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PROFITABILITY

Illinois FDIC Insured Institutions – 1st Quarter 2020

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IL Profitability

March 31, 2020
Dollars in Thousands



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Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Cap..	Pretax ROA	ROA%	ROAE %	Yield/Earning Assets %	Cost of Funds %	Net Interest Margin
1ST COMMUNITY BANK	SHERRARD	Y	64,250	336	10%	0.53%	0.52%	5.04%	4.18%	0.72%	3.46%
1ST EQUITY BANK	SKOKIE	Y	94,914	1,064	15%	1.12%	1.12%	7.22%	4.34%	1.19%	3.15%
1ST EQUITY BANK NORTHWEST	BUFFALO GROVE	Y	40,968	268	21%	0.65%	0.65%	3.07%	4.43%	1.60%	2.83%
1ST STATE BANK OF MASON CITY	MASON CITY	Y	26,479	168	13%	0.65%	0.63%	4.62%	3.08%	0.48%	2.60%
ALBANY BANK & TRUST CO., NATIONAL ASSOC..	CHICAGO		634,085	4,308	16%	0.98%	0.68%	4.28%	3.60%	0.78%	2.81%
ALGONQUIN STATE BANK	ALGONQUIN	Y	134,090	1,116	12%	0.88%	0.83%	7.04%	3.32%	0.16%	3.16%
ALLIANCE COMMUNITY BANK	PETERSBURG	Y	277,606	2,684	10%	1.03%	0.97%	7.34%	3.85%	0.48%	3.38%
ALLIED FIRST BANK, SB	OSWEGO		107,264	3,512	13%	4.56%	3.27%	25.85%	3.83%	0.83%	3.00%
AMALGAMATED BANK OF CHICAGO	CHICAGO		804,421	5,552	12%	0.92%	0.69%	6.26%	4.19%	0.23%	3.96%
AMERICAN COMMUNITY BANK & TRUST	WOODSTOCK		584,605	6,152	13%	1.46%	1.05%	7.94%	3.96%	0.66%	3.31%
AMERICAN EAGLE BANK	SOUTH ELGIN		273,672	2,404	8%	1.18%	0.88%	10.60%	4.75%	1.86%	2.89%
AMERICAN EAGLE BANK OF CHICAGO	CHICAGO		92,811	136	11%	0.20%	0.15%	1.35%	4.31%	1.95%	2.36%
AMERICAN METRO BANK	CHICAGO		77,322	176	12%	0.23%	0.23%	1.98%	5.08%	1.27%	3.80%
ANCHOR STATE BANK	ANCHOR		19,533	80	24%	0.59%	0.41%	1.71%	3.45%	0.30%	3.15%
ANDERSON STATE BANK	ONEIDA	Y	89,963	908	15%	1.03%	1.01%	6.47%	3.56%	0.61%	2.96%
ANNA STATE BANK	ANNA		87,076	788	15%	1.21%	0.90%	6.04%	3.70%	0.61%	3.09%
ANNA-JONESBORO NATIONAL BANK	ANNA		219,107	2,280	14%	1.40%	1.04%	7.10%	4.49%	0.53%	3.96%
APPLE RIVER STATE BANK	APPLE RIVER	Y	364,045	5,036	11%	1.46%	1.38%	13.23%	4.12%	0.99%	3.13%
ARCOLA FIRST BANK	ARCOLA	Y	113,565	656	11%	0.69%	0.58%	4.79%	2.70%	0.41%	2.29%
ATLANTA NATIONAL BANK, THE	ATLANTA		60,848	392	13%	0.82%	0.64%	4.77%	3.36%	0.50%	2.87%
BANK & TRUST COMPANY	LITCHFIELD		352,467	3,268	10%	1.30%	0.93%	8.69%	4.51%	1.08%	3.43%
BANK OF BELLEVILLE	BELLEVILLE		232,031	888	8%	0.63%	0.38%	4.69%	3.92%	1.18%	2.74%
BANK OF BLUFFS	BLUFFS	Y	55,620	100	14%	0.23%	0.18%	1.24%	4.16%	0.44%	3.72%
BANK OF BOURBONNAIS	BOURBONNAIS		71,308	100	12%	0.22%	0.14%	1.17%	3.66%	0.96%	2.70%
BANK OF CALHOUN COUNTY	HARDIN		67,560	400	9%	0.79%	0.59%	5.82%	3.50%	0.46%	3.04%
BANK OF CARBONDALE, THE	CARBONDALE		238,032	2,728	13%	1.53%	1.15%	8.67%	3.66%	0.36%	3.30%
BANK OF CHESTNUT	CHESTNUT		18,299	28	10%	0.50%	0.15%	1.54%	4.31%	0.56%	3.74%
BANK OF FARMINGTON	FARMINGTON		180,342	884	11%	0.73%	0.49%	4.33%	4.71%	1.13%	3.58%
BANK OF GIBSON CITY	GIBSON CITY		93,872	1,024	8%	1.46%	1.09%	9.70%	4.11%	0.73%	3.38%
BANK OF HERRIN, THE	HERRIN	Y	248,865	3,368	10%	1.39%	1.35%	12.57%	4.40%	0.33%	4.07%
BANK OF HILLSBORO, NATIONAL ASSOCIATION	HILLSBORO		378,170	4,004	11%	1.51%	1.06%	9.40%	4.42%	0.87%	3.55%
BANK OF KAMPSVILLE	KAMPSVILLE		111,306	928	17%	1.13%	0.83%	4.69%	3.61%	0.59%	3.02%
BANK OF MONTGOMERY	MONTGOMERY		42,120	628	9%	1.52%	1.49%	15.60%	3.52%	0.61%	2.91%
BANK OF O'FALLON	O'FALLON	Y	303,942	4,648	15%	1.54%	1.53%	10.38%	4.02%	1.19%	2.83%
BANK OF PONTIAC	PONTIAC		558,778	7,436	13%	1.85%	1.33%	10.32%	4.57%	0.77%	3.80%
BANK OF RANTOUL	RANTOUL	Y	231,019	4,456	11%	2.11%	1.93%	17.34%	4.51%	0.61%	3.90%
BANK OF SPRINGFIELD	SPRINGFIELD		1,035,776	7,724	9%	1.07%	0.75%	7.81%	4.48%	0.73%	3.75%
BANK OF STRONGHURST	STRONGHURST		74,606	712	17%	1.21%	0.95%	5.57%	3.35%	0.69%	2.66%

