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### **ASSET QUALITY**

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

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December 31, 2019 Dollars in Thousands





| Bank Name                                 | City          | Total Assets | Tier 1<br>Capital | ALLL   | Tier 1 Plus<br>ALLL | 30-89 Days<br>Past Due | 90+ Days<br>Past Due | Nonaccrual<br>Loans | OREO  | Total Non-<br>performing<br>Assets | Tier 1<br>Leverage<br>Capital | Non-<br>performing<br>Assets to<br>Total Assets | Texas Ratio<br>(NPA / Tier<br>1 Capital +<br>Assets) |
|---|---------------|--------------|-------------------|--------|---------------------|------------------------|----------------------|---------------------|-------|------------------------------------|-------------------------------|---|--|
| 1ST COMMUNITY BANK                        | SHERRARD      | 65,371       | 6,573             | 475    | 7,048               | 478                    | 102                  | 303                 | 0     | 405                                | 10%                           | 1%  | 6%   |
| 1ST EQUITY BANK                           | SKOKIE        | 96,826       | 14,761            | 1,136  | 15,897              | 0                      | 0                    | 4,332               | 0     | 4,332                              | 15%                           | 4%  | 27%  |
| 1ST EQUITY BANK NORTHWEST                 | BUFFALO GROVE | 41,041       | 8,726             | 404    | 9,130               | 0                      | 0                    | 370                 | 0     | 370                                | 21%                           | 1%  | 4%   |
| 1ST STATE BANK OF MASON CITY              | MASON CITY    | 24,888       | 3,492             | 355    | 3,847               | 328                    | 0                    | 223                 | 10    | 233                                | 14%                           | 1%  | 6%   |
| ALBANY BANK & TRUST CO., NATIONAL ASSOCIA | CHICAGO       | 617,722      | 98,691            | 5,028  | 103,719             | 453                    | 0                    | 1,647               | 0     | 1,647                              | 16%                           | 0%  | 2%   |
| ALGONQUIN STATE BANK                      | ALGONQUIN     | 134,197      | 15,147            | 632    | 15,779              | 0                      | 0                    | 0                   | 1,542 | 1,542                              | 11%                           | 1%  | 10%  |
| ALLIANCE COMMUNITY BANK                   | PETERSBURG    | 276,227      | 27,655            | 880    | 28,535              | 1,119                  | 395                  | 3,266               | 0     | 3,661                              | 10%                           | 1%  | 13%  |
| ALLIED FIRST BANK, SB                     | OSWEGO        | 109,679      | 12,628            | 680    | 13,308              | 918                    | 0                    | 67                  | 75    | 142                                | 12%                           | 0%  | 1%   |
| AMALGAMATED BANK OF CHICAGO               | CHICAGO       | 930,702      | 92,562            | 6,355  | 98,917              | 911                    | 463                  | 807                 | 671   | 1,941                              | 11%                           | 0%  | 2%   |
| AMERICAN COMMUNITY BANK & TRUST           | WOODSTOCK     | 591,849      | 76,444            | 4,762  | 81,206              | 593                    | 0                    | 424                 | 1,231 | 1,655                              | 13%                           | 0%  | 2%   |
| AMERICAN EAGLE BANK                       | SOUTH ELGIN   | 275,076      | 22,399            | 1,560  | 23,959              | 382                    | 15                   | 153                 | 238   | 406                                | 8%                            | 0%  | 2%   |
| AMERICAN EAGLE BANK OF CHICAGO            | CHICAGO       | 93,385       | 10,090            | 508    | 10,598              | 52                     | 0                    | 8                   | 1,151 | 1,159                              | 10%                           | 1%  | 11%  |
| AMERICAN METRO BANK                       | CHICAGO       | 80,451       | 8,863             | 646    | 9,509               | 964                    | 0                    | 0                   | 1,126 | 1,126                              | 11%                           | 1%  | 12%  |
| ANCHOR STATE BANK                         | ANCHOR        | 19,612       | 4,658             | 74     | 4,732               | 11                     | 32                   | 0                   | 0     | 32                                 | 28%                           | 0%  | 1%   |
| ANDERSON STATE BANK                       | ONEIDA        | 86,423       | 13,594            | 245    | 13,839              | 36                     | 0                    | 67                  | 0     | 67                                 | 15%                           | 0%  | 0%   |
| ANNA STATE BANK                           | ANNA          | 86,994       | 12,936            | 317    | 13,253              | 77                     | 0                    | 312                 | 133   | 445                                | 15%                           | 1%  | 3%   |
| ANNA-JONESBORO NATIONAL BANK              | ANNA          | 219,098      | 31,384            | 1,601  | 32,985              | 1,384                  | 59                   | 1,452               | 2,058 | 3,569                              | 14%                           | 2%  | 11%  |
| APPLE RIVER STATE BANK                    | APPLE RIVER   | 362,841      | 37,503            | 2,086  | 39,589              | 1,119                  | 29                   | 323                 | 0     | 352                                | 10%                           | 0%  | 1%   |
| ARCOLA FIRST BANK                         | ARCOLA        | 112,936      | 12,586            | 662    | 13,248              | 0                      | 0                    | 0                   | 0     | 0                                  | 11%                           | 0%  | 0%   |
| ATLANTA NATIONAL BANK, THE                | ATLANTA       | 60,343       | 8,071             | 183    | 8,254               | 217                    | 0                    | 101                 | 0     | 101                                | 13%                           | 0%  | 1%   |
| BANK & TRUST COMPANY                      | LITCHFIELD    | 346,631      | 36,178            | 3,785  | 39,963              | 691                    | 11                   | 718                 | 0     | 729                                | 11%                           | 0%  | 2%   |
| BANK OF BELLEVILLE                        | BELLEVILLE    | 230,493      | 18,710            | 1,510  | 20,220              | 282                    | 29                   | 0                   | 0     | 29                                 | 8%                            | 0%  | 0%   |
| BANK OF BLUFFS                            | BLUFFS        | 55,221       | 7,949             | 351    | 8,300               | 465                    | 46                   | 450                 | 18    | 514                                | 14%                           | 1%  | 6%   |
| BANK OF BOURBONNAIS                       | BOURBONNAIS   | 70,133       | 8,516             | 1,134  | 9,650               | 0                      | 0                    | 0                   | 0     | 0                                  | 12%                           | 0%  | 0%   |
| BANK OF CALHOUN COUNTY                    | HARDIN        | 66,325       | 6,277             | 273    | 6,550               | 477                    | 0                    | 25                  | 595   | 620                                | 9%                            | 1%  | 9%   |
| BANK OF CARBONDALE, THE                   | CARBONDALE    | 245,828      | 30,915            | 3,155  | 34,070              | 1,464                  | 22                   | 6,374               | 869   | 7,265                              | 13%                           | 3%  | 21%  |
| BANK OF CHESTNUT                          | CHESTNUT      | 18,288       | 1,802             | 99     | 1,901               | 336                    | 151                  | 66                  | 126   | 343                                | 10%                           | 2%  | 18%  |
| BANK OF FARMINGTON                        | FARMINGTON    | 180,219      | 20,620            | 1,415  | 22,035              | 1,493                  | 96                   | 176                 | 58    | 330                                | 11%                           | 0%  | 1%   |
| BANK OF GIBSON CITY                       | GIBSON CITY   | 90,742       | 6,799             | 514    | 7,313               | 868                    | 25                   | 74                  | 35    | 134                                | 8%                            | 0%  | 2%   |
| BANK OF HERRIN, THE                       | HERRIN        | 249,675      | 27,154            | 2,126  | 29,280              | 1,275                  | 0                    | 2,624               | 480   | 3,104                              | 11%                           | 1%  | 11%  |
| BANK OF HILLSBORO, NATIONAL ASSOCIATION   | HILLSBORO     | 369,667      | 40,938            | 4,174  | 45,112              | 1,976                  | 40                   | 546                 | 100   | 686                                | 11%                           | 0%  | 2%   |
| BANK OF KAMPSVILLE                        | KAMPSVILLE    | 109,750      | 19,343            | 395    | 19,738              | 660                    | 0                    | 1,163               | 45    | 1,208                              | 17%                           | 1%  | 6%   |
| BANK OF MONTGOMERY                        | MONTGOMERY    | 40,939       | 3,644             | 234    | 3,878               | 37                     | 0                    | 0                   | 0     | 0                                  | 9%                            | 0%  | 0%   |
| BANK OF O'FALLON                          | O'FALLON      | 312,833      | 44,427            | 4,158  | 48,585              | 711                    | 28                   | 208                 | 535   | 771                                | 15%                           | 0%  | 2%   |
| BANK OF PONTIAC                           | PONTIAC       | 566,444      | 72,980            | 4,631  | 77,611              | 4,363                  | 0                    | 2,762               | 1,671 | 4,433                              | 13%                           | 1%  | 6%   |
| BANK OF RANTOUL                           | RANTOUL       | 232,826      | 24,502            | 1,975  | 26,477              | 468                    | 0                    | 1,608               | 15    | 1,623                              | 11%                           | 1%  | 6%   |
| BANK OF SPRINGFIELD                       | SPRINGFIELD   | 1,040,288    | 96,669            | 11,352 | 108,021             | 3,221                  | 300                  | 26,961              | 7,544 | 34,805                             | 9%                            | 3%  | 32%  |
| BANK OF STRONGHURST                       | STRONGHURST   | 74,059       | 12,781            | 317    | 13,098              | 232                    | 0                    | 13                  | 14    | 27                                 | 17%                           | 0%  | 0%   |
| BANK OF YATES CITY                        | YATES CITY    | 69,572       | 6,532             | 764    | 7,296               | 925                    | 84                   | 1,331               | 41    | 1,456                              | 9%                            | 2%  | 20%  |

