0.43%	2.32%
LITCHFIELD NATIONAL BANK, THE	LITCHFIELD		127,440	724	8%	0.78%	0.57%	7.57%	3.59%	0.34%	3.25%

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LONGVIEW BANK	OGDEN		236,451	2,668	8%	1.56%	1.13%	13.72%	3.75%	0.34%	3.42%
LONGVIEW BANK & TRUST	CHRISMAN		214,740	2,524	8%	1.63%	1.18%	13.68%	3.50%	0.44%	3.06%
MARINE BANK	SPRINGFIELD	Y	710,658	6,672	10%	0.95%	0.94%	9.25%	3.08%	0.33%	2.75%
MARQUETTE BANK	CHICAGO		1,864,926	11,940	8%	0.88%	0.64%	6.66%	3.25%	0.15%	3.10%
MARSEILLES BANK	MARSEILLES	Y	68,345	456	10%	0.68%	0.67%	6.94%	3.49%	0.76%	2.74%
MASON CITY NATIONAL BANK	MASON CITY	Y	79,785	1,712	16%	2.23%	2.15%	12.74%	3.96%	0.24%	3.72%
MCHENRY SAVINGS BANK	MCHENRY		266,662	1,804	8%	0.73%	0.68%	7.90%	3.96%	0.60%	3.36%
MERCHANTS AND MANUFACTURERS BANK	JOLIET		334,972	3,056	9%	1.27%	0.91%	11.88%	4.42%	0.27%	4.15%
METROPOLITAN CAPITAL BANK & TRUST	CHICAGO		230,059	-448	9%	-0.28%	-0.19%	-2.18%	5.48%	1.28%	4.20%
MIDAMERICA NATIONAL BANK	CANTON		481,594	7,740	11%	2.23%	1.61%	12.94%	4.25%	0.13%	4.11%
MIDDLETOWN STATE BANK	MIDDLETOWN	Y	41,613	760	9%	1.86%	1.83%	21.31%	3.38%	0.39%	2.99%
MIDLAND COMMUNITY BANK	KINCAID		79,943	1,316	10%	2.38%	1.65%	15.87%	3.18%	0.39%	2.78%
MIDLAND FEDERAL SAVINGS AND LOAN ASSOCIATION	BRIDGEVIEW		125,125	-732	8%	-0.59%	-0.59%	-7.08%	1.83%	0.16%	1.67%
MIDLAND STATES BANK	EFFINGHAM		6,725,920	80,044	9%	1.59%	1.19%	10.37%	3.98%	0.38%	3.60%
MIDWEST BANK	MONMOUTH		609,081	4,752	9%	1.09%	0.78%	6.72%	3.53%	0.59%	2.94%
MIDWEST COMMUNITY BANK	FREEPORT	Y	436,465	32,356	10%	9.37%	7.41%	79.35%	3.09%	0.53%	2.56%
MILFORD BUILDING AND LOAN ASSOCIATION, SB	MILFORD		31,825	120	9%	0.50%	0.38%	4.22%	3.23%	0.87%	2.36%
MILLEDGEVILLE STATE BANK	MILLEDGEVILLE	Y	160,573	2,780	11%	1.84%	1.73%	14.80%	4.11%	0.69%	3.42%
MILLENNIUM BANK	DES PLAINES	Y	232,301	5,672	11%	2.44%	2.44%	22.37%	4.28%	0.91%	3.37%
MORTON COMMUNITY BANK	MORTON	Y	4,757,589	72,852	9%	1.59%	1.53%	15.83%	3.28%	0.48%	2.81%
MUNICIPAL TRUST AND SAVINGS BANK	BOURBONNAIS	Y	335,714	7,396	14%	2.26%	2.20%	15.66%	3.52%	0.36%	3.16%
MURPHY-WALL STATE BANK AND TRUST COMPANY	PINCKNEYVILLE		156,271	1,064	10%	0.95%	0.68%	6.49%	4.07%	0.27%	3.80%
MUTUAL FEDERAL BANK	CHICAGO		89,742	352	17%	0.39%	0.39%	2.30%	3.43%	0.37%	3.06%
