



# BANCONOMICS®

financial data and reports for community bankers at

[www.Banconomics.com](http://www.Banconomics.com)

## LIQUIDITY

### Illinois FDIC Insured Institutions – 1st Quarter 2020

Data compiled by



Data distributed by



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



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



**Eric Skrum, Wisconsin Bankers Association**  
eskrum@wisbank.com  
608-441-1216



Bank Name	City	Total Assets	Net Loans and Leases	Net Loans and Leases / Assets	Peer Group Ranking	Total Deposits	Loans / Deposits %
1ST COMMUNITY BANK	SHERRARD	64,256	46,814	73%	75%	57,345	82%
1ST EQUITY BANK	SKOKIE	93,462	74,592	80%	85%	73,436	102%
1ST EQUITY BANK NORTHWEST	BUFFALO GROVE	41,939	32,487	77%	93%	32,147	101%
1ST STATE BANK OF MASON CITY	MASON CITY	27,311	7,796	29%	9%	23,602	33%
ALBANY BANK & TRUST CO., NATIONAL ASSOCIA..	CHICAGO	625,489	410,161	66%	36%	522,247	79%
ALGONQUIN STATE BANK	ALGONQUIN	134,703	82,672	61%	28%	118,696	70%
ALLIANCE COMMUNITY BANK	PETERSBURG	277,559	152,934	55%	17%	236,794	65%
ALLIED FIRST BANK, SB	OSWEGO	109,138	71,643	66%	33%	94,203	76%
AMALGAMATED BANK OF CHICAGO	CHICAGO	823,264	488,741	59%	22%	716,002	68%
AMERICAN COMMUNITY BANK & TRUST	WOODSTOCK	586,726	381,348	65%	34%	506,405	75%
AMERICAN EAGLE BANK	SOUTH ELGIN	270,065	215,509	80%	82%	240,578	90%
AMERICAN EAGLE BANK OF CHICAGO	CHICAGO	94,568	66,686	71%	66%	83,530	80%
AMERICAN METRO BANK	CHICAGO	76,668	62,279	81%	89%	62,316	100%
ANCHOR STATE BANK	ANCHOR	19,170	8,224	43%	42%	14,403	57%
ANDERSON STATE BANK	ONEIDA	91,086	29,200	32%	9%	76,667	38%
ANNA STATE BANK	ANNA	87,438	36,923	42%	21%	74,155	50%
ANNA-JONESBORO NATIONAL BANK	ANNA	218,818	112,836	52%	32%	185,647	61%
APPLE RIVER STATE BANK	APPLE RIVER	372,762	207,520	56%	16%	301,893	69%
ARCOLA FIRST BANK	ARCOLA	112,855	18,299	16%	0%	96,591	19%
ATLANTA NATIONAL BANK, THE	ATLANTA	60,645	18,394	30%	7%	52,054	35%
BANK & TRUST COMPANY	LITCHFIELD	356,815	241,737	68%	42%	300,485	80%
BANK OF BELLEVILLE	BELLEVILLE	240,756	167,402	70%	52%	201,354	83%
BANK OF BLUFFS	BLUFFS	54,060	32,360	60%	53%	46,054	70%
BANK OF BOURBONNAIS	BOURBONNAIS	73,751	48,877	66%	59%	59,403	82%
BANK OF CALHOUN COUNTY	HARDIN	66,862	36,320	54%	32%	59,411	61%
BANK OF CARBONDALE, THE	CARBONDALE	231,776	137,835	59%	23%	198,217	70%
BANK OF CHESTNUT	CHESTNUT	17,643	13,485	76%	91%	15,780	85%
BANK OF FARMINGTON	FARMINGTON	180,357	118,221	66%	48%	153,465	77%
BANK OF GIBSON CITY	GIBSON CITY	91,383	55,812	61%	46%	73,668	76%
BANK OF HERRIN, THE	HERRIN	253,155	172,314	68%	46%	226,612	76%



Bank Name	City	Total Assets	Net Loans and Leases	Net Loans and Leases / Assets	Peer Group Ranking	Total Deposits	Loans / Deposits %
BANK OF HILLSBORO, NATIONAL ASSOCIATION	HILLSBORO	391,438	274,827	70%	49%	346,780	79%
BANK OF KAMPSVILLE	KAMPSVILLE	113,549	52,626	46%	7%	93,068	57%
BANK OF MONTGOMERY	MONTGOMERY	41,985	13,559	32%	28%	37,847	36%
BANK OF O'FALLON	O'FALLON	302,315	245,855	81%	87%	256,245	96%
BANK OF PONTIAC	PONTIAC	555,354	422,507	76%	68%	470,741	90%
BANK OF RANTOUL	RANTOUL	228,988	100,716	44%	6%	189,419	53%
BANK OF SPRINGFIELD	SPRINGFIELD	1,037,172	858,376	83%	91%	853,761	101%
BANK OF STRONGHURST	STRONGHURST	75,147	27,114	36%	11%	62,458	43%
BANK OF YATES CITY	YATES CITY	69,263	46,149	67%	66%	61,297	75%
BANKCHAMPAIGN, NATIONAL ASSOCIATION	CHAMPAIGN	241,062	180,441	75%	66%	202,722	89%
BANKFINANCIAL, NATIONAL ASSOCIATION	OLYMPIA FIELDS	1,448,679	1,147,628	79%	78%	1,268,544	90%
BANKORION	ORION	475,145	283,669	60%	23%	378,858	75%
BANTERRA BANK	MARION	1,985,068	1,458,721	73%	52%	1,754,275	83%
BARRINGTON BANK & TRUST COMPANY, NATIO..	BARRINGTON	2,803,265	2,287,502	82%	88%	1,993,768	115%
BEARDSTOWN SAVINGS, S.B.	BEARDSTOWN	54,331	39,863	73%	63%	39,872	100%
BELMONT BANK & TRUST COMPANY	CHICAGO	579,739	424,477	73%	58%	518,098	82%
BEN FRANKLIN BANK OF ILLINOIS	ARLINGTON HEIGHTS	93,017	71,587	77%	74%	77,238	93%
BEST HOMETOWN BANK	COLLINSVILLE	117,396	87,445	74%	61%	100,864	87%
BETTER BANKS	PEORIA	292,347	198,924	68%	46%	261,414	76%
BEVERLY BANK & TRUST COMPANY, NATIONAL A..	CHICAGO	1,679,218	1,323,420	79%	76%	1,418,605	93%
BLACKHAWK BANK & TRUST	MILAN	1,407,598	687,696	49%	5%	972,137	71%
BMO HARRIS BANK NATIONAL ASSOCIATION	CHICAGO	145,168,865	91,687,129	63%	59%	117,024,635	78%
BMO HARRIS CENTRAL NATIONAL ASSOCIATION	ROSELLE	7,970	0	0%	8%	1,000	0%
BRADFORD NATIONAL BANK OF GREENVILLE, THE	GREENVILLE	392,528	140,397	36%	3%	304,922	46%
BRICKYARD BANK	LINCOLNWOOD	127,082	82,962	65%	40%	107,638	77%
BUCKLEY STATE BANK	BUCKLEY	41,953	23,689	56%	58%	36,610	65%
BUENA VISTA NATIONAL BANK	CHESTER	216,564	110,481	51%	13%	181,816	61%
BURLING BANK	CHICAGO	145,764	96,921	66%	43%	129,571	75%
BUSEY BANK	CHAMPAIGN	9,704,675	6,751,737	70%	34%	8,049,753	84%
BYLINE BANK	CHICAGO	5,729,120	3,831,718	67%	29%	4,253,095	90%