**IL Asset Quality** December 31, 2019 Dollars in Thousands

### **BANCONOMICS®**



| Bank Name                                 | City           | Total Assets | Tier 1<br>Capital | ALLL    | Tier 1 Plus<br>ALLL | 30-89 Days<br>Past Due | 90+ Days<br>Past Due | Nonaccrual<br>Loans | OREO   | Total Non-<br>performing<br>Assets | Tier 1<br>Leverage<br>Capital | Non-<br>performing<br>Assets to<br>Total Assets | Texas Ratio<br>(NPA / Tier<br>1 Capital +<br>Assets) |
|---|----------------|--------------|-------------------|---------|---------------------|------------------------|----------------------|---------------------|--------|------------------------------------|-------------------------------|---|--|
| BANKCHAMPAIGN, NATIONAL ASSOCIATION       | CHAMPAIGN      | 237,205      | 23,631            | 2,581   | 26,212              | 1,026                  | 0                    | 340                 | 1,848  | 2,188                              | 10%                           | 1%  | 8%   |
| BANKFINANCIAL, NATIONAL ASSOCIATION       | OLYMPIA FIELDS | 1,485,950    | 162,455           | 7,632   | 170,087             | 4,272                  | 47                   | 799                 | 186    | 1,032                              | 11%                           | 0%  | 1%   |
| BANKORION                                 | ORION          | 470,267      | 52,927            | 2,979   | 55,906              | 1,463                  | 0                    | 2,018               | 1,104  | 3,122                              | 11%                           | 1%  | 6%   |
| BANTERRA BANK                             | MARION         | 1,950,815    | 159,822           | 14,731  | 174,553             | 5,260                  | 2                    | 6,848               | 1,062  | 7,912                              | 8%                            | 0%  | 5%   |
| BARRINGTON BANK & TRUST COMPANY, NATION   | BARRINGTON     | 2,445,435    | 313,195           | 7,079   | 320,274             | 8,102                  | 124,361              | 10,397              | 0      | 134,758                            | 14%                           | 6%  | 42%  |
| BEARDSTOWN SAVINGS, S.B.                  | BEARDSTOWN     | 53,855       | 6,186             | 364     | 6,550               | 777                    | 577                  | 744                 | 136    | 1,457                              | 11%                           | 3%  | 22%  |
| BELMONT BANK & TRUST COMPANY              | CHICAGO        | 549,591      | 54,546            | 5,035   | 59,581              | 942                    | 3                    | 2,437               | 0      | 2,440                              | 10%                           | 0%  | 4%   |
| BEN FRANKLIN BANK OF ILLINOIS             | ARLINGTON HEI  | 96,896       | 9,461             | 830     | 10,291              | 0                      | 0                    | 11                  | 1,213  | 1,224                              | 10%                           | 1%  | 12%  |
| BEST HOMETOWN BANK                        | COLLINSVILLE   | 112,323      | 11,835            | 923     | 12,758              | 304                    | 0                    | 140                 | 81     | 221                                | 11%                           | 0%  | 2%   |
| BETTER BANKS                              | PEORIA         | 288,139      | 25,912            | 1,559   | 27,471              | 2,677                  | 139                  | 447                 | 1,001  | 1,587                              | 9%                            | 1%  | 6%   |
| BEVERLY BANK & TRUST COMPANY, NATIONAL A  | CHICAGO        | 1,631,134    | 164,827           | 5,862   | 170,689             | 22,660                 | 384                  | 2,069               | 0      | 2,453                              | 10%                           | 0%  | 1%   |
| BLACKHAWK BANK & TRUST                    | MILAN          | 1,403,584    | 155,303           | 8,484   | 163,787             | 5,418                  | 3,437                | 3,272               | 143    | 6,852                              | 11%                           | 0%  | 4%   |
| BMO HARRIS BANK NATIONAL ASSOCIATION      | CHICAGO        | ########     | 13,291,820        | 832,527 | 14,124,347          | 330,034                | 42,191               | 946,040             | 21,973 | 1,010,204                          | 10%                           | 1%  | 7%   |
| BMO HARRIS CENTRAL NATIONAL ASSOCIATION   | ROSELLE        | 7,968        | 6,932             | 0       | 6,932               | 0                      | 0                    | 0                   | 0      | 0                                  | 87%                           | 0%  | 0%   |
| BRADFORD NATIONAL BANK OF GREENVILLE, THE | GREENVILLE     | 367,781      | 42,463            | 2,325   | 44,788              | 1,007                  | 0                    | 3,874               | 110    | 3,984                              | 12%                           | 1%  | 9%   |
| BRICKYARD BANK                            | LINCOLNWOOD    | 133,898      | 14,765            | 1,299   | 16,064              | 3,228                  | 154                  | 193                 | 0      | 347                                | 12%                           | 0%  | 2%   |
| BUCKLEY STATE BANK                        | BUCKLEY        | 41,280       | 5,230             | 195     | 5,425               | 0                      | 0                    | 0                   | 0      | 0                                  | 13%                           | 0%  | 0%   |
| BUENA VISTA NATIONAL BANK                 | CHESTER        | 212,348      | 25,026            | 1,101   | 26,127              | 1,818                  | 0                    | 914                 | 121    | 1,035                              | 12%                           | 0%  | 4%   |
| BURLING BANK                              | CHICAGO        | 133,992      | 15,585            | 1,261   | 16,846              | 0                      | 0                    | 0                   | 0      | 0                                  | 11%                           | 0%  | 0%   |
| BUSEY BANK                                | CHAMPAIGN      | 9,679,115    | 1,045,701         | 53,748  | 1,099,449           | 14,270                 | 1,611                | 27,896              | 3,056  | 32,563                             | 11%                           | 0%  | 3%   |
| BYLINE BANK                               | CHICAGO        | 5,516,486    | 569,589           | 31,936  | 601,525             | 57,730                 | 23,563               | 36,272              | 9,896  | 69,731                             | 11%                           | 1%  | 12%  |
| BYRON BANK                                | BYRON          | 271,693      | 27,772            | 1,475   | 29,247              | 1,072                  | 0                    | 2,810               | 251    | 3,061                              | 10%                           | 1%  | 10%  |
| CAMP GROVE STATE BANK                     | CAMP GROVE     | 19,352       | 2,565             | 89      | 2,654               | 101                    | 8                    | 180                 | 0      | 188                                | 14%                           | 1%  | 7%   |
| CAMPUS STATE BANK                         | CAMPUS         | 20,341       | 2,401             | 130     | 2,531               | 231                    | 83                   | 69                  | 0      | 152                                | 12%                           | 1%  | 6%   |
| CARROLLTON BANK                           | CARROLLTON     | 1,996,752    | 158,496           | 21,610  | 180,106             | 788                    | 307                  | 522                 | 107    | 936                                | 8%                            | 0%  | 1%   |
| CASEY STATE BANK                          | CASEY          | 328,026      | 34,432            | 3,454   | 37,886              | 1,851                  | 44                   | 6,055               | 11     | 6,110                              | 10%                           | 2%  | 16%  |
| CATLIN BANK                               | CATLIN         | 62,781       | 6,379             | 261     | 6,640               | 360                    | 32                   | 63                  | 154    | 249                                | 10%                           | 0%  | 4%   |
| CENTRAL BANK ILLINOIS                     | GENESEO        | 917,280      | 88,605            | 5,876   | 94,481              | 9,192                  | 78                   | 4,439               | 35     | 4,552                              | 10%                           | 0%  | 5%   |
| CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIA  | CICERO         | 188,835      | 18,906            | 1,120   | 20,026              | 480                    | 0                    | 617                 | 221    | 838                                | 10%                           | 0%  | 4%   |
| CENTRAL SAVINGS, F.S.B.                   | CHICAGO        | 107,779      | 26,517            | 1,343   | 27,860              | 941                    | 0                    | 1,629               | 0      | 1,629                              | 25%                           | 2%  | 6%   |
| CENTRAL STATE BANK                        | CLAYTON        | 144,404      | 22,056            | 1,722   | 23,778              | 1,190                  | 0                    | 6,384               | 699    | 7,083                              | 15%                           | 5%  | 30%  |
| CENTRUST BANK, NATIONAL ASSOCIATION       | NORTHBROOK     | 130,498      | 12,350            | 1,721   | 14,071              | 1,498                  | 0                    | 1,147               | 5,739  | 6,886                              | 10%                           | 5%  | 49%  |
| CHESTER NATIONAL BANK                     | CHESTER        | 64,118       | 8,454             | 421     | 8,875               | 459                    | 0                    | 0                   | 0      | 0                                  | 13%                           | 0%  | 0%   |
| CHESTERFIELD STATE BANK                   | CHESTERFIELD   | 17,535       | 1,905             | 128     | 2,033               | 137                    | 15                   | 5                   | 0      | 20                                 | 11%                           | 0%  | 1%   |
| CHICAGO TRUST COMPANY, N. A., THE         | LAKE FOREST    | 111,900      | 108,104           | 0       | 108,104             | 0                      | 0                    | 0                   | 0      | 0                                  | 99%                           | 0%  | 0%   |
| CIBC BANK USA                             | CHICAGO        | 33,588,619   | 3,210,138         | 268,389 | 3,478,527           | 21,959                 | 1,307                | 184,201             | 3,865  | 189,373                            | 11%                           | 1%  | 5%   |
| CIBM BANK                                 | CHAMPAIGN      | 696,014      | 70,249            | 7,987   | 78,236              | 1,693                  | 42                   | 5,545               | 1,763  | 7,350                              | 10%                           | 1%  | 9%   |
| CITIZENS BANK OF CHATSWORTH               | CHATSWORTH     | 33,360       | 3,599             | 164     | 3,763               | 23                     | 191                  | 401                 | 0      | 592                                | 11%                           | 2%  | 16%  |
| CITIZENS BANK OF EDINBURG                 | EDINBURG       | 24,987       | 2,417             | 130     | 2,547               | 0                      | 213                  | 0                   | 0      | 213                                | 9%                            | 1%  | 8%   |

December 31, 2019 Dollars in Thousands





| Bank Name                                  | City         | Total Assets | Tier 1<br>Capital | ALLL   | Tier 1 Plus<br>ALLL | 30-89 Days<br>Past Due | 90+ Days<br>Past Due | Nonaccrual<br>Loans | OREO | Total Non-<br>performing<br>Assets | Tier 1<br>Leverage<br>Capital | Non-<br>performing<br>Assets to<br>Total Assets | Texas Ratio<br>(NPA / Tier<br>1 Capital +<br>Assets) |
|--|--------------|--------------|-------------------|--------|---------------------|------------------------|----------------------|---------------------|------|------------------------------------|-------------------------------|---|--|
| CITIZENS COMMUNITY BANK                    | MASCOUTAH    | 403,279      | 47,609            | 3,553  | 51,162              | 1,311                  | 916                  | 2,351               | 566  | 3,833                              | 12%                           | 1%  | 7%   |
| CITIZENS FIRST STATE BANK OF WALNUT        | WALNUT       | 46,844       | 4,389             | 318    | 4,707               | 67                     | 5                    | 61                  | 153  | 219                                | 9%                            | 0%  | 5%   |
| CITIZENS NATIONAL BANK OF ALBION           | ALBION       | 320,188      | 53,946            | 2,958  | 56,904              | 2,403                  | 752                  | 5,805               | 12   | 6,569                              | 17%                           | 2%  | 12%  |
| CITIZENS STATE BANK                        | LENA         | 273,537      | 31,479            | 2,683  | 34,162              | 4,741                  | 739                  | 1,119               | 0    | 1,858                              | 12%                           | 1%  | 5%   |
| CITIZENS STATE BANK OF MILFORD             | MILFORD      | 45,999       | 4,228             | 121    | 4,349               | 335                    | 219                  | 0                   | 978  | 1,197                              | 9%                            | 3%  | 28%  |
| CITY NATIONAL BANK OF METROPOLIS, THE      | METROPOLIS   | 387,247      | 52,761            | 2,726  | 55,487              | 5,688                  | 19                   | 4,052               | 157  | 4,228                              | 14%                           | 1%  | 8%   |
| CLAY CITY BANKING CO., THE                 | CLAY CITY    | 153,061      | 14,611            | 942    | 15,553              | 1,545                  | 467                  | 2,689               | 519  | 3,675                              | 10%                           | 2%  | 24%  |
| CLAY COUNTY STATE BANK                     | LOUISVILLE   | 75,744       | 11,670            | 476    | 12,146              | 2,213                  | 635                  | 390                 | 0    | 1,025                              | 15%                           | 1%  | 8%   |
| CNB BANK & TRUST, NA                       | CARLINVILLE  | 1,333,230    | 111,955           | 11,655 | 123,610             | 7,367                  | 1                    | 20,537              | 120  | 20,658                             | 9%                            | 2%  | 17%  |
| COLCHESTER STATE BANK                      | COLCHESTER   | 68,631       | 10,222            | 591    | 10,813              | 341                    | 0                    | 832                 | 30   | 862                                | 15%                           | 1%  | 8%   |
| COLLINSVILLE BUILDING AND LOAN ASSOCIATION | COLLINSVILLE | 122,956      | 33,406            | 716    | 34,122              | 294                    | 0                    | 0                   | 0    | 0                                  | 27%                           | 0%  | 0%   |
| COMMUNITY BANK                             | WINSLOW      | 222,986      | 32,004            | 1,208  | 33,212              | 127                    | 297                  | 132                 | 55   | 484                                | 15%                           | 0%  | 1%   |
| COMMUNITY BANK OF EASTON                   | EASTON       | 37,917       | 7,633             | 54     | 7,687               | 0                      | 0                    | 0                   | 0    | 0                                  | 20%                           | 0%  | 0%   |
| COMMUNITY BANK OF ELMHURST                 | ELMHURST     | 145,775      | 15,222            | 820    | 16,042              | 464                    | 0                    | 1,049               | 0    | 1,049                              | 10%                           | 1%  | 7%   |
| COMMUNITY BANK OF TRENTON                  | TRENTON      | 84,495       | 10,081            | 811    | 10,892              | 562                    | 52                   | 803                 | 0    | 855                                | 12%                           | 1%  | 8%   |
| COMMUNITY BANKS OF SHELBY COUNTY           | COWDEN       | 49,568       | 5,625             | 267    | 5,892               | 153                    | 200                  | 42                  | 0    | 242                                | 12%                           | 0%  | 4%   |
| COMMUNITY FIRST BANK OF THE HEARTLAND      | MOUNT VERNON | 198,377      | 17,526            | 1,702  | 19,228              | 116                    | 430                  | 843                 | 931  | 2,204                              | 9%                            | 1%  | 11%  |
| COMMUNITY NATIONAL BANK IN MONMOUTH        | MONMOUTH     | 41,810       | 6,069             | 316    | 6,385               | 155                    | 0                    | 249                 | 53   | 302                                | 15%                           | 1%  | 5%   |
| COMMUNITY PARTNERS SAVINGS BANK            | SALEM        | 202,070      | 23,082            | 896    | 23,978              | 6,365                  | 0                    | 2,701               | 253  | 2,954                              | 11%                           | 1%  | 12%  |
| COMMUNITY SAVINGS BANK                     | CHICAGO      | 404,933      | 65,447            | 789    | 66,236              | 1,820                  | 0                    | 756                 | 0    | 756                                | 16%                           | 0%  | 1%   |
| COMMUNITY STATE BANK                       | GALVA        | 234,425      | 24,775            | 2,798  | 27,573              | 451                    | 38                   | 1,959               | 41   | 2,038                              | 11%                           | 1%  | 7%   |
| COMMUNITY STATE BANK OF ROCK FALLS         | ROCK FALLS   | 275,408      | 27,048            | 3,663  | 30,711              | 3,886                  | 429                  | 6,152               | 797  | 7,378                              | 10%                           | 3%  | 24%  |
| COMMUNITY TRUST BANK                       | IRVINGTON    | 82,785       | 11,372            | 491    | 11,863              | 75                     | 0                    | 621                 | 693  | 1,314                              | 14%                           | 2%  | 11%  |
| CORNERSTONE NATIONAL BANK & TRUST COMP     | PALATINE     | 631,327      | 55,193            | 7,076  | 62,269              | 486                    | 0                    | 3,912               | 0    | 3,912                              | 8%                            | 1%  | 6%   |
| COUNTRY TRUST BANK                         | BLOOMINGTON  | 30,008       | 26,813            | 0      | 26,813              | 0                      | 0                    | 0                   | 0    | 0                                  | 98%                           | 0%  | 0%   |
| CROSSROADS BANK                            | EFFINGHAM    | 177,625      | 25,053            | 1,085  | 26,138              | 2,471                  | 14                   | 0                   | 0    | 14                                 | 14%                           | 0%  | 0%   |
| CRYSTAL LAKE BANK & TRUST COMPANY, NATIO   | CRYSTAL LAKE | 1,179,149    | 119,374           | 4,980  | 124,354             | 2,637                  | 367                  | 1,742               | 558  | 2,667                              | 10%                           | 0%  | 2%   |
| DEVON BANK                                 | CHICAGO      | 291,029      | 23,886            | 3,453  | 27,339              | 911                    | 51                   | 1,185               | 224  | 1,460                              | 8%                            | 1%  | 5%   |
| DEWEY BANK                                 | DEWEY        | 22,772       | 1,830             | 54     | 1,884               | 37                     | 0                    | 127                 | 479  | 606                                | 8%                            | 3%  | 32%  |
| DEWITT SAVINGS BANK                        | CLINTON      | 111,972      | 15,033            | 322    | 15,355              | 1,497                  | 0                    | 793                 | 0    | 793                                | 13%                           | 1%  | 5%   |
| DIETERICH BANK                             | EFFINGHAM    | 806,234      | 72,363            | 6,046  | 78,409              | 1,640                  | 15                   | 7,901               | 330  | 8,246                              | 10%                           | 1%  | 11%  |
| DU QUOIN STATE BANK                        | DU QUOIN     | 108,137      | 9,804             | 564    | 10,368              | 21                     | 0                    | 234                 | 14   | 248                                | 9%                            | 0%  | 2%   |
| DURAND STATE BANK                          | DURAND       | 106,046      | 11,940            | 727    | 12,667              | 522                    | 0                    | 0                   | 32   | 32                                 | 11%                           | 0%  | 0%   |
| EUREKA SAVINGS BANK                        | LA SALLE     | 319,210      | 76,570            | 1,473  | 78,043              | 976                    | 804                  | 4,201               | 0    | 5,005                              | 24%                           | 2%  | 6%   |
| EVERGREEN BANK GROUP                       | OAK BROOK    | 1,107,035    | 120,998           | 11,175 | 132,173             | 9,095                  | 1,249                | 449                 | 75   | 1,773                              | 11%                           | 0%  | 1%   |
| EXCHANGE STATE BANK                        | LANARK       | 90,727       | 10,684            | 502    | 11,186              | 7                      | 0                    | 383                 | 0    | 383                                | 12%                           | 0%  | 3%   |
| FAIRFIELD NATIONAL BANK, THE               | FAIRFIELD    | 545,903      | 66,312            | 2,213  | 68,525              | 12,208                 | 2,439                | 10,938              | 25   | 13,402                             | 12%                           | 2%  | 20%  |
| FAIRVIEW STATE BANKING COMPANY             | FAIRVIEW     | 27,723       | 3,825             | 190    | 4,015               | 68                     | 332                  | 143                 | 0    | 475                                | 14%                           | 2%  | 12%  |
| FARMERS & MERCHANTS BANK OF HUTSONVILLE    | HUTSONVILLE  | 44,116       | 8,023             | 84     | 8,107               | 15                     | 0                    | 0                   | 0    | 0                                  | 18%                           | 0%  | 0%   |