IL Profitability

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BANK OF YATES CITY	YATES CITY	Y	70,265	-1,176	9%	-1.67%	-1.67%	-18.46%	4.20%	0.78%	3.41%
BANKCHAMPAIGN, NATIONAL ASSOCIATION	CHAMPAIGN	Y	242,798	3,228	10%	1.35%	1.33%	13.26%	4.68%	1.00%	3.68%
BANKFINANCIAL, NATIONAL ASSOCIATION	OLYMPIA FIELDS		1,463,113	10,796	11%	1.00%	0.74%	6.57%	4.21%	0.77%	3.44%
BANKORION	ORION		471,196	4,384	12%	1.26%	0.93%	7.41%	4.00%	0.81%	3.19%
BANTERRA BANK	MARION	Y	1,931,205	25,624	8%	1.41%	1.33%	13.77%	4.23%	0.84%	3.39%
BARRINGTON BANK & TRUST COMPANY, NATI..	BARRINGTON		2,382,537	46,904	14%	2.70%	1.97%	12.77%	3.56%	0.64%	2.92%
BEARDSTOWN SAVINGS, S.B.	BEARDSTOWN		54,677	364	11%	0.92%	0.67%	5.84%	4.95%	1.02%	3.93%
BELMONT BANK & TRUST COMPANY	CHICAGO		566,179	7,736	10%	1.95%	1.37%	13.47%	4.97%	1.20%	3.77%
BEN FRANKLIN BANK OF ILLINOIS	ARLINGTON HEI..		95,424	-880	10%	-0.93%	-0.92%	-9.41%	4.34%	1.16%	3.18%
BEST HOMETOWN BANK	COLLINSVILLE		113,776	116	10%	0.10%	0.10%	0.99%	4.21%	1.13%	3.08%
BETTER BANKS	PEORIA	Y	287,384	2,068	9%	0.83%	0.72%	6.98%	4.02%	0.51%	3.51%
BEVERLY BANK & TRUST COMPANY, NATIONA..	CHICAGO		1,619,054	10,584	10%	0.92%	0.65%	6.01%	4.09%	0.92%	3.17%
BLACKHAWK BANK & TRUST	MILAN		1,383,108	18,904	12%	1.85%	1.37%	10.89%	3.81%	0.97%	2.83%
BMO HARRIS BANK NATIONAL ASSOCIATION	CHICAGO		137,985,982	663,936	10%	0.63%	0.48%	3.89%	3.50%	0.91%	2.59%
BMO HARRIS CENTRAL NATIONAL ASSOCIATI..	ROSELLE		7,970	4	87%	0.05%	0.05%	0.06%	0.00%	0.00%	0.00%
BRADFORD NATIONAL BANK OF GREENVILLE, ..	GREENVILLE	Y	365,663	4,672	12%	1.49%	1.28%	9.81%	4.51%	0.91%	3.60%
BRICKYARD BANK	LINCOLNWOOD		129,759	508	11%	0.39%	0.39%	3.42%	4.05%	1.11%	2.94%
BUCKLEY STATE BANK	BUCKLEY		41,644	320	13%	0.77%	0.77%	6.07%	3.53%	0.38%	3.15%
BUENA VISTA NATIONAL BANK	CHESTER		215,575	2,656	12%	1.65%	1.23%	9.09%	4.54%	0.48%	4.06%
BURLING BANK	CHICAGO	Y	138,278	1,880	12%	1.44%	1.36%	11.99%	4.64%	0.57%	4.07%
BUSEY BANK	CHAMPAIGN		9,631,637	77,532	10%	1.06%	0.80%	5.66%	3.87%	0.58%	3.29%
BYLINE BANK	CHICAGO		5,547,449	14,740	11%	0.37%	0.27%	1.90%	4.96%	0.76%	4.20%
BYRON BANK	BYRON	Y	273,345	2,100	10%	0.89%	0.77%	7.30%	4.18%	1.08%	3.11%
CAMP GROVE STATE BANK	CAMP GROVE	Y	18,112	420	15%	2.32%	2.32%	16.01%	4.23%	1.26%	2.97%
CAMPUS STATE BANK	CAMPUS		20,454	276	12%	1.47%	1.35%	11.40%	3.90%	0.35%	3.55%
CARROLLTON BANK	CARROLLTON	Y	2,039,360	25,844	8%	1.28%	1.27%	15.88%	4.07%	1.02%	3.06%
CASEY STATE BANK	CASEY	Y	336,332	5,076	11%	1.59%	1.51%	14.49%	4.74%	0.91%	3.83%
CATLIN BANK	CATLIN		62,448	740	11%	1.58%	1.18%	11.35%	4.71%	0.68%	4.03%
CENTRAL BANK ILLINOIS	GENESEO		904,183	15,028	10%	2.33%	1.66%	14.30%	4.50%	0.68%	3.82%
CENTRAL FEDERAL SAVINGS AND LOAN ASSO..	CICERO		189,412	520	10%	0.31%	0.27%	2.70%	3.73%	1.05%	2.69%
CENTRAL SAVINGS, F.S.B.	CHICAGO		110,174	444	24%	0.56%	0.40%	1.59%	4.48%	0.95%	3.53%
CENTRAL STATE BANK	CLAYTON	Y	147,396	2,536	15%	1.73%	1.72%	11.29%	4.78%	1.33%	3.45%
CENTRUST BANK, NATIONAL ASSOCIATION	NORTHBROOK		134,417	760	10%	0.83%	0.57%	4.44%	5.72%	1.75%	3.96%
CHESTER NATIONAL BANK	CHESTER		60,439	184	13%	0.39%	0.30%	2.25%	3.96%	0.59%	3.38%
CHESTERFIELD STATE BANK	CHESTERFIELD	Y	17,306	68	11%	0.42%	0.39%	3.55%	4.35%	0.63%	3.72%
CHICAGO TRUST COMPANY, N. A., THE	LAKE FOREST		112,328	2,868	99%	3.48%	2.55%	2.58%	2.27%	0.00%	2.27%
CIBC BANK USA	CHICAGO		33,775,475	-69,900	11%	-0.30%	-0.21%	-1.10%	4.10%	1.02%	3.08%
CIBM BANK	CHAMPAIGN		684,141	3,756	11%	0.74%	0.55%	4.43%	4.06%	1.03%	3.03%

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CITIZENS BANK OF CHATSWORTH	CHATSWORTH		34,183	-988	11%	-2.89%	-2.89%	-23.59%	3.58%	0.35%	3.23%
CITIZENS BANK OF EDINBURG	EDINBURG		25,540	240	10%	1.27%	0.94%	9.74%	4.09%	0.36%	3.74%
CITIZENS COMMUNITY BANK	MASCOUTAH		405,549	4,048	12%	1.34%	1.00%	8.37%	4.24%	1.28%	2.96%
CITIZENS FIRST STATE BANK OF WALNUT	WALNUT	Y	48,318	384	9%	0.80%	0.79%	8.59%	4.49%	0.55%	3.93%
CITIZENS NATIONAL BANK OF ALBION	ALBION		314,739	3,204	17%	1.41%	1.02%	5.78%	4.04%	0.85%	3.18%
CITIZENS STATE BANK	LENA	Y	284,155	1,796	11%	0.70%	0.63%	5.37%	4.40%	1.08%	3.32%
CITIZENS STATE BANK OF MILFORD	MILFORD	Y	45,846	112	9%	0.31%	0.24%	2.57%	4.08%	0.29%	3.80%
CITY NATIONAL BANK OF METROPOLIS, THE	METROPOLIS		387,641	3,344	14%	1.06%	0.86%	6.22%	3.65%	1.09%	2.57%
CLAY CITY BANKING CO., THE	CLAY CITY		155,773	788	9%	0.67%	0.51%	5.26%	4.51%	0.91%	3.61%
CLAY COUNTY STATE BANK	LOUISVILLE	Y	77,692	876	15%	1.13%	1.13%	7.46%	3.95%	0.71%	3.25%
CNB BANK & TRUST, NA	CARLINVILLE		1,332,685	13,964	9%	1.45%	1.05%	9.96%	4.65%	1.02%	3.62%
COLCHESTER STATE BANK	COLCHESTER		68,568	876	15%	1.57%	1.28%	8.20%	3.79%	0.79%	3.00%
COLLINSVILLE BUILDING AND LOAN ASSOCIAT..	COLLINSVILLE		123,026	580	27%	0.64%	0.47%	1.73%	3.41%	1.05%	2.36%
COMMUNITY BANK	WINSLOW	Y	220,530	3,004	15%	1.46%	1.36%	9.20%	4.24%	1.37%	2.87%
COMMUNITY BANK OF EASTON	EASTON		35,640	964	22%	3.68%	2.70%	12.45%	4.72%	0.22%	4.50%
COMMUNITY BANK OF ELMHURST	ELMHURST	Y	149,034	772	10%	0.52%	0.52%	4.74%	4.25%	0.22%	4.03%
COMMUNITY BANK OF TRENTON	TRENTON	Y	85,874	984	12%	1.20%	1.15%	9.81%	4.41%	1.02%	3.38%
COMMUNITY BANKS OF SHELBY COUNTY	COWDEN	Y	50,283	216	11%	0.43%	0.43%	3.87%	3.25%	0.43%	2.82%
COMMUNITY FIRST BANK OF THE HEARTLAND	MOUNT VERNON	Y	200,638	3,216	10%	1.68%	1.60%	15.66%	5.26%	0.78%	4.48%
COMMUNITY NATIONAL BANK IN MONMOUTH	MONMOUTH		43,992	180	14%	0.51%	0.41%	2.93%	4.64%	0.72%	3.92%
COMMUNITY PARTNERS SAVINGS BANK	SALEM		204,503	980	11%	0.65%	0.48%	4.04%	4.81%	0.87%	3.93%
COMMUNITY SAVINGS BANK	CHICAGO		404,424	632	16%	0.20%	0.16%	0.96%	3.45%	0.86%	2.59%
COMMUNITY STATE BANK	GALVA	Y	232,597	3,396	11%	1.59%	1.46%	13.07%	5.41%	1.19%	4.23%
COMMUNITY STATE BANK OF ROCK FALLS	ROCK FALLS		278,428	1,692	10%	0.84%	0.61%	5.89%	4.29%	1.00%	3.29%
COMMUNITY TRUST BANK	IRVINGTON		81,635	564	14%	0.85%	0.69%	4.87%	4.06%	0.32%	3.73%
CORNERSTONE NATIONAL BANK & TRUST CO..	PALATINE		677,029	5,540	8%	1.16%	0.82%	9.88%	4.08%	0.72%	3.36%
COUNTRY TRUST BANK	BLOOMINGTON		26,924	440	96%	2.75%	1.63%	1.66%	3.60%	0.00%	3.60%
CROSSROADS BANK	EFFINGHAM		180,998	2,312	14%	1.74%	1.28%	8.96%	4.04%	0.99%	3.06%
CRYSTAL LAKE BANK & TRUST COMPANY, NATI..	CRYSTAL LAKE		1,176,900	12,912	9%	1.50%	1.10%	11.02%	3.77%	0.86%	2.91%
DEVON BANK	CHICAGO		299,843	1,488	8%	0.67%	0.50%	5.47%	4.32%	0.56%	3.76%
DEWEY BANK	DEWEY	Y	22,694	-28	8%	-0.12%	-0.12%	-1.01%	4.06%	0.43%	3.63%
DEWITT SAVINGS BANK	CLINTON		120,456	264	13%	0.28%	0.22%	1.75%	3.59%	0.64%	2.96%
DIETERICH BANK	EFFINGHAM		790,571	6,460	9%	1.03%	0.82%	8.70%	3.84%	0.96%	2.88%
DU QUOIN STATE BANK	DU QUOIN	Y	107,315	1,324	9%	1.56%	1.23%	10.55%	4.51%	0.73%	3.78%
DURAND STATE BANK	DURAND		106,446	684	11%	0.86%	0.64%	5.84%	4.11%	0.77%	3.34%
EUREKA SAVINGS BANK	LA SALLE		321,841	1,916	24%	0.79%	0.60%	2.48%	3.13%	0.56%	2.57%
EVERGREEN BANK GROUP	OAK BROOK		1,128,067	12,620	11%	1.50%	1.12%	10.18%	6.13%	1.59%	4.54%
EXCHANGE STATE BANK	LANARK	Y	88,512	756	12%	0.99%	0.85%	6.55%	3.93%	1.07%	2.86%