Bank Name	City	Total Assets	Net Loans and Leases	Net Loans and Leases / Assets	Peer Group Ranking	Total Deposits	Loans / Deposits %
BYRON BANK	BYRON	279,429	167,182	60%	31%	248,845	67%
CAMP GROVE STATE BANK	CAMP GROVE	17,754	6,998	39%	34%	14,496	48%
CAMPUS STATE BANK	CAMPUS	20,264	12,742	63%	67%	17,788	72%
CARROLLTON BANK	CARROLLTON	2,064,610	1,547,167	75%	59%	1,843,330	84%
CASEY STATE BANK	CASEY	333,651	244,090	73%	58%	296,885	82%
CATLIN BANK	CATLIN	62,237	38,771	62%	51%	54,589	71%
CENTRAL BANK ILLINOIS	GENESEO	909,462	523,539	58%	19%	704,049	74%
CENTRAL FEDERAL SAVINGS AND LOAN ASSOCI..	CICERO	190,234	122,072	64%	30%	151,383	81%
CENTRAL SAVINGS, F.S.B.	CHICAGO	110,727	93,351	84%	92%	82,074	114%
CENTRAL STATE BANK	CLAYTON	152,220	122,503	80%	90%	122,199	100%
CENTRUST BANK, NATIONAL ASSOCIATION	NORTHBROOK	142,173	99,745	70%	53%	119,568	83%
CHESTER NATIONAL BANK	CHESTER	60,522	43,530	72%	73%	52,481	83%
CHESTERFIELD STATE BANK	CHESTERFIELD	17,191	11,618	68%	82%	15,258	76%
CHICAGO TRUST COMPANY, N. A., THE	LAKE FOREST	112,507	0	0%	98%	0	
CIBC BANK USA	CHICAGO	35,548,454	24,771,598	70%	57%	26,834,656	92%
CIBM BANK	CHAMPAIGN	697,474	530,657	76%	68%	534,102	99%
CITIZENS BANK OF CHATSWORTH	CHATSWORTH	33,115	17,596	53%	37%	28,750	61%
CITIZENS BANK OF EDINBURG	EDINBURG	24,703	12,901	52%	50%	22,190	58%
CITIZENS COMMUNITY BANK	MASCOUTAH	404,875	247,054	61%	25%	346,180	71%
CITIZENS FIRST STATE BANK OF WALNUT	WALNUT	48,621	24,072	50%	43%	44,016	55%
CITIZENS NATIONAL BANK OF ALBION	ALBION	316,109	209,791	66%	38%	250,847	84%
CITIZENS STATE BANK	LENA	286,749	198,278	69%	61%	251,667	79%
CITIZENS STATE BANK OF MILFORD	MILFORD	43,472	23,374	54%	54%	39,111	60%
CITY NATIONAL BANK OF METROPOLIS, THE	METROPOLIS	395,755	173,645	44%	7%	306,860	57%
CLAY CITY BANKING CO., THE	CLAY CITY	158,652	111,655	70%	64%	139,237	80%
CLAY COUNTY STATE BANK	LOUISVILLE	79,876	49,775	62%	57%	67,692	74%
CNB BANK & TRUST, NA	CARLINVILLE	1,338,345	894,065	67%	28%	1,139,913	78%
COLCHESTER STATE BANK	COLCHESTER	73,036	24,290	33%	10%	61,946	39%
COLLINSVILLE BUILDING AND LOAN ASSOCIATION	COLLINSVILLE	123,428	93,404	76%	66%	89,617	104%
COMMUNITY BANK	WINSLOW	224,663	135,881	60%	33%	156,381	87%



Bank Name	City	Total Assets	Net Loans and Leases	Net Loans and Leases / Assets	Peer Group Ranking	Total Deposits	Loans / Deposits %
COMMUNITY BANK OF EASTON	EASTON	36,764	27,631	75%	89%	28,895	96%
COMMUNITY BANK OF ELMHURST	ELMHURST	151,511	84,771	56%	24%	134,638	63%
COMMUNITY BANK OF TRENTON	TRENTON	87,822	62,901	72%	70%	72,435	87%
COMMUNITY BANKS OF SHELBY COUNTY	COWDEN	50,873	24,469	48%	21%	45,273	54%
COMMUNITY FIRST BANK OF THE HEARTLAND	MOUNT VERNON	204,990	169,235	83%	94%	174,561	97%
COMMUNITY NATIONAL BANK IN MONMOUTH	MONMOUTH	48,217	24,977	52%	48%	41,454	60%
COMMUNITY PARTNERS SAVINGS BANK	SALEM	205,906	140,333	68%	38%	170,266	82%
COMMUNITY SAVINGS BANK	CHICAGO	403,571	234,588	58%	16%	335,694	70%
COMMUNITY STATE BANK	GALVA	228,278	176,399	77%	79%	201,358	88%
COMMUNITY STATE BANK OF ROCK FALLS	ROCK FALLS	285,755	191,936	67%	52%	255,349	75%
COMMUNITY TRUST BANK	IRVINGTON	79,719	36,003	45%	20%	67,562	53%
CORNERSTONE NATIONAL BANK & TRUST COMP..	PALATINE	684,455	503,616	74%	60%	617,032	82%
COUNTRY TRUST BANK	BLOOMINGTON	28,259	0	0%	7%	670	0%
CROSSROADS BANK	EFFINGHAM	187,608	127,832	68%	69%	152,061	84%
CRYSTAL LAKE BANK & TRUST COMPANY, NATIO..	CRYSTAL LAKE	1,231,350	947,271	77%	68%	1,024,150	92%
DEVON BANK	CHICAGO	317,695	212,487	67%	43%	265,371	80%
DEWEY BANK	DEWEY	21,844	10,899	50%	57%	19,138	57%
DEWITT SAVINGS BANK	CLINTON	119,011	65,816	55%	20%	100,084	66%
DIETERICH BANK	EFFINGHAM	801,444	508,339	63%	30%	635,880	80%
DU QUOIN STATE BANK	DU QUOIN	106,481	30,482	29%	5%	84,667	36%
DURAND STATE BANK	DURAND	106,300	57,484	54%	22%	94,467	61%
EUREKA SAVINGS BANK	LA SALLE	345,965	131,867	38%	3%	242,884	54%
EVERGREEN BANK GROUP	OAK BROOK	1,203,314	972,955	81%	84%	1,043,674	93%
EXCHANGE STATE BANK	LANARK	86,381	40,799	47%	28%	73,010	56%
FAIRFIELD NATIONAL BANK, THE	FAIRFIELD	564,587	330,811	59%	20%	319,990	103%
FAIRVIEW STATE BANKING COMPANY	FAIRVIEW	27,706	18,691	67%	75%	23,115	81%
FARMERS & MERCHANTS BANK OF HUTSONVILLE	HUTSONVILLE	44,940	27,153	60%	63%	36,686	74%
FARMERS AND MECHANICS BANK, THE	GALESBURG	373,127	240,027	64%	32%	309,953	77%
FARMERS AND MERCHANTS NATIONAL BANK OF..	NASHVILLE	189,722	121,920	64%	44%	166,911	73%
FARMERS AND MERCHANTS STATE BANK OF BU..	BUSHNELL	74,551	35,434	48%	29%	67,478	53%