NASHVILLE SAVINGS BANK	NASHVILLE		77,407	468	12%	0.82%	0.60%	5.19%	2.74%	0.57%	2.16%
NATIONAL BANK OF ST. ANNE	SAINT ANNE		109,156	1,524	8%	2.00%	1.40%	14.58%	4.07%	0.34%	3.72%
NOKOMIS SAVINGS BANK	NOKOMIS		34,762	-48	14%	-0.18%	-0.14%	-0.98%	2.60%	0.80%	1.80%

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NORTH ADAMS STATE BANK	URSA		45,491	380	13%	1.17%	0.84%	6.00%	3.87%	0.26%	3.61%
NORTH CENTRAL BANK	HENNEPIN	Y	129,923	1,376	12%	1.15%	1.06%	7.07%	3.62%	0.31%	3.31%
NORTH COUNTY SAVINGS BANK	RED BUD		62,090	244	8%	0.49%	0.39%	4.85%	2.67%	0.44%	2.23%
NORTH SHORE TRUST AND SAVINGS	WAUKEGAN		241,557	-276	18%	-0.18%	-0.11%	-0.61%	2.34%	0.46%	1.88%
NORTH SIDE FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO	CHICAGO		49,770	-120	8%	-0.31%	-0.24%	-3.38%	3.49%	0.23%	3.26%
NORTHBROOK BANK & TRUST COMPANY, NATIONAL ASSOCIATION	NORTHBROOK		3,621,125	35,180	8%	1.33%	0.97%	11.54%	2.46%	0.22%	2.24%
NORTHERN TRUST COMPANY, THE	CHICAGO		152,203,629	1,536,496	6%	1.34%	1.01%	14.39%	1.00%	-0.01%	1.01%
NORTHSIDE COMMUNITY BANK	GURNEE		284,583	1,972	20%	0.97%	0.69%	3.37%	3.67%	0.39%	3.28%
NORTHWEST BANK OF ROCKFORD	ROCKFORD		369,896	3,592	8%	1.35%	0.97%	11.73%	3.73%	0.55%	3.18%
OAKDALE STATE BANK	OAKDALE		26,435	164	10%	0.97%	0.62%	5.97%	3.37%	0.21%	3.16%
OLD EXCHANGE NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE	Y	88,836	888	10%	1.16%	1.00%	9.38%	3.27%	0.76%	2.51%
OLD PLANK TRAIL COMMUNITY BANK, NATIONAL ASSOCIATION	NEW LENOX		2,019,437	17,804	8%	1.22%	0.88%	9.98%	2.53%	0.27%	2.26%
OLD SECOND NATIONAL BANK	AURORA		3,086,490	52,284	11%	2.34%	1.69%	14.63%	3.38%	0.11%	3.27%
OTTAWA SAVINGS BANK	OTTAWA		309,490	2,312	14%	1.04%	0.75%	5.10%	4.37%	0.65%	3.71%
OXFORD BANK & TRUST	OAK BROOK	Y	743,994	9,884	9%	1.37%	1.33%	13.70%	3.82%	0.35%	3.47%
PAN AMERICAN BANK & TRUST	MELROSE PARK	Y	370,885	1,624	9%	0.48%	0.44%	4.72%	4.12%	0.66%	3.45%
PARK RIDGE COMMUNITY BANK	PARK RIDGE	Y	406,343	9,272	12%	2.33%	2.28%	18.58%	4.45%	0.13%	4.33%
PARKWAY BANK AND TRUST COMPANY	HARWOOD HEIGHTS		2,843,233	33,720	11%	1.66%	1.19%	10.87%	3.54%	0.46%	3.08%
PEOPLEFIRST BANK	JOLIET		182,969	2,644	11%	1.94%	1.45%	13.13%	4.42%	0.70%	3.72%
PEOPLES BANK & TRUST	PANA		517,334	7,248	8%	1.95%	1.40%	16.04%	3.77%	0.19%	3.58%
