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ASSET QUALITY

Illinois FDIC Insured Institutions – 2nd Quarter 2020

Data compiled by



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



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Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Non-performing Assets	Tier 1 Leverage Capital	Non-performing Assets to Total Assets	Texas Ratio (NPA / Tier 1 Capital + Assets)
1ST COMMUNITY BANK	SHERRARD	69,565	6,749	480	7,229	2	0	90	0	90	10%	0%	1%
1ST EQUITY BANK	SKOKIE	150,663	22,521	1,180	23,701	0	0	4,711	0	4,711	16%	3%	20%
1ST STATE BANK OF MASON CITY	MASON CITY	32,259	3,452	350	3,802	432	0	264	0	264	11%	1%	7%
ALBANY BANK & TRUST CO., NATIONAL ASSOCIA..	CHICAGO	672,054	100,249	5,035	105,284	0	69	1,638	0	1,707	15%	0%	2%
ALGONQUIN STATE BANK	ALGONQUIN	147,195	15,646	634	16,280	954	0	0	181	181	11%	0%	1%
ALLIANCE COMMUNITY BANK	PETERSBURG	297,865	27,718	1,181	28,899	359	65	2,707	54	2,826	10%	1%	10%
ALLIED FIRST BANK, SB	OSWEGO	137,014	14,832	788	15,620	317	0	279	0	279	12%	0%	2%
AMALGAMATED BANK OF CHICAGO	CHICAGO	924,312	93,865	6,951	100,816	540	258	1,000	230	1,488	11%	0%	1%
AMERICAN COMMUNITY BANK & TRUST	WOODSTOCK	768,144	75,293	5,271	80,564	0	0	391	1,201	1,592	10%	0%	2%
AMERICAN EAGLE BANK	SOUTH ELGIN	266,615	23,212	1,577	24,789	213	0	571	491	1,062	9%	0%	4%
AMERICAN EAGLE BANK OF CHICAGO	CHICAGO	95,310	9,491	472	9,963	16	0	14	0	14	10%	0%	0%
AMERICAN METRO BANK	CHICAGO	84,546	9,087	688	9,775	0	0	224	1,126	1,350	11%	2%	14%
ANCHOR STATE BANK	ANCHOR	25,964	4,724	76	4,800	6	40	0	0	40	24%	0%	1%
ANDERSON STATE BANK	ONEIDA	94,481	14,133	247	14,380	15	0	0	0	0	15%	0%	0%
ANNA STATE BANK	ANNA	93,326	13,339	324	13,663	322	3	304	0	307	15%	0%	2%
ANNA-JONESBORO NATIONAL BANK	ANNA	237,935	31,665	1,855	33,520	642	208	2,348	1,719	4,275	14%	2%	13%
APPLE RIVER STATE BANK	APPLE RIVER	416,059	39,434	2,068	41,502	1,726	5	312	0	317	10%	0%	1%
ARCOLA FIRST BANK	ARCOLA	119,675	12,536	662	13,198	0	0	0	0	0	11%	0%	0%
ATLANTA NATIONAL BANK, THE	ATLANTA	66,303	8,275	193	8,468	84	3	210	0	213	13%	0%	3%
BANK & TRUST COMPANY	LITCHFIELD	394,237	37,346	3,924	41,270	962	0	1,218	0	1,218	10%	0%	3%
BANK OF BELLEVILLE	BELLEVILLE	285,741	20,410	1,960	22,370	1,387	444	0	0	444	7%	0%	2%
BANK OF BLUFFS	BLUFFS	60,732	7,915	392	8,307	33	58	277	0	335	14%	1%	4%
BANK OF BOURBONNAIS	BOURBONNAIS	81,008	8,480	1,120	9,600	0	0	0	0	0	11%	0%	0%
BANK OF CALHOUN COUNTY	HARDIN	70,642	6,528	273	6,801	203	0	23	344	367	9%	1%	5%
BANK OF CARBONDALE, THE	CARBONDALE	259,714	32,249	3,338	35,587	790	0	7,587	696	8,283	13%	3%	23%
BANK OF CHESTNUT	CHESTNUT	18,388	1,836	98	1,934	11	0	125	189	314	10%	2%	16%
BANK OF FARMINGTON	FARMINGTON	196,260	20,676	1,449	22,125	106	135	224	0	359	11%	0%	2%
BANK OF GIBSON CITY	GIBSON CITY	102,297	7,531	648	8,179	548	0	59	0	59	8%	0%	1%
BANK OF HERRIN, THE	HERRIN	274,017	26,388	2,364	28,752	897	5	2,145	200	2,350	10%	1%	8%
BANK OF HILLSBORO, NATIONAL ASSOCIATION	HILLSBORO	422,718	42,759	4,353	47,112	5,208	48	1,333	100	1,481	10%	0%	3%
BANK OF KAMPSVILLE	KAMPSVILLE	116,439	19,597	389	19,986	241	20	1,377	44	1,441	17%	1%	7%
BANK OF MONTGOMERY	MONTGOMERY	42,627	3,839	189	4,028	112	0	0	0	0	9%	0%	0%
BANK OF O'FALLON	O'FALLON	335,036	46,001	4,109	50,110	2,780	1	721	428	1,150	14%	0%	2%
BANK OF PONTIAC	PONTIAC	595,673	77,090	5,151	82,241	4,419	3	3,654	1,501	5,158	13%	1%	6%
BANK OF RANTOUL	RANTOUL	246,743	25,133	2,010	27,143	9	1,131	1,186	15	2,332	11%	1%	9%
BANK OF SPRINGFIELD	SPRINGFIELD	1,202,033	99,961	10,809	110,770	291	2,412	25,522	7,537	35,471	9%	3%	32%
BANK OF STRONGHURST	STRONGHURST	79,910	12,959	317	13,276	564	0	33	14	47	17%	0%	0%
BANK OF YATES CITY	YATES CITY	72,311	6,315	792	7,107	340	341	1,151	0	1,492	9%	2%	21%
BANKCHAMPAIGN, NATIONAL ASSOCIATION	CHAMPAIGN	264,446	23,673	2,684	26,357	579	0	634	1,848	2,482	9%	1%	9%