Bank Name	City	Total Assets	Net Loans and Leases	Net Loans and Leases / Assets	Peer Group Ranking	Total Deposits	Loans / Deposits %
FARMERS BANK OF MT. PULASKI, THE	MOUNT PULASKI	53,556	18,092	34%	10%	46,469	39%
FARMERS NATIONAL BANK	PROPHETSTOWN	745,018	396,177	53%	12%	489,372	81%
FARMERS NATIONAL BANK OF GRIGGSVILLE	GRIGGSVILLE	99,195	80,340	81%	96%	86,916	92%
FARMERS STATE BANK	ELMWOOD	54,770	31,852	58%	44%	47,735	67%
	PITTSFIELD	259,613	187,445	72%	69%	222,580	84%
FARMERS STATE BANK & TRUST CO.	MOUNT STERLING	95,679	64,412	67%	52%	85,145	76%
FARMERS STATE BANK AND TRUST COMPANY, T..	JACKSONVILLE	209,552	107,731	51%	31%	178,968	60%
FARMERS STATE BANK OF ALTO PASS, ILL.	ALTO PASS	239,986	192,965	80%	90%	218,983	88%
FARMERS STATE BANK OF EMDEN	EMDEN	33,862	10,997	32%	13%	24,033	46%
FARMERS STATE BANK OF HOFFMAN	HOFFMAN	153,142	63,097	41%	4%	126,225	50%
FARMERS STATE BANK OF MEDORA	MEDORA	19,947	6,293	32%	23%	16,866	37%
FARMERS STATE BANK OF WESTERN ILLINOIS	ALPHA	139,604	71,478	51%	12%	118,420	60%
FARMERS-MERCHANTS BANK OF ILLINOIS	JOY	220,221	184,135	84%	95%	169,515	109%
FCB BANKS	COLLINSVILLE	1,779,110	1,346,636	76%	62%	1,474,747	91%
FEDERAL SAVINGS BANK, THE	CHICAGO	759,386	677,961	89%	98%	603,247	112%
FEDERATED BANK	ONARGA	93,550	38,768	41%	15%	81,808	47%
FIRST AMERICAN BANK	ELK GROVE VILLAGE	5,600,015	2,118,794	38%	4%	3,723,309	57%
FIRST BANK AND TRUST COMPANY OF ILLINOIS	PALATINE	184,516	132,146	72%	56%	165,858	80%
FIRST BANK AND TRUST COMPANY OF MURPHY..	MURPHYSBORO	77,621	49,689	64%	54%	69,163	72%
FIRST BANK OF HIGHLAND PARK	HIGHLAND PARK	1,922,559	1,518,209	79%	77%	1,551,319	98%
FIRST BANK OF MANHATTAN	MANHATTAN	175,638	87,749	50%	10%	157,505	56%
FIRST BANKERS TRUST COMPANY, NATIONAL AS..	QUINCY	918,707	479,095	52%	11%	735,572	65%
FIRST COMMUNITY BANK AND TRUST	BEECHER	147,834	78,766	53%	21%	122,256	64%
FIRST COMMUNITY BANK OF HILLSBORO	HILLSBORO	101,146	62,678	62%	55%	87,194	72%
FIRST COMMUNITY BANK OF MOULTRIE COUNTY	SULLIVAN	89,856	50,244	56%	30%	79,747	63%
FIRST COMMUNITY BANK XENIA-FLORA	XENIA	43,297	23,946	55%	40%	33,561	71%
FIRST EAGLE BANK	CHICAGO	544,524	370,282	68%	43%	411,456	90%
FIRST FARMERS STATE BANK	MINIER	186,327	132,922	71%	59%	153,810	86%
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATI..	SHELBYVILLE	134,156	95,700	71%	49%	117,040	82%
FIRST FEDERAL SAVINGS BANK	OTTAWA	378,545	234,189	62%	20%	330,441	71%



Bank Name	City	Total Assets	Net Loans and Leases	Net Loans and Leases / Assets	Peer Group Ranking	Total Deposits	Loans / Deposits %
FIRST FEDERAL SAVINGS BANK OF CHAMPAIGN-..	CHAMPAIGN	178,828	94,292	53%	16%	157,566	60%
FIRST FSB OF MASCOUTAH	MASCOUTAH	115,742	73,325	63%	29%	101,222	72%
FIRST MID BANK & TRUST, NATIONAL ASSOCIATI..	MATTOON	3,834,658	2,711,422	71%	41%	2,959,644	92%
FIRST MIDWEST BANK	CHICAGO	18,739,245	13,046,418	70%	55%	13,328,689	98%
FIRST NATIONAL BANK AND TRUST COMPANY	CLINTON	183,847	22,299	12%	1%	162,241	14%
FIRST NATIONAL BANK IN AMBOY, THE	AMBOY	209,685	108,777	52%	15%	184,374	59%
FIRST NATIONAL BANK IN CARLYLE, THE	CARLYLE	202,099	117,346	58%	21%	160,235	73%
FIRST NATIONAL BANK IN OLNEY	OLNEY	346,079	217,464	63%	29%	296,099	73%
FIRST NATIONAL BANK IN PINCKNEYVILLE	PINCKNEYVILLE	102,272	41,448	41%	12%	77,447	54%
FIRST NATIONAL BANK IN TAYLORVILLE	TAYLORVILLE	195,777	77,140	39%	11%	159,889	48%
FIRST NATIONAL BANK IN TREMONT, THE	TREMONT	120,747	74,232	61%	28%	104,665	71%
FIRST NATIONAL BANK OF ALLENDALE, THE	ALLENDALE	255,100	169,293	66%	50%	219,487	77%
FIRST NATIONAL BANK OF ARENZVILLE, THE	ARENZVILLE	91,109	62,003	68%	56%	81,593	76%
FIRST NATIONAL BANK OF ASSUMPTION, THE	ASSUMPTION	20,075	5,832	29%	9%	17,826	33%
FIRST NATIONAL BANK OF AVA, THE	AVA	65,734	32,708	50%	30%	57,426	57%
FIRST NATIONAL BANK OF BEARDSTOWN, THE	BEARDSTOWN	133,624	82,517	62%	36%	117,211	70%
FIRST NATIONAL BANK OF BROOKFIELD	BROOKFIELD	230,884	165,068	71%	56%	173,619	95%
FIRST NATIONAL BANK OF BROWNSTOWN, THE	BROWNSTOWN	43,718	18,394	42%	27%	38,880	47%
FIRST NATIONAL BANK OF CARMi, THE	CARMi	426,794	264,535	62%	27%	382,491	69%
FIRST NATIONAL BANK OF LACON	LACON	58,382	45,057	77%	82%	51,469	88%
FIRST NATIONAL BANK OF LITCHFIELD, THE	LITCHFIELD	102,522	83,302	81%	94%	81,669	102%
FIRST NATIONAL BANK OF NOKOMIS	NOKOMIS	155,408	84,196	54%	18%	134,949	62%
FIRST NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE	68,142	22,144	32%	9%	60,058	37%
FIRST NATIONAL BANK OF OTTAWA, THE	OTTAWA	565,049	427,456	76%	66%	483,787	88%
FIRST NATIONAL BANK OF PANA	PANA	194,094	139,283	72%	68%	165,216	84%
FIRST NATIONAL BANK OF RAYMOND, THE	RAYMOND	149,412	81,544	55%	19%	133,577	61%
FIRST NATIONAL BANK OF SANDOVAL, THE	SANDOVAL	57,310	41,475	72%	81%	50,219	83%
FIRST NATIONAL BANK OF SPARTA, THE	SPARTA	81,168	39,618	49%	31%	66,004	60%
FIRST NATIONAL BANK OF STEELEVILLE	STEELEVILLE	215,967	90,936	42%	7%	180,561	50%
FIRST NATIONAL BANK OF WATERLOO	WATERLOO	490,779	278,865	57%	18%	403,279	69%