PEOPLES BANK OF KANKAKEE COUNTY	BOURBONNAIS	Y	294,576	3,836	7%	1.39%	1.30%	17.02%	2.98%	0.27%	2.71%
PEOPLES BANK OF MACON	MACON		24,174	40	12%	0.23%	0.17%	1.39%	2.06%	0.15%	1.91%
PEOPLES NATIONAL BANK OF KEWANEE	KEWANEE		476,074	2,820	10%	0.82%	0.59%	5.26%	3.20%	0.44%	2.76%
PEOPLES NATIONAL BANK, NATIONAL ASSOCIATION	MOUNT VERNON	Y	1,475,456	19,848	9%	1.37%	1.35%	16.16%	3.68%	0.30%	3.38%

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PEOPLES STATE BANK OF COLFAX	COLFAX		42,072	388	10%	1.24%	0.92%	8.87%	4.03%	0.31%	3.72%
PEOPLES STATE BANK OF NEWTON, ILLINOIS, THE	NEWTON		534,262	6,796	10%	1.77%	1.27%	11.82%	3.69%	0.35%	3.34%
PERU FEDERAL SAVINGS BANK	PERU		178,412	804	12%	0.74%	0.45%	3.46%	2.71%	0.44%	2.27%
PETEFISH, SKILES & COMPANY	VIRGINIA	Y	238,322	5,208	11%	2.28%	2.19%	17.58%	4.59%	0.41%	4.18%
PHILO EXCHANGE BANK	PHILO	Y	128,569	800	9%	0.69%	0.62%	5.81%	2.49%	0.23%	2.26%
PIONEER STATE BANK	EARLVILLE		123,367	800	11%	0.60%	0.65%	5.84%	3.88%	0.43%	3.45%
PRAIRIE COMMUNITY BANK	MARENGO		158,231	-2,172	8%	-1.91%	-1.37%	-16.31%	3.35%	0.30%	3.05%
PRAIRIE STATE BANK & TRUST	SPRINGFIELD	Y	796,171	10,500	10%	1.36%	1.32%	12.61%	3.21%	0.22%	2.99%
PREFERRED BANK	CASEY		71,982	72	8%	0.10%	0.10%	1.21%	3.20%	0.82%	2.38%
PRINCEVILLE STATE BANK	PRINCEVILLE	Y	115,824	3,440	8%	3.08%	2.97%	34.47%	4.53%	0.60%	3.93%
PROSPECT BANK	PARIS	Y	685,574	8,840	8%	1.30%	1.29%	15.42%	3.10%	0.27%	2.82%
PROVIDENCE BANK & TRUST	SOUTH HOLLAND		1,256,204	30,236	10%	3.33%	2.41%	22.01%	5.75%	0.16%	5.60%
PULASKI SAVINGS BANK	CHICAGO		49,500	36	8%	0.07%	0.07%	0.97%	4.05%	0.79%	3.25%
RARITAN STATE BANK	RARITAN		220,983	2,672	10%	1.70%	1.21%	11.68%	3.20%	0.53%	2.66%
REPUBLIC BANK OF CHICAGO	OAK BROOK		2,303,982	35,540	11%	2.14%	1.54%	14.67%	4.27%	0.25%	4.02%
RESOURCE BANK, NATIONAL ASSOCIATION	DEKALB	Y	666,657	15,020	8%	2.38%	2.25%	26.39%	3.61%	0.18%	3.42%
ROCHESTER STATE BANK	ROCHESTER	Y	117,423	568	9%	0.51%	0.48%	4.31%	2.31%	0.22%	2.09%
ROYAL SAVINGS BANK	CHICAGO		518,954	6,976	9%	1.67%	1.34%	13.67%	3.81%	0.37%	3.45%
RUSHVILLE STATE BANK	RUSHVILLE	Y	123,293	1,476	13%	1.28%	1.20%	8.80%	2.46%	0.17%	2.29%
SAINTE MARIE STATE BANK	SAINTE MARIE		17,524	-432	20%	-2.47%	-2.47%	-12.42%	3.55%	0.78%	2.76%