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FAIRFIELD NATIONAL BANK, THE	FAIRFIELD		542,099	5,764	13%	1.43%	1.06%	7.78%	4.12%	1.28%	2.84%
FAIRVIEW STATE BANKING COMPANY	FAIRVIEW		28,100	264	14%	1.20%	0.94%	6.79%	4.88%	0.81%	4.07%
FARMERS & MERCHANTS BANK OF HUTSONVI..	HUTSONVILLE	Y	44,581	820	18%	1.86%	1.84%	10.09%	4.01%	0.77%	3.24%
FARMERS AND MECHANICS BANK, THE	GALESBURG		365,735	3,876	10%	1.45%	1.06%	8.27%	4.11%	0.56%	3.55%
FARMERS AND MERCHANTS NATIONAL BANK ..	NASHVILLE	Y	188,790	2,388	12%	1.35%	1.26%	10.49%	4.14%	0.39%	3.75%
FARMERS AND MERCHANTS STATE BANK OF B..	BUSHNELL		73,010	604	9%	1.13%	0.83%	9.18%	3.41%	0.14%	3.27%
FARMERS BANK OF MT. PULASKI, THE	MOUNT PULASKI		55,535	284	12%	0.57%	0.51%	4.09%	3.32%	0.86%	2.45%
FARMERS NATIONAL BANK	PROPHETSTOWN		729,950	11,972	14%	2.21%	1.64%	11.45%	4.66%	1.43%	3.23%
FARMERS NATIONAL BANK OF GRIGGSVILLE	GRIGGSVILLE	Y	96,508	1,296	11%	1.37%	1.34%	12.23%	5.10%	1.00%	4.11%
FARMERS STATE BANK	ELMWOOD	Y	56,215	484	9%	0.87%	0.86%	9.75%	4.35%	0.81%	3.54%
	PITTSFIELD	Y	261,057	4,080	14%	1.67%	1.56%	11.51%	4.34%	0.52%	3.82%
FARMERS STATE BANK & TRUST CO.	MOUNT STERLI..		95,430	1,184	9%	1.72%	1.24%	13.55%	4.61%	0.85%	3.76%
FARMERS STATE BANK AND TRUST COMPANY,...	JACKSONVILLE		208,531	1,288	12%	0.65%	0.62%	5.02%	3.86%	0.22%	3.64%
FARMERS STATE BANK OF ALTO PASS, ILL.	ALTO PASS	Y	238,664	2,028	9%	0.88%	0.85%	9.93%	5.43%	0.75%	4.68%
FARMERS STATE BANK OF EMDEN	EMDEN		34,594	228	28%	0.85%	0.66%	2.37%	2.93%	0.28%	2.65%
FARMERS STATE BANK OF HOFFMAN	HOFFMAN		153,154	980	16%	0.91%	0.64%	4.05%	3.67%	0.51%	3.16%
FARMERS STATE BANK OF MEDORA	MEDORA		19,902	-8	15%	-0.04%	-0.04%	-0.25%	3.90%	0.47%	3.43%
FARMERS STATE BANK OF WESTERN ILLINOIS	ALPHA	Y	141,124	1,276	13%	1.01%	0.90%	6.90%	4.53%	0.54%	4.00%
FARMERS-MERCHANTS BANK OF ILLINOIS	JOY		213,968	2,384	11%	1.48%	1.11%	7.51%	4.21%	1.05%	3.17%
FCB BANKS	COLLINSVILLE		1,766,954	16,944	9%	1.31%	0.96%	11.03%	3.83%	1.15%	2.68%
FEDERAL SAVINGS BANK, THE	CHICAGO		581,984	46,584	19%	10.67%	8.00%	43.27%	3.99%	1.90%	2.09%
FEDERATED BANK	ONARGA	Y	95,975	460	9%	0.56%	0.48%	3.99%	3.82%	0.36%	3.46%
FIRST AMERICAN BANK	ELK GROVE VILL..	Y	5,339,560	28,292	7%	0.57%	0.53%	7.63%	3.61%	1.06%	2.55%
FIRST BANK AND TRUST COMPANY OF ILLINOIS	PALATINE		185,735	1,452	10%	0.78%	0.78%	8.13%	5.74%	1.42%	4.32%
FIRST BANK AND TRUST COMPANY OF MURPH..	MURPHYSBORO		78,141	236	9%	0.35%	0.30%	3.39%	4.42%	0.66%	3.76%
FIRST BANK OF HIGHLAND PARK	HIGHLAND PARK		1,859,000	6,036	10%	0.43%	0.32%	3.34%	3.78%	1.54%	2.24%
FIRST BANK OF MANHATTAN	MANHATTAN	Y	175,771	624	10%	0.39%	0.36%	3.52%	3.76%	0.47%	3.29%
FIRST BANKERS TRUST COMPANY, NATIONAL ..	QUINCY		907,215	8,848	10%	1.28%	0.98%	9.06%	3.69%	0.58%	3.11%
FIRST COMMUNITY BANK AND TRUST	BEECHER		149,387	2,880	13%	2.61%	1.93%	14.76%	4.72%	0.21%	4.51%
FIRST COMMUNITY BANK OF HILLSBORO	HILLSBORO	Y	102,722	1,484	10%	1.47%	1.44%	14.16%	3.90%	0.63%	3.28%
FIRST COMMUNITY BANK OF MOULTRIE COUN..	SULLIVAN	Y	89,502	896	10%	1.01%	1.00%	9.51%	3.82%	0.25%	3.57%
FIRST COMMUNITY BANK XENIA-FLORA	XENIA	Y	42,121	684	12%	1.74%	1.62%	13.22%	4.44%	0.78%	3.66%
FIRST EAGLE BANK	CHICAGO	Y	540,408	11,792	17%	2.33%	2.18%	12.28%	4.63%	1.06%	3.57%
FIRST FARMERS STATE BANK	MINIER	Y	184,954	2,504	12%	1.38%	1.35%	11.34%	4.11%	0.76%	3.35%
FIRST FEDERAL SAVINGS AND LOAN ASSOCIAT..	SHELBYVILLE		133,644	1,080	11%	1.13%	0.81%	6.81%	4.78%	1.03%	3.75%
FIRST FEDERAL SAVINGS BANK	OTTAWA		377,029	168	11%	0.03%	0.04%	0.39%	3.24%	0.99%	2.24%
FIRST FEDERAL SAVINGS BANK OF CHAMPAIG..	CHAMPAIGN		176,032	1,288	10%	1.03%	0.73%	7.26%	3.28%	0.05%	3.23%
FIRST FSB OF MASCOUTAH	MASCOUTAH		112,810	436	13%	0.50%	0.39%	3.10%	3.78%	1.21%	2.57%