Bank Name	City	Total Assets	Net Loans and Leases	Net Loans and Leases / Assets	Peer Group Ranking	Total Deposits	Loans / Deposits %
FIRST NATIONAL BANK, THE	MATTOON	89,384	50,963	57%	33%	76,789	66%
FIRST NATIONS BANK	CHICAGO	376,763	304,661	81%	86%	307,177	99%
FIRST NEIGHBOR BANK, NATIONAL ASSOCIATION	TOLEDO	474,213	363,990	77%	72%	371,741	98%
FIRST ROBINSON SAVINGS BANK, NATIONAL AS..	ROBINSON	344,197	195,094	57%	17%	287,955	68%
FIRST SAVANNA SAVINGS BANK	SAVANNA	11,738	8,225	70%	54%	10,718	77%
FIRST SAVINGS BANK	DANVILLE	36,913	10,417	28%	8%	26,297	40%
FIRST SAVINGS BANK OF HEGEWISCH	CHICAGO	687,381	332,340	48%	10%	575,584	58%
FIRST SECURE BANK AND TRUST CO.	PALOS HILLS	201,051	143,532	71%	60%	175,820	82%
FIRST SECURE COMMUNITY BANK	SUGAR GROVE	379,213	246,858	65%	34%	309,652	80%
FIRST SECURITY BANK	MACKINAW	83,043	65,255	79%	96%	73,088	89%
FIRST SECURITY TRUST AND SAVINGS BANK	ELMWOOD PARK	294,142	147,995	50%	10%	263,405	56%
FIRST SOUTHERN BANK	MARION	699,766	484,722	69%	46%	551,538	88%
FIRST STATE BANK	MENDOTA	1,220,693	1,007,947	83%	91%	1,017,022	99%
	MONTICELLO	268,634	127,706	48%	8%	238,770	53%
FIRST STATE BANK OF BEECHER CITY	BEECHER CITY	73,019	56,823	78%	87%	62,213	91%
FIRST STATE BANK OF BLOOMINGTON	BLOOMINGTON	125,817	79,831	63%	33%	113,799	70%
FIRST STATE BANK OF CAMPBELL HILL	CAMPBELL HILL	117,224	79,997	68%	47%	101,884	79%
FIRST STATE BANK OF DONGOLA, THE	DONGOLA	25,926	15,177	59%	51%	23,058	66%
FIRST STATE BANK OF FORREST	FORREST	230,134	181,427	79%	87%	198,827	91%
FIRST STATE BANK OF OLMSTED	OLMSTED	55,883	36,851	66%	64%	48,706	76%
FIRST STATE BANK OF ST. PETER	SAINT PETER	29,567	8,851	30%	10%	24,426	36%
FIRST STATE BANK OF VAN ORIN	VAN ORIN	40,368	11,277	28%	4%	35,693	32%
FIRST STATE BANK SHANNON-POLO	SHANNON	174,334	97,940	56%	22%	149,684	65%
FIRST TRUST AND SAVINGS BANK OF WATSEKA, ..	WATSEKA	250,741	119,174	48%	25%	209,182	57%
FIRST TRUST BANK OF ILLINOIS	KANKAKEE	302,677	135,547	45%	7%	247,710	55%
FISHER NATIONAL BANK, THE	FISHER	134,607	97,809	73%	59%	115,673	85%
FLANAGAN STATE BANK	FLANAGAN	197,036	125,960	64%	43%	174,311	72%
FLORA BANK & TRUST	FLORA	74,917	44,810	60%	53%	66,290	68%
FNB COMMUNITY BANK, THE	VANDALIA	361,374	204,183	57%	17%	304,501	67%
FNBC BANK AND TRUST	LA GRANGE	538,085	293,409	55%	14%	476,066	62%





Bank Name	City	Total Assets	Net Loans and Leases	Net Loans and Leases / Assets	Peer Group Ranking	Total Deposits	Loans / Deposits %
FOREST PARK NATIONAL BANK AND TRUST COM..	FOREST PARK	247,059	192,604	78%	76%	224,131	86%
FORRESTON STATE BANK	FORRESTON	223,960	137,335	61%	35%	171,617	80%
FORTRESS BANK	PEORIA	475,286	369,439	78%	75%	380,526	97%
FREDERICK COMMUNITY BANK, THE	PAXTON	142,896	63,310	44%	10%	126,463	50%
GERBER STATE BANK, THE	ARGENTA	75,099	34,259	46%	21%	63,645	54%
GERMAN-AMERICAN STATE BANK	GERMAN VALLEY	248,904	178,603	72%	67%	220,732	81%
GERMANTOWN TRUST & SAVINGS BANK	BREESE	402,426	219,052	54%	14%	317,751	69%
GIFFORD STATE BANK, THE	GIFFORD	159,806	120,828	76%	74%	135,772	89%
GLASFORD STATE BANK	GLASFORD	47,638	20,909	44%	27%	43,700	48%
GLENVIEW STATE BANK	GLENVIEW	1,289,343	461,850	36%	2%	1,107,961	42%
GN BANK	CHICAGO	102,206	43,387	42%	8%	91,193	48%
GOLD COAST BANK	CHICAGO	370,790	269,869	73%	57%	308,750	87%
GOODFIELD STATE BANK	GOODFIELD	140,006	96,199	69%	49%	122,375	79%
GRAND RIDGE NATIONAL BANK	GRAND RIDGE	211,017	177,970	84%	97%	181,879	98%
GRAND RIVERS COMMUNITY BANK	GRAND CHAIN	28,175	15,868	56%	41%	25,217	63%
GRANVILLE NATIONAL BANK, THE	GRANVILLE	92,735	37,333	40%	19%	81,244	46%
GREAT RIVERS BANK	BARRY	133,409	103,775	78%	84%	117,239	89%
GRUNDY BANK	MORRIS	255,153	178,883	70%	54%	223,768	80%
GUARDIAN SAVINGS BANK	GRANITE CITY	35,250	12,427	35%	12%	27,024	46%
HARTSBURG STATE BANK	HARTSBURG	15,525	8,019	52%	47%	13,344	60%
HARVARD STATE BANK, THE	HARVARD	263,837	149,809	57%	19%	224,588	67%
HAVANA NATIONAL BANK, THE	HAVANA	266,513	174,255	65%	47%	203,509	86%
HEARTLAND BANK & TRUST COMPANY	BLOOMINGTON	2,899,395	1,949,387	67%	29%	2,458,126	79%
HERITAGE BANK OF SCHAUMBURG	SCHAUMBURG	134,796	76,470	57%	26%	114,002	67%
HERITAGE STATE BANK	LAWRENCEVILLE	79,183	64,000	81%	95%	69,995	91%
HICKORY POINT BANK AND TRUST	DECATUR	689,079	435,618	63%	30%	560,503	78%
HILL-DODGE BANKING COMPANY, THE	WARSAW	39,066	21,848	56%	57%	32,407	67%
HINSDALE BANK & TRUST COMPANY, NATIONAL ..	HINSDALE	3,522,482	2,483,170	70%	40%	2,889,387	86%
HOLCOMB BANK	ROCHELLE	191,724	140,845	73%	72%	171,187	82%
HOME STATE BANK/NATIONAL ASSOCIATION	CRYSTAL LAKE	627,768	400,694	64%	31%	530,415	76%