SAUK VALLEY BANK & TRUST COMPANY	STERLING		579,755	4,496	8%	1.06%	0.78%	9.11%	3.53%	0.33%	3.20%
SAVANNA-THOMSON STATE BANK	THOMSON	Y	108,587	440	10%	0.51%	0.41%	3.13%	3.25%	0.63%	2.62%
SCHAUMBURG BANK & TRUST COMPANY, NATIONAL ASSOCIATION	SCHAUMBURG		1,474,912	14,272	9%	1.29%	0.97%	10.15%	2.59%	0.36%	2.23%
SCOTT STATE BANK	BETHANY	Y	195,895	1,340	13%	0.74%	0.68%	5.01%	2.75%	0.11%	2.64%
SECURITY BANK, S.B.	SPRINGFIELD		223,917	476	7%	0.33%	0.21%	2.84%	2.36%	0.13%	2.23%
SECURITY NATIONAL BANK	WITT		95,967	408	9%	0.62%	0.43%	4.64%	3.55%	0.61%	2.93%

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SECURITY SAVINGS BANK	MONMOUTH		235,030	708	10%	0.34%	0.30%	2.98%	3.16%	0.80%	2.35%
SENB BANK	MOLINE	Y	358,079	3,784	9%	1.13%	1.06%	11.11%	3.91%	0.39%	3.52%
SHELBY COUNTY STATE BANK	SHELBYVILLE	Y	279,240	3,524	10%	1.35%	1.26%	12.56%	3.35%	0.38%	2.97%
SIGNATURE BANK	ROSEMONT		1,318,856	21,220	9%	2.23%	1.61%	18.27%	3.92%	0.38%	3.54%
SOLUTIONS BANK	FORRESTON	Y	327,654	11,856	10%	3.75%	3.62%	31.80%	3.79%	0.43%	3.36%
SOUTHERN ILLINOIS BANK	JOHNSTON CITY		146,668	1,140	11%	1.12%	0.78%	6.96%	3.97%	0.65%	3.32%
SOUTHERNTRUST BANK	MARION		198,150	1,484	10%	1.04%	0.75%	7.31%	3.83%	0.60%	3.23%
SPRING VALLEY CITY BANK	SPRING VALLEY		216,106	2,268	14%	1.43%	1.05%	7.42%	3.52%	0.42%	3.10%
ST. CHARLES BANK & TRUST COMPANY, NATIONAL ASSOCIATION	SAINT CHARLES		1,803,941	30,784	9%	2.33%	1.71%	15.58%	3.01%	0.38%	2.63%
STATE BANK	WATERLOO		258,963	2,044	9%	0.82%	0.79%	8.61%	3.10%	0.93%	2.17%
STATE BANK	WONDER LAKE		269,963	-460	9%	-0.46%	-0.17%	-1.68%	4.07%	0.23%	3.84%
STATE BANK	FREEPORT		315,118	3,632	10%	1.61%	1.15%	11.36%	3.72%	0.57%	3.15%
STATE BANK OF BEMENT	BEMENT		122,411	460	10%	0.43%	0.38%	3.63%	3.28%	0.17%	3.11%
STATE BANK OF CERRO GORDO	CERRO GORDO		40,583	56	9%	0.19%	0.14%	1.29%	2.06%	0.09%	1.96%
STATE BANK OF CHERRY	CHERRY	Y	108,125	2,020	12%	2.02%	1.87%	15.00%	4.67%	0.49%	4.18%
STATE BANK OF DAVIS	DAVIS		172,318	2,024	11%	1.55%	1.17%	10.15%	3.04%	0.61%	2.43%
STATE BANK OF GENEVA, THE	GENEVA	Y	102,118	648	8%	0.65%	0.63%	7.37%	3.34%	0.30%	3.04%
STATE BANK OF GRAYMONT	GRAYMONT		261,188	2,652	10%	1.36%	1.02%	9.45%	2.97%	0.45%	2.52%
STATE BANK OF HERSCHER	HERSCHER		167,467	664	12%	0.52%	0.40%	3.34%	2.90%	0.21%	2.69%