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BANKFINANCIAL, NATIONAL ASSOCIATION	OLYMPIA FIELDS	1,592,329	162,108	8,156	170,264	2,808	0	1,782	143	1,925	11%	0%	1%
BANKORION	ORION	543,462	54,635	3,371	58,006	2,272	0	2,392	1,082	3,474	11%	1%	6%
BANTERRA BANK	MARION	2,129,362	166,670	16,244	182,914	5,543	8	9,459	734	10,201	8%	0%	6%
BARRINGTON BANK & TRUST COMPANY, NATION..	BARRINGTON	3,293,393	352,429	10,188	362,617	3,286	241,519	11,128	0	252,647	12%	8%	70%
BEARDSTOWN SAVINGS, S.B.	BEARDSTOWN	60,725	6,419	349	6,768	861	176	895	97	1,168	11%	2%	17%
BELMONT BANK & TRUST COMPANY	CHICAGO	690,990	59,006	6,161	65,167	2	0	871	0	871	9%	0%	1%
BETTER BANKS	PEORIA	322,477	27,353	1,746	29,099	1,471	198	1,354	1,001	2,553	9%	1%	9%
BEVERLY BANK & TRUST COMPANY, NATIONAL A..	CHICAGO	1,753,946	163,111	12,802	175,913	17,330	1,568	1,818	0	3,386	9%	0%	2%
BLACKHAWK BANK & TRUST	MILAN	1,499,508	159,063	9,132	168,195	1,378	2,207	2,335	483	5,025	11%	0%	3%
BMO HARRIS BANK NATIONAL ASSOCIATION	CHICAGO	#####	13,645,972	1,093,759	14,739,731	317,200	83,697	1,442,327	18,195	1,544,219	9%	1%	10%
BMO HARRIS CENTRAL NATIONAL ASSOCIATION	ROSELLE	7,990	6,947	0	6,947	0	0	0	0	0	87%	0%	0%
BRADFORD NATIONAL BANK OF GREENVILLE, THE	GREENVILLE	396,124	43,866	2,461	46,327	1,484	236	3,472	85	3,793	11%	1%	8%
BRICKYARD BANK	LINCOLNWOOD	159,035	14,980	1,291	16,271	2,128	580	0	0	580	10%	0%	4%
BUCKLEY STATE BANK	BUCKLEY	43,810	5,282	195	5,477	0	0	0	0	0	13%	0%	0%
BUENA VISTA NATIONAL BANK	CHESTER	242,743	26,716	1,216	27,932	737	0	1,310	129	1,439	12%	1%	5%
BURLING BANK	CHICAGO	144,870	16,306	1,431	17,737	368	0	0	0	0	11%	0%	0%
BUSEY BANK	CHAMPAIGN	10,821,342	982,033	96,046	1,078,079	5,165	285	25,095	3,754	29,134	10%	0%	3%
BYLINE BANK	CHICAGO	6,387,882	582,770	51,300	634,070	22,954	29,508	40,505	8,652	78,665	10%	1%	12%
BYRON BANK	BYRON	302,762	28,424	1,914	30,338	811	0	5,763	251	6,014	10%	2%	20%
CAMP GROVE STATE BANK	CAMP GROVE	17,812	2,534	129	2,663	6	8	180	0	188	14%	1%	7%
CAMPUS STATE BANK	CAMPUS	20,865	2,478	130	2,608	281	111	61	0	172	12%	1%	7%
CARROLLTON BANK	CARROLLTON	2,382,701	162,969	25,252	188,221	499	162	1,314	0	1,476	7%	0%	1%
CASEY STATE BANK	CASEY	355,074	35,947	3,318	39,265	828	963	6,857	148	7,968	10%	2%	20%
CATLIN BANK	CATLIN	64,049	6,815	457	7,272	120	0	101	154	255	11%	0%	4%
CENTRAL BANK ILLINOIS	GENESEO	967,149	96,897	6,763	103,660	5,429	0	3,344	50	3,394	10%	0%	3%
CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIA..	CICERO	192,056	19,042	1,120	20,162	432	0	494	0	494	10%	0%	2%
CENTRAL SAVINGS, F.S.B.	CHICAGO	119,357	26,730	1,347	28,077	2,578	0	1,922	0	1,922	24%	2%	7%
CENTRAL STATE BANK	CLAYTON	162,214	22,993	1,732	24,725	1,172	0	9,625	538	10,163	14%	6%	41%
CENTRUST BANK, NATIONAL ASSOCIATION	NORTHBROOK	166,031	13,291	1,812	15,103	1,271	0	1,612	5,739	7,351	9%	4%	49%
CHESTER NATIONAL BANK	CHESTER	66,213	7,934	420	8,354	857	0	422	0	422	12%	1%	5%
CHESTERFIELD STATE BANK	CHESTERFIELD	17,795	1,948	131	2,079	329	184	0	0	184	11%	1%	9%
CHICAGO TRUST COMPANY, N. A., THE	LAKE FOREST	113,546	109,332	0	109,332	0	0	0	0	0	99%	0%	0%
CIBC BANK USA	CHICAGO	38,777,097	3,723,764	483,160	4,206,924	22,340	1,263	196,069	267	197,599	11%	1%	5%
CIBM BANK	CHAMPAIGN	785,153	73,805	8,465	82,270	984	0	4,887	1,703	6,590	10%	1%	8%
CITIZENS BANK OF CHATSWORTH	CHATSWORTH	42,589	3,584	309	3,893	1,687	362	401	0	763	10%	2%	20%
CITIZENS BANK OF EDINBURG	EDINBURG	26,406	2,505	132	2,637	42	213	0	0	213	10%	1%	8%
CITIZENS COMMUNITY BANK	MASCOUTAH	432,085	49,514	3,853	53,367	650	4,292	2,323	319	6,934	12%	2%	13%
CITIZENS FIRST STATE BANK OF WALNUT	WALNUT	52,588	4,516	269	4,785	86	0	159	100	259	9%	0%	5%
CITIZENS NATIONAL BANK OF ALBION	ALBION	323,205	55,234	2,666	57,900	1,958	319	5,112	70	5,501	17%	2%	10%

IL Asset Quality

June 30, 2020
Dollars in Thousands



BANCONOMICS®



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CITIZENS STATE BANK	LENA	302,429	32,371	2,569	34,940	3,567	260	2,158	0	2,418	11%	1%	7%
CITIZENS STATE BANK OF MILFORD	MILFORD	47,086	4,327	124	4,451	292	693	0	978	1,671	9%	4%	38%
CITY NATIONAL BANK OF METROPOLIS, THE	METROPOLIS	428,994	50,669	2,803	53,472	4,863	733	3,878	460	5,071	12%	1%	9%
CLAY CITY BANKING CO., THE	CLAY CITY	166,873	15,034	975	16,009	1,699	54	2,724	387	3,165	9%	2%	20%
CLAY COUNTY STATE BANK	LOUISVILLE	86,182	12,030	492	12,522	1,701	2,090	437	0	2,527	14%	3%	20%
CNB BANK & TRUST, NA	CARLINVILLE	1,468,095	116,198	12,505	128,703	11,105	58	18,306	22	18,386	8%	1%	14%
COLCHESTER STATE BANK	COLCHESTER	77,363	10,584	593	11,177	7	0	704	0	704	14%	1%	6%
COLLINSVILLE BUILDING AND LOAN ASSOCIATION	COLLINSVILLE	129,937	33,616	716	34,332	0	0	0	0	0	26%	0%	0%
COMMUNITY BANK	WINSLOW	263,048	33,094	1,435	34,529	507	453	614	55	1,122	13%	0%	3%
COMMUNITY BANK OF EASTON	EASTON	37,906	8,092	54	8,146	0	0	0	0	0	22%	0%	0%
COMMUNITY BANK OF ELMHURST	ELMHURST	173,636	15,449	1,065	16,514	224	0	403	868	1,271	9%	1%	8%
COMMUNITY BANK OF TRENTON	TRENTON	98,926	10,330	1,058	11,388	1,007	166	668	0	834	11%	1%	7%
COMMUNITY BANKS OF SHELBY COUNTY	COWDEN	53,416	5,592	274	5,866	54	0	240	0	240	11%	0%	4%
COMMUNITY FIRST BANK OF THE HEARTLAND	MOUNT VERNON	251,279	20,366	1,900	22,266	252	29	1,573	930	2,532	8%	1%	11%
COMMUNITY NATIONAL BANK IN MONMOUTH	MONMOUTH	48,436	6,209	335	6,544	309	0	187	10	197	13%	0%	3%
COMMUNITY PARTNERS SAVINGS BANK	SALEM	220,020	23,880	988	24,868	4,206	362	2,335	293	2,990	11%	1%	12%
COMMUNITY SAVINGS BANK	CHICAGO	422,812	65,702	882	66,584	2,204	0	1,126	0	1,126	16%	0%	2%
COMMUNITY STATE BANK	GALVA	257,150	25,159	3,297	28,456	2,165	47	1,677	0	1,724	10%	1%	6%
COMMUNITY STATE BANK OF ROCK FALLS	ROCK FALLS	300,317	27,941	3,917	31,858	1,168	114	6,562	759	7,435	9%	2%	23%
COMMUNITY TRUST BANK	IRVINGTON	87,209	11,505	558	12,063	118	0	601	693	1,294	13%	1%	11%
CORNERSTONE NATIONAL BANK & TRUST COMP..	PALATINE	862,198	70,121	7,235	77,356	0	0	3,702	0	3,702	8%	0%	5%
COUNTRY TRUST BANK	BLOOMINGTON	30,423	27,141	0	27,141	0	0	0	0	0	108%	0%	0%
CROSSROADS BANK	EFFINGHAM	202,797	25,990	1,115	27,105	746	1	1,800	0	1,801	13%	1%	7%
CRYSTAL LAKE BANK & TRUST COMPANY, NATIO..	CRYSTAL LAKE	1,307,863	112,982	8,240	121,222	5,579	1,568	1,540	144	3,252	9%	0%	3%
DEVON BANK	CHICAGO	356,952	25,033	4,182	29,215	1,181	898	1,673	224	2,795	7%	1%	10%
DEWEY BANK	DEWEY	26,463	1,869	58	1,927	22	25	127	479	631	8%	2%	33%
DEWITT SAVINGS BANK	CLINTON	131,195	15,407	309	15,716	324	0	1,789	125	1,914	12%	1%	12%
DIETERICH BANK	EFFINGHAM	844,312	75,705	7,129	82,834	490	15	7,080	823	7,918	9%	1%	10%
DU QUOIN STATE BANK	DU QUOIN	118,050	10,269	566	10,835	2	0	224	0	224	9%	0%	2%
DURAND STATE BANK	DURAND	115,630	12,362	751	13,113	23	0	0	32	32	11%	0%	0%
EUREKA SAVINGS BANK	LA SALLE	358,787	77,742	1,397	79,139	685	1,028	4,336	0	5,364	22%	1%	7%
EVERGREEN BANK GROUP	OAK BROOK	1,259,818	128,080	14,139	142,219	4,688	590	1,684	0	2,274	11%	0%	2%
EXCHANGE STATE BANK	LANARK	98,303	11,537	502	12,039	49	0	373	0	373	12%	0%	3%
FAIRFIELD NATIONAL BANK, THE	FAIRFIELD	593,694	68,885	2,269	71,154	2,974	254	7,280	0	7,534	12%	1%	11%
FAIRVIEW STATE BANKING COMPANY	FAIRVIEW	31,240	3,937	175	4,112	440	4	636	30	670	13%	2%	16%
FARMERS & MERCHANTS BANK OF HUTSONVILLE	HUTSONVILLE	45,688	8,432	84	8,516	0	3	0	0	3	19%	0%	0%
FARMERS AND MECHANICS BANK, THE	GALESBURG	409,445	38,260	2,788	41,048	889	0	650	0	650	10%	0%	2%
FARMERS AND MERCHANTS NATIONAL BANK OF ..	NASHVILLE	211,655	22,866	1,087	23,953	361	244	18	0	262	11%	0%	1%
FARMERS AND MERCHANTS STATE BANK OF BUS..	BUSHNELL	77,749	6,597	275	6,872	31	0	12	0	12	9%	0%	0%