Bank Name	City	Total Assets	Net Loans and Leases	Net Loans and Leases / Assets	Peer Group Ranking	Total Deposits	Loans / Deposits %
HOMETOWN NATIONAL BANK	LA SALLE	241,965	146,988	61%	34%	213,070	69%
HOYNE SAVINGS BANK	CHICAGO	443,416	207,842	47%	8%	363,644	57%
ILLINI STATE BANK	OGLESBY	118,397	75,021	63%	40%	78,625	95%
ILLINOIS BANK & TRUST	ROCKFORD	1,295,984	874,737	67%	31%	1,139,945	77%
INB, NATIONAL ASSOCIATION	SPRINGFIELD	1,183,325	892,437	75%	61%	1,072,005	83%
INLAND BANK AND TRUST	OAK BROOK	1,139,707	846,658	74%	57%	968,795	87%
INTERNATIONAL BANK OF CHICAGO	CHICAGO	674,176	452,626	67%	40%	579,137	78%
IPAVA STATE BANK	IPAVA	167,001	101,072	61%	33%	153,691	66%
IROQUOIS FARMERS STATE BANK	IROQUOIS	112,946	64,054	57%	24%	101,619	63%
IROQUOIS FEDERAL SAVINGS AND LOAN ASSOCI..	WATSEKA	684,181	494,517	72%	41%	535,457	92%
ITASCA BANK & TRUST CO.	ITASCA	567,802	378,526	67%	39%	507,287	75%
IUKA STATE BANK, THE	SALEM	107,005	82,383	77%	88%	91,588	90%
JERSEY STATE BANK	JERSEYVILLE	142,991	61,529	43%	9%	119,132	52%
KINMUNDY BANK	KINMUNDY	49,851	34,815	70%	73%	42,940	81%
LAKE FOREST BANK & TRUST COMPANY, NATION..	LAKE FOREST	4,696,128	3,269,356	70%	36%	3,602,182	91%
LAKESIDE BANK	CHICAGO	1,930,503	1,569,697	81%	86%	1,528,385	103%
LASALLE STATE BANK	LASALLE	135,719	67,343	50%	12%	97,910	69%
LEADERS BANK, THE	OAK BROOK	346,834	254,214	73%	59%	291,799	87%
LEGENCE BANK	ELDORADO	494,748	320,657	65%	34%	428,576	75%
LEMONT NATIONAL BANK, THE	LEMONT	53,282	7,014	13%	1%	49,214	14%
LENA STATE BANK	LENA	88,397	52,056	59%	51%	77,212	67%
LIBERTY BANK	LIBERTY	102,759	70,792	69%	60%	88,783	80%
LIBERTY BANK FOR SAVINGS	CHICAGO	849,334	478,629	56%	14%	634,712	75%
LIBERTYVILLE BANK & TRUST COMPANY, NATIO..	LIBERTYVILLE	1,801,658	1,360,639	76%	61%	1,474,715	92%
LINCOLNWAY COMMUNITY BANK	NEW LENOX	253,839	195,023	77%	72%	219,964	89%
LISLE SAVINGS BANK	LISLE	534,499	245,790	46%	7%	371,759	66%
LITCHFIELD NATIONAL BANK, THE	LITCHFIELD	111,817	62,087	56%	21%	97,698	64%
LONGVIEW BANK	OGDEN	209,605	158,757	76%	74%	187,865	85%
LONGVIEW BANK & TRUST	CHRISMAN	191,109	137,941	72%	69%	170,052	81%
LOOMIS FEDERAL SAVINGS AND LOAN ASSOCIA..	CHICAGO	60,732	21,278	35%	11%	43,035	49%