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FIRST MID BANK & TRUST, NATIONAL ASSOCIA..	MATTOON		3,794,959	30,828	10%	1.11%	0.81%	6.20%	4.10%	0.54%	3.56%
FIRST MIDWEST BANK	CHICAGO		18,023,399	113,340	9%	0.85%	0.63%	4.89%	4.17%	0.56%	3.61%
FIRST NATIONAL BANK AND TRUST COMPANY	CLINTON		178,279	1,036	10%	0.78%	0.58%	6.83%	3.37%	0.99%	2.38%
FIRST NATIONAL BANK IN AMBOY, THE	AMBOY	Y	212,309	1,568	11%	0.85%	0.74%	6.65%	3.98%	0.69%	3.29%
FIRST NATIONAL BANK IN CARLYLE, THE	CARLYLE		202,112	1,832	11%	1.24%	0.91%	8.23%	3.71%	0.62%	3.09%
FIRST NATIONAL BANK IN OLNEY	OLNEY		344,243	5,408	12%	2.21%	1.57%	12.41%	4.23%	0.72%	3.51%
FIRST NATIONAL BANK IN PINCKNEYVILLE	PINCKNEYVILLE		101,043	1,324	15%	1.80%	1.31%	7.74%	4.44%	0.35%	4.09%
FIRST NATIONAL BANK IN TAYLORVILLE	TAYLORVILLE	Y	194,802	3,152	18%	1.76%	1.62%	8.88%	3.89%	0.68%	3.21%
FIRST NATIONAL BANK IN TREMONT, THE	TREMONT		122,560	632	12%	0.70%	0.52%	4.07%	4.17%	0.55%	3.62%
FIRST NATIONAL BANK OF ALLENDALE, THE	ALLENDALE		254,005	2,400	11%	1.32%	0.94%	8.69%	4.63%	0.88%	3.75%
FIRST NATIONAL BANK OF ARENZVILLE, THE	ARENZVILLE	Y	92,892	1,036	10%	1.19%	1.12%	11.32%	4.19%	0.54%	3.65%
FIRST NATIONAL BANK OF ASSUMPTION, THE	ASSUMPTION		20,807	204	11%	1.04%	0.98%	9.23%	3.45%	0.25%	3.20%
FIRST NATIONAL BANK OF AVA, THE	AVA		66,492	720	13%	1.51%	1.08%	8.43%	4.58%	0.61%	3.97%
FIRST NATIONAL BANK OF BEARDSTOWN, THE	BEARDSTOWN	Y	134,369	1,712	12%	1.31%	1.27%	10.77%	4.21%	0.39%	3.82%
FIRST NATIONAL BANK OF BROOKFIELD	BROOKFIELD		220,231	3,748	10%	0.62%	1.70%	16.18%	4.24%	0.79%	3.45%
FIRST NATIONAL BANK OF BROWNSTOWN, THE	BROWNSTOWN		43,698	356	10%	1.07%	0.81%	7.84%	3.79%	0.69%	3.10%
FIRST NATIONAL BANK OF CARMi, THE	CARMi		425,445	3,168	9%	1.02%	0.74%	7.59%	3.93%	0.59%	3.34%
FIRST NATIONAL BANK OF LACON	LACON	Y	60,449	952	10%	1.58%	1.57%	16.48%	4.74%	0.40%	4.34%
FIRST NATIONAL BANK OF LITCHFIELD, THE	LITCHFIELD	Y	102,954	1,364	13%	1.41%	1.32%	10.41%	4.71%	0.88%	3.83%
FIRST NATIONAL BANK OF NOKOMIS	NOKOMIS	Y	154,112	1,312	11%	0.87%	0.85%	6.92%	4.09%	0.57%	3.52%
FIRST NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE		67,255	340	12%	0.71%	0.51%	4.30%	3.36%	0.59%	2.77%
FIRST NATIONAL BANK OF OTTAWA, THE	OTTAWA		519,066	2,028	10%	0.48%	0.39%	3.97%	4.43%	0.74%	3.69%
FIRST NATIONAL BANK OF PANA	PANA	Y	192,615	3,360	12%	1.85%	1.74%	14.69%	4.62%	0.62%	4.00%
FIRST NATIONAL BANK OF RAYMOND, THE	RAYMOND	Y	151,728	1,264	11%	0.98%	0.83%	7.74%	4.10%	0.53%	3.57%
FIRST NATIONAL BANK OF SANDOVAL, THE	SANDOVAL	Y	56,641	840	12%	1.62%	1.48%	12.55%	5.43%	0.78%	4.65%
FIRST NATIONAL BANK OF SPARTA, THE	SPARTA	Y	81,474	1,648	13%	2.12%	2.02%	15.15%	4.88%	0.34%	4.54%
FIRST NATIONAL BANK OF STEELEVILLE	STEELEVILLE	Y	209,898	2,916	15%	1.42%	1.39%	9.46%	3.73%	0.57%	3.16%
FIRST NATIONAL BANK OF WATERLOO	WATERLOO		487,140	3,092	10%	0.84%	0.63%	5.75%	3.81%	0.65%	3.17%
FIRST NATIONAL BANK, THE	MATTOON	Y	90,544	524	9%	0.58%	0.58%	6.22%	4.09%	0.95%	3.15%
FIRST NATIONS BANK	CHICAGO		374,767	2,868	13%	1.07%	0.77%	5.88%	4.16%	1.30%	2.86%
FIRST NEIGHBOR BANK, NATIONAL ASSOCIATI..	TOLEDO		465,377	4,676	11%	1.43%	1.00%	9.18%	4.93%	1.05%	3.88%
FIRST ROBINSON SAVINGS BANK, NATIONAL A..	ROBINSON		345,077	2,336	9%	0.91%	0.68%	7.13%	3.96%	0.57%	3.39%
FIRST SAVANNA SAVINGS BANK	SAVANNA		11,729	-448	7%	-3.92%	-3.82%	-45.32%	4.82%	1.18%	3.65%
FIRST SAVINGS BANK	DANVILLE		36,756	884	26%	2.54%	2.41%	9.47%	3.30%	1.07%	2.24%
FIRST SAVINGS BANK OF HEGEWISCH	CHICAGO		686,304	1,720	16%	0.33%	0.25%	1.57%	3.02%	0.86%	2.16%
FIRST SECURE BANK AND TRUST CO.	PALOS HILLS		192,263	868	9%	0.63%	0.45%	4.50%	4.77%	1.68%	3.09%
FIRST SECURE COMMUNITY BANK	SUGAR GROVE		374,655	1,112	9%	0.42%	0.30%	3.21%	4.69%	1.68%	3.00%
FIRST SECURITY BANK	MACKINAW	Y	83,635	692	10%	0.84%	0.83%	8.22%	4.50%	0.95%	3.55%