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FARMERS BANK OF MT. PULASKI, THE	MOUNT PULASKI	54,859	6,866	297	7,163	224	50	16	0	66	12%	0%	1%
FARMERS NATIONAL BANK	PROPHETSTOWN	771,653	102,110	16,608	118,718	6,301	6,488	1,529	0	8,017	13%	1%	7%
FARMERS NATIONAL BANK OF GRIGGSVILLE	GRIGGSVILLE	104,182	10,913	1,058	11,971	224	55	1,599	239	1,893	11%	2%	16%
FARMERS STATE BANK	PITTSFIELD	284,525	36,533	1,730	38,263	2,915	985	672	0	1,657	13%	1%	4%
	ELMWOOD	57,461	5,074	469	5,543	58	0	64	29	93	9%	0%	2%
FARMERS STATE BANK & TRUST CO.	MOUNT STERLING	103,271	8,874	902	9,776	327	0	1,914	410	2,324	9%	2%	24%
FARMERS STATE BANK AND TRUST COMPANY, T..	JACKSONVILLE	237,589	25,992	2,586	28,578	500	184	2,337	213	2,734	11%	1%	10%
FARMERS STATE BANK OF ALTO PASS, ILL.	ALTO PASS	313,020	22,401	1,709	24,110	2,198	75	2,862	30	2,967	8%	1%	12%
FARMERS STATE BANK OF EMDEN	EMDEN	35,578	9,720	55	9,775	2	0	0	126	126	28%	0%	1%
FARMERS STATE BANK OF HOFFMAN	HOFFMAN	163,311	24,079	703	24,782	54	0	379	29	408	15%	0%	2%
FARMERS STATE BANK OF MEDORA	MEDORA	21,387	3,291	68	3,359	378	182	3	0	185	16%	1%	6%
FARMERS STATE BANK OF WESTERN ILLINOIS	ALPHA	147,151	18,285	1,297	19,582	219	33	368	180	581	13%	0%	3%
FARMERS-MERCHANTS BANK OF ILLINOIS	JOY	264,044	22,663	562	23,225	642	560	888	51	1,499	10%	1%	6%
FCB BANKS	COLLINSVILLE	1,935,957	154,556	11,351	165,907	8,851	4,920	5,598	233	10,751	8%	1%	6%
FEDERAL SAVINGS BANK, THE	CHICAGO	1,156,437	132,910	1,850	134,760	1,818	0	5,018	194	5,212	13%	0%	4%
FEDERATED BANK	ONARGA	101,150	8,404	348	8,752	0	0	0	0	0	9%	0%	0%
FIRST AMERICAN BANK	ELK GROVE VILL..	5,993,726	361,433	26,295	387,728	15,541	7,256	10,949	4,835	23,040	6%	0%	6%
FIRST BANK AND TRUST COMPANY OF ILLINOIS	PALATINE	190,220	16,766	1,792	18,558	0	0	0	6,360	6,360	9%	3%	34%
FIRST BANK AND TRUST COMPANY OF MURPHYS..	MURPHYSBORO	83,634	6,882	576	7,458	322	0	737	1,638	2,375	9%	3%	32%
FIRST BANK OF HIGHLAND PARK	HIGHLAND PARK	1,951,744	182,350	12,296	194,646	0	0	3,574	1,188	4,762	10%	0%	2%
FIRST BANK OF MANHATTAN	MANHATTAN	202,628	17,295	1,439	18,734	210	0	25	158	183	9%	0%	1%
FIRST BANKERS TRUST COMPANY, NATIONAL AS..	QUINCY	1,091,326	90,805	12,106	102,911	2,572	433	12,968	573	13,974	9%	1%	14%
FIRST COMMUNITY BANK AND TRUST	BEECHER	167,064	19,594	1,350	20,944	77	1,239	1,330	1,261	3,830	12%	2%	18%
FIRST COMMUNITY BANK OF HILLSBORO	HILLSBORO	131,262	10,900	695	11,595	530	11	106	0	117	9%	0%	1%
FIRST COMMUNITY BANK OF MOULTRIE COUNTY	SULLIVAN	93,014	9,108	788	9,896	545	0	173	0	173	10%	0%	2%
FIRST COMMUNITY BANK XENIA-FLORA	XENIA	47,217	5,058	161	5,219	131	50	0	0	50	11%	0%	1%
FIRST EAGLE BANK	CHICAGO	569,007	94,605	6,759	101,364	2,811	0	0	0	0	17%	0%	0%
FIRST FARMERS STATE BANK	MINIER	195,619	22,860	965	23,825	609	267	46	0	313	12%	0%	1%
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATIO..	SHELBYVILLE	150,082	15,463	1,007	16,470	309	0	250	1,563	1,813	11%	1%	11%
FIRST FEDERAL SAVINGS BANK	OTTAWA	388,130	42,976	1,900	44,876	1,040	0	1,086	130	1,216	11%	0%	3%
FIRST FEDERAL SAVINGS BANK OF CHAMPAIGN-..	CHAMPAIGN	198,081	18,080	939	19,019	2	1	3,435	62	3,498	9%	2%	18%
FIRST FSB OF MASCOUTAH	MASCOUTAH	124,944	14,314	572	14,886	26	0	0	0	0	12%	0%	0%
FIRST MID BANK & TRUST, NATIONAL ASSOCIATI..	MATTOON	4,429,222	390,601	38,381	428,982	9,190	0	20,439	2,256	22,695	9%	1%	5%
FIRST MIDWEST BANK	CHICAGO	21,161,357	1,564,717	240,052	1,804,769	36,342	3,241	139,160	9,947	152,348	8%	1%	8%
FIRST NATIONAL BANK AND TRUST COMPANY	CLINTON	194,429	17,954	162	18,116	230	23	83	0	106	10%	0%	1%
FIRST NATIONAL BANK IN AMBOY, THE	AMBOY	227,030	23,822	1,886	25,708	245	0	270	0	270	11%	0%	1%
FIRST NATIONAL BANK IN CARLYLE, THE	CARLYLE	220,075	23,138	1,383	24,521	663	0	116	0	116	11%	0%	0%
FIRST NATIONAL BANK IN OLNEY	OLNEY	377,704	41,136	2,887	44,023	1,253	0	2,490	31	2,521	11%	1%	6%
FIRST NATIONAL BANK IN PINCKNEYVILLE	PINCKNEYVILLE	122,682	15,898	321	16,219	691	3	484	0	487	14%	0%	3%