**IL Asset Quality** December 31, 2019 Dollars in Thousands

## **BANCONOMICS®**



| Bank Name                                  | City           | Total Assets | Tier 1<br>Capital | ALLL    | Tier 1 Plus<br>ALLL | 30-89 Days<br>Past Due | 90+ Days<br>Past Due | Nonaccrual<br>Loans | OREO   | Total Non-<br>performing<br>Assets | Tier 1<br>Leverage<br>Capital | Non-<br>performing<br>Assets to<br>Total Assets | Texas Ratio<br>(NPA / Tier<br>1 Capital +<br>Assets) |
|--|----------------|--------------|-------------------|---------|---------------------|------------------------|----------------------|---------------------|--------|------------------------------------|-------------------------------|---|--|
| FARMERS AND MECHANICS BANK, THE            | GALESBURG      | 364,964      | 36,566            | 2,487   | 39,053              | 927                    | 0                    | 601                 | 0      | 601                                | 10%                           | 0%  | 2%   |
| FARMERS AND MERCHANTS NATIONAL BANK OF     | . NASHVILLE    | 189,619      | 22,411            | 1,025   | 23,436              | 394                    | 246                  | 23                  | 0      | 269                                | 12%                           | 0%  | 1%   |
| FARMERS AND MERCHANTS STATE BANK OF BUS    | . BUSHNELL     | 73,985       | 6,327             | 288     | 6,615               | 64                     | 0                    | 0                   | 0      | 0                                  | 9%                            | 0%  | 0%   |
| FARMERS BANK OF MT. PULASKI, THE           | MOUNT PULASKI  | 54,917       | 6,856             | 296     | 7,152               | 399                    | 51                   | 20                  | 50     | 121                                | 12%                           | 0%  | 2%   |
| FARMERS NATIONAL BANK                      | PROPHETSTOWN   | 737,240      | 97,804            | 16,083  | 113,887             | 7,387                  | 3,822                | 4,895               | 0      | 8,717                              | 13%                           | 1%  | 8%   |
| FARMERS NATIONAL BANK OF GRIGGSVILLE       | GRIGGSVILLE    | 95,966       | 10,512            | 931     | 11,443              | 720                    | 66                   | 1,803               | 109    | 1,978                              | 11%                           | 2%  | 17%  |
| FARMERS STATE BANK                         | ELMWOOD        | 55,851       | 4,957             | 432     | 5,389               | 339                    | 0                    | 226                 | 29     | 255                                | 9%                            | 0%  | 5%   |
|  | PITTSFIELD     | 260,769      | 35,056            | 1,728   | 36,784              | 847                    | 365                  | 663                 | 0      | 1,028                              | 14%                           | 0%  | 3%   |
| FARMERS STATE BANK & TRUST CO.             | MOUNT STERLING | 94,448       | 8,550             | 746     | 9,296               | 1,812                  | 5                    | 134                 | 460    | 599                                | 9%                            | 1%  | 6%   |
| FARMERS STATE BANK AND TRUST COMPANY, T    | JACKSONVILLE   | 206,372      | 25,467            | 2,405   | 27,872              | 932                    | 21                   | 2,268               | 283    | 2,572                              | 13%                           | 1%  | 9%   |
| FARMERS STATE BANK OF ALTO PASS, ILL.      | ALTO PASS      | 238,855      | 20,361            | 1,408   | 21,769              | 2,850                  | 1,406                | 3,260               | 106    | 4,772                              | 9%                            | 2%  | 22%  |
| FARMERS STATE BANK OF EMDEN                | EMDEN          | 34,221       | 9,611             | 53      | 9,664               | 28                     | 130                  | 0                   | 0      | 130                                | 28%                           | 0%  | 1%   |
| FARMERS STATE BANK OF HOFFMAN              | HOFFMAN        | 151,039      | 23,676            | 697     | 24,373              | 57                     | 12                   | 419                 | 29     | 460                                | 16%                           | 0%  | 2%   |
| FARMERS STATE BANK OF MEDORA               | MEDORA         | 19,864       | 3,303             | 75      | 3,378               | 204                    | 559                  | 0                   | 0      | 559                                | 17%                           | 3%  | 17%  |
| FARMERS STATE BANK OF WESTERN ILLINOIS     | ALPHA          | 144,247      | 18,026            | 1,241   | 19,267              | 566                    | 139                  | 225                 | 94     | 458                                | 12%                           | 0%  | 2%   |
| FARMERS-MERCHANTS BANK OF ILLINOIS         | JOY            | 204,066      | 21,272            | 454     | 21,726              | 1,659                  | 779                  | 840                 | 0      | 1,619                              | 12%                           | 1%  | 7%   |
| FCB BANKS                                  | COLLINSVILLE   | 1,749,595    | 146,975           | 11,221  | 158,196             | 9,616                  | 1,325                | 6,795               | 313    | 8,433                              | 8%                            | 0%  | 5%   |
| FEDERAL SAVINGS BANK, THE                  | CHICAGO        | 604,528      | 105,631           | 1,173   | 106,804             | 1,500                  | 0                    | 3,523               | 0      | 3,523                              | 15%                           | 1%  | 3%   |
| FEDERATED BANK                             | ONARGA         | 99,021       | 8,148             | 321     | 8,469               | 548                    | 0                    | 0                   | 0      | 0                                  | 8%                            | 0%  | 0%   |
| FIRST AMERICAN BANK                        | ELK GROVE VILL | 5,300,331    | 354,760           | 21,286  | 376,046             | 10,752                 | 2,721                | 17,316              | 1,679  | 21,716                             | 7%                            | 0%  | 6%   |
| FIRST BANK AND TRUST COMPANY OF ILLINOIS   | PALATINE       | 188,167      | 17,600            | 1,792   | 19,392              | 0                      | 0                    | 0                   | 7,918  | 7,918                              | 9%                            | 4%  | 41%  |
| FIRST BANK AND TRUST COMPANY OF MURPHYS    | MURPHYSBORO    | 77,255       | 6,948             | 447     | 7,395               | 617                    | 1,940                | 966                 | 1,660  | 4,566                              | 9%                            | 6%  | 62%  |
| FIRST BANK OF HIGHLAND PARK                | HIGHLAND PARK  | 1,863,851    | 180,026           | 10,402  | 190,428             | 620                    | 329                  | 3,963               | 11,431 | 15,723                             | 10%                           | 1%  | 8%   |
| FIRST BANK OF MANHATTAN                    | MANHATTAN      | 172,650      | 17,410            | 1,465   | 18,875              | 78                     | 0                    | 1,080               | 0      | 1,080                              | 10%                           | 1%  | 6%   |
| FIRST BANKERS TRUST COMPANY, NATIONAL AS   | QUINCY         | 921,626      | 87,951            | 11,788  | 99,739              | 3,808                  | 10                   | 6,509               | 377    | 6,896                              | 10%                           | 1%  | 7%   |
| FIRST COMMUNITY BANK AND TRUST             | BEECHER        | 151,395      | 18,208            | 1,010   | 19,218              | 1,251                  | 207                  | 1,587               | 1,243  | 3,037                              | 12%                           | 2%  | 16%  |
| FIRST COMMUNITY BANK OF HILLSBORO          | HILLSBORO      | 105,531      | 10,531            | 614     | 11,145              | 356                    | 0                    | 126                 | 0      | 126                                | 9%                            | 0%  | 1%   |
| FIRST COMMUNITY BANK OF MOULTRIE COUNTY    | SULLIVAN       | 87,818       | 8,924             | 738     | 9,662               | 532                    | 9                    | 190                 | 52     | 251                                | 10%                           | 0%  | 3%   |
| FIRST COMMUNITY BANK XENIA-FLORA           | XENIA          | 40,945       | 5,106             | 187     | 5,293               | 250                    | 78                   | 33                  | 0      | 111                                | 12%                           | 0%  | 2%   |
| FIRST EAGLE BANK                           | CHICAGO        | 538,085      | 90,908            | 7,075   | 97,983              | 99                     | 0                    | 0                   | 0      | 0                                  | 17%                           | 0%  | 0%   |
| FIRST FARMERS STATE BANK                   | MINIER         | 180,758      | 21,843            | 961     | 22,804              | 1,240                  | 31                   | 0                   | 0      | 31                                 | 12%                           | 0%  | 0%   |
| FIRST FEDERAL SAVINGS AND LOAN ASSOCIATIO  | SHELBYVILLE    | 133,648      | 14,739            | 828     | 15,567              | 585                    | 0                    | 1,334               | 773    | 2,107                              | 11%                           | 2%  | 14%  |
| FIRST FEDERAL SAVINGS BANK                 | OTTAWA         | 371,815      | 42,886            | 1,425   | 44,311              | 1,173                  | 0                    | 1,081               | 203    | 1,284                              | 12%                           | 0%  | 3%   |
| FIRST FEDERAL SAVINGS BANK OF CHAMPAIGN    | CHAMPAIGN      | 172,551      | 17,424            | 944     | 18,368              | 848                    | 157                  | 3,437               | 295    | 3,889                              | 10%                           | 2%  | 21%  |
| FIRST FSB OF MASCOUTAH                     | MASCOUTAH      | 113,246      | 14,044            | 542     | 14,586              | 11                     | 13                   | 20                  | 0      | 33                                 | 13%                           | 0%  | 0%   |
| FIRST MID BANK & TRUST, NATIONAL ASSOCIATI | MATTOON        | 3,808,206    | 384,285           | 26,911  | 411,196             | 11,156                 | 0                    | 25,118              | 3,644  | 28,762                             | 10%                           | 1%  | 7%   |
| FIRST MIDWEST BANK                         | CHICAGO        | 17,757,753   | 1,489,664         | 108,022 | 1,597,686           | 35,044                 | 23,944               | 82,269              | 8,750  | 114,963                            | 9%                            | 1%  | 7%   |
| FIRST NATIONAL BANK AND TRUST COMPANY      | CLINTON        | 174,459      | 16,877            | 58      | 16,935              | 67                     | 50                   | 33                  | 0      | 83                                 | 9%                            | 0%  | 0%   |
| FIRST NATIONAL BANK IN AMBOY, THE          | AMBOY          | 211,574      | 23,378            | 1,513   | 24,891              | 0                      | 0                    | 279                 | 24     | 303                                | 11%                           | 0%  | 1%   |