STATE BANK OF INDUSTRY	INDUSTRY	Y	57,322	1,452	15%	2.60%	2.53%	17.15%	4.17%	0.43%	3.74%
STATE BANK OF NAUVOO	NAUVOO		33,518	44	9%	0.14%	0.13%	1.45%	3.54%	0.26%	3.28%
STATE BANK OF PEARL CITY, THE	PEARL CITY	Y	63,597	448	11%	0.73%	0.70%	6.28%	4.25%	0.49%	3.76%
STATE BANK OF SAUNEMIN	SAUNEMIN	Y	41,096	268	11%	0.67%	0.65%	5.61%	2.79%	0.34%	2.45%
STATE BANK OF ST. JACOB	SAINT JACOB	Y	73,381	1,352	15%	1.94%	1.84%	11.96%	3.42%	0.36%	3.06%
STATE BANK OF THE LAKES, NATIONAL ASSOCIATION	ANTIOCH		1,570,464	17,064	8%	1.45%	1.09%	9.37%	2.70%	0.28%	2.42%
STATE BANK OF TOULON	TOULON	Y	268,365	3,828	10%	1.51%	1.43%	12.61%	3.59%	0.46%	3.13%

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STATE BANK OF WHITTINGTON	BENTON	Y	155,840	1,748	10%	1.16%	1.12%	10.83%	3.87%	0.14%	3.73%
STATE STREET BANK AND TRUST COMPANY	QUINCY	Y	278,512	5,072	8%	1.96%	1.82%	20.80%	3.81%	0.23%	3.58%
STERLING FEDERAL BANK, FEDERAL SAVINGS BANK	STERLING		493,838	452	8%	0.09%	0.09%	1.07%	2.96%	0.51%	2.46%
STILLMAN BANCCORP, N.A.	STILLMAN VALLEY	Y	560,140	9,184	8%	1.76%	1.64%	16.39%	2.87%	0.25%	2.62%
STREATOR HOME SAVINGS BANK	STREATOR		168,576	416	25%	0.28%	0.25%	0.98%	2.42%	0.46%	1.96%
TABLE GROVE STATE BANK	TABLE GROVE	Y	52,185	636	11%	1.29%	1.22%	10.28%	3.50%	0.21%	3.29%
TEMPO BANK	TRENTON		94,548	6,532	11%	6.80%	6.91%	67.09%	2.99%	0.92%	2.07%
TEUTOPOLIS STATE BANK	TEUTOPOLIS		294,420	5,248	12%	2.51%	1.78%	14.04%	2.99%	0.34%	2.65%
TEXICO STATE BANK	TEXICO		12,123	-28	6%	-0.23%	-0.23%	-3.74%	2.52%	0.27%	2.26%
TNB BANK	TUSCOLA		101,143	-108	11%	-0.13%	-0.11%	-0.96%	2.65%	0.48%	2.17%
TOMPKINS STATE BANK	AVON	Y	259,256	2,676	8%	1.15%	1.03%	9.95%	3.95%	0.38%	3.57%
TOWN AND COUNTRY BANK	SPRINGFIELD		902,910	12,176	10%	1.85%	1.35%	13.13%	3.69%	0.27%	3.42%
TOWN AND COUNTRY BANK MIDWEST	QUINCY	Y	205,634	4,252	11%	2.07%	2.07%	17.54%	3.50%	0.19%	3.31%
TOWN CENTER BANK	FRANKFORT		159,262	1,460	9%	1.28%	0.92%	9.51%	4.42%	0.36%	4.05%
TRUSTBANK	OLNEY	Y	289,579	5,872	10%	2.04%	2.03%	18.76%	4.43%	0.32%	4.11%
UNION FEDERAL SAVINGS AND LOAN ASSOCIATION	KEWANEE		162,477	772	14%	0.62%	0.48%	3.29%	3.60%	0.55%	3.05%
UNION NATIONAL BANK	ELGIN		455,216	5,532	10%	1.74%	1.22%	14.09%	2.95%	0.54%	2.41%