IL Asset Quality

June 30, 2020
Dollars in Thousands



BANCONOMICS®



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Non-performing Assets	Tier 1 Leverage Capital	Non-performing Assets to Total Assets	Texas Ratio (NPA / Tier 1 Capital + Assets)
FIRST NATIONAL BANK IN TAYLORVILLE	TAYLORVILLE	212,294	35,584	880	36,464	75	1,224	93	735	2,052	17%	1%	6%
FIRST NATIONAL BANK IN TREMONT, THE	TREMONT	130,070	15,157	862	16,019	344	42	418	0	460	12%	0%	3%
FIRST NATIONAL BANK OF ALLENDALE, THE	ALLENDALE	286,367	27,206	2,373	29,579	336	53	1,875	0	1,928	10%	1%	7%
FIRST NATIONAL BANK OF ARENZVILLE, THE	ARENZVILLE	95,493	9,101	859	9,960	424	19	137	150	306	10%	0%	3%
FIRST NATIONAL BANK OF ASSUMPTION, THE	ASSUMPTION	23,241	2,288	93	2,381	43	7	56	0	63	10%	0%	3%
FIRST NATIONAL BANK OF AVA, THE	AVA	73,275	8,443	582	9,025	334	0	903	7	910	12%	1%	10%
FIRST NATIONAL BANK OF BEARDSTOWN, THE	BEARDSTOWN	140,319	15,979	942	16,921	285	384	98	0	482	12%	0%	3%
FIRST NATIONAL BANK OF BROOKFIELD	BROOKFIELD	247,869	23,443	3,094	26,537	2	3	0	1,300	1,303	10%	1%	5%
FIRST NATIONAL BANK OF BROWNSTOWN, THE	BROWNSTOWN	44,983	4,561	354	4,915	180	167	126	24	317	10%	1%	6%
FIRST NATIONAL BANK OF CARMI, THE	CARMI	460,784	39,526	4,086	43,612	629	35	372	90	497	9%	0%	1%
FIRST NATIONAL BANK OF LACON	LACON	72,837	5,976	597	6,573	227	52	0	0	52	9%	0%	1%
FIRST NATIONAL BANK OF LITCHFIELD, THE	LITCHFIELD	107,396	13,293	1,253	14,546	255	255	67	0	322	13%	0%	2%
FIRST NATIONAL BANK OF NOKOMIS	NOKOMIS	166,881	17,820	906	18,726	586	9	406	378	793	11%	0%	4%
FIRST NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE	68,371	7,812	186	7,998	0	0	0	0	0	11%	0%	0%
FIRST NATIONAL BANK OF OTTAWA, THE	OTTAWA	786,070	52,649	5,909	58,558	1,177	382	476	2,471	3,329	7%	0%	6%
FIRST NATIONAL BANK OF PANA	PANA	210,738	23,036	2,010	25,046	500	0	1,449	15	1,464	11%	1%	6%
FIRST NATIONAL BANK OF RAYMOND, THE	RAYMOND	165,722	17,115	788	17,903	500	0	734	83	817	11%	0%	5%
FIRST NATIONAL BANK OF SANDOVAL, THE	SANDOVAL	63,960	6,810	721	7,531	652	289	39	0	328	11%	1%	4%
FIRST NATIONAL BANK OF SPARTA, THE	SPARTA	92,636	11,172	566	11,738	554	199	235	0	434	12%	0%	4%
FIRST NATIONAL BANK OF STEELEVILLE	STEELEVILLE	233,576	31,197	1,128	32,325	1,002	128	562	0	690	14%	0%	2%
FIRST NATIONAL BANK OF WATERLOO	WATERLOO	689,843	60,685	3,849	64,534	2,768	446	2,442	147	3,035	9%	0%	5%
FIRST NATIONAL BANK, THE	MATTOON	99,921	8,187	626	8,813	87	68	744	0	812	9%	1%	9%
FIRST NATIONS BANK	CHICAGO	389,637	49,568	6,751	56,319	1,141	0	0	0	0	13%	0%	0%
FIRST NEIGHBOR BANK, NATIONAL ASSOCIATION	TOLEDO	513,492	50,188	4,836	55,024	1,874	92	6,005	1,029	7,126	10%	1%	13%
FIRST ROBINSON SAVINGS BANK, NATIONAL ASS.	ROBINSON	445,774	32,774	2,513	35,287	682	0	5,557	203	5,760	8%	1%	16%
FIRST SAVANNA SAVINGS BANK	SAVANNA	11,984	913	53	966	301	72	129	80	281	8%	2%	29%
FIRST SAVINGS BANK	DANVILLE	42,996	9,522	71	9,593	0	0	61	0	61	23%	0%	1%
FIRST SAVINGS BANK OF HEGEWISCH	CHICAGO	710,140	109,570	1,868	111,438	690	0	468	118	586	16%	0%	1%
FIRST SECURE BANK AND TRUST CO.	PALOS HILLS	348,742	18,576	1,973	20,549	4,977	1,560	0	0	1,560	8%	0%	8%
FIRST SECURE COMMUNITY BANK	SUGAR GROVE	414,268	35,191	3,012	38,203	2,989	703	4,339	400	5,442	9%	1%	14%
FIRST SECURITY BANK	MACKINAW	92,655	8,137	933	9,070	147	0	1,249	0	1,249	9%	1%	14%
FIRST SECURITY TRUST AND SAVINGS BANK	ELMWOOD PARK	295,917	29,099	1,556	30,655	43	0	1,234	0	1,234	9%	0%	4%
FIRST SOUTHERN BANK	MARION	742,031	85,787	3,817	89,604	5,115	2,511	4,425	1,077	8,013	12%	1%	9%
FIRST STATE BANK	MONTICELLO	282,548	22,407	940	23,347	420	67	1,156	1,721	2,944	8%	1%	13%
	MENDOTA	1,257,463	117,072	14,649	131,721	1,449	954	7,707	2,621	11,282	9%	1%	9%
FIRST STATE BANK OF BEECHER CITY	BEECHER CITY	79,273	10,928	1,176	12,104	1,585	61	544	0	605	14%	1%	5%
FIRST STATE BANK OF BLOOMINGTON	BLOOMINGTON	139,076	11,111	1,224	12,335	556	857	477	661	1,995	8%	1%	16%
FIRST STATE BANK OF CAMPBELL HILL	CAMPBELL HILL	128,109	13,990	784	14,774	366	371	997	222	1,590	11%	1%	11%
FIRST STATE BANK OF DONGOLA, THE	DONGOLA	28,922	2,909	187	3,096	380	0	3	278	281	10%	1%	9%