December 31, 2019 Dollars in Thousands





| Bank Name                                  | City          | Total Assets | Tier 1<br>Capital | ALLL   | Tier 1 Plus<br>ALLL | 30-89 Days<br>Past Due | 90+ Days<br>Past Due | Nonaccrual<br>Loans | OREO  | Total Non-<br>performing<br>Assets | Tier 1<br>Leverage<br>Capital | Non-<br>performing<br>Assets to<br>Total Assets | Texas Ratio<br>(NPA / Tier<br>1 Capital +<br>Assets) |
|--|---------------|--------------|-------------------|--------|---------------------|------------------------|----------------------|---------------------|-------|------------------------------------|-------------------------------|---|--|
| FIRST NATIONAL BANK IN CARLYLE, THE        | CARLYLE       | 202,031      | 22,367            | 1,186  | 23,553              | 264                    | 0                    | 115                 | 0     | 115                                | 11%                           | 0%  | 0%   |
| FIRST NATIONAL BANK IN OLNEY               | OLNEY         | 345,207      | 39,158            | 2,767  | 41,925              | 3,390                  | 0                    | 1,903               | 47    | 1,950                              | 11%                           | 1%  | 5%   |
| FIRST NATIONAL BANK IN PINCKNEYVILLE       | PINCKNEYVILLE | 99,145       | 15,359            | 307    | 15,666              | 653                    | 0                    | 301                 | 0     | 301                                | 15%                           | 0%  | 2%   |
| FIRST NATIONAL BANK IN STAUNTON, THE       | STAUNTON      | 549,335      | 64,514            | 5,549  | 70,063              | 2,010                  | 0                    | 1,431               | 92    | 1,523                              | 12%                           | 0%  | 2%   |
| FIRST NATIONAL BANK IN TAYLORVILLE         | TAYLORVILLE   | 193,012      | 34,525            | 868    | 35,393              | 580                    | 1                    | 77                  | 969   | 1,047                              | 18%                           | 1%  | 3%   |
| FIRST NATIONAL BANK IN TREMONT, THE        | TREMONT       | 122,346      | 14,838            | 828    | 15,666              | 126                    | 109                  | 359                 | 52    | 520                                | 12%                           | 0%  | 3%   |
| FIRST NATIONAL BANK OF ALLENDALE, THE      | ALLENDALE     | 252,914      | 26,323            | 2,074  | 28,397              | 691                    | 53                   | 2,040               | 0     | 2,093                              | 11%                           | 1%  | 7%   |
| FIRST NATIONAL BANK OF ARENZVILLE, THE     | ARENZVILLE    | 86,684       | 8,914             | 777    | 9,691               | 533                    | 45                   | 59                  | 0     | 104                                | 10%                           | 0%  | 1%   |
| FIRST NATIONAL BANK OF ASSUMPTION, THE     | ASSUMPTION    | 21,249       | 2,199             | 93     | 2,292               | 0                      | 0                    | 63                  | 0     | 63                                 | 11%                           | 0%  | 3%   |
| FIRST NATIONAL BANK OF AVA, THE            | AVA           | 65,258       | 8,410             | 596    | 9,006               | 430                    | 0                    | 692                 | 1     | 693                                | 13%                           | 1%  | 8%   |
| FIRST NATIONAL BANK OF BEARDSTOWN, THE     | BEARDSTOWN    | 130,806      | 15,426            | 919    | 16,345              | 443                    | 33                   | 137                 | 0     | 170                                | 12%                           | 0%  | 1%   |
| FIRST NATIONAL BANK OF BROOKFIELD          | BROOKFIELD    | 212,479      | 22,287            | 2,719  | 25,006              | 0                      | 0                    | 0                   | 1,200 | 1,200                              | 11%                           | 1%  | 5%   |
| FIRST NATIONAL BANK OF BROWNSTOWN, THE     | BROWNSTOWN    | 40,432       | 4,410             | 376    | 4,786               | 109                    | 150                  | 139                 | 24    | 313                                | 11%                           | 1%  | 7%   |
| FIRST NATIONAL BANK OF CARMI, THE          | CARMI         | 426,469      | 38,784            | 3,809  | 42,593              | 888                    | 35                   | 343                 | 226   | 604                                | 9%                            | 0%  | 1%   |
| FIRST NATIONAL BANK OF LACON               | LACON         | 59,956       | 5,747             | 599    | 6,346               | 361                    | 52                   | 32                  | 0     | 84                                 | 9%                            | 0%  | 1%   |
| FIRST NATIONAL BANK OF LITCHFIELD, THE     | LITCHFIELD    | 100,990      | 12,893            | 1,245  | 14,138              | 643                    | 101                  | 50                  | 0     | 151                                | 13%                           | 0%  | 1%   |
| FIRST NATIONAL BANK OF NOKOMIS             | NOKOMIS       | 152,278      | 17,377            | 775    | 18,152              | 266                    | 0                    | 459                 | 475   | 934                                | 11%                           | 1%  | 5%   |
| FIRST NATIONAL BANK OF OKAWVILLE, THE      | OKAWVILLE     | 62,384       | 7,710             | 182    | 7,892               | 0                      | 0                    | 0                   | 0     | 0                                  | 13%                           | 0%  | 0%   |
| FIRST NATIONAL BANK OF OTTAWA, THE         | OTTAWA        | 452,096      | 46,972            | 4,499  | 51,471              | 1,091                  | 247                  | 4,219               | 2,507 | 6,973                              | 11%                           | 2%  | 14%  |
| FIRST NATIONAL BANK OF PANA                | PANA          | 190,445      | 22,416            | 1,891  | 24,307              | 2,362                  | 0                    | 2,065               | 15    | 2,080                              | 12%                           | 1%  | 9%   |
| FIRST NATIONAL BANK OF RAYMOND, THE        | RAYMOND       | 149,373      | 16,589            | 692    | 17,281              | 534                    | 0                    | 681                 | 169   | 850                                | 11%                           | 1%  | 5%   |
| FIRST NATIONAL BANK OF SANDOVAL, THE       | SANDOVAL      | 56,107       | 6,448             | 620    | 7,068               | 599                    | 120                  | 148                 | 0     | 268                                | 12%                           | 0%  | 4%   |
| FIRST NATIONAL BANK OF SPARTA, THE         | SPARTA        | 82,050       | 10,537            | 535    | 11,072              | 1,379                  | 179                  | 100                 | 0     | 279                                | 13%                           | 0%  | 3%   |
| FIRST NATIONAL BANK OF STEELEVILLE         | STEELEVILLE   | 205,890      | 30,281            | 1,151  | 31,432              | 1,204                  | 207                  | 483                 | 0     | 690                                | 15%                           | 0%  | 2%   |
| FIRST NATIONAL BANK OF WATERLOO            | WATERLOO      | 491,832      | 50,711            | 3,473  | 54,184              | 730                    | 22                   | 1,856               | 97    | 1,975                              | 10%                           | 0%  | 4%   |
| FIRST NATIONAL BANK, THE                   | MATTOON       | 91,382       | 8,168             | 667    | 8,835               | 164                    | 68                   | 838                 | 0     | 906                                | 9%                            | 1%  | 10%  |
| FIRST NATIONS BANK                         | CHICAGO       | 370,552      | 48,385            | 7,360  | 55,745              | 12                     | 0                    | 0                   | 0     | 0                                  | 13%                           | 0%  | 0%   |
| FIRST NEIGHBOR BANK, NATIONAL ASSOCIATION  | TOLEDO        | 452,842      | 48,555            | 3,732  | 52,287              | 2,885                  | 2                    | 2,272               | 881   | 3,155                              | 11%                           | 1%  | 6%   |
| FIRST ROBINSON SAVINGS BANK, NATIONAL ASS. | . ROBINSON    | 362,615      | 33,150            | 2,223  | 35,373              | 1,302                  | 0                    | 5,613               | 369   | 5,982                              | 10%                           | 2%  | 17%  |
| FIRST SAVANNA SAVINGS BANK                 | SAVANNA       | 11,702       | 988               | 61     | 1,049               | 732                    | 49                   | 186                 | 80    | 315                                | 9%                            | 3%  | 30%  |
| FIRST SAVINGS BANK                         | DANVILLE      | 36,880       | 9,169             | 71     | 9,240               | 0                      | 0                    | 70                  | 0     | 70                                 | 25%                           | 0%  | 1%   |
| FIRST SAVINGS BANK OF HEGEWISCH            | CHICAGO       | 679,428      | 108,789           | 1,690  | 110,479             | 798                    | 0                    | 149                 | 0     | 149                                | 16%                           | 0%  | 0%   |
| FIRST SECURE BANK AND TRUST CO.            | PALOS HILLS   | 189,417      | 17,405            | 1,673  | 19,078              | 2,079                  | 1,022                | 0                   | 28    | 1,050                              | 10%                           | 1%  | 6%   |
| FIRST SECURE COMMUNITY BANK                | SUGAR GROVE   | 372,442      | 34,371            | 2,512  | 36,883              | 399                    | 369                  | 359                 | 582   | 1,310                              | 9%                            | 0%  | 4%   |
| FIRST SECURITY BANK                        | MACKINAW      | 83,792       | 7,795             | 862    | 8,657               | 126                    | 0                    | 1,440               | 0     | 1,440                              | 9%                            | 2%  | 17%  |
| FIRST SECURITY TRUST AND SAVINGS BANK      | ELMWOOD PARK  | 309,021      | 28,000            | 1,630  | 29,630              | 55                     | 0                    | 1,884               | 0     | 1,884                              | 9%                            | 1%  | 6%   |
| FIRST SOUTHERN BANK                        | MARION        | 682,935      | 84,987            | 3,355  | 88,342              | 7,385                  | 1,949                | 5,299               | 907   | 8,155                              | 12%                           | 1%  | 9%   |
| FIRST STATE BANK                           | MONTICELLO    | 272,037      | 22,247            | 835    | 23,082              | 98                     | 39                   | 1,181               | 2,754 | 3,974                              | 8%                            | 1%  | 17%  |
|  | MENDOTA       | 1,142,723    | 110,669           | 12,412 | 123,081             | 5,603                  | 899                  | 5,800               | 2,725 | 9,424                              | 10%                           | 1%  | 8%   |