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FIRST SECURITY TRUST AND SAVINGS BANK	ELMWOOD PARK		319,920	3,156	9%	0.99%	0.99%	10.95%	2.63%	0.27%	2.36%
FIRST SOUTHERN BANK	MARION		689,253	9,152	12%	1.82%	1.33%	9.51%	4.62%	0.68%	3.94%
FIRST STATE BANK	MENDOTA		1,130,580	13,916	10%	1.72%	1.23%	11.53%	4.42%	1.12%	3.30%
	MONTICELLO	Y	269,945	3,660	8%	1.37%	1.36%	14.81%	3.75%	0.37%	3.38%
FIRST STATE BANK OF BEECHER CITY	BEECHER CITY	Y	72,493	1,652	15%	2.41%	2.28%	15.59%	5.44%	0.98%	4.46%
FIRST STATE BANK OF BLOOMINGTON	BLOOMINGTON	Y	123,444	1,652	9%	1.34%	1.34%	14.28%	4.14%	0.40%	3.74%
FIRST STATE BANK OF CAMPBELL HILL	CAMPBELL HILL		112,109	1,464	12%	1.79%	1.31%	10.77%	4.64%	0.76%	3.88%
FIRST STATE BANK OF DONGOLA, THE	DONGOLA	Y	25,727	316	11%	1.27%	1.23%	11.30%	4.91%	0.54%	4.37%
FIRST STATE BANK OF FORREST	FORREST	Y	228,485	1,292	8%	0.58%	0.57%	6.81%	4.30%	1.41%	2.89%
FIRST STATE BANK OF OLMSTED	OLMSTED		55,332	604	13%	1.54%	1.09%	8.88%	4.62%	0.71%	3.91%
FIRST STATE BANK OF ST. PETER	SAINT PETER		29,182	384	17%	1.78%	1.32%	7.72%	4.00%	0.46%	3.54%
FIRST STATE BANK OF VAN ORIN	VAN ORIN	Y	41,580	296	10%	0.74%	0.71%	6.88%	3.07%	0.46%	2.61%
FIRST STATE BANK SHANNON-POLO	SHANNON	Y	173,200	1,324	9%	0.79%	0.76%	7.48%	3.88%	0.71%	3.16%
FIRST TRUST AND SAVINGS BANK OF WATSEK..	WATSEKA		253,367	2,892	16%	1.55%	1.14%	7.10%	3.39%	0.62%	2.77%
FIRST TRUST BANK OF ILLINOIS	KANKAKEE		319,978	1,608	9%	0.68%	0.50%	4.97%	3.59%	0.54%	3.05%
FISHER NATIONAL BANK, THE	FISHER	Y	132,983	2,192	13%	1.73%	1.65%	12.20%	4.64%	0.84%	3.80%
FLANAGAN STATE BANK	FLANAGAN	Y	194,101	-732	10%	-0.29%	-0.38%	-3.70%	3.97%	0.76%	3.22%
FLORA BANK & TRUST	FLORA		73,444	512	12%	0.98%	0.70%	5.98%	4.27%	0.53%	3.74%
FNB COMMUNITY BANK, THE	VANDALIA		362,170	4,748	13%	1.80%	1.31%	9.69%	4.22%	0.57%	3.65%
FNBC BANK AND TRUST	LA GRANGE	Y	532,918	6,212	10%	1.21%	1.17%	10.62%	3.69%	0.20%	3.48%
FOREST PARK NATIONAL BANK AND TRUST CO..	FOREST PARK	Y	243,264	2,392	9%	1.03%	0.98%	11.50%	4.96%	0.42%	4.54%
FORRESTON STATE BANK	FORRESTON	Y	218,516	2,612	9%	1.21%	1.20%	12.85%	4.08%	1.22%	2.85%
FORTRESS BANK	PEORIA		465,502	3,112	9%	0.91%	0.67%	6.44%	4.59%	1.06%	3.52%
FREDERICK COMMUNITY BANK, THE	PAXTON	Y	144,685	2,240	10%	1.59%	1.55%	14.36%	3.50%	0.43%	3.08%
GERBER STATE BANK, THE	ARGENTA	Y	75,808	524	13%	0.79%	0.69%	5.38%	3.67%	0.46%	3.21%
GERMAN-AMERICAN STATE BANK	GERMAN VALLEY		249,851	2,536	10%	1.40%	1.02%	10.00%	4.47%	1.04%	3.43%
GERMANTOWN TRUST & SAVINGS BANK	BREESE	Y	394,896	7,808	13%	2.03%	1.98%	14.40%	3.96%	0.92%	3.04%
GIFFORD STATE BANK, THE	GIFFORD	Y	159,487	1,128	10%	0.71%	0.71%	7.32%	4.54%	0.64%	3.90%
GLASFORD STATE BANK	GLASFORD	Y	48,022	356	8%	0.84%	0.74%	9.38%	3.52%	0.46%	3.06%
GLENVIEW STATE BANK	GLENVIEW	Y	1,298,044	13,536	11%	1.05%	1.04%	8.54%	2.96%	0.43%	2.53%
GN BANK	CHICAGO		127,705	-2,208	8%	-1.73%	-1.73%	-20.93%	3.17%	0.49%	2.68%
GOLD COAST BANK	CHICAGO		375,875	3,192	13%	1.20%	0.85%	6.79%	4.92%	1.83%	3.09%
GOODFIELD STATE BANK	GOODFIELD	Y	136,087	3,296	13%	2.50%	2.42%	18.88%	4.48%	0.86%	3.62%
GRAND RIDGE NATIONAL BANK	GRAND RIDGE		213,572	4,208	13%	2.80%	1.97%	15.02%	6.49%	0.90%	5.59%
GRAND RIVERS COMMUNITY BANK	GRAND CHAIN		29,056	-624	4%	-2.15%	-2.15%	-33.52%	4.72%	1.44%	3.27%
GRANVILLE NATIONAL BANK, THE	GRANVILLE		92,026	512	11%	0.74%	0.56%	4.68%	3.12%	0.34%	2.78%
GREAT RIVERS BANK	BARRY	Y	134,895	1,124	11%	0.88%	0.83%	7.07%	4.33%	0.89%	3.44%
GRUNDY BANK	MORRIS	Y	262,925	5,728	10%	2.21%	2.18%	19.30%	4.37%	0.08%	4.29%

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GUARDIAN SAVINGS BANK	GRANITE CITY		35,074	-216	21%	-0.62%	-0.62%	-2.97%	3.16%	0.77%	2.39%
HARTSBURG STATE BANK	HARTSBURG		16,312	112	13%	0.69%	0.69%	5.41%	3.20%	0.31%	2.89%
HARVARD STATE BANK, THE	HARVARD	Y	255,229	1,736	9%	0.75%	0.68%	6.41%	3.95%	0.78%	3.17%
HAVANA NATIONAL BANK, THE	HAVANA		257,841	2,708	11%	1.44%	1.05%	9.34%	4.17%	0.83%	3.34%
HEARTLAND BANK & TRUST COMPANY	BLOOMINGTON		2,856,046	27,276	11%	1.32%	0.96%	8.18%	4.38%	0.20%	4.18%
HERITAGE BANK OF SCHAUMBURG	SCHAUMBURG	Y	132,847	1,356	9%	1.06%	1.02%	6.65%	3.60%	0.21%	3.38%
HERITAGE STATE BANK	LAWRENCEVILLE	Y	78,582	-2,528	12%	-3.22%	-3.22%	-26.74%	5.06%	0.59%	4.47%
HICKORY POINT BANK AND TRUST	DECATUR		651,477	5,548	11%	1.17%	0.85%	8.06%	3.68%	0.42%	3.25%
HILL-DODGE BANKING COMPANY, THE	WARSAW	Y	40,557	1,604	16%	4.00%	3.95%	25.30%	4.19%	0.49%	3.69%
HINSDALE BANK & TRUST COMPANY, NATION..	HINSDALE		3,337,949	38,892	9%	1.60%	1.17%	8.96%	4.45%	0.86%	3.59%
HOLCOMB BANK	ROCHELLE	Y	190,373	1,608	10%	0.92%	0.84%	8.08%	4.48%	0.75%	3.73%
HOME STATE BANK/NATIONAL ASSOCIATION	CRYSTAL LAKE	Y	616,896	5,824	13%	0.97%	0.94%	7.32%	4.58%	0.61%	3.97%
HOMETOWN NATIONAL BANK	LA SALLE		231,783	2,124	11%	1.28%	0.92%	7.96%	4.03%	0.56%	3.47%
HOYNE SAVINGS BANK	CHICAGO		444,454	8	17%	-0.02%	0.00%	0.01%	3.31%	0.99%	2.33%
ILLINI STATE BANK	OGLESBY	Y	121,052	1,624	14%	1.46%	1.34%	8.09%	4.04%	0.64%	3.40%
ILLINOIS BANK & TRUST	ROCKFORD		1,302,106	10,336	9%	1.06%	0.79%	8.05%	4.18%	0.63%	3.55%
INB, NATIONAL ASSOCIATION	SPRINGFIELD	Y	1,164,553	9,784	9%	0.88%	0.84%	9.39%	4.03%	0.68%	3.35%
INLAND BANK AND TRUST	OAK BROOK		1,122,902	3,992	13%	0.48%	0.36%	2.78%	4.10%	0.96%	3.14%
INTERNATIONAL BANK OF CHICAGO	CHICAGO	Y	679,589	6,160	11%	0.94%	0.91%	7.66%	4.26%	1.38%	2.87%
IPAVA STATE BANK	IPAVA	Y	158,672	2,144	8%	1.41%	1.35%	16.81%	4.56%	0.65%	3.91%
IROQUOIS FARMERS STATE BANK	IROQUOIS	Y	114,500	880	9%	0.77%	0.77%	8.30%	3.56%	0.35%	3.21%
IROQUOIS FEDERAL SAVINGS AND LOAN ASSO..	WATSEKA		681,478	3,456	12%	0.71%	0.51%	4.31%	4.12%	1.33%	2.79%
ITASCA BANK & TRUST CO.	ITASCA		565,632	6,756	10%	1.66%	1.19%	11.87%	4.41%	0.57%	3.83%
IUKA STATE BANK, THE	SALEM		104,420	712	10%	1.01%	0.68%	7.19%	5.51%	1.15%	4.35%
JERSEY STATE BANK	JERSEYVILLE		146,153	1,244	15%	1.14%	0.85%	5.72%	3.88%	0.59%	3.30%
KINMUNDY BANK	KINMUNDY		50,108	1,028	11%	2.91%	2.05%	15.14%	5.11%	0.51%	4.59%
LAKE FOREST BANK & TRUST COMPANY, NATI..	LAKE FOREST		4,570,080	90,208	9%	2.77%	1.97%	19.63%	4.22%	0.91%	3.31%
LAKESIDE BANK	CHICAGO	Y	1,871,956	32,780	12%	1.78%	1.75%	15.68%	4.91%	1.13%	3.78%
LASALLE STATE BANK	LASALLE	Y	135,144	1,472	10%	1.13%	1.09%	10.53%	3.70%	0.61%	3.09%
LEADERS BANK, THE	OAK BROOK		356,873	928	12%	0.26%	0.26%	2.10%	4.16%	1.45%	2.71%
LEGENCE BANK	ELDORADO	Y	486,398	4,932	9%	1.11%	1.01%	8.66%	5.75%	0.61%	5.14%
LEMONT NATIONAL BANK, THE	LEMONT		53,039	-12	7%	-0.03%	-0.02%	-0.32%	3.02%	0.05%	2.97%
LENA STATE BANK	LENA		88,711	1,136	12%	1.74%	1.28%	10.68%	4.23%	1.11%	3.12%
LIBERTY BANK	LIBERTY		101,781	1,460	13%	1.99%	1.43%	11.51%	4.41%	0.57%	3.83%
LIBERTY BANK FOR SAVINGS	CHICAGO		840,616	2,952	23%	0.45%	0.35%	1.46%	3.10%	0.69%	2.41%
LIBERTYVILLE BANK & TRUST COMPANY, NATI..	LIBERTYVILLE		1,704,267	16,272	9%	1.30%	0.95%	9.64%	3.75%	0.87%	2.88%
LINCOLNWAY COMMUNITY BANK	NEW LENOX		243,535	2,928	11%	1.66%	1.20%	10.78%	5.67%	1.20%	4.47%
LISLE SAVINGS BANK	LISLE		512,918	2,872	25%	0.72%	0.56%	2.27%	3.24%	1.02%	2.22%