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FIRST STATE BANK OF FORREST	FORREST	235,538	19,250	1,648	20,898	2,060	1,225	2,204	678	4,107	8%	2%	20%
FIRST STATE BANK OF OLMSTED	OLMSTED	62,855	7,323	351	7,674	307	31	22	60	113	12%	0%	1%
FIRST STATE BANK OF ST. PETER	SAINT PETER	29,726	5,017	92	5,109	24	22	0	0	22	17%	0%	0%
FIRST STATE BANK OF VAN ORIN	VAN ORIN	41,120	4,076	261	4,337	0	7	80	409	496	10%	1%	11%
FIRST STATE BANK SHANNON-POLO	SHANNON	186,106	15,908	1,240	17,148	885	51	265	0	316	9%	0%	2%
FIRST TRUST AND SAVINGS BANK OF WATSEKA, ..	WATSEKA	268,757	41,103	1,610	42,713	222	68	160	112	340	16%	0%	1%
FIRST TRUST BANK OF ILLINOIS	KANKAKEE	338,840	28,626	1,445	30,071	408	334	2,471	158	2,963	7%	1%	10%
FISHER NATIONAL BANK, THE	FISHER	145,001	18,210	1,225	19,435	535	3	187	729	919	13%	1%	5%
FLANAGAN STATE BANK	FLANAGAN	209,453	20,987	759	21,746	1,762	66	1,543	104	1,713	10%	1%	8%
FLORA BANK & TRUST	FLORA	89,311	8,794	172	8,966	1,093	1,084	11	86	1,181	10%	1%	13%
FNB COMMUNITY BANK, THE	VANDALIA	393,556	46,709	2,678	49,387	1,098	728	698	160	1,586	12%	0%	3%
FNBC BANK AND TRUST	LA GRANGE	602,271	53,673	3,612	57,285	322	0	4,921	543	5,464	9%	1%	10%
FOREST PARK NATIONAL BANK AND TRUST COM..	FOREST PARK	282,046	21,002	2,415	23,417	1,746	0	2,870	0	2,870	8%	1%	12%
FORRESTON STATE BANK	FORRESTON	242,318	20,228	2,221	22,449	388	0	34	0	34	9%	0%	0%
FORTRESS BANK	PEORIA	521,392	40,391	4,810	45,201	812	77	3,431	169	3,677	8%	1%	8%
FREDERICK COMMUNITY BANK, THE	PAXTON	148,432	14,981	690	15,671	72	60	0	0	60	10%	0%	0%
GERBER STATE BANK, THE	ARGENTA	81,626	9,775	503	10,278	357	846	244	0	1,090	13%	1%	11%
GERMAN-AMERICAN STATE BANK	GERMAN VALLEY	272,056	25,710	2,220	27,930	30	453	4,829	93	5,375	10%	2%	19%
GERMANTOWN TRUST & SAVINGS BANK	BREESE	429,054	51,188	1,465	52,653	0	0	19	0	19	12%	0%	0%
GIFFORD STATE BANK, THE	GIFFORD	161,010	15,395	1,532	16,927	1,232	140	696	100	936	9%	1%	6%
GLASFORD STATE BANK	GLASFORD	54,871	3,709	194	3,903	169	4	64	107	175	7%	0%	4%
GLENVIEW STATE BANK	GLENVIEW	1,389,716	140,967	11,580	152,547	989	0	0	0	0	10%	0%	0%
GN BANK	CHICAGO	108,183	10,049	634	10,683	1,462	420	1,137	331	1,888	10%	2%	18%
GOLD COAST BANK	CHICAGO	401,377	47,178	11,998	59,176	658	0	2,135	2,143	4,278	12%	1%	7%
GOODFIELD STATE BANK	GOODFIELD	152,846	17,877	1,152	19,029	334	216	1,188	0	1,404	12%	1%	7%
GRAND RIDGE NATIONAL BANK	GRAND RIDGE	259,496	28,461	1,257	29,718	0	0	2,453	0	2,453	12%	1%	8%
GRAND RIVERS COMMUNITY BANK	GRAND CHAIN	29,138	1,059	437	1,496	346	82	514	715	1,311	4%	4%	88%
GRANVILLE NATIONAL BANK, THE	GRANVILLE	100,286	9,753	588	10,341	11	36	248	92	376	10%	0%	4%
GREAT RIVERS BANK	BARRY	145,028	15,050	1,077	16,127	95	43	694	0	737	11%	1%	5%
GRUNDY BANK	MORRIS	298,066	27,657	2,362	30,019	1,337	0	71	132	203	10%	0%	1%
GUARDIAN SAVINGS BANK	GRANITE CITY	38,683	7,245	53	7,298	62	0	68	0	68	19%	0%	1%
HARTSBURG STATE BANK	HARTSBURG	17,548	2,110	279	2,389	23	0	0	0	0	13%	0%	0%
HARVARD STATE BANK, THE	HARVARD	294,072	24,260	1,589	25,849	812	1,233	3,025	278	4,536	9%	2%	18%
HAVANA NATIONAL BANK, THE	HAVANA	293,105	28,476	1,902	30,378	1,631	4,646	2,559	428	7,633	10%	3%	25%
HEARTLAND BANK & TRUST COMPANY	BLOOMINGTON	3,150,158	299,935	27,174	327,109	1,414	156	13,720	4,083	17,959	10%	1%	5%
HERITAGE BANK OF SCHAUMBURG	SCHAUMBURG	143,619	11,682	810	12,492	0	0	305	254	559	9%	0%	4%
HERITAGE STATE BANK	LAWRENCEVILLE	79,350	9,161	1,196	10,357	0	0	4,472	0	4,472	12%	6%	43%
HICKORY POINT BANK AND TRUST	DECATUR	720,356	69,697	4,804	74,501	38	0	2,746	17	2,763	10%	0%	4%
HILL-DODGE BANKING COMPANY, THE	WARSAW	40,940	6,526	258	6,784	25	306	292	0	598	16%	1%	9%



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HINSDALE BANK & TRUST COMPANY, NATIONAL ..	HINSDALE	3,755,663	305,452	31,160	336,612	51,284	2,701	20,899	2,376	25,976	8%	1%	8%
HOLCOMB BANK	ROCHELLE	221,483	20,033	1,920	21,953	39	397	1,109	315	1,821	10%	1%	8%
HOME STATE BANK/NATIONAL ASSOCIATION	CRYSTAL LAKE	682,860	77,182	5,024	82,206	3,460	0	2,700	7,176	9,876	11%	1%	12%
HOMETOWN NATIONAL BANK	LA SALLE	297,675	26,378	1,970	28,348	0	0	2,603	0	2,603	9%	1%	9%
HOYNE SAVINGS BANK	CHICAGO	452,663	74,733	1,041	75,774	1,748	265	1,157	0	1,422	17%	0%	2%
ILLINI STATE BANK	OGLESBY	138,211	16,494	736	17,230	375	229	12	0	241	12%	0%	1%
ILLINOIS BANK & TRUST	ROCKFORD	1,470,000	114,641	12,989	127,630	1,467	0	8,037	1,899	9,936	8%	1%	8%
INB, NATIONAL ASSOCIATION	SPRINGFIELD	1,350,467	108,816	9,394	118,210	780	177	6,729	178	7,084	8%	1%	6%
INLAND BANK AND TRUST	OAK BROOK	1,207,316	146,685	12,925	159,610	1,575	0	6,970	2,247	9,217	13%	1%	6%
INTERNATIONAL BANK OF CHICAGO	CHICAGO	741,688	78,375	7,980	86,355	9,057	0	22,316	1,275	23,591	11%	3%	27%
IPAVA STATE BANK	IPAVA	180,590	14,320	1,290	15,610	53	34	0	0	34	8%	0%	0%
IROQUOIS FARMERS STATE BANK	IROQUOIS	121,641	10,673	353	11,026	148	172	379	139	690	9%	1%	6%
IROQUOIS FEDERAL SAVINGS AND LOAN ASSOCI..	WATSEKA	735,418	76,428	6,234	82,662	1,596	304	405	386	1,095	11%	0%	1%
ITASCA BANK & TRUST CO.	ITASCA	685,689	57,343	6,051	63,394	1,954	2	4,190	0	4,192	9%	1%	7%
IUKA STATE BANK, THE	SALEM	114,969	10,062	1,168	11,230	2,040	299	2,335	150	2,784	9%	2%	25%
JERSEY STATE BANK	JERSEYVILLE	174,628	21,352	741	22,093	537	0	734	0	734	13%	0%	3%
KINMUNDY BANK	KINMUNDY	51,875	5,594	402	5,996	560	167	6	32	205	11%	0%	3%
LAKE FOREST BANK & TRUST COMPANY, NATION..	LAKE FOREST	5,337,454	433,104	33,214	466,318	16,050	1,342	20,577	0	21,919	8%	0%	5%
LAKESIDE BANK	CHICAGO	2,139,374	215,518	27,353	242,871	15,974	1,564	8,336	1,670	11,570	10%	1%	5%
LASALLE STATE BANK	LASALLE	148,590	14,300	1,098	15,398	80	17	640	35	692	10%	0%	4%
LEADERS BANK, THE	OAK BROOK	368,787	42,065	4,000	46,065	2,753	488	1,086	2,576	4,150	12%	1%	9%
LEGENGE BANK	ELDORADO	561,843	46,034	4,196	50,230	1,518	416	1,456	10	1,882	9%	0%	4%
LEMONT NATIONAL BANK, THE	LEMONT	56,045	3,472	36	3,508	0	0	0	0	0	6%	0%	0%
LENA STATE BANK	LENA	94,537	10,734	1,349	12,083	104	94	594	0	688	12%	1%	6%
LIBERTY BANK	LIBERTY	110,732	13,168	513	13,681	604	906	662	567	2,135	12%	2%	16%
LIBERTY BANK FOR SAVINGS	CHICAGO	872,761	197,795	3,287	201,082	1,439	1,182	2,643	0	3,825	23%	0%	2%
LIBERTYVILLE BANK & TRUST COMPANY, NATION..	LIBERTYVILLE	2,094,557	162,383	13,110	175,493	19,806	2,333	4,023	0	6,356	8%	0%	4%
LINCOLNWAY COMMUNITY BANK	NEW LENOX	271,862	28,378	2,405	30,783	0	0	6,358	0	6,358	11%	2%	21%
LISLE SAVINGS BANK	LISLE	555,315	126,884	3,684	130,568	153	0	6,656	186	6,842	23%	1%	5%
LITCHFIELD NATIONAL BANK, THE	LITCHFIELD	117,421	9,625	586	10,211	276	1,342	611	0	1,953	8%	2%	19%
LONGVIEW BANK	OGDEN	216,548	18,769	1,557	20,326	2,031	85	3,079	187	3,351	9%	2%	16%
LONGVIEW BANK & TRUST	CHRISMAN	196,161	16,104	1,259	17,363	1,107	64	1,317	0	1,381	8%	1%	8%
LOOMIS FEDERAL SAVINGS AND LOAN ASSOCIAT..	CHICAGO	65,804	16,954	221	17,175	863	0	1,036	91	1,127	27%	2%	7%
MARINE BANK	SPRINGFIELD	686,090	71,831	5,601	77,432	162	0	3,611	1,753	5,364	11%	1%	7%
MARQUETTE BANK	CHICAGO	1,765,566	137,523	16,245	153,768	4,630	22	20,815	2,449	23,286	8%	1%	15%
MARSEILLES BANK	MARSEILLES	66,776	6,463	125	6,588	362	128	30	54	212	10%	0%	3%
MASON CITY NATIONAL BANK	MASON CITY	69,951	12,656	145	12,801	584	0	127	0	127	18%	0%	1%
MCHENRY SAVINGS BANK	MCHENRY	257,470	21,359	1,362	22,721	44	0	2,881	786	3,667	9%	1%	16%
MERCHANTS AND MANUFACTURERS BANK	JOLIET	316,765	23,415	2,836	26,251	9	0	0	0	0	8%	0%	0%