UNION SAVINGS BANK	FREEMPORT		186,767	148	9%	0.12%	0.08%	0.90%	2.99%	0.41%	2.58%
UNITED COMMUNITY BANK	CHATHAM		3,250,379	34,332	8%	1.41%	1.06%	11.05%	2.91%	0.39%	2.52%
UNITED TRUST BANK	PALOS HEIGHTS		40,589	-400	15%	-0.99%	-0.99%	-6.91%	6.72%	0.48%	6.24%
VERMILION VALLEY BANK	PIPER CITY	Y	163,755	2,668	15%	1.74%	1.63%	10.72%	3.89%	0.48%	3.40%
VERMONT STATE BANK	VERMONT		30,577	-116	11%	-0.41%	-0.38%	-3.11%	5.17%	1.84%	3.32%
VILLA GROVE STATE BANK	VILLA GROVE	Y	81,261	928	11%	1.15%	1.14%	10.44%	3.34%	0.25%	3.09%
VILLAGE BANK & TRUST, NATIONAL ASSOCIATION	ARLINGTON HEIGHTS		2,216,631	31,408	8%	1.93%	1.42%	14.64%	2.96%	0.39%	2.57%
VILLAGE BANK, THE	SAINT LIBORY	Y	108,343	1,380	9%	1.28%	1.27%	14.72%	2.84%	0.23%	2.61%

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Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Capital	Pretax ROA	ROA	ROE	Yield/Earning Assets	Cost of Funds	Net Interest Margin
WABASH SAVINGS BANK	MOUNT CARMEL		9,649	-76	11%	-0.79%	-0.79%	-7.47%	3.44%	0.86%	2.58%
WARREN-BOYNTON STATE BANK	NEW BERLIN		198,919	2,900	13%	2.03%	1.46%	10.92%	4.26%	0.35%	3.91%
WASHINGTON SAVINGS BANK	EFFINGHAM		455,331	3,668	15%	1.12%	0.81%	5.20%	3.09%	0.53%	2.55%
WASHINGTON STATE BANK	WASHINGTON		68,599	416	10%	0.85%	0.61%	5.94%	2.80%	0.38%	2.42%
WATERMAN STATE BANK	WATERMAN		64,462	2,448	13%	5.47%	3.80%	35.30%	2.76%	0.51%	2.25%
WENONA STATE BANK	WENONA		42,402	-324	12%	-0.76%	-0.76%	-6.11%	2.61%	0.31%	2.30%
WEST CENTRAL BANK	ASHLAND	Y	218,978	2,676	10%	1.26%	1.22%	12.13%	4.11%	0.49%	3.62%
WEST SUBURBAN BANK	LOMBARD		2,805,027	40,052	8%	1.98%	1.43%	16.98%	2.58%	0.17%	2.41%
WEST TOWN BANK & TRUST	NORTH RIVERSIDE		359,506	1,888	10%	0.59%	0.53%	5.17%	4.21%	0.82%	3.39%
WHEATON BANK & TRUST COMPANY, NATIONAL ASSOCIATION	WHEATON		2,619,077	39,176	8%	2.04%	1.50%	15.18%	2.64%	0.30%	2.35%
WHEATON COLLEGE TRUST COMPANY, NATIONAL ASSOCIATION	WHEATON		3,664	76	94%	2.84%	2.07%	2.21%	0.23%	0.00%	0.23%
WILLIAMSVILLE STATE BANK AND TRUST	WILLIAMSVILLE		101,308	-188	13%	-0.31%	-0.19%	-1.42%	2.38%	0.27%	2.12%
WINTRUST BANK, NATIONAL ASSOCIATION	CHICAGO		8,385,599	129,436	9%	2.10%	1.54%	16.38%	2.86%	0.29%	2.57%



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.



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