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Bank Name	City	S Corp	Average Assets	Annualized Income	Tier 1 Leverage Cap..	Pretax ROA	ROA%	ROAE %	Yield/Earning Assets %	Cost of Funds %	Net Interest Margin
LITCHFIELD NATIONAL BANK, THE	LITCHFIELD		111,156	836	9%	0.99%	0.75%	8.70%	3.99%	0.70%	3.28%
LONGVIEW BANK	OGDEN		216,783	2,712	9%	1.66%	1.25%	14.46%	4.39%	0.88%	3.51%
LONGVIEW BANK & TRUST	CHRISMAN		189,491	2,112	9%	1.51%	1.11%	12.28%	4.32%	0.96%	3.36%
LOOMIS FEDERAL SAVINGS AND LOAN ASSOCI..	CHICAGO		60,755	-956	28%	-2.20%	-1.57%	-5.46%	2.51%	0.12%	2.39%
MARINE BANK	SPRINGFIELD	Y	645,191	7,080	11%	1.11%	1.10%	9.84%	3.84%	0.57%	3.27%
MARQUETTE BANK	CHICAGO		1,625,302	4,180	9%	0.35%	0.26%	2.37%	3.91%	0.43%	3.48%
MARSEILLES BANK	MARSEILLES	Y	63,174	452	10%	0.73%	0.72%	6.77%	3.76%	1.23%	2.53%
MASON CITY NATIONAL BANK	MASON CITY	Y	68,056	612	18%	0.98%	0.90%	4.80%	3.35%	0.44%	2.91%
MCHENRY SAVINGS BANK	MCHENRY		230,412	-508	9%	-0.22%	-0.22%	-2.33%	4.31%	1.23%	3.08%
MERCHANTS AND MANUFACTURERS BANK	JOLIET		277,002	2,012	8%	1.02%	0.73%	8.72%	4.97%	0.79%	4.18%
METROPOLITAN CAPITAL BANK & TRUST	CHICAGO		207,009	-892	10%	-0.62%	-0.43%	-4.15%	6.19%	1.44%	4.75%
MIDAMERICA NATIONAL BANK	CANTON		423,940	4,948	11%	1.61%	1.17%	8.81%	4.38%	0.40%	3.98%
MIDDLETOWN STATE BANK	MIDDLETOWN	Y	38,841	700	9%	1.85%	1.80%	19.68%	4.03%	0.81%	3.22%
MIDLAND COMMUNITY BANK	KINCAID		66,953	940	11%	2.04%	1.40%	13.27%	4.05%	0.87%	3.18%
MIDLAND FEDERAL SAVINGS AND LOAN ASSO..	BRIDGEVIEW		115,311	-56	9%	-0.06%	-0.05%	-0.50%	2.91%	0.35%	2.56%
MIDLAND STATES BANK	EFFINGHAM		6,053,708	14,264	10%	0.36%	0.24%	1.76%	4.55%	0.84%	3.71%
MIDWEST BANK	MONMOUTH		517,840	4,368	10%	1.16%	0.84%	6.87%	4.54%	1.02%	3.52%
MIDWEST COMMUNITY BANK	FREEPORT	Y	256,242	5,668	11%	2.78%	2.21%	19.99%	4.33%	0.90%	3.43%
MILFORD BUILDING AND LOAN ASSOCIATION, ..	MILFORD		30,062	36	9%	0.19%	0.12%	1.32%	3.79%	1.53%	2.25%
MILLEDGEVILLE STATE BANK	MILLEDGEVILLE	Y	146,658	828	11%	0.68%	0.56%	5.05%	4.71%	1.37%	3.34%
MILLENNIUM BANK	DES PLAINES	Y	155,164	2,288	12%	1.48%	1.47%	12.22%	5.31%	1.73%	3.58%
MORTON COMMUNITY BANK	MORTON	Y	4,032,397	53,072	10%	1.37%	1.32%	12.26%	4.07%	1.03%	3.04%
MUNICIPAL TRUST AND SAVINGS BANK	BOURBONNAIS	Y	317,399	8,068	16%	2.62%	2.54%	16.61%	4.16%	0.65%	3.50%
MURPHY-WALL STATE BANK AND TRUST COM..	PINCKNEYVILLE		132,399	768	11%	0.80%	0.58%	4.89%	4.50%	0.53%	3.97%
MUTUAL FEDERAL BANK	CHICAGO		71,072	336	20%	0.47%	0.47%	2.42%	4.31%	0.69%	3.62%
NASHVILLE SAVINGS BANK	NASHVILLE		63,623	552	13%	1.15%	0.87%	6.52%	3.92%	0.94%	2.97%
NATIONAL BANK OF ST. ANNE	SAINT ANNE		83,047	448	9%	0.84%	0.54%	4.69%	5.06%	1.08%	3.98%
NOKOMIS SAVINGS BANK	NOKOMIS		29,877	64	16%	0.42%	0.21%	1.29%	3.88%	1.21%	2.67%
NORTH ADAMS STATE BANK	URSA		37,861	280	15%	1.03%	0.74%	4.81%	4.90%	0.74%	4.17%
NORTH CENTRAL BANK	HENNEPIN	Y	119,931	1,400	13%	1.25%	1.17%	8.20%	4.11%	0.48%	3.63%
NORTH COUNTY SAVINGS BANK	RED BUD		54,907	228	9%	0.55%	0.42%	4.67%	3.49%	0.93%	2.56%
NORTH SHORE TRUST AND SAVINGS	WAUKEGAN		236,530	-232	19%	-0.15%	-0.10%	-0.51%	3.20%	0.85%	2.35%
NORTH SIDE FEDERAL SAVINGS AND LOAN AS..	CHICAGO		40,826	-192	11%	-0.66%	-0.47%	-4.89%	3.82%	0.44%	3.38%
NORTHBROOK BANK & TRUST COMPANY, NATI..	NORTHBROOK		2,840,560	27,140	9%	1.31%	0.96%	9.63%	3.91%	0.86%	3.05%
NORTHERN TRUST COMPANY, THE	CHICAGO		123,268,355	1,443,972	8%	1.54%	1.17%	14.84%	1.89%	0.41%	1.48%
NORTHSIDE COMMUNITY BANK	GURNEE		245,741	2,156	23%	1.22%	0.88%	3.78%	4.51%	0.72%	3.79%
NORTHWEST BANK OF ROCKFORD	ROCKFORD		294,001	1,716	9%	0.78%	0.58%	6.25%	4.61%	1.10%	3.51%
OAKDALE STATE BANK	OAKDALE		21,148	252	12%	1.68%	1.19%	9.59%	4.98%	0.31%	4.67%