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METROPOLITAN CAPITAL BANK & TRUST	CHICAGO	222,157	21,139	4,338	25,477	517	0	3,339	4,883	8,222	10%	4%	32%
MIDAMERICA NATIONAL BANK	CANTON	482,875	46,810	4,028	50,838	577	477	1,823	0	2,300	11%	0%	5%
MIDDLETOWN STATE BANK	MIDDLETOWN	40,025	3,590	173	3,763	197	66	0	27	93	9%	0%	2%
MIDLAND COMMUNITY BANK	KINCAID	74,613	7,485	293	7,778	200	82	17	0	99	10%	0%	1%
MIDLAND FEDERAL SAVINGS AND LOAN ASSOCIA..	BRIDGEVIEW	118,301	10,778	331	11,109	782	43	1,216	136	1,395	9%	1%	13%
MIDLAND STATES BANK	EFFINGHAM	6,628,965	575,251	47,093	622,344	36,551	1,710	56,138	12,728	70,576	9%	1%	11%
MIDWEST BANK	MONMOUTH	545,267	49,106	3,602	52,708	2,578	0	9,817	816	10,633	9%	2%	20%
MIDWEST COMMUNITY BANK	FREEMONT	410,918	33,262	2,562	35,824	0	0	383	4,493	4,876	8%	1%	14%
MILFORD BUILDING AND LOAN ASSOCIATION, SB	MILFORD	31,408	2,750	182	2,932	895	297	116	192	605	9%	2%	21%
MILLEDGEVILLE STATE BANK	MILLEDGEVILLE	152,057	16,286	1,437	17,723	0	0	575	589	1,164	11%	1%	7%
MILLENNIUM BANK	DES PLAINES	197,470	19,747	1,656	21,403	1,464	75	1,114	0	1,189	11%	1%	6%
MORTON COMMUNITY BANK	MORTON	4,372,706	392,697	34,741	427,438	19,145	5,253	15,686	20,232	41,171	9%	1%	10%
MUNICIPAL TRUST AND SAVINGS BANK	BOURBONNAIS	324,804	47,856	2,731	50,587	386	2,215	380	2,428	5,023	15%	2%	10%
MURPHY-WALL STATE BANK AND TRUST COMPAN..	PINCKNEYVILLE	150,046	14,862	1,129	15,991	2,341	124	3,444	118	3,686	10%	2%	23%
MUTUAL FEDERAL BANK	CHICAGO	84,617	14,164	871	15,035	2,085	0	1,503	788	2,291	17%	3%	15%
NASHVILLE SAVINGS BANK	NASHVILLE	69,957	8,687	459	9,146	250	96	0	0	96	13%	0%	1%
NATIONAL BANK OF ST. ANNE	SAINT ANNE	91,106	7,980	758	8,738	456	159	403	65	627	9%	1%	7%
NOKOMIS SAVINGS BANK	NOKOMIS	34,804	4,943	98	5,041	183	0	160	0	160	15%	0%	3%
NORTH ADAMS STATE BANK	URSA	43,681	5,776	174	5,950	282	212	10	0	222	14%	1%	4%
NORTH CENTRAL BANK	HENNEPIN	136,186	15,263	1,290	16,553	203	44	208	371	623	13%	0%	4%
NORTH COUNTY SAVINGS BANK	RED BUD	58,977	4,966	130	5,096	0	0	0	0	0	9%	0%	0%
NORTH SHORE TRUST AND SAVINGS	WAUKEGAN	246,030	44,985	616	45,601	169	0	166	0	166	19%	0%	0%
NORTH SIDE FEDERAL SAVINGS AND LOAN ASSO..	CHICAGO	47,396	4,297	287	4,584	0	0	791	0	791	10%	2%	17%
NORTHBROOK BANK & TRUST COMPANY, NATIO..	NORTHBROOK	3,192,341	257,565	25,084	282,649	7,094	2,117	9,554	810	12,481	9%	0%	4%
NORTHERN TRUST COMPANY, THE	CHICAGO	#####	9,984,591	210,178	10,194,769	48,730	12,792	98,473	942	112,207	7%	0%	1%
NORTHSIDE COMMUNITY BANK	GURNEE	292,663	55,851	3,300	59,151	0	0	0	0	0	20%	0%	0%
NORTHWEST BANK OF ROCKFORD	ROCKFORD	344,021	27,152	4,956	32,108	4,446	551	6,028	0	6,579	8%	2%	20%
OAKDALE STATE BANK	OAKDALE	23,409	2,674	170	2,844	0	0	142	0	142	12%	1%	5%
OLD EXCHANGE NATIONAL BANK OF OKAWVILLE,...	OKAWVILLE	81,268	8,380	405	8,785	63	143	36	0	179	11%	0%	2%
OLD PLANK TRAIL COMMUNITY BANK, NATIONAL ..	NEW LENOX	1,913,480	153,419	12,741	166,160	21,910	1,992	4,145	2,115	8,252	8%	0%	5%
OLD SECOND NATIONAL BANK	AURORA	2,934,058	308,039	31,273	339,312	11,330	840	18,343	5,082	24,265	11%	1%	7%
OTTAWA SAVINGS BANK	OTTAWA	311,812	43,952	3,461	47,413	582	0	2,236	18	2,254	14%	1%	5%
OXFORD BANK & TRUST	OAK BROOK	691,681	64,634	4,614	69,248	1,813	10	2,895	4,930	7,835	10%	1%	11%
PAN AMERICAN BANK & TRUST	MELROSE PARK	378,084	34,246	2,469	36,715	0	0	0	3,866	3,866	9%	1%	11%
PARK RIDGE COMMUNITY BANK	PARK RIDGE	376,005	46,537	4,489	51,026	974	266	584	0	850	14%	0%	2%
PARKWAY BANK AND TRUST COMPANY	HARWOOD HEIG..	2,754,070	290,256	30,418	320,674	3,530	0	19,138	12,169	31,307	11%	1%	10%
PEOPLEFIRST BANK	JOLIET	159,616	18,511	1,584	20,095	0	0	1,325	0	1,325	13%	1%	7%
PEOPLES BANK & TRUST	PANA	460,673	38,646	3,165	41,811	1,181	646	5,794	416	6,856	9%	1%	16%
PEOPLES BANK OF KANKAKEE COUNTY	BOURBONNAIS	278,401	19,956	1,515	21,471	904	18	2,059	0	2,077	7%	1%	10%



Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Non-performing Assets	Tier 1 Leverage Capital	Non-performing Assets to Total Assets	Texas Ratio (NPA / Tier 1 Capital + Assets)
PEOPLES BANK OF MACON	MACON	22,248	2,925	80	3,005	9	0	0	0	0	14%	0%	0%
PEOPLES NATIONAL BANK OF KEWANEE	KEWANEE	399,848	46,994	2,242	49,236	589	0	1,933	44	1,977	12%	0%	4%
PEOPLES NATIONAL BANK, NATIONAL ASSOCIATI..	MOUNT VERNON	1,450,852	115,836	12,053	127,889	1,562	131	16,317	5,137	21,585	9%	1%	17%
PEOPLES STATE BANK OF COLFAX	COLFAX	39,607	4,333	93	4,426	39	0	72	0	72	11%	0%	2%
PEOPLES STATE BANK OF NEWTON, ILLINOIS, THE	NEWTON	479,972	49,574	4,170	53,744	1,241	307	4,257	0	4,564	11%	1%	8%
PERU FEDERAL SAVINGS BANK	PERU	169,457	21,721	452	22,173	58	82	313	0	395	13%	0%	2%
PETEFISH, SKILES & COMPANY	VIRGINIA	223,549	23,602	1,326	24,928	526	20	625	0	645	11%	0%	3%
PHILO EXCHANGE BANK	PHILO	108,355	11,468	774	12,242	0	359	289	0	648	11%	1%	5%
PIONEER STATE BANK	EARLVILLE	112,461	13,025	1,033	14,058	403	0	820	42	862	12%	1%	6%
POPLAR GROVE STATE BANK, THE	POPLAR GROVE	82,511	8,623	60	8,683	0	0	117	0	117	12%	0%	1%
PRAIRIE COMMUNITY BANK	MARENGO	146,620	12,750	3,789	16,539	174	2	4,043	685	4,730	9%	3%	29%
PRAIRIE STATE BANK & TRUST	SPRINGFIELD	747,607	81,481	5,227	86,708	203	1,312	1,913	717	3,942	11%	1%	5%
PREFERRED BANK	CASEY	64,163	5,697	529	6,226	399	790	260	378	1,428	9%	2%	23%
PRINCEVILLE STATE BANK	PRINCEVILLE	106,912	7,858	711	8,569	195	0	1,366	167	1,533	9%	1%	18%
PROSPECT BANK	PARIS	608,714	52,173	3,601	55,774	2,091	0	7,156	7	7,163	9%	1%	13%
PROVIDENCE BANK & TRUST	SOUTH HOLLAND	1,190,620	116,180	12,820	129,000	2,935	476	3,944	210	4,630	10%	0%	4%
PULASKI SAVINGS BANK	CHICAGO	48,164	3,550	124	3,674	0	0	146	0	146	8%	0%	4%
RARITAN STATE BANK	RARITAN	196,818	21,639	1,319	22,958	2,484	596	2,900	193	3,689	11%	2%	16%
REPUBLIC BANK OF CHICAGO	OAK BROOK	2,298,744	228,602	23,296	251,898	24,148	0	35,414	3,805	39,219	10%	2%	16%
RESOURCE BANK, NATIONAL ASSOCIATION	DEKALB	614,618	49,361	4,135	53,496	5,228	840	9,405	729	10,974	8%	2%	21%
REYNOLDS STATE BANK	REYNOLDS	100,391	19,812	278	20,090	30	287	0	0	287	20%	0%	1%
ROCHESTER STATE BANK	ROCHESTER	105,612	10,221	283	10,504	6	0	250	0	250	10%	0%	2%
ROYAL SAVINGS BANK	CHICAGO	431,361	41,068	3,151	44,219	2,757	73	1,930	298	2,301	10%	1%	5%
RUSHVILLE STATE BANK	RUSHVILLE	113,963	15,261	693	15,954	72	105	1,013	0	1,118	14%	1%	7%
SAINTE MARIE STATE BANK	SAINTE MARIE	16,339	3,846	316	4,162	0	0	0	0	0	23%	0%	0%
SAUK VALLEY BANK & TRUST COMPANY	STERLING	591,416	44,976	4,415	49,391	364	1	7,125	526	7,652	9%	1%	15%
SAVANNA-THOMSON STATE BANK	THOMSON	100,685	10,868	558	11,426	26	526	602	0	1,128	12%	1%	10%
SCHAUMBURG BANK & TRUST COMPANY, NATIO..	SCHAUMBURG	1,424,042	107,839	10,043	117,882	3,148	1,372	1,295	0	2,667	8%	0%	2%
SCOTT STATE BANK	BETHANY	183,372	25,261	889	26,150	854	774	415	0	1,189	14%	1%	5%
SECURITY BANK, S.B.	SPRINGFIELD	183,985	15,509	1,160	16,669	1,209	114	2,697	310	3,121	9%	2%	19%
SECURITY NATIONAL BANK	WITT	90,476	8,542	866	9,408	1,266	53	45	99	197	10%	0%	2%
SECURITY SAVINGS BANK	MONMOUTH	210,455	22,734	1,453	24,187	316	0	548	0	548	11%	0%	2%
SENB BANK	MOLINE	344,274	27,308	2,685	29,993	1,602	1,024	2	114	1,140	8%	0%	4%
SHELBY COUNTY STATE BANK	SHELBYVILLE	263,728	26,254	1,780	28,034	75	0	7	0	7	10%	0%	0%
SIGNATURE BANK	ROSEMONT	1,180,202	103,400	8,012	111,412	827	0	511	0	511	9%	0%	0%
SOUTH PORTE BANK	MARION	125,706	10,940	787	11,727	630	29	1,075	289	1,393	10%	1%	12%
SOUTHERN ILLINOIS BANK	JOHNSTON CITY	130,532	15,114	534	15,648	338	399	819	292	1,510	12%	1%	10%
SOUTHERN TRUST BANK	GOREVILLE	62,797	5,645	385	6,030	128	0	862	0	862	9%	1%	14%
SPRING VALLEY CITY BANK	SPRING VALLEY	208,336	28,450	1,904	30,354	2,650	75	807	0	882	14%	0%	3%