Bank Name	City	Total Assets	Net Loans and Leases	Net Loans and Leases / Assets	Peer Group Ranking	Total Deposits	Loans / Deposits %
MARINE BANK	SPRINGFIELD	656,108	486,225	74%	62%	553,393	88%
MARQUETTE BANK	CHICAGO	1,641,944	1,202,907	73%	51%	1,396,241	86%
MARSEILLES BANK	MARSEILLES	64,557	28,405	44%	24%	57,256	50%
MASON CITY NATIONAL BANK	MASON CITY	67,349	28,403	42%	21%	54,600	52%
MCHENRY SAVINGS BANK	MCHENRY	239,177	173,864	73%	54%	189,460	92%
MERCHANTS AND MANUFACTURERS BANK	JOLIET	282,704	249,642	88%	99%	232,831	107%
METROPOLITAN CAPITAL BANK & TRUST	CHICAGO	199,477	121,521	61%	30%	173,105	70%
MIDAMERICA NATIONAL BANK	CANTON	426,415	276,666	65%	34%	364,777	76%
MIDDLETOWN STATE BANK	MIDDLETOWN	38,501	26,862	70%	82%	33,925	79%
MIDLAND COMMUNITY BANK	KINCAID	67,042	45,187	67%	68%	59,564	76%
MIDLAND FEDERAL SAVINGS AND LOAN ASSOCI..	BRIDGEVIEW	114,704	39,217	34%	5%	102,535	38%
MIDLAND STATES BANK	EFFINGHAM	6,194,824	4,451,511	72%	48%	4,699,638	95%
MIDWEST BANK	MONMOUTH	511,818	309,748	61%	24%	390,396	79%
MIDWEST COMMUNITY BANK	FREEPORT	296,600	264,782	89%	99%	265,423	100%
MILFORD BUILDING AND LOAN ASSOCIATION, SB	MILFORD	30,025	19,916	66%	46%	27,095	74%
MILLEDGEVILLE STATE BANK	MILLEDGEVILLE	145,578	92,970	64%	59%	105,392	88%
MILLENNIUM BANK	DES PLAINES	161,036	132,989	83%	87%	137,763	97%
MORTON COMMUNITY BANK	MORTON	4,017,911	2,816,534	70%	38%	3,170,929	89%
MUNICIPAL TRUST AND SAVINGS BANK	BOURBONNAIS	320,612	184,063	57%	19%	259,457	71%
MURPHY-WALL STATE BANK AND TRUST COMPA..	PINCKNEYVILLE	133,354	82,323	62%	36%	117,052	70%
MUTUAL FEDERAL BANK	CHICAGO	81,481	70,581	87%	93%	56,425	125%
NASHVILLE SAVINGS BANK	NASHVILLE	62,980	46,695	74%	65%	54,273	86%
NATIONAL BANK OF ST. ANNE	SAINT ANNE	82,169	58,549	71%	69%	71,856	81%
NOKOMIS SAVINGS BANK	NOKOMIS	30,111	18,642	62%	35%	19,898	94%
NORTH ADAMS STATE BANK	URSA	37,112	24,989	67%	75%	30,519	82%
NORTH CENTRAL BANK	HENNEPIN	119,566	73,000	61%	54%	97,966	75%
NORTH COUNTY SAVINGS BANK	RED BUD	55,442	25,654	46%	15%	50,406	51%
NORTH SHORE TRUST AND SAVINGS	WAUKEGAN	236,374	99,649	42%	7%	188,390	53%
NORTH SIDE FEDERAL SAVINGS AND LOAN ASSO..	CHICAGO	40,174	24,180	60%	31%	34,084	71%
NORTHBROOK BANK & TRUST COMPANY, NATIO..	NORTHBROOK	3,065,427	2,020,334	66%	25%	2,638,049	77%



Bank Name	City	Total Assets	Net Loans and Leases	Net Loans and Leases / Assets	Peer Group Ranking	Total Deposits	Loans / Deposits %
NORTHERN TRUST COMPANY, THE	CHICAGO	161,163,529	37,690,523	23%	14%	133,538,833	28%
NORTHSIDE COMMUNITY BANK	GURNEE	249,118	196,457	79%	85%	185,339	106%
NORTHWEST BANK OF ROCKFORD	ROCKFORD	296,464	210,916	71%	58%	256,333	82%
OAKDALE STATE BANK	OAKDALE	21,579	14,648	68%	77%	18,834	78%
OLD EXCHANGE NATIONAL BANK OF OKAWVILLE..	OKAWVILLE	71,438	30,258	42%	21%	63,404	48%
OLD PLANK TRAIL COMMUNITY BANK, NATIONA..	NEW LENOX	1,685,599	1,232,472	73%	50%	1,445,722	85%
OLD SECOND NATIONAL BANK	AURORA	2,658,061	1,937,208	73%	50%	2,236,386	87%
OTTAWA SAVINGS BANK	OTTAWA	306,801	250,324	82%	81%	245,359	102%
OXFORD BANK & TRUST	OAK BROOK	637,263	404,456	63%	31%	556,724	73%
PAN AMERICAN BANK & TRUST	MELROSE PARK	374,740	286,361	76%	70%	340,714	84%
PARK RIDGE COMMUNITY BANK	PARK RIDGE	327,502	230,506	70%	49%	265,651	87%
PARKWAY BANK AND TRUST COMPANY	HARWOOD HEIGHTS	2,647,369	2,018,767	76%	64%	2,049,010	99%
PEOPLEFIRST BANK	JOLIET	136,495	99,083	73%	58%	106,842	93%
PEOPLES BANK & TRUST	PANA	400,905	272,314	68%	43%	324,937	84%
PEOPLES BANK OF KANKAKEE COUNTY	BOURBONNAIS	251,219	107,803	43%	5%	205,436	52%
PEOPLES BANK OF MACON	MACON	21,231	7,531	35%	30%	17,669	43%
PEOPLES NATIONAL BANK OF KEWANEE	KEWANEE	376,015	153,260	41%	5%	319,056	48%
PEOPLES NATIONAL BANK, NATIONAL ASSOCIAT..	MOUNT VERNON	1,188,063	1,016,230	86%	96%	1,019,369	100%
PEOPLES STATE BANK OF COLFAX	COLFAX	34,165	20,214	59%	70%	29,717	68%
PEOPLES STATE BANK OF NEWTON, ILLINOIS, THE	NEWTON	464,311	313,552	68%	41%	381,380	82%
PERU FEDERAL SAVINGS BANK	PERU	156,998	75,780	48%	12%	133,985	57%
PETFISH, SKILES & COMPANY	VIRGINIA	195,868	133,122	68%	55%	152,761	87%
PHILO EXCHANGE BANK	PHILO	103,961	67,235	65%	36%	89,944	75%
PIONEER STATE BANK	EARLVILLE	107,200	72,111	67%	53%	83,380	86%
POPLAR GROVE STATE BANK, THE	POPLAR GROVE	78,102	33,702	43%	19%	62,614	54%
PRAIRIE COMMUNITY BANK	MARENGO	127,842	94,145	74%	61%	110,103	86%
PRAIRIE STATE BANK & TRUST	SPRINGFIELD	686,682	507,584	74%	61%	601,381	84%
PREFERRED BANK	CASEY	60,323	40,941	68%	70%	54,643	75%
PRINCEVILLE STATE BANK	PRINCEVILLE	87,603	39,996	46%	22%	72,432	55%
PROSPECT BANK	PARIS	566,772	358,624	63%	30%	475,191	75%