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OLD EXCHANGE NATIONAL BANK OF OKAWVIL..	OKAWVILLE	Y	72,936	1,468	11%	2.16%	2.01%	18.11%	4.13%	1.03%	3.09%
OLD PLANK TRAIL COMMUNITY BANK, NATION..	NEW LENOX		1,612,108	7,940	10%	0.67%	0.49%	4.61%	3.85%	0.80%	3.05%
OLD SECOND NATIONAL BANK	AURORA		2,627,415	10,172	11%	0.55%	0.39%	3.04%	4.32%	0.42%	3.90%
OTTAWA SAVINGS BANK	OTTAWA		304,346	396	14%	0.19%	0.13%	0.87%	4.55%	1.14%	3.41%
OXFORD BANK & TRUST	OAK BROOK	Y	613,385	8,872	10%	1.50%	1.45%	14.21%	4.76%	0.74%	4.02%
PAN AMERICAN BANK & TRUST	MELROSE PARK	Y	366,220	1,948	9%	0.58%	0.53%	5.82%	4.92%	1.44%	3.48%
PARK RIDGE COMMUNITY BANK	PARK RIDGE	Y	317,798	7,056	15%	2.31%	2.22%	15.12%	4.73%	0.64%	4.08%
PARKWAY BANK AND TRUST COMPANY	HARWOOD HEI..		2,490,744	25,100	12%	1.39%	1.01%	8.39%	4.47%	1.31%	3.16%
PEOPLEFIRST BANK	JOLIET		137,937	1,400	13%	1.43%	1.01%	7.76%	4.99%	1.15%	3.85%
PEOPLES BANK & TRUST	PANA		405,410	4,280	11%	1.46%	1.06%	9.54%	4.64%	0.68%	3.97%
PEOPLES BANK OF KANKAKEE COUNTY	BOURBONNAIS	Y	234,859	1,324	8%	0.64%	0.56%	7.58%	3.28%	0.57%	2.71%
PEOPLES BANK OF MACON	MACON		21,571	136	13%	0.76%	0.63%	4.71%	2.91%	0.25%	2.66%
PEOPLES NATIONAL BANK OF KEWANEE	KEWANEE		378,025	2,548	13%	0.91%	0.67%	4.99%	4.34%	0.59%	3.75%
PEOPLES NATIONAL BANK, NATIONAL ASSOCI..	MOUNT VERNON	Y	1,166,576	13,308	10%	1.16%	1.14%	11.66%	4.98%	0.79%	4.20%
PEOPLES STATE BANK OF COLFAX	COLFAX		34,645	516	12%	2.09%	1.49%	12.17%	4.88%	0.51%	4.37%
PEOPLES STATE BANK OF NEWTON, ILLINOIS, ..	NEWTON		460,487	5,576	11%	1.73%	1.21%	10.52%	4.40%	0.74%	3.66%
PERU FEDERAL SAVINGS BANK	PERU		154,579	436	14%	0.36%	0.28%	1.99%	3.58%	0.78%	2.80%
PETEFISH, SKILES & COMPANY	VIRGINIA	Y	194,969	2,472	12%	1.36%	1.27%	9.63%	4.64%	0.68%	3.96%
PHILO EXCHANGE BANK	PHILO	Y	103,678	1,112	11%	1.15%	1.07%	8.72%	3.89%	0.41%	3.48%
PIONEER STATE BANK	EARLVILLE		108,296	520	12%	0.42%	0.48%	3.91%	4.94%	0.77%	4.17%
POPLAR GROVE STATE BANK, THE	POPLAR GROVE	Y	74,445	912	12%	1.45%	1.23%	7.77%	3.68%	0.31%	3.37%
PRAIRIE COMMUNITY BANK	MARENGO		126,170	-140	10%	-0.16%	-0.11%	-1.06%	4.25%	0.84%	3.41%
PRAIRIE STATE BANK & TRUST	SPRINGFIELD	Y	687,582	9,544	12%	1.43%	1.39%	11.84%	4.10%	0.37%	3.74%
PREFERRED BANK	CASEY		60,841	52	9%	0.09%	0.09%	0.92%	4.37%	1.33%	3.04%
PRINCEVILLE STATE BANK	PRINCEVILLE	Y	87,550	580	9%	0.80%	0.66%	7.27%	4.04%	0.95%	3.09%
PROSPECT BANK	PARIS	Y	574,355	4,172	9%	0.71%	0.73%	7.64%	3.89%	1.09%	2.80%
PROVIDENCE BANK & TRUST	SOUTH HOLLAND		1,026,284	11,132	11%	1.50%	1.08%	8.54%	4.83%	0.58%	4.24%
PULASKI SAVINGS BANK	CHICAGO		46,678	136	8%	0.29%	0.29%	3.85%	4.36%	1.03%	3.34%
RARITAN STATE BANK	RARITAN		191,173	1,616	11%	1.18%	0.85%	7.59%	4.51%	1.21%	3.30%
REPUBLIC BANK OF CHICAGO	OAK BROOK		2,042,973	23,052	11%	1.59%	1.13%	10.36%	4.90%	0.96%	3.94%
RESOURCE BANK, NATIONAL ASSOCIATION	DEKALB	Y	530,170	5,816	9%	1.31%	1.10%	11.59%	4.40%	0.52%	3.88%
REYNOLDS STATE BANK	REYNOLDS		101,549	1,264	19%	1.47%	1.24%	6.39%	3.03%	0.88%	2.14%
ROCHESTER STATE BANK	ROCHESTER	Y	98,974	1,356	10%	1.38%	1.37%	13.13%	2.96%	0.16%	2.80%
ROYAL SAVINGS BANK	CHICAGO		395,585	-1,524	10%	-0.23%	-0.39%	-3.25%	4.57%	0.88%	3.69%
RUSHVILLE STATE BANK	RUSHVILLE	Y	105,608	1,552	14%	1.58%	1.47%	10.29%	3.70%	0.27%	3.43%
SAINTE MARIE STATE BANK	SAINTE MARIE		17,016	-196	23%	-1.15%	-1.15%	-4.98%	3.59%	0.90%	2.70%
SAUK VALLEY BANK & TRUST COMPANY	STERLING		451,013	3,576	10%	1.09%	0.79%	8.12%	4.28%	0.85%	3.44%
SAVANNA-THOMSON STATE BANK	THOMSON	Y	93,313	832	12%	0.97%	0.89%	6.07%	4.25%	0.81%	3.44%