IL Asset Quality

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Bank Name	City	Total Assets	Tier 1 Capital	ALLL	Tier 1 Plus ALLL	30-89 Days Past Due	90+ Days Past Due	Nonaccrual Loans	OREO	Total Non-performing Assets	Tier 1 Leverage Capital	Non-performing Assets to Total Assets	Texas Ratio (NPA / Tier 1 Capital + Assets)
ST. CHARLES BANK & TRUST COMPANY, NATION..	SAINT CHARLES	1,755,838	147,417	14,846	162,263	16,755	3,578	8,614	2,002	14,194	9%	1%	9%
STATE BANK	WONDER LAKE	255,275	22,568	1,371	23,939	2,961	0	4,050	1,005	5,055	9%	2%	21%
	FREEPORT	300,288	29,632	3,747	33,379	1,365	4,545	2,244	0	6,789	10%	2%	20%
STATE BANK OF BEMENT	BEMENT	109,798	12,269	610	12,879	269	473	92	0	565	12%	1%	4%
STATE BANK OF CERRO GORDO	CERRO GORDO	35,736	3,736	76	3,812	30	1	26	0	27	11%	0%	1%
STATE BANK OF CHERRY	CHERRY	101,841	12,891	870	13,761	325	64	445	0	509	13%	0%	4%
STATE BANK OF DAVIS	DAVIS	177,631	18,162	1,421	19,583	0	0	2,251	20	2,271	10%	1%	12%
STATE BANK OF GENEVA, THE	GENEVA	93,335	8,246	849	9,095	988	0	111	524	635	9%	1%	7%
STATE BANK OF GRAYMONT	GRAYMONT	226,820	26,245	1,936	28,181	1,565	0	3,669	25	3,694	12%	2%	13%
STATE BANK OF HERSCHER	HERSCHER	151,640	18,973	2,085	21,058	227	14	2,827	138	2,979	13%	2%	14%
STATE BANK OF INDUSTRY	INDUSTRY	57,732	8,149	323	8,472	226	128	27	25	180	14%	0%	2%
STATE BANK OF LINCOLN	LINCOLN	348,744	33,477	2,549	36,026	443	0	225	317	542	10%	0%	2%
STATE BANK OF NAUVOO	NAUVOO	30,996	2,831	226	3,057	33	110	810	324	1,244	9%	4%	41%
STATE BANK OF PEARL CITY, THE	PEARL CITY	62,284	6,916	533	7,449	199	5	87	18	110	12%	0%	1%
STATE BANK OF SAUNEMIN	SAUNEMIN	37,279	4,396	266	4,662	0	0	0	0	0	12%	0%	0%
STATE BANK OF ST. JACOB	SAINT JACOB	69,130	10,839	839	11,678	742	383	239	0	622	16%	1%	5%
STATE BANK OF THE LAKES, NATIONAL ASSOCIA..	ANTIOCH	1,526,103	116,969	8,560	125,529	5,995	2,940	8,825	0	11,765	8%	1%	9%
STATE BANK OF TOULON	TOULON	260,119	24,586	1,611	26,197	726	876	725	179	1,780	10%	1%	7%
STATE BANK OF WATERLOO	WATERLOO	222,089	18,922	2,245	21,167	332	0	139	411	550	9%	0%	3%
STATE BANK OF WHITTINGTON	BENTON	143,417	14,505	937	15,442	467	577	221	60	858	10%	1%	6%
STATE FARM BANK, FSB	BLOOMINGTON	15,941,929	1,724,251	0	1,724,251	62,355	17,803	74,490	1,690	93,983	11%	1%	5%
STATE STREET BANK AND TRUST COMPANY	QUINCY	261,155	22,500	1,403	23,903	833	485	393	0	878	9%	0%	4%
STERLING FEDERAL BANK, FEDERAL SAVINGS BA..	STERLING	479,120	38,817	2,116	40,933	2,318	87	4,830	575	5,492	8%	1%	13%
STILLMAN BANCCORP, N.A.	STILLMAN VALLEY	520,837	42,577	2,110	44,687	54	0	20	1,792	1,812	8%	0%	4%
STREATOR HOME SAVINGS BANK	STREATOR	165,557	42,278	305	42,583	321	29	472	0	501	25%	0%	1%
TABLE GROVE STATE BANK	TABLE GROVE	48,095	5,679	277	5,956	1,238	66	14	0	80	12%	0%	1%
TEMPO BANK	TRENTON	101,644	9,020	2,156	11,176	1,806	0	728	95	823	9%	1%	7%
TEUTOPOLIS STATE BANK	TEUTOPOLIS	273,452	35,195	1,564	36,759	2,424	1	0	0	1	13%	0%	0%
TEXICO STATE BANK	TEXICO	9,282	663	52	715	0	0	33	0	33	8%	0%	5%
TNB BANK	TUSCOLA	96,023	11,132	964	12,096	1,528	1,470	112	0	1,582	12%	2%	13%
TOMPKINS STATE BANK	AVON	251,358	20,836	1,261	22,097	381	119	0	1,049	1,168	9%	0%	5%
TOWN AND COUNTRY BANK	SPRINGFIELD	898,743	78,768	7,883	86,651	3,577	3,220	2,298	705	6,223	9%	1%	7%
TOWN AND COUNTRY BANK MIDWEST	QUINCY	194,543	24,039	1,524	25,563	1,325	1,035	945	100	2,080	13%	1%	8%
TOWN CENTER BANK	FRANKFORT	160,856	11,506	941	12,447	1,342	0	1,940	0	1,940	10%	1%	16%
TRUSTBANK	OLNEY	258,691	27,387	2,842	30,229	109	24	1,561	1,340	2,925	11%	1%	10%
UNION FEDERAL SAVINGS AND LOAN ASSOCIATI..	KEWANEE	159,718	21,677	1,123	22,800	372	0	2,052	179	2,231	14%	1%	10%
UNION NATIONAL BANK	ELGIN	465,533	38,329	3,401	41,730	499	0	1,522	1,645	3,167	10%	1%	8%
UNION SAVINGS BANK	FREEPORT	173,315	16,203	856	17,059	2,135	1,023	339	152	1,514	9%	1%	9%
UNITED COMMUNITY BANK	CHATHAM	2,964,193	248,344	18,522	266,866	7,734	3,116	19,176	5,640	27,932	9%	1%	10%

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UNITED TRUST BANK	PALOS HEIGHTS	34,181	2,092	256	2,348	0	0	403	551	954	7%	3%	41%
VERMILION VALLEY BANK	PIPER CITY	144,505	22,628	1,183	23,811	245	16	46	0	62	16%	0%	0%
VERMONT STATE BANK	VERMONT	29,477	3,709	449	4,158	575	948	1,609	388	2,945	12%	10%	71%
VILLA GROVE STATE BANK	VILLA GROVE	74,116	8,833	768	9,601	497	22	0	0	22	12%	0%	0%
VILLAGE BANK & TRUST, NATIONAL ASSOCIATION	ARLINGTON HEI..	2,154,492	167,633	19,052	186,685	4,724	3,745	14,584	122	18,451	8%	1%	10%
VILLAGE BANK, THE	SAINT LIBORY	96,017	8,913	331	9,244	319	180	72	254	506	9%	1%	5%
WABASH SAVINGS BANK	MOUNT CARMEL	9,136	1,092	37	1,129	136	129	26	0	155	12%	2%	14%
WARREN-BOYNTON STATE BANK	NEW BERLIN	182,150	24,154	1,451	25,605	294	0	547	0	547	13%	0%	2%
WASHINGTON SAVINGS BANK	EFFINGHAM	422,501	65,773	2,256	68,029	2,238	511	1,087	100	1,698	16%	0%	2%
WASHINGTON STATE BANK	WASHINGTON	61,401	6,637	222	6,859	229	203	360	0	563	11%	1%	8%
WATERMAN STATE BANK	WATERMAN	62,774	5,247	42	5,289	81	0	0	0	0	12%	0%	0%
WENONA STATE BANK	WENONA	40,615	4,954	223	5,177	0	0	178	216	394	13%	1%	8%
WEST CENTRAL BANK	ASHLAND	195,780	19,623	1,180	20,803	646	2,257	251	398	2,906	10%	1%	14%
WEST SUBURBAN BANK	LOMBARD	2,625,423	221,356	18,371	239,727	4,527	2	20,936	7,250	28,188	9%	1%	12%
WEST TOWN BANK & TRUST	NORTH RIVERSI..	312,380	32,383	4,906	37,289	1,663	0	7,799	282	8,081	10%	3%	22%
WHEATON BANK & TRUST COMPANY, NATIONAL ..	WHEATON	2,572,873	185,634	14,938	200,572	15,872	5,281	8,335	0	13,616	8%	1%	7%
WHEATON COLLEGE TRUST COMPANY, NATIONAL..	WHEATON	3,645	3,426	0	3,426	0	0	0	0	0	93%	0%	0%
WILLIAMSVILLE STATE BANK AND TRUST	WILLIAMSVILLE	100,426	12,859	203	13,062	427	1,069	644	0	1,713	13%	2%	13%
WINTRUST BANK, NATIONAL ASSOCIATION	CHICAGO	8,346,055	680,730	85,753	766,483	43,366	3,648	29,316	1,639	34,603	8%	0%	5%



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.



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