## **BANCONOMICS®**



| Bank Name                                | City          | Total Assets | Tier 1<br>Capital | ALLL   | Tier 1 Plus<br>ALLL | 30-89 Days<br>Past Due | 90+ Days<br>Past Due | Nonaccrual<br>Loans | OREO  | Total Non-<br>performing<br>Assets | Tier 1<br>Leverage<br>Capital | Non-<br>performing<br>Assets to<br>Total Assets | Texas Ratio<br>(NPA / Tier<br>1 Capital +<br>Assets) |
|--|---------------|--------------|-------------------|--------|---------------------|------------------------|----------------------|---------------------|-------|------------------------------------|-------------------------------|---|--|
| FIRST STATE BANK OF BEECHER CITY         | BEECHER CITY  | 71,367       | 10,597            | 1,182  | 11,779              | 1,081                  | 466                  | 395                 | 0     | 861                                | 14%                           | 1%  | 7%   |
| FIRST STATE BANK OF BLOOMINGTON          | BLOOMINGTON   | 119,465      | 10,908            | 1,157  | 12,065              | 304                    | 449                  | 685                 | 797   | 1,931                              | 9%                            | 2%  | 16%  |
| FIRST STATE BANK OF CAMPBELL HILL        | CAMPBELL HILL | 114,603      | 13,308            | 762    | 14,070              | 853                    | 132                  | 917                 | 112   | 1,161                              | 11%                           | 1%  | 8%   |
| FIRST STATE BANK OF DONGOLA, THE         | DONGOLA       | 24,617       | 2,805             | 173    | 2,978               | 89                     | 3                    | 5                   | 250   | 258                                | 11%                           | 1%  | 9%   |
| FIRST STATE BANK OF FORREST              | FORREST       | 227,316      | 18,894            | 1,637  | 20,531              | 2,610                  | 711                  | 3,440               | 612   | 4,763                              | 8%                            | 2%  | 23%  |
| FIRST STATE BANK OF OLMSTED              | OLMSTED       | 53,861       | 6,875             | 341    | 7,216               | 617                    | 890                  | 0                   | 60    | 950                                | 13%                           | 2%  | 13%  |
| FIRST STATE BANK OF ST. PETER            | SAINT PETER   | 28,123       | 4,984             | 97     | 5,081               | 83                     | 10                   | 0                   | 0     | 10                                 | 17%                           | 0%  | 0%   |
| FIRST STATE BANK OF VAN ORIN             | VAN ORIN      | 40,390       | 3,944             | 228    | 4,172               | 0                      | 0                    | 163                 | 409   | 572                                | 10%                           | 1%  | 14%  |
| FIRST STATE BANK SHANNON-POLO            | SHANNON       | 170,256      | 15,517            | 1,175  | 16,692              | 423                    | 104                  | 753                 | 300   | 1,157                              | 9%                            | 1%  | 7%   |
| FIRST TRUST AND SAVINGS BANK OF WATSEKA, | WATSEKA       | 254,484      | 40,420            | 1,573  | 41,993              | 131                    | 74                   | 292                 | 0     | 366                                | 16%                           | 0%  | 1%   |
| FIRST TRUST BANK OF ILLINOIS             | KANKAKEE      | 306,050      | 28,434            | 1,446  | 29,880              | 425                    | 366                  | 3,018               | 130   | 3,514                              | 12%                           | 1%  | 12%  |
| FISHER NATIONAL BANK, THE                | FISHER        | 130,742      | 17,589            | 1,134  | 18,723              | 690                    | 142                  | 167                 | 109   | 418                                | 14%                           | 0%  | 2%   |
| FLANAGAN STATE BANK                      | FLANAGAN      | 191,043      | 19,209            | 551    | 19,760              | 54                     | 0                    | 1,401               | 160   | 1,561                              | 10%                           | 1%  | 8%   |
| FLORA BANK & TRUST                       | FLORA         | 71,455       | 8,654             | 238    | 8,892               | 1,321                  | 37                   | 180                 | 102   | 319                                | 12%                           | 0%  | 4%   |
| FNB COMMUNITY BANK,THE                   | VANDALIA      | 355,622      | 44,684            | 2,176  | 46,860              | 1,562                  | 1,485                | 640                 | 46    | 2,171                              | 13%                           | 1%  | 5%   |
| FNBC BANK AND TRUST                      | LA GRANGE     | 531,146      | 53,629            | 3,120  | 56,749              | 22                     | 0                    | 3,272               | 750   | 4,022                              | 10%                           | 1%  | 7%   |
| FOREST PARK NATIONAL BANK AND TRUST COM  | FOREST PARK   | 242,306      | 20,727            | 2,322  | 23,049              | 2,551                  | 0                    | 1,099               | 0     | 1,099                              | 9%                            | 0%  | 5%   |
| FORRESTON STATE BANK                     | FORRESTON     | 218,539      | 19,386            | 1,203  | 20,589              | 94                     | 0                    | 39                  | 0     | 39                                 | 9%                            | 0%  | 0%   |
| FORTRESS BANK                            | PEORIA        | 473,977      | 38,711            | 4,453  | 43,164              | 2,316                  | 2,011                | 3,080               | 263   | 5,354                              | 9%                            | 1%  | 12%  |
| FREDERICK COMMUNITY BANK, THE            | PAXTON        | 146,985      | 14,571            | 665    | 15,236              | 160                    | 0                    | 39                  | 42    | 81                                 | 10%                           | 0%  | 1%   |
| GERBER STATE BANK, THE                   | ARGENTA       | 75,845       | 9,692             | 448    | 10,140              | 1,231                  | 188                  | 5                   | 0     | 193                                | 13%                           | 0%  | 2%   |
| GERMAN-AMERICAN STATE BANK               | GERMAN VALLEY | 249,356      | 25,046            | 2,068  | 27,114              | 2,586                  | 94                   | 617                 | 144   | 855                                | 10%                           | 0%  | 3%   |
| GERMANTOWN TRUST & SAVINGS BANK          | BREESE        | 394,171      | 51,661            | 921    | 52,582              | 0                      | 1,268                | 888                 | 0     | 2,156                              | 13%                           | 1%  | 4%   |
| GIFFORD STATE BANK, THE                  | GIFFORD       | 156,033      | 15,373            | 1,560  | 16,933              | 424                    | 46                   | 1,685               | 309   | 2,040                              | 10%                           | 1%  | 12%  |
| GLASFORD STATE BANK                      | GLASFORD      | 46,358       | 3,555             | 161    | 3,716               | 447                    | 464                  | 0                   | 137   | 601                                | 8%                            | 1%  | 16%  |
| GLENVIEW STATE BANK                      | GLENVIEW      | 1,298,814    | 140,024           | 8,957  | 148,981             | 553                    | 0                    | 138                 | 0     | 138                                | 11%                           | 0%  | 0%   |
| GN BANK                                  | CHICAGO       | 136,927      | 10,431            | 576    | 11,007              | 1,350                  | 531                  | 1,582               | 0     | 2,113                              | 8%                            | 2%  | 19%  |
| GOLD COAST BANK                          | CHICAGO       | 379,821      | 46,637            | 11,601 | 58,238              | 2,809                  | 0                    | 1,812               | 4,097 | 5,909                              | 12%                           | 2%  | 10%  |
| GOODFIELD STATE BANK                     | GOODFIELD     | 134,438      | 17,372            | 1,137  | 18,509              | 2,128                  | 134                  | 153                 | 67    | 354                                | 13%                           | 0%  | 2%   |
| GRAND RIDGE NATIONAL BANK                | GRAND RIDGE   | 221,588      | 26,435            | 1,035  | 27,470              | 0                      | 0                    | 198                 | 0     | 198                                | 12%                           | 0%  | 1%   |
| GRAND RIVERS COMMUNITY BANK              | GRAND CHAIN   | 29,639       | 1,327             | 512    | 1,839               | 452                    | 169                  | 573                 | 739   | 1,481                              | 4%                            | 5%  | 81%  |
| GRANVILLE NATIONAL BANK, THE             | GRANVILLE     | 90,350       | 9,631             | 538    | 10,169              | 107                    | 12                   | 191                 | 92    | 295                                | 11%                           | 0%  | 3%   |
| GREAT RIVERS BANK                        | BARRY         | 136,694      | 14,329            | 1,031  | 15,360              | 93                     | 13                   | 943                 | 0     | 956                                | 11%                           | 1%  | 6%   |
| GRUNDY BANK                              | MORRIS        | 275,209      | 24,913            | 2,163  | 27,076              | 971                    | 0                    | 1                   | 155   | 156                                | 9%                            | 0%  | 1%   |
| GUARDIAN SAVINGS BANK                    | GRANITE CITY  | 35,909       | 7,302             | 55     | 7,357               | 42                     | 42                   | 67                  | 0     | 109                                | 20%                           | 0%  | 1%   |
| H. F. GEHANT BANKING CO.                 | WEST BROOKLYN | 58,696       | 9,193             | 708    | 9,901               | 258                    | 19                   | 21                  | 0     | 40                                 | 16%                           | 0%  | 0%   |
| HARTSBURG STATE BANK                     | HARTSBURG     | 16,049       | 2,049             | 261    | 2,310               | 100                    | 15                   | 0                   | 0     | 15                                 | 13%                           | 0%  | 1%   |
| HARVARD STATE BANK, THE                  | HARVARD       | 259,771      | 23,729            | 1,086  | 24,815              | 926                    | 775                  | 3,543               | 156   | 4,474                              | 9%                            | 2%  | 18%  |
| HAVANA NATIONAL BANK, THE                | HAVANA        | 256,226      | 28,139            | 1,822  | 29,961              | 4,005                  | 2,923                | 2,745               | 421   | 6,089                              | 11%                           | 2%  | 20%  |

## **BANCONOMICS®**



| Bank Name                                 | City          | Total Assets | Tier 1<br>Capital | ALLL   | Tier 1 Plus<br>ALLL | 30-89 Days<br>Past Due | 90+ Days<br>Past Due | Nonaccrual<br>Loans | OREO  | Total Non-<br>performing<br>Assets | Tier 1<br>Leverage<br>Capital | Non-<br>performing<br>Assets to<br>Total Assets | Texas Ratio<br>(NPA / Tier<br>1 Capital +<br>Assets) |
|---|---------------|--------------|-------------------|--------|---------------------|------------------------|----------------------|---------------------|-------|------------------------------------|-------------------------------|---|--|
| HEARTLAND BANK & TRUST COMPANY            | BLOOMINGTON   | 2,909,697    | 295,385           | 20,131 | 315,516             | 2,707                  | 101                  | 18,680              | 4,675 | 23,456                             | 10%                           | 1%  | 7%   |
| HERITAGE BANK OF SCHAUMBURG               | SCHAUMBURG    | 133,445      | 11,806            | 779    | 12,585              | 0                      | 1                    | 538                 | 0     | 539                                | 9%                            | 0%  | 4%   |
| HERITAGE STATE BANK                       | LAWRENCEVILLE | 79,929       | 9,859             | 1,909  | 11,768              | 239                    | 0                    | 2,771               | 0     | 2,771                              | 12%                           | 3%  | 24%  |
| HICKORY POINT BANK AND TRUST              | DECATUR       | 634,960      | 68,082            | 4,534  | 72,616              | 95                     | 0                    | 2,885               | 17    | 2,902                              | 11%                           | 0%  | 4%   |
| HILL-DODGE BANKING COMPANY, THE           | WARSAW        | 43,840       | 6,112             | 235    | 6,347               | 321                    | 35                   | 283                 | 0     | 318                                | 14%                           | 1%  | 5%   |
| HINSDALE BANK & TRUST COMPANY             | HINSDALE      | 3,306,788    | 328,046           | 10,952 | 338,998             | 83,591                 | 9,237                | 8,152               | 2,376 | 19,765                             | 11%                           | 1%  | 6%   |
| HOLCOMB BANK                              | ROCHELLE      | 191,693      | 19,588            | 1,450  | 21,038              | 1,619                  | 0                    | 1,369               | 309   | 1,678                              | 10%                           | 1%  | 8%   |
| HOME STATE BANK/NATIONAL ASSOCIATION      | CRYSTAL LAKE  | 614,990      | 77,258            | 4,564  | 81,822              | 6,286                  | 294                  | 3,480               | 8,363 | 12,137                             | 13%                           | 2%  | 15%  |
| HOMETOWN NATIONAL BANK                    | LA SALLE      | 223,184      | 25,729            | 1,849  | 27,578              | 325                    | 0                    | 2,356               | 0     | 2,356                              | 12%                           | 1%  | 9%   |
| HOYNE SAVINGS BANK                        | CHICAGO       | 445,414      | 74,254            | 827    | 75,081              | 1,663                  | 0                    | 1,226               | 0     | 1,226                              | 17%                           | 0%  | 2%   |
| ILLINI STATE BANK                         | OGLESBY       | 124,415      | 15,583            | 690    | 16,273              | 649                    | 169                  | 0                   | 0     | 169                                | 13%                           | 0%  | 1%   |
| ILLINOIS BANK & TRUST                     | ROCKFORD      | 1,301,172    | 103,011           | 4,658  | 107,669             | 2,844                  | 1,096                | 2,658               | 2,417 | 6,171                              | 10%                           | 0%  | 6%   |
| INB, NATIONAL ASSOCIATION                 | SPRINGFIELD   | 1,156,171    | 102,802           | 7,976  | 110,778             | 1,131                  | 0                    | 6,913               | 290   | 7,203                              | 9%                            | 1%  | 7%   |
| INLAND BANK AND TRUST                     | OAK BROOK     | 1,123,482    | 141,605           | 10,699 | 152,304             | 4,172                  | 0                    | 8,008               | 2,477 | 10,485                             | 13%                           | 1%  | 7%   |
| INTERNATIONAL BANK OF CHICAGO             | CHICAGO       | 677,878      | 75,579            | 6,772  | 82,351              | 15,819                 | 780                  | 18,814              | 1,969 | 21,563                             | 11%                           | 3%  | 26%  |
| IPAVA STATE BANK                          | IPAVA         | 141,878      | 12,512            | 1,086  | 13,598              | 677                    | 77                   | 0                   | 0     | 77                                 | 9%                            | 0%  | 1%   |
| IROQUOIS FARMERS STATE BANK               | IROQUOIS      | 111,060      | 10,516            | 346    | 10,862              | 868                    | 319                  | 209                 | 143   | 671                                | 9%                            | 1%  | 6%   |
| IROQUOIS FEDERAL SAVINGS AND LOAN ASSOCI  | WATSEKA       | 678,216      | 77,844            | 6,222  | 84,066              | 3,695                  | 326                  | 268                 | 432   | 1,026                              | 12%                           | 0%  | 1%   |
| ITASCA BANK & TRUST CO.                   | ITASCA        | 566,368      | 56,033            | 5,272  | 61,305              | 1,891                  | 0                    | 3,073               | 0     | 3,073                              | 10%                           | 1%  | 5%   |
| IUKA STATE BANK, THE                      | SALEM         | 101,340      | 9,835             | 1,036  | 10,871              | 886                    | 125                  | 1,161               | 237   | 1,523                              | 10%                           | 2%  | 14%  |
| JERSEY STATE BANK                         | JERSEYVILLE   | 146,528      | 20,996            | 735    | 21,731              | 619                    | 0                    | 584                 | 0     | 584                                | 14%                           | 0%  | 3%   |
| KINMUNDY BANK                             | KINMUNDY      | 48,699       | 5,177             | 400    | 5,577               | 538                    | 233                  | 7                   | 56    | 296                                | 11%                           | 1%  | 5%   |
| LAKE FOREST BANK & TRUST COMPANY, NATION  | LAKE FOREST   | 4,532,951    | 440,585           | 20,813 | 461,398             | 17,256                 | 1,222                | 17,184              | 225   | 18,631                             | 10%                           | 0%  | 4%   |
| LAKESIDE BANK                             | CHICAGO       | 1,867,107    | 218,578           | 24,154 | 242,732             | 4,897                  | 0                    | 6,891               | 1,029 | 7,920                              | 12%                           | 0%  | 3%   |
| LASALLE STATE BANK                        | LASALLE       | 135,908      | 13,903            | 1,027  | 14,930              | 404                    | 3                    | 211                 | 0     | 214                                | 10%                           | 0%  | 1%   |
| LEADERS BANK, THE                         | OAK BROOK     | 355,934      | 41,308            | 3,872  | 45,180              | 1,456                  | 508                  | 648                 | 2,576 | 3,732                              | 12%                           | 1%  | 8%   |
| LEGENCE BANK                              | ELDORADO      | 483,497      | 45,388            | 2,952  | 48,340              | 2,452                  | 1                    | 848                 | 3     | 852                                | 10%                           | 0%  | 2%   |
| LEMONT NATIONAL BANK, THE                 | LEMONT        | 53,276       | 3,455             | 36     | 3,491               | 0                      | 0                    | 0                   | 0     | 0                                  | 7%                            | 0%  | 0%   |
| LENA STATE BANK                           | LENA          | 91,262       | 10,470            | 1,349  | 11,819              | 1                      | 0                    | 0                   | 0     | 0                                  | 12%                           | 0%  | 0%   |
| LIBERTY BANK                              | LIBERTY       | 99,590       | 12,512            | 452    | 12,964              | 864                    | 185                  | 648                 | 567   | 1,400                              | 12%                           | 1%  | 11%  |
| LIBERTY BANK FOR SAVINGS                  | CHICAGO       | 844,942      | 196,048           | 3,292  | 199,340             | 494                    | 74                   | 2,554               | 0     | 2,628                              | 24%                           | 0%  | 1%   |
| LIBERTYVILLE BANK & TRUST COMPANY, NATION | LIBERTYVILLE  | 1,687,645    | 164,915           | 8,316  | 173,231             | 5,510                  | 509                  | 4,462               | 450   | 5,421                              | 10%                           | 0%  | 3%   |
| LINCOLNWAY COMMUNITY BANK                 | NEW LENOX     | 236,685      | 26,700            | 2,235  | 28,935              | 0                      | 222                  | 5,750               | 0     | 5,972                              | 12%                           | 3%  | 21%  |
| LISLE SAVINGS BANK                        | LISLE         | 504,745      | 125,800           | 2,915  | 128,715             | 155                    | 0                    | 6,753               | 123   | 6,876                              | 25%                           | 1%  | 5%   |
| LITCHFIELD NATIONAL BANK, THE             | LITCHFIELD    | 110,105      | 9,487             | 576    | 10,063              | 570                    | 1,006                | 625                 | 0     | 1,631                              | 9%                            | 1%  | 16%  |
| LONGVIEW BANK                             | OGDEN         | 228,133      | 18,403            | 1,515  | 19,918              | 3,731                  | 49                   | 3,771               | 36    | 3,856                              | 9%                            | 2%  | 19%  |
| LONGVIEW BANK & TRUST                     | CHRISMAN      | 183,949      | 15,714            | 1,189  | 16,903              | 1,380                  | 498                  | 22                  | 0     | 520                                | 9%                            | 0%  | 3%   |
| LOOMIS FEDERAL SAVINGS AND LOAN ASSOCIAT  | CHICAGO       | 61,548       | 17,499            | 310    | 17,809              | 737                    | 0                    | 1,081               | 92    | 1,173                              | 29%                           | 2%  | 7%   |
| MARINE BANK                               | SPRINGFIELD   | 639,675      | 69,716            | 5,194  | 74,910              | 63                     | 0                    | 5,133               | 1,753 | 6,886                              | 11%                           | 1%  | 9%   |