Bank Name	City	Total Assets	Net Loans and Leases	Net Loans and Leases / Assets	Peer Group Ranking	Total Deposits	Loans / Deposits %
PROVIDENCE BANK & TRUST	SOUTH HOLLAND	1,032,699	752,448	73%	49%	887,442	85%
PULASKI SAVINGS BANK	CHICAGO	46,249	37,745	82%	83%	37,675	100%
RARITAN STATE BANK	RARITAN	189,230	141,324	75%	76%	166,819	85%
REPUBLIC BANK OF CHICAGO	OAK BROOK	2,153,859	1,520,257	71%	40%	1,774,410	86%
RESOURCE BANK, NATIONAL ASSOCIATION	DEKALB	544,280	311,249	57%	18%	492,842	63%
REYNOLDS STATE BANK	REYNOLDS	98,503	14,322	15%	2%	79,055	18%
ROCHESTER STATE BANK	ROCHESTER	96,901	20,395	21%	4%	87,063	23%
ROYAL SAVINGS BANK	CHICAGO	392,311	299,830	76%	53%	344,162	87%
RUSHVILLE STATE BANK	RUSHVILLE	104,148	44,721	43%	18%	87,563	51%
SAINTE MARIE STATE BANK	SAINTE MARIE	16,552	13,133	79%	95%	12,614	104%
SAUK VALLEY BANK & TRUST COMPANY	STERLING	464,364	327,582	71%	50%	397,737	82%
SAVANNA-THOMSON STATE BANK	THOMSON	91,673	56,340	61%	43%	78,010	72%
SCHAUMBURG BANK & TRUST COMPANY, NATIO..	SCHAUMBURG	1,276,844	908,937	71%	43%	1,093,658	83%
SCOTT STATE BANK	BETHANY	176,546	78,242	44%	9%	150,340	52%
SECURITY BANK, S.B.	SPRINGFIELD	163,417	96,520	59%	23%	147,061	66%
SECURITY NATIONAL BANK	WITT	83,232	53,819	65%	48%	69,847	77%
SECURITY SAVINGS BANK	MONMOUTH	204,848	141,433	69%	40%	180,800	78%
SENB BANK	MOLINE	303,201	212,907	70%	55%	233,454	91%
SHELBY COUNTY STATE BANK	SHELBYVILLE	249,502	204,044	82%	93%	211,806	96%
SIGNATURE BANK	ROSEMONT	968,773	721,235	74%	63%	860,582	84%
SOUTH PORTE BANK	MARION	104,442	82,636	79%	80%	82,265	100%
SOUTHERN ILLINOIS BANK	JOHNSTON CITY	115,869	75,881	65%	39%	100,602	75%
SOUTHERN TRUST BANK	GOREVILLE	57,391	24,979	44%	23%	51,690	48%
SPRING VALLEY CITY BANK	SPRING VALLEY	191,299	102,301	53%	34%	161,151	63%
ST. CHARLES BANK & TRUST COMPANY, NATION..	SAINT CHARLES	1,586,186	1,190,745	75%	59%	1,335,222	89%
STATE BANK	FREEMONT	271,310	183,066	67%	66%	218,131	84%
	WONDER LAKE	229,587	154,146	67%	43%	200,719	77%
STATE BANK OF BEMENT	BEMENT	99,368	70,660	71%	58%	86,586	82%
STATE BANK OF CERRO GORDO	CERRO GORDO	30,992	12,331	40%	35%	26,770	46%
STATE BANK OF CHERRY	CHERRY	88,876	65,566	74%	83%	76,440	86%



Bank Name	City	Total Assets	Net Loans and Leases	Net Loans and Leases / Assets	Peer Group Ranking	Total Deposits	Loans / Deposits %
STATE BANK OF DAVIS	DAVIS	169,041	73,686	44%	19%	130,397	57%
STATE BANK OF GENEVA, THE	GENEVA	84,589	50,790	60%	45%	75,897	67%
STATE BANK OF GRAYMONT	GRAYMONT	209,810	135,948	65%	46%	182,246	75%
STATE BANK OF HERSCHER	HERSCHER	140,956	71,532	51%	17%	120,919	59%
STATE BANK OF INDUSTRY	INDUSTRY	55,196	34,762	63%	60%	47,125	74%
STATE BANK OF LINCOLN	LINCOLN	312,830	162,283	52%	11%	274,687	59%
STATE BANK OF NAUVOO	NAUVOO	31,141	20,824	67%	74%	28,140	74%
STATE BANK OF PEARL CITY, THE	PEARL CITY	53,719	32,209	60%	54%	46,630	69%
STATE BANK OF SAUNEMIN	SAUNEMIN	35,932	17,699	49%	33%	31,307	57%
STATE BANK OF ST. JACOB	SAINT JACOB	66,045	28,449	43%	18%	54,830	52%
STATE BANK OF THE LAKES, NATIONAL ASSOCIA..	ANTIOCH	1,332,177	996,138	75%	59%	1,123,328	89%
STATE BANK OF TOULON	TOULON	228,694	148,082	65%	37%	189,274	78%
STATE BANK OF WATERLOO	WATERLOO	201,329	128,340	64%	34%	155,421	83%
STATE BANK OF WHITTINGTON	BENTON	134,789	80,549	60%	31%	119,410	67%
STATE FARM BANK, FSB	BLOOMINGTON	16,251,141	8,829,862	54%	13%	11,467,518	77%
STATE STREET BANK AND TRUST COMPANY	QUINCY	234,838	174,973	75%	75%	212,237	82%
STERLING FEDERAL BANK, FEDERAL SAVINGS B..	STERLING	461,938	235,225	51%	12%	369,659	64%
STILLMAN BANCCORP, N.A.	STILLMAN VALLEY	477,452	154,403	32%	3%	411,277	38%
STREATOR HOME SAVINGS BANK	STREATOR	162,554	39,412	24%	3%	118,811	33%
TABLE GROVE STATE BANK	TABLE GROVE	45,438	33,585	74%	87%	39,050	86%
TEMPO BANK	TRENTON	98,408	82,557	84%	89%	74,742	110%
TEUTOPOLIS STATE BANK	TEUTOPOLIS	252,014	148,154	59%	28%	216,271	69%
TEXICO STATE BANK	TEXICO	8,434	3,191	38%	22%	7,714	41%
TNB BANK	TUSCOLA	89,005	53,200	60%	52%	77,486	69%
TOMPKINS STATE BANK	AVON	226,460	140,529	62%	37%	193,153	73%
TOWN AND COUNTRY BANK	SPRINGFIELD	837,731	613,955	73%	59%	678,257	91%
TOWN AND COUNTRY BANK MIDWEST	QUINCY	179,007	123,709	69%	60%	155,324	80%
TOWN CENTER BANK	FRANKFORT	107,327	83,088	77%	73%	85,563	97%
TRUSTBANK	OLNEY	234,127	194,077	83%	94%	198,715	98%
UNION FEDERAL SAVINGS AND LOAN ASSOCIATI..	KEWANEE	155,008	114,500	74%	60%	132,500	86%