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SCHAUMBURG BANK & TRUST COMPANY, NAT..	SCHAUMBURG		1,214,101	2,492	9%	0.30%	0.21%	1.89%	3.78%	1.02%	2.77%
SCOTT STATE BANK	BETHANY	Y	175,418	1,392	15%	0.84%	0.79%	5.46%	3.60%	0.36%	3.25%
SECURITY BANK, S.B.	SPRINGFIELD		167,450	416	9%	0.35%	0.25%	2.60%	3.42%	0.27%	3.15%
SECURITY NATIONAL BANK	WITT		81,972	584	10%	1.05%	0.71%	6.78%	4.74%	0.98%	3.76%
SECURITY SAVINGS BANK	MONMOUTH		201,268	1,108	11%	0.70%	0.55%	4.89%	4.09%	1.09%	3.00%
SENB BANK	MOLINE	Y	295,283	2,584	9%	0.96%	0.88%	8.49%	4.67%	0.67%	3.99%
SHELBY COUNTY STATE BANK	SHELBYVILLE	Y	250,319	3,812	11%	1.64%	1.52%	14.58%	4.31%	0.50%	3.80%
SIGNATURE BANK	ROSEMONT		916,705	15,888	11%	2.41%	1.73%	15.98%	4.87%	0.46%	4.40%
SOUTH PORTE BANK	MARION		105,765	1,172	10%	1.50%	1.11%	11.18%	4.83%	1.47%	3.36%
SOUTHERN ILLINOIS BANK	JOHNSTON CITY		115,244	1,232	13%	1.54%	1.07%	8.45%	4.74%	0.78%	3.95%
SOUTHERN TRUST BANK	GOREVILLE		57,368	244	10%	0.62%	0.43%	4.31%	3.77%	0.51%	3.25%
SPRING VALLEY CITY BANK	SPRING VALLEY		190,488	1,988	15%	1.42%	1.04%	6.94%	3.66%	0.66%	3.00%
ST. CHARLES BANK & TRUST COMPANY, NATIO..	SAINT CHARLES		1,541,250	11,084	10%	0.96%	0.72%	5.78%	4.10%	0.92%	3.18%
STATE BANK	FREEMONT		268,731	3,988	11%	2.05%	1.48%	13.64%	4.19%	0.94%	3.25%
	WONDER LAKE		226,956	160	10%	0.09%	0.07%	0.59%	4.37%	0.40%	3.97%
STATE BANK OF BEMENT	BEMENT		104,493	428	12%	0.46%	0.41%	3.43%	4.47%	0.67%	3.80%
STATE BANK OF CERRO GORDO	CERRO GORDO		31,291	108	12%	0.49%	0.35%	2.59%	3.39%	0.21%	3.19%
STATE BANK OF CHERRY	CHERRY	Y	89,943	1,376	14%	1.64%	1.53%	10.95%	4.40%	0.58%	3.82%
STATE BANK OF DAVIS	DAVIS		160,208	3,020	11%	2.51%	1.89%	16.74%	3.75%	1.01%	2.75%
STATE BANK OF GENEVA, THE	GENEVA	Y	83,000	444	10%	0.56%	0.53%	5.38%	4.36%	0.56%	3.81%
STATE BANK OF GRAYMONT	GRAYMONT		210,252	2,296	12%	1.29%	1.09%	8.76%	4.07%	0.80%	3.27%
STATE BANK OF HERSCHER	HERSCHER		142,459	1,268	13%	1.19%	0.89%	6.59%	4.04%	0.41%	3.63%
STATE BANK OF INDUSTRY	INDUSTRY	Y	55,848	788	14%	1.53%	1.41%	9.99%	4.12%	1.00%	3.12%
STATE BANK OF LINCOLN	LINCOLN		318,453	564	10%	0.22%	0.18%	1.60%	3.88%	0.31%	3.58%
STATE BANK OF NAUVOO	NAUVOO		31,901	-164	9%	-0.49%	-0.51%	-5.50%	4.33%	0.41%	3.92%
STATE BANK OF PEARL CITY, THE	PEARL CITY	Y	54,861	504	13%	0.94%	0.92%	7.32%	4.68%	0.76%	3.92%
STATE BANK OF SAUNEMIN	SAUNEMIN	Y	35,815	1,060	12%	2.96%	2.96%	24.05%	4.00%	0.64%	3.37%
STATE BANK OF ST. JACOB	SAINT JACOB	Y	65,717	1,324	16%	2.13%	2.01%	12.24%	3.82%	0.51%	3.31%
STATE BANK OF THE LAKES, NATIONAL ASSOC..	ANTIOCH		1,314,926	14,088	9%	1.45%	1.07%	8.03%	3.84%	0.84%	3.00%
STATE BANK OF TOULON	TOULON	Y	228,418	2,216	11%	1.05%	0.97%	8.33%	4.49%	0.89%	3.60%
STATE BANK OF WATERLOO	WATERLOO		195,629	1,588	9%	1.12%	0.81%	9.39%	4.92%	1.18%	3.74%
STATE BANK OF WHITTINGTON	BENTON	Y	134,434	1,816	10%	1.43%	1.35%	12.69%	4.74%	0.22%	4.52%
STATE FARM BANK, FSB	BLOOMINGTON		16,469,747	-49,832	12%	-0.37%	-0.30%	-2.56%	4.31%	1.56%	2.74%
STATE STREET BANK AND TRUST COMPANY	QUINCY	Y	235,636	3,944	9%	1.80%	1.67%	17.80%	4.55%	0.53%	4.02%
STERLING FEDERAL BANK, FEDERAL SAVINGS ..	STERLING		455,822	604	8%	0.13%	0.13%	1.46%	3.79%	0.91%	2.88%
STILLMAN BANCCORP, N.A.	STILLMAN VALL..	Y	469,484	6,488	9%	1.50%	1.38%	13.82%	3.63%	0.60%	3.03%
STREATOR HOME SAVINGS BANK	STREATOR		161,335	648	26%	0.47%	0.40%	1.54%	3.07%	0.96%	2.11%
TABLE GROVE STATE BANK	TABLE GROVE	Y	45,774	900	12%	2.08%	1.97%	15.94%	4.80%	0.32%	4.47%

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TEMPO BANK	TRENTON		98,145	-2,784	11%	-4.06%	-2.84%	-26.01%	3.76%	1.29%	2.47%
TEUTOPOLIS STATE BANK	TEUTOPOLIS		252,927	3,576	13%	1.94%	1.41%	10.44%	3.91%	0.69%	3.22%
TEXICO STATE BANK	TEXICO		8,375	32	8%	0.38%	0.38%	4.58%	3.88%	0.34%	3.54%
TNB BANK	TUSCOLA		89,246	176	13%	0.27%	0.20%	1.57%	3.71%	0.77%	2.94%
TOMPKINS STATE BANK	AVON	Y	226,975	2,144	9%	1.05%	0.94%	9.12%	4.21%	0.82%	3.38%
TOWN AND COUNTRY BANK	SPRINGFIELD		825,188	5,432	10%	0.87%	0.66%	6.46%	4.25%	0.81%	3.44%
TOWN AND COUNTRY BANK MIDWEST	QUINCY	Y	185,655	12,344	12%	6.68%	6.65%	55.37%	4.66%	0.61%	4.05%
TOWN CENTER BANK	FRANKFORT		107,091	312	11%	0.29%	0.29%	2.20%	4.64%	1.00%	3.64%
TRUSTBANK	OLNEY	Y	242,881	3,964	11%	1.65%	1.63%	13.73%	4.60%	0.55%	4.05%
UNION FEDERAL SAVINGS AND LOAN ASSOCIA..	KEWANEE		153,644	-2,920	14%	-2.55%	-1.90%	-13.01%	4.00%	0.82%	3.18%
UNION NATIONAL BANK	ELGIN		314,329	3,052	12%	1.39%	0.97%	7.99%	4.11%	1.17%	2.94%
UNION SAVINGS BANK	FREEPORT		159,837	112	10%	0.10%	0.07%	0.68%	3.73%	0.60%	3.13%
UNITED COMMUNITY BANK	CHATHAM		2,656,845	24,664	9%	1.30%	0.93%	9.25%	3.87%	0.78%	3.09%
UNITED TRUST BANK	PALOS HEIGHTS		26,160	-1,104	9%	-4.22%	-4.22%	-43.86%	5.13%	0.99%	4.14%
VERMILION VALLEY BANK	PIPER CITY	Y	137,928	2,576	16%	1.99%	1.87%	11.28%	4.01%	0.72%	3.29%
VERMONT STATE BANK	VERMONT		30,032	96	12%	-1.23%	0.32%	2.58%	4.60%	1.78%	2.82%
VILLA GROVE STATE BANK	VILLA GROVE	Y	76,484	1,040	11%	1.37%	1.36%	12.07%	4.13%	0.62%	3.51%
VILLAGE BANK & TRUST, NATIONAL ASSOCIATI..	ARLINGTON HEI..		1,886,975	6,400	9%	0.48%	0.34%	3.26%	3.82%	0.95%	2.87%
VILLAGE BANK, THE	SAINT LIBORY	Y	90,850	1,272	10%	1.41%	1.40%	14.73%	3.77%	0.33%	3.45%
WABASH SAVINGS BANK	MOUNT CARMEL		8,565	-100	13%	-1.17%	-1.17%	-8.81%	4.01%	1.03%	2.98%
WARREN-BOYNTON STATE BANK	NEW BERLIN		179,785	1,992	13%	1.54%	1.11%	8.24%	4.44%	0.71%	3.73%
WASHINGTON SAVINGS BANK	EFFINGHAM		390,826	2,044	17%	0.71%	0.52%	3.09%	3.50%	0.92%	2.58%
WASHINGTON STATE BANK	WASHINGTON		61,972	256	11%	0.62%	0.41%	3.90%	3.30%	0.70%	2.60%
WATERMAN STATE BANK	WATERMAN	Y	41,373	64	10%	0.20%	0.18%	1.78%	3.71%	0.89%	2.82%
WENONA STATE BANK	WENONA		36,198	160	13%	0.55%	0.44%	3.31%	3.66%	0.58%	3.08%
WEST CENTRAL BANK	ASHLAND	Y	185,298	2,328	10%	1.29%	1.26%	11.39%	4.65%	0.76%	3.89%
WEST SUBURBAN BANK	LOMBARD		2,317,537	7,076	9%	0.39%	0.31%	3.19%	3.52%	0.50%	3.02%
WEST TOWN BANK & TRUST	NORTH RIVERSI..		281,475	-4,152	12%	-1.97%	-1.48%	-11.59%	5.92%	1.37%	4.55%
WHEATON BANK & TRUST COMPANY, NATION..	WHEATON		2,029,975	16,640	9%	1.12%	0.82%	7.00%	3.81%	0.86%	2.95%
WHEATON COLLEGE TRUST COMPANY, NATIO..	WHEATON		3,708	8	94%	0.11%	0.22%	0.23%	1.70%	0.00%	1.70%
WILLIAMSVILLE STATE BANK AND TRUST	WILLIAMSVILLE		93,887	-68	14%	-0.15%	-0.07%	-0.52%	3.03%	0.35%	2.68%
WINTRUST BANK, NATIONAL ASSOCIATION	CHICAGO		6,897,159	49,620	10%	1.04%	0.72%	6.82%	3.99%	0.88%	3.11%



BANCONOMICS®



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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.

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