Dollars in Thousands

ity 19

# **BANCONOMICS®**



| Bank Name                                  | City          | Total Assets | Tier 1<br>Capital | ALLL    | Tier 1 Plus<br>ALLL | 30-89 Days<br>Past Due | 90+ Days<br>Past Due | Nonaccrual<br>Loans | OREO   | Total Non-<br>performing<br>Assets | Tier 1<br>Leverage<br>Capital | Non-<br>performing<br>Assets to<br>Total Assets | Texas Ratio<br>(NPA / Tier<br>1 Capital +<br>Assets) |
|--|---------------|--------------|-------------------|---------|---------------------|------------------------|----------------------|---------------------|--------|------------------------------------|-------------------------------|---|--|
| MARQUETTE BANK                             | CHICAGO       | 1,619,703    | 138,566           | 13,992  | 152,558             | 6,567                  | 209                  | 16,490              | 2,730  | 19,429                             | 9%                            | 1%  | 13%  |
| MARSEILLES BANK                            | MARSEILLES    | 62,147       | 6,380             | 133     | 6,513               | 1,571                  | 248                  | 120                 | 0      | 368                                | 10%                           | 1%  | 6%   |
| MASON CITY NATIONAL BANK                   | MASON CITY    | 68,098       | 12,436            | 141     | 12,577              | 1                      | 0                    | 111                 | 0      | 111                                | 18%                           | 0%  | 1%   |
| MCHENRY SAVINGS BANK                       | MCHENRY       | 226,853      | 21,287            | 1,108   | 22,395              | 1,589                  | 0                    | 2,542               | 944    | 3,486                              | 9%                            | 2%  | 16%  |
| MERCHANTS AND MANUFACTURERS BANK           | JOLIET        | 274,098      | 22,634            | 2,797   | 25,431              | 973                    | 0                    | 0                   | 0      | 0                                  | 8%                            | 0%  | 0%   |
| METROPOLITAN CAPITAL BANK & TRUST          | CHICAGO       | 224,956      | 21,604            | 4,352   | 25,956              | 342                    | 0                    | 2,563               | 4,883  | 7,446                              | 10%                           | 3%  | 29%  |
| MIDAMERICA NATIONAL BANK                   | CANTON        | 423,476      | 46,762            | 3,555   | 50,317              | 5,415                  | 230                  | 1,181               | 140    | 1,551                              | 11%                           | 0%  | 3%   |
| MIDDLETOWN STATE BANK                      | MIDDLETOWN    | 37,802       | 3,587             | 173     | 3,760               | 94                     | 148                  | 0                   | 25     | 173                                | 10%                           | 0%  | 5%   |
| MIDLAND COMMUNITY BANK                     | KINCAID       | 64,917       | 6,923             | 293     | 7,216               | 1,004                  | 97                   | 0                   | 56     | 153                                | 11%                           | 0%  | 2%   |
| MIDLAND FEDERAL SAVINGS AND LOAN ASSOCIA.  | . BRIDGEVIEW  | 115,900      | 10,867            | 330     | 11,197              | 340                    | 0                    | 1,347               | 0      | 1,347                              | 9%                            | 1%  | 12%  |
| MIDLAND STATES BANK                        | EFFINGHAM     | 6,073,827    | 619,019           | 28,028  | 647,047             | 32,451                 | 3,900                | 38,401              | 6,745  | 49,046                             | 10%                           | 1%  | 8%   |
| MIDWEST BANK                               | MONMOUTH      | 521,891      | 46,906            | 3,962   | 50,868              | 5,255                  | 3                    | 12,445              | 2,120  | 14,568                             | 9%                            | 3%  | 29%  |
| MIDWEST COMMUNITY BANK                     | FREEPORT      | 244,416      | 27,917            | 2,267   | 30,184              | 1,857                  | 0                    | 391                 | 2,771  | 3,162                              | 11%                           | 1%  | 10%  |
| MILFORD BUILDING AND LOAN ASSOCIATION, SB  | MILFORD       | 29,982       | 2,716             | 177     | 2,893               | 792                    | 758                  | 118                 | 124    | 1,000                              | 9%                            | 3%  | 35%  |
| MILLEDGEVILLE STATE BANK                   | MILLEDGEVILLE | 147,093      | 16,353            | 1,179   | 17,532              | 0                      | 0                    | 62                  | 82     | 144                                | 11%                           | 0%  | 1%   |
| MILLENNIUM BANK                            | DES PLAINES   | 153,551      | 18,443            | 1,464   | 19,907              | 5,480                  | 277                  | 349                 | 0      | 626                                | 13%                           | 0%  | 3%   |
| MORTON COMMUNITY BANK                      | MORTON        | 4,048,788    | 390,254           | 24,858  | 415,112             | 15,210                 | 6,985                | 22,769              | 21,443 | 51,197                             | 10%                           | 1%  | 12%  |
| MUNICIPAL TRUST AND SAVINGS BANK           | BOURBONNAIS   | 312,961      | 47,571            | 2,731   | 50,302              | 584                    | 0                    | 1,186               | 2,182  | 3,368                              | 15%                           | 1%  | 7%   |
| MURPHY-WALL STATE BANK AND TRUST COMPA     | PINCKNEYVILLE | 129,716      | 14,789            | 906     | 15,695              | 1,326                  | 0                    | 3,503               | 180    | 3,683                              | 11%                           | 3%  | 23%  |
| MUTUAL FEDERAL BANK                        | CHICAGO       | 70,824       | 13,862            | 721     | 14,583              | 1,568                  | 0                    | 2,649               | 788    | 3,437                              | 20%                           | 5%  | 24%  |
| NASHVILLE SAVINGS BANK                     | NASHVILLE     | 64,921       | 8,384             | 458     | 8,842               | 552                    | 694                  | 0                   | 0      | 694                                | 13%                           | 1%  | 8%   |
| NATIONAL BANK OF ST. ANNE                  | SAINT ANNE    | 85,025       | 7,671             | 575     | 8,246               | 494                    | 87                   | 138                 | 0      | 225                                | 10%                           | 0%  | 3%   |
| NOKOMIS SAVINGS BANK                       | NOKOMIS       | 29,691       | 4,943             | 92      | 5,035               | 217                    | 0                    | 78                  | 0      | 78                                 | 17%                           | 0%  | 2%   |
| NORTH ADAMS STATE BANK                     | URSA          | 38,247       | 5,660             | 153     | 5,813               | 237                    | 103                  | 23                  | 0      | 126                                | 15%                           | 0%  | 2%   |
| NORTH CENTRAL BANK                         | HENNEPIN      | 121,267      | 14,676            | 1,269   | 15,945              | 405                    | 255                  | 124                 | 379    | 758                                | 12%                           | 1%  | 5%   |
| NORTH COUNTY SAVINGS BANK                  | RED BUD       | 53,681       | 4,850             | 130     | 4,980               | 0                      | 0                    | 0                   | 0      | 0                                  | 9%                            | 0%  | 0%   |
| NORTH SHORE TRUST AND SAVINGS              | WAUKEGAN      | 235,429      | 45,140            | 388     | 45,528              | 126                    | 0                    | 65                  | 0      | 65                                 | 19%                           | 0%  | 0%   |
| NORTH SIDE FEDERAL SAVINGS AND LOAN ASSO   | CHICAGO       | 41,042       | 4,396             | 287     | 4,683               | 129                    | 0                    | 1,060               | 0      | 1,060                              | 11%                           | 3%  | 23%  |
| NORTHBROOK BANK & TRUST COMPANY, NATIO     | NORTHBROOK    | 2,863,088    | 260,577           | 12,808  | 273,385             | 17,555                 | 2,306                | 13,372              | 0      | 15,678                             | 10%                           | 1%  | 6%   |
| NORTHERN TRUST COMPANY, THE                | CHICAGO       | #######      | 8,475,961         | 104,525 | 8,580,486           | 87,987                 | 7,384                | 83,630              | 3,138  | 94,152                             | 7%                            | 0%  | 1%   |
| NORTHSIDE COMMUNITY BANK                   | GURNEE        | 243,562      | 55,240            | 3,285   | 58,525              | 0                      | 0                    | 0                   | 0      | 0                                  | 23%                           | 0%  | 0%   |
| NORTHWEST BANK OF ROCKFORD                 | ROCKFORD      | 294,962      | 27,313            | 2,474   | 29,787              | 1,009                  | 57                   | 1,381               | 0      | 1,438                              | 9%                            | 0%  | 5%   |
| OAKDALE STATE BANK                         | OAKDALE       | 20,772       | 2,551             | 167     | 2,718               | 72                     | 0                    | 183                 | 0      | 183                                | 12%                           | 1%  | 7%   |
| OLD EXCHANGE NATIONAL BANK OF OKAWVILLE,   | . OKAWVILLE   | 75,044       | 7,907             | 396     | 8,303               | 159                    | 0                    | 195                 | 0      | 195                                | 11%                           | 0%  | 2%   |
| OLD PLANK TRAIL COMMUNITY BANK, NATIONAL . | . NEW LENOX   | 1,614,318    | 155,975           | 5,865   | 161,840             | 3,638                  | 970                  | 3,723               | 2,273  | 6,966                              | 10%                           | 0%  | 4%   |
| OLD SECOND NATIONAL BANK                   | AURORA        | 2,632,912    | 322,496           | 19,789  | 342,285             | 14,651                 | 2,545                | 15,394              | 5,004  | 22,943                             | 12%                           | 1%  | 7%   |
| OTTAWA SAVINGS BANK                        | OTTAWA        | 300,300      | 45,684            | 2,938   | 48,622              | 3,468                  | 0                    | 2,253               | 0      | 2,253                              | 15%                           | 1%  | 5%   |
| OXFORD BANK & TRUST                        | OAK BROOK     | 614,673      | 57,579            | 4,247   | 61,826              | 1,231                  | 30                   | 3,116               | 4,769  | 7,915                              | 10%                           | 1%  | 13%  |
| PACIFIC GLOBAL BANK                        | CHICAGO       | 219,898      | 24,642            | 2,264   | 26,906              | 1,299                  | 0                    | 289                 | 0      | 289                                | 11%                           | 0%  | 1%   |