Bank Name	City	Total Assets	Net Loans and Leases	Net Loans and Leases / Assets	Peer Group Ranking	Total Deposits	Loans / Deposits %
UNION NATIONAL BANK	ELGIN	319,999	275,851	86%	96%	281,905	98%
UNION SAVINGS BANK	FREEMONT	160,606	110,076	69%	39%	142,544	77%
UNITED COMMUNITY BANK	CHATHAM	2,691,111	1,510,379	56%	9%	2,235,168	68%
UNITED TRUST BANK	PALOS HEIGHTS	27,062	18,055	67%	47%	21,218	85%
VERMILION VALLEY BANK	PIPER CITY	136,219	94,752	70%	53%	112,817	84%
VERMONT STATE BANK	VERMONT	29,545	23,490	80%	95%	25,650	92%
VILLA GROVE STATE BANK	VILLA GROVE	74,469	49,815	67%	67%	65,202	76%
VILLAGE BANK & TRUST, NATIONAL ASSOCIATION	ARLINGTON HEIGHTS	1,937,286	1,398,443	72%	47%	1,632,581	86%
VILLAGE BANK, THE	SAINT LIBORY	90,204	47,460	53%	28%	80,409	59%
WABASH SAVINGS BANK	MOUNT CARMEL	8,926	4,283	48%	18%	7,774	55%
WARREN-BOYNTON STATE BANK	NEW BERLIN	176,084	120,115	68%	46%	145,647	82%
WASHINGTON SAVINGS BANK	EFFINGHAM	406,901	264,460	65%	24%	313,311	84%
WASHINGTON STATE BANK	WASHINGTON	61,481	29,326	48%	27%	54,699	54%
WATERMAN STATE BANK	WATERMAN	41,661	16,182	39%	32%	35,032	46%
WENONA STATE BANK	WENONA	40,112	16,676	42%	40%	35,249	47%
WEST CENTRAL BANK	ASHLAND	184,202	144,680	79%	86%	159,051	91%
WEST SUBURBAN BANK	LOMBARD	2,336,263	1,220,825	52%	7%	2,098,056	58%
WEST TOWN BANK & TRUST	NORTH RIVERSIDE	275,346	223,354	81%	84%	223,337	100%
WHEATON BANK & TRUST COMPANY, NATIONAL ..	WHEATON	2,207,684	1,439,397	65%	23%	1,810,235	80%
WHEATON COLLEGE TRUST COMPANY, NATIONA..	WHEATON	3,637	0	0%	98%	0	
WILLIAMSVILLE STATE BANK AND TRUST	WILLIAMSVILLE	95,750	36,176	38%	3%	82,364	44%
WINTRUST BANK, NATIONAL ASSOCIATION	CHICAGO	7,483,044	5,598,622	75%	62%	6,460,093	87%



Bank Name	City	Total Assets	Net Loans and Leases	Net Loans and Leases / Assets	Peer Group Ranking	Total Deposits	Loans / Deposits %
UNION NATIONAL BANK	ELGIN	319,999	275,851	86%	96%	281,905	98%
UNION SAVINGS BANK	FREEMONT	160,606	110,076	69%	39%	142,544	77%
UNITED COMMUNITY BANK	CHATHAM	2,691,111	1,510,379	56%	9%	2,235,168	68%
UNITED TRUST BANK	PALOS HEIGHTS	27,062	18,055	67%	47%	21,218	85%
VERMILION VALLEY BANK	PIPER CITY	136,219	94,752	70%	53%	112,817	84%
VERMONT STATE BANK	VERMONT	29,545	23,490	80%	95%	25,650	92%
VILLA GROVE STATE BANK	VILLA GROVE	74,469	49,815	67%	67%	65,202	76%
VILLAGE BANK & TRUST, NATIONAL ASSOCIATION	ARLINGTON HEIGHTS	1,937,286	1,398,443	72%	47%	1,632,581	86%
VILLAGE BANK, THE	SAINT LIBORY	90,204	47,460	53%	28%	80,409	59%
WABASH SAVINGS BANK	MOUNT CARMEL	8,926	4,283	48%	18%	7,774	55%
WARREN-BOYNTON STATE BANK	NEW BERLIN	176,084	120,115	68%	46%	145,647	82%
WASHINGTON SAVINGS BANK	EFFINGHAM	406,901	264,460	65%	24%	313,311	84%
WASHINGTON STATE BANK	WASHINGTON	61,481	29,326	48%	27%	54,699	54%
WATERMAN STATE BANK	WATERMAN	41,661	16,182	39%	32%	35,032	46%
WENONA STATE BANK	WENONA	40,112	16,676	42%	40%	35,249	47%
WEST CENTRAL BANK	ASHLAND	184,202	144,680	79%	86%	159,051	91%
WEST SUBURBAN BANK	LOMBARD	2,336,263	1,220,825	52%	7%	2,098,056	58%
WEST TOWN BANK & TRUST	NORTH RIVERSIDE	275,346	223,354	81%	84%	223,337	100%
WHEATON BANK & TRUST COMPANY, NATIONAL ..	WHEATON	2,207,684	1,439,397	65%	23%	1,810,235	80%
WHEATON COLLEGE TRUST COMPANY, NATIONA..	WHEATON	3,637	0	0%	98%	0	
WILLIAMSVILLE STATE BANK AND TRUST	WILLIAMSVILLE	95,750	36,176	38%	3%	82,364	44%
WINTRUST BANK, NATIONAL ASSOCIATION	CHICAGO	7,483,044	5,598,622	75%	62%	6,460,093	87%





Bank Name	City	Total Assets	Net Loans and Leases	Net Loans and Leases / Assets	Peer Group Ranking	Total Deposits	Loans / Deposits %
UNION NATIONAL BANK	ELGIN	319,999	275,851	86%	96%	281,905	98%
UNION SAVINGS BANK	FREEMONT	160,606	110,076	69%	39%	142,544	77%
UNITED COMMUNITY BANK	CHATHAM	2,691,111	1,510,379	56%	9%	2,235,168	68%
UNITED TRUST BANK	PALOS HEIGHTS	27,062	18,055	67%	47%	21,218	85%
VERMILION VALLEY BANK	PIPER CITY	136,219	94,752	70%	53%	112,817	84%
VERMONT STATE BANK	VERMONT	29,545	23,490	80%	95%	25,650	92%
VILLA GROVE STATE BANK	VILLA GROVE	74,469	49,815	67%	67%	65,202	76%
VILLAGE BANK & TRUST, NATIONAL ASSOCIATION	ARLINGTON HEIGHTS	1,937,286	1,398,443	72%	47%	1,632,581	86%
VILLAGE BANK, THE	SAINT LIBORY	90,204	47,460	53%	28%	80,409	59%
WABASH SAVINGS BANK	MOUNT CARMEL	8,926	4,283	48%	18%	7,774	55%
WARREN-BOYNTON STATE BANK	NEW BERLIN	176,084	120,115	68%	46%	145,647	82%
WASHINGTON SAVINGS BANK	EFFINGHAM	406,901	264,460	65%	24%	313,311	84%
WASHINGTON STATE BANK	WASHINGTON	61,481	29,326	48%	27%	54,699	54%
WATERMAN STATE BANK	WATERMAN	41,661	16,182	39%	32%	35,032	46%
WENONA STATE BANK	WENONA	40,112	16,676	42%	40%	35,249	47%
WEST CENTRAL BANK	ASHLAND	184,202	144,680	79%	86%	159,051	91%
WEST SUBURBAN BANK	LOMBARD	2,336,263	1,220,825	52%	7%	2,098,056	58%
WEST TOWN BANK & TRUST	NORTH RIVERSIDE	275,346	223,354	81%	84%	223,337	100%
WHEATON BANK & TRUST COMPANY, NATIONAL ..	WHEATON	2,207,684	1,439,397	65%	23%	1,810,235	80%
WHEATON COLLEGE TRUST COMPANY, NATIONA..	WHEATON	3,637	0	0%	98%	0	
WILLIAMSVILLE STATE BANK AND TRUST	WILLIAMSVILLE	95,750	36,176	38%	3%	82,364	44%
WINTRUST BANK, NATIONAL ASSOCIATION	CHICAGO	7,483,044	5,598,622	75%	62%	6,460,093	87%



# BANCONOMICS®



## ***UFS – created by bankers, for bankers.***

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

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

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



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