| Bank Name                                   | City           | Total Assets | Tier 1<br>Capital | ALLL   | Tier 1 Plus<br>ALLL | 30-89 Days<br>Past Due | 90+ Days<br>Past Due | Nonaccrual<br>Loans | OREO   | Total Non-<br>performing<br>Assets | Tier 1<br>Leverage<br>Capital | Non-<br>performing<br>Assets to<br>Total Assets | Texas Ratio<br>(NPA / Tier<br>1 Capital +<br>Assets) |
|---|----------------|--------------|-------------------|--------|---------------------|------------------------|----------------------|---------------------|--------|------------------------------------|-------------------------------|---|--|
| PAN AMERICAN BANK & TRUST                   | MELROSE PARK   | 367,131      | 34,265            | 2,475  | 36,740              | 0                      | 0                    | 428                 | 4,377  | 4,805                              | 9%                            | 1%  | 13%  |
| PARK RIDGE COMMUNITY BANK                   | PARK RIDGE     | 313,610      | 46,111            | 4,144  | 50,255              | 585                    | 0                    | 591                 | 0      | 591                                | 14%                           | 0%  | 1%   |
| PARKWAY BANK AND TRUST COMPANY              | HARWOOD HEIG   | 2,638,601    | 292,225           | 28,397 | 320,622             | 7,931                  | 853                  | 19,372              | 12,453 | 32,678                             | 12%                           | 1%  | 10%  |
| PEOPLEFIRST BANK                            | JOLIET         | 136,209      | 17,782            | 1,474  | 19,256              | 1,195                  | 0                    | 1,325               | 0      | 1,325                              | 13%                           | 1%  | 7%   |
| PEOPLES BANK & TRUST                        | PANA           | 424,494      | 41,956            | 3,090  | 45,046              | 1,314                  | 300                  | 9,818               | 2,256  | 12,374                             | 10%                           | 3%  | 27%  |
| PEOPLES BANK OF KANKAKEE COUNTY             | BOURBONNAIS    | 230,427      | 17,825            | 916    | 18,741              | 207                    | 19                   | 2,212               | 0      | 2,231                              | 8%                            | 1%  | 12%  |
| PEOPLES BANK OF MACON                       | MACON          | 19,993       | 2,871             | 80     | 2,951               | 18                     | 0                    | 0                   | 0      | 0                                  | 14%                           | 0%  | 0%   |
| PEOPLES NATIONAL BANK OF KEWANEE            | KEWANEE        | 369,265      | 46,040            | 2,976  | 49,016              | 523                    | 0                    | 3,307               | 47     | 3,354                              | 13%                           | 1%  | 7%   |
| PEOPLES NATIONAL BANK, NATIONAL ASSOCIATI.  | . MOUNT VERNON | 1,209,673    | 113,508           | 10,945 | 124,453             | 2,718                  | 44                   | 18,592              | 2,490  | 21,126                             | 10%                           | 2%  | 17%  |
| PEOPLES STATE BANK OF COLFAX                | COLFAX         | 34,293       | 4,160             | 97     | 4,257               | 90                     | 0                    | 1                   | 0      | 1                                  | 12%                           | 0%  | 0%   |
| PEOPLES STATE BANK OF NEWTON, ILLINOIS, THE | NEWTON         | 461,835      | 46,601            | 3,541  | 50,142              | 2,185                  | 45                   | 3,576               | 46     | 3,667                              | 10%                           | 1%  | 7%   |
| PERU FEDERAL SAVINGS BANK                   | PERU           | 152,917      | 21,027            | 517    | 21,544              | 1,048                  | 24                   | 462                 | 82     | 568                                | 14%                           | 0%  | 3%   |
| PETEFISH, SKILES & COMPANY                  | VIRGINIA       | 193,834      | 22,450            | 1,019  | 23,469              | 1,220                  | 6                    | 495                 | 40     | 541                                | 12%                           | 0%  | 2%   |
| PHILO EXCHANGE BANK                         | PHILO          | 105,336      | 11,189            | 734    | 11,923              | 91                     | 208                  | 169                 | 0      | 377                                | 11%                           | 0%  | 3%   |
| PIONEER STATE BANK                          | EARLVILLE      | 106,885      | 12,976            | 945    | 13,921              | 246                    | 0                    | 848                 | 42     | 890                                | 12%                           | 1%  | 6%   |
| POPLAR GROVE STATE BANK, THE                | POPLAR GROVE   | 78,221       | 8,080             | 0      | 8,080               | 0                      | 100                  | 0                   | 0      | 100                                | 10%                           | 0%  | 1%   |
| PRAIRIE COMMUNITY BANK                      | MARENGO        | 124,294      | 12,533            | 3,688  | 16,221              | 2,069                  | 0                    | 3,535               | 878    | 4,413                              | 10%                           | 4%  | 27%  |
| PRAIRIE STATE BANK & TRUST                  | SPRINGFIELD    | 684,678      | 80,700            | 5,130  | 85,830              | 310                    | 0                    | 1,550               | 959    | 2,509                              | 12%                           | 0%  | 3%   |
| PREFERRED BANK                              | CASEY          | 60,432       | 5,615             | 527    | 6,142               | 595                    | 708                  | 372                 | 292    | 1,372                              | 9%                            | 2%  | 22%  |
| PRINCEVILLE STATE BANK                      | PRINCEVILLE    | 85,888       | 7,625             | 616    | 8,241               | 274                    | 0                    | 1,294               | 167    | 1,461                              | 9%                            | 2%  | 18%  |
| PROSPECT BANK                               | PARIS          | 559,587      | 50,894            | 2,766  | 53,660              | 1,495                  | 0                    | 2,900               | 69     | 2,969                              | 9%                            | 1%  | 6%   |
| PROVIDENCE BANK & TRUST                     | SOUTH HOLLAND  | 1,020,305    | 116,372           | 10,943 | 127,315             | 1,496                  | 0                    | 4,588               | 447    | 5,035                              | 11%                           | 0%  | 4%   |
| PULASKI SAVINGS BANK                        | CHICAGO        | 46,418       | 3,529             | 124    | 3,653               | 153                    | 0                    | 146                 | 0      | 146                                | 7%                            | 0%  | 4%   |
| RARITAN STATE BANK                          | RARITAN        | 184,027      | 21,103            | 1,406  | 22,509              | 2,575                  | 0                    | 4,568               | 181    | 4,749                              | 12%                           | 3%  | 21%  |
| REPUBLIC BANK OF CHICAGO                    | OAK BROOK      | 2,016,395    | 222,227           | 21,298 | 243,525             | 20,575                 | 341                  | 14,587              | 4,313  | 19,241                             | 11%                           | 1%  | 8%   |
| RESOURCE BANK, NATIONAL ASSOCIATION         | DEKALB         | 528,412      | 46,484            | 3,929  | 50,413              | 1,171                  | 409                  | 9,476               | 765    | 10,650                             | 9%                            | 2%  | 21%  |
| REYNOLDS STATE BANK                         | REYNOLDS       | 105,960      | 19,173            | 278    | 19,451              | 23                     | 54                   | 0                   | 0      | 54                                 | 18%                           | 0%  | 0%   |
| ROCHESTER STATE BANK                        | ROCHESTER      | 98,321       | 9,931             | 280    | 10,211              | 304                    | 186                  | 65                  | 0      | 251                                | 10%                           | 0%  | 2%   |
| ROYAL SAVINGS BANK                          | CHICAGO        | 404,765      | 40,338            | 2,528  | 42,866              | 5,157                  | 19                   | 1,177               | 298    | 1,494                              | 10%                           | 0%  | 3%   |
| RUSHVILLE STATE BANK                        | RUSHVILLE      | 104,427      | 14,933            | 676    | 15,609              | 200                    | 134                  | 1,048               | 0      | 1,182                              | 14%                           | 1%  | 8%   |
| SAINTE MARIE STATE BANK                     | SAINTE MARIE   | 16,697       | 3,949             | 288    | 4,237               | 15                     | 0                    | 0                   | 0      | 0                                  | 23%                           | 0%  | 0%   |
| SAUK VALLEY BANK & TRUST COMPANY            | STERLING       | 451,426      | 43,288            | 4,096  | 47,384              | 3,424                  | 336                  | 6,121               | 426    | 6,883                              | 10%                           | 2%  | 15%  |
| SAVANNA-THOMSON STATE BANK                  | THOMSON        | 101,240      | 10,718            | 513    | 11,231              | 27                     | 0                    | 607                 | 0      | 607                                | 11%                           | 1%  | 5%   |
| SCHAUMBURG BANK & TRUST COMPANY, NATIO      | SCHAUMBURG     | 1,213,973    | 118,260           | 4,831  | 123,091             | 6,776                  | 859                  | 1,738               | 0      | 2,597                              | 10%                           | 0%  | 2%   |
| SCOTT STATE BANK                            | BETHANY        | 172,727      | 24,857            | 901    | 25,758              | 2,125                  | 216                  | 215                 | 0      | 431                                | 14%                           | 0%  | 2%   |
| SECURITY BANK, S.B.                         | SPRINGFIELD    | 184,080      | 15,166            | 1,160  | 16,326              | 1,174                  | 315                  | 3,382               | 349    | 4,046                              | 9%                            | 2%  | 25%  |
| SECURITY NATIONAL BANK                      | WITT           | 81,173       | 8,532             | 777    | 9,309               | 797                    | 23                   | 237                 | 55     | 315                                | 10%                           | 0%  | 3%   |
| SECURITY SAVINGS BANK                       | MONMOUTH       | 199,021      | 22,215            | 1,401  | 23,616              | 987                    | 0                    | 599                 | 0      | 599                                | 11%                           | 0%  | 3%   |
| SENB BANK                                   | MOLINE         | 298,401      | 26,384            | 2,211  | 28,595              | 1,264                  | 618                  | 61                  | 114    | 793                                | 9%                            | 0%  | 3%   |

Dollars in Thousands

## **BANCONOMICS®**



| Bank Name                                  | City            | Total Assets | Tier 1<br>Capital | ALLL    | Tier 1 Plus<br>ALLL | 30-89 Days<br>Past Due | 90+ Days<br>Past Due | Nonaccrual<br>Loans | OREO  | Total Non-<br>performing<br>Assets | Tier 1<br>Leverage<br>Capital | Non-<br>performing<br>Assets to<br>Total Assets | Texas Ratio<br>(NPA / Tier<br>1 Capital +<br>Assets) |
|--|-----------------|--------------|-------------------|---------|---------------------|------------------------|----------------------|---------------------|-------|------------------------------------|-------------------------------|---|--|
| SHELBY COUNTY STATE BANK                   | SHELBYVILLE     | 247,430      | 25,594            | 1,749   | 27,343              | 126                    | 0                    | 0                   | 237   | 237                                | 10%                           | 0%  | 1%   |
| SIGNATURE BANK                             | ROSEMONT        | 914,102      | 95,224            | 7,470   | 102,694             | 650                    | 0                    | 2,101               | 0     | 2,101                              | 10%                           | 0%  | 2%   |
| SOUTH CENTRAL BANK, NATIONAL ASSOCIATION   | CHICAGO         | 278,963      | 24,106            | 1,104   | 25,210              | 327                    | 0                    | 1,290               | 0     | 1,290                              | 8%                            | 0%  | 5%   |
| SOUTH PORTE BANK                           | MARION          | 104,325      | 9,911             | 787     | 10,698              | 1,495                  | 105                  | 347                 | 552   | 1,004                              | 10%                           | 1%  | 9%   |
| SOUTHERN ILLINOIS BANK                     | JOHNSTON CITY   | 113,659      | 14,568            | 382     | 14,950              | 331                    | 403                  | 111                 | 378   | 892                                | 13%                           | 1%  | 6%   |
| SOUTHERN TRUST BANK                        | GOREVILLE       | 58,652       | 5,580             | 381     | 5,961               | 764                    | 2                    | 685                 | 158   | 845                                | 10%                           | 1%  | 14%  |
| SPRING VALLEY CITY BANK                    | SPRING VALLEY   | 190,215      | 27,914            | 1,890   | 29,804              | 1,128                  | 96                   | 758                 | 0     | 854                                | 15%                           | 0%  | 3%   |
| ST. CHARLES BANK & TRUST COMPANY           | SAINT CHARLES   | 1,525,663    | 151,665           | 4,308   | 155,973             | 19,543                 | 2,608                | 2,195               | 3,387 | 8,190                              | 10%                           | 1%  | 5%   |
| STATE BANK                                 | WONDER LAKE     | 225,303      | 22,660            | 995     | 23,655              | 1,330                  | 0                    | 3,185               | 1,401 | 4,586                              | 10%                           | 2%  | 19%  |
|  | FREEPORT        | 271,351      | 28,603            | 3,505   | 32,108              | 259                    | 109                  | 665                 | 0     | 774                                | 11%                           | 0%  | 2%   |
| STATE BANK OF BEMENT                       | BEMENT          | 105,499      | 12,255            | 598     | 12,853              | 480                    | 253                  | 99                  | 108   | 460                                | 12%                           | 0%  | 4%   |
| STATE BANK OF CERRO GORDO                  | CERRO GORDO     | 29,940       | 3,700             | 76      | 3,776               | 34                     | 26                   | 0                   | 0     | 26                                 | 12%                           | 0%  | 1%   |
| STATE BANK OF CHERRY                       | CHERRY          | 89,711       | 12,493            | 763     | 13,256              | 363                    | 0                    | 445                 | 0     | 445                                | 14%                           | 0%  | 3%   |
| STATE BANK OF DAVIS                        | DAVIS           | 152,200      | 17,440            | 1,868   | 19,308              | 723                    | 0                    | 956                 | 39    | 995                                | 11%                           | 1%  | 5%   |
| STATE BANK OF GENEVA, THE                  | GENEVA          | 82,660       | 8,127             | 849     | 8,976               | 0                      | 0                    | 109                 | 524   | 633                                | 10%                           | 1%  | 7%   |
| STATE BANK OF GRAYMONT                     | GRAYMONT        | 210,363      | 25,564            | 1,676   | 27,240              | 744                    | 114                  | 475                 | 56    | 645                                | 12%                           | 0%  | 2%   |
| STATE BANK OF HERSCHER                     | HERSCHER        | 145,228      | 18,588            | 1,774   | 20,362              | 3,273                  | 0                    | 842                 | 10    | 852                                | 12%                           | 1%  | 4%   |
| STATE BANK OF INDUSTRY                     | INDUSTRY        | 55,056       | 7,960             | 327     | 8,287               | 170                    | 142                  | 28                  | 25    | 195                                | 15%                           | 0%  | 2%   |
| STATE BANK OF LINCOLN                      | LINCOLN         | 334,246      | 33,222            | 2,168   | 35,390              | 639                    | 0                    | 339                 | 373   | 712                                | 10%                           | 0%  | 2%   |
| STATE BANK OF NAUVOO                       | NAUVOO          | 32,724       | 2,824             | 326     | 3,150               | 163                    | 133                  | 918                 | 376   | 1,427                              | 8%                            | 4%  | 45%  |
| STATE BANK OF PEARL CITY, THE              | PEARL CITY      | 56,316       | 6,843             | 547     | 7,390               | 350                    | 18                   | 93                  | 18    | 129                                | 12%                           | 0%  | 2%   |
| STATE BANK OF SAUNEMIN                     | SAUNEMIN        | 37,146       | 4,163             | 436     | 4,599               | 0                      | 0                    | 0                   | 0     | 0                                  | 12%                           | 0%  | 0%   |
| STATE BANK OF ST. JACOB                    | SAINT JACOB     | 66,670       | 10,446            | 743     | 11,189              | 309                    | 61                   | 250                 | 0     | 311                                | 16%                           | 0%  | 3%   |
| STATE BANK OF THE LAKES, NATIONAL ASSOCIA  | ANTIOCH         | 1,338,374    | 119,740           | 7,239   | 126,979             | 10,499                 | 1,167                | 9,398               | 698   | 11,263                             | 9%                            | 1%  | 9%   |
| STATE BANK OF TOULON                       | TOULON          | 225,764      | 23,571            | 1,533   | 25,104              | 896                    | 327                  | 968                 | 153   | 1,448                              | 11%                           | 1%  | 6%   |
| STATE BANK OF WATERLOO                     | WATERLOO        | 195,645      | 16,083            | 1,937   | 18,020              | 534                    | 0                    | 62                  | 71    | 133                                | 8%                            | 0%  | 1%   |
| STATE BANK OF WHITTINGTON                  | BENTON          | 134,219      | 14,211            | 887     | 15,098              | 807                    | 514                  | 238                 | 61    | 813                                | 11%                           | 1%  | 5%   |
| STATE FARM BANK, FSB                       | BLOOMINGTON     | 16,424,675   | 1,932,157         | 151,000 | 2,083,157           | 104,355                | 24,539               | 86,245              | 2,089 | 112,873                            | 12%                           | 1%  | 5%   |
| STATE STREET BANK AND TRUST COMPANY        | QUINCY          | 234,576      | 21,443            | 1,318   | 22,761              | 2,220                  | 214                  | 128                 | 0     | 342                                | 9%                            | 0%  | 2%   |
| STERLING FEDERAL BANK, FEDERAL SAVINGS BA. | . STERLING      | 452,077      | 37,797            | 2,014   | 39,811              | 1,255                  | 90                   | 3,080               | 884   | 4,054                              | 8%                            | 1%  | 10%  |
| STILLMAN BANCCORP, N.A.                    | STILLMAN VALLEY | 469,014      | 40,710            | 2,032   | 42,742              | 140                    | 78                   | 0                   | 1,889 | 1,967                              | 9%                            | 0%  | 5%   |
| STREATOR HOME SAVINGS BANK                 | STREATOR        | 160,760      | 41,995            | 293     | 42,288              | 1,304                  | 24                   | 604                 | 0     | 628                                | 26%                           | 0%  | 1%   |
| TABLE GROVE STATE BANK                     | TABLE GROVE     | 45,610       | 5,756             | 252     | 6,008               | 200                    | 25                   | 16                  | 0     | 41                                 | 12%                           | 0%  | 1%   |
| TEMPO BANK                                 | TRENTON         | 99,042       | 11,039            | 196     | 11,235              | 1,823                  | 0                    | 855                 | 304   | 1,159                              | 11%                           | 1%  | 10%  |
| TEUTOPOLIS STATE BANK                      | TEUTOPOLIS      | 260,973      | 32,986            | 1,564   | 34,550              | 449                    | 24                   | 0                   | 0     | 24                                 | 13%                           | 0%  | 0%   |
| TEXICO STATE BANK                          | TEXICO          | 8,277        | 694               | 47      | 741                 | 81                     | 0                    | 33                  | 0     | 33                                 | 8%                            | 0%  | 4%   |
| TNB BANK                                   | TUSCOLA         | 87,309       | 11,119            | 1,063   | 12,182              | 963                    | 40                   | 222                 | 0     | 262                                | 13%                           | 0%  | 2%   |
| TOMPKINS STATE BANK                        | AVON            | 221,802      | 20,053            | 1,224   | 21,277              | 628                    | 126                  | 153                 | 1,059 | 1,338                              | 9%                            | 1%  | 6%   |
| TOWN AND COUNTRY BANK                      | SPRINGFIELD     | 810,200      | 77,496            | 5,864   | 83,360              | 3,289                  | 2,099                | 2,679               | 778   | 5,556                              | 10%                           | 1%  | 7%   |

December 31, 2019 Dollars in Thousands





| Bank Name                                  | City          | Total Assets | Tier 1<br>Capital | ALLL   | Tier 1 Plus<br>ALLL | 30-89 Days<br>Past Due | 90+ Days<br>Past Due | Nonaccrual<br>Loans | OREO  | Total Non-<br>performing<br>Assets | Tier 1<br>Leverage<br>Capital | Non-<br>performing<br>Assets to<br>Total Assets | Texas Ratio<br>(NPA / Tier<br>1 Capital +<br>Assets) |
|--|---------------|--------------|-------------------|--------|---------------------|------------------------|----------------------|---------------------|-------|------------------------------------|-------------------------------|---|--|
| TOWN AND COUNTRY BANK MIDWEST              | QUINCY        | 192,075      | 20,696            | 1,425  | 22,121              | 802                    | 1,437                | 147                 | 100   | 1,684                              | 11%                           | 1%  | 8%   |
| TOWN CENTER BANK                           | FRANKFORT     | 106,841      | 11,040            | 848    | 11,888              | 4,431                  | 0                    | 240                 | 0     | 240                                | 11%                           | 0%  | 2%   |
| TRUSTBANK                                  | OLNEY         | 236,305      | 25,831            | 2,660  | 28,491              | 621                    | 98                   | 1,249               | 1,340 | 2,687                              | 11%                           | 1%  | 9%   |
| UNION FEDERAL SAVINGS AND LOAN ASSOCIATI   | KEWANEE       | 151,271      | 22,239            | 1,000  | 23,239              | 1,308                  | 0                    | 735                 | 224   | 959                                | 15%                           | 1%  | 4%   |
| UNION NATIONAL BANK                        | ELGIN         | 307,450      | 39,106            | 3,382  | 42,488              | 515                    | 0                    | 1,036               | 1,645 | 2,681                              | 12%                           | 1%  | 6%   |
| UNION SAVINGS BANK                         | FREEPORT      | 154,500      | 16,123            | 823    | 16,946              | 1,053                  | 116                  | 727                 | 265   | 1,108                              | 10%                           | 1%  | 7%   |
| UNITED COMMUNITY BANK                      | CHATHAM       | 2,663,225    | 220,239           | 15,498 | 235,737             | 8,327                  | 1,731                | 20,504              | 5,645 | 27,880                             | 9%                            | 1%  | 12%  |
| UNITED TRUST BANK                          | PALOS HEIGHTS | 26,164       | 2,655             | 260    | 2,915               | 175                    | 0                    | 410                 | 920   | 1,330                              | 10%                           | 5%  | 46%  |
| VERMILION VALLEY BANK                      | PIPER CITY    | 134,213      | 21,672            | 1,183  | 22,855              | 709                    | 50                   | 21                  | 0     | 71                                 | 16%                           | 0%  | 0%   |
| VERMONT STATE BANK                         | VERMONT       | 29,351       | 3,689             | 497    | 4,186               | 677                    | 143                  | 878                 | 347   | 1,368                              | 12%                           | 5%  | 33%  |
| VILLA GROVE STATE BANK                     | VILLA GROVE   | 73,875       | 8,450             | 754    | 9,204               | 532                    | 69                   | 0                   | 0     | 69                                 | 11%                           | 0%  | 1%   |
| VILLAGE BANK & TRUST, NATIONAL ASSOCIATION | ARLINGTON HEI | 1,850,013    | 161,666           | 9,340  | 171,006             | 6,567                  | 1,267                | 9,488               | 146   | 10,901                             | 9%                            | 1%  | 6%   |
| VILLAGE BANK, THE                          | SAINT LIBORY  | 91,398       | 8,479             | 321    | 8,800               | 341                    | 143                  | 90                  | 386   | 619                                | 9%                            | 1%  | 7%   |
| WABASH SAVINGS BANK                        | MOUNT CARMEL  | 8,807        | 1,147             | 38     | 1,185               | 189                    | 75                   | 28                  | 0     | 103                                | 13%                           | 1%  | 9%   |
| WARREN-BOYNTON STATE BANK                  | NEW BERLIN    | 174,165      | 23,063            | 1,363  | 24,426              | 1,318                  | 0                    | 482                 | 0     | 482                                | 13%                           | 0%  | 2%   |
| WASHINGTON SAVINGS BANK                    | EFFINGHAM     | 384,260      | 64,320            | 1,813  | 66,133              | 3,630                  | 647                  | 699                 | 62    | 1,408                              | 17%                           | 0%  | 2%   |
| WASHINGTON STATE BANK                      | WASHINGTON    | 62,917       | 6,497             | 174    | 6,671               | 288                    | 569                  | 188                 | 50    | 807                                | 10%                           | 1%  | 12%  |
| WATERMAN STATE BANK                        | WATERMAN      | 33,731       | 3,671             | 198    | 3,869               | 11                     | 0                    | 0                   | 0     | 0                                  | 11%                           | 0%  | 0%   |
| WENONA STATE BANK                          | WENONA        | 35,736       | 4,878             | 296    | 5,174               | 1                      | 0                    | 391                 | 57    | 448                                | 14%                           | 1%  | 9%   |
| WEST CENTRAL BANK                          | ASHLAND       | 187,309      | 18,758            | 942    | 19,700              | 2,543                  | 1,117                | 315                 | 393   | 1,825                              | 10%                           | 1%  | 9%   |
| WEST SUBURBAN BANK                         | LOMBARD       | 2,304,484    | 218,098           | 14,260 | 232,358             | 12,535                 | 8                    | 16,377              | 7,781 | 24,166                             | 10%                           | 1%  | 10%  |
| WEST TOWN BANK & TRUST                     | NORTH RIVERSI | 279,086      | 34,878            | 3,837  | 38,715              | 6,489                  | 0                    | 9,214               | 1,579 | 10,793                             | 13%                           | 4%  | 28%  |
| WHEATON BANK & TRUST COMPANY, NATIONAL     | WHEATON       | 2,022,700    | 181,195           | 6,218  | 187,413             | 12,502                 | 405                  | 3,133               | 989   | 4,527                              | 9%                            | 0%  | 2%   |
| WHEATON COLLEGE TRUST COMPANY, NATIONA     | WHEATON       | 3,683        | 3,474             | 0      | 3,474               | 0                      | 0                    | 0                   | 0     | 0                                  | 93%                           | 0%  | 0%   |
| WILLIAMSVILLE STATE BANK AND TRUST         | WILLIAMSVILLE | 94,172       | 12,863            | 246    | 13,109              | 114                    | 900                  | 1,146               | 54    | 2,100                              | 13%                           | 2%  | 16%  |
| WINTRUST BANK, NATIONAL ASSOCIATION        | CHICAGO       | 6,849,194    | 668,922           | 39,976 | 708,898             | 73,356                 | 8,235                | 17,371              | 2,953 | 28,559                             | 10%                           | 0%  | 4%   |





### UFS - created by bankers, for bankers.

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

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

Whether you need efficiency through bank exclusive cloud services, confidence around cybersecurity, regulatory compliant I.T., or meeting changing customer digital expectations, let's start a conversation to see how UFS can support your strategies.



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