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## PROFITABILITY

### Illinois FDIC Insured Institutions – 2nd Quarter 2020

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



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IL Profitability

June 30, 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	65,644	352	10%	0.55%	0.54%	5.21%	4.22%	0.67%	3.55%
1ST EQUITY BANK	SKOKIE	Y	149,120	1,166	16%	0.82%	0.78%	4.95%	3.09%	0.81%	2.28%
1ST STATE BANK OF MASON CITY	MASON CITY	Y	28,670	142	11%	0.51%	0.50%	3.84%	2.76%	0.43%	2.32%
ALBANY BANK & TRUST CO., NATIONAL ASSOC..	CHICAGO		643,671	4,316	15%	0.98%	0.67%	4.27%	3.39%	0.69%	2.71%
ALGONQUIN STATE BANK	ALGONQUIN	Y	139,501	998	11%	0.76%	0.72%	6.18%	3.20%	0.15%	3.05%
ALLIANCE COMMUNITY BANK	PETERSBURG	Y	283,707	3,402	10%	1.27%	1.20%	9.14%	3.95%	0.42%	3.54%
ALLIED FIRST BANK, SB	OSWEGO		114,657	3,588	12%	4.36%	3.13%	25.45%	3.69%	0.69%	3.00%
AMALGAMATED BANK OF CHICAGO	CHICAGO		839,146	3,998	11%	0.63%	0.48%	4.49%	3.81%	0.20%	3.61%
AMERICAN COMMUNITY BANK & TRUST	WOODSTOCK		665,747	6,694	10%	1.40%	1.01%	8.70%	3.60%	0.53%	3.07%
AMERICAN EAGLE BANK	SOUTH ELGIN		272,026	2,704	9%	1.37%	0.99%	11.83%	4.86%	1.67%	3.19%
AMERICAN EAGLE BANK OF CHICAGO	CHICAGO		93,798	82	10%	0.12%	0.09%	0.83%	4.09%	1.80%	2.29%
AMERICAN METRO BANK	CHICAGO		78,892	448	11%	0.57%	0.57%	5.00%	5.07%	1.10%	3.97%
ANCHOR STATE BANK	ANCHOR		21,579	112	24%	0.73%	0.52%	2.39%	3.56%	0.30%	3.26%
ANDERSON STATE BANK	ONEIDA	Y	90,961	1,084	15%	1.24%	1.19%	7.57%	3.06%	0.43%	2.64%
ANNA STATE BANK	ANNA		89,118	806	15%	1.21%	0.90%	6.13%	3.61%	0.58%	3.03%
ANNA-JONESBORO NATIONAL BANK	ANNA		225,673	2,098	14%	1.28%	0.93%	6.43%	4.35%	0.50%	3.85%
APPLE RIVER STATE BANK	APPLE RIVER	Y	381,160	5,574	10%	1.54%	1.46%	14.06%	4.00%	0.89%	3.11%
ARCOLA FIRST BANK	ARCOLA	Y	113,525	792	11%	0.81%	0.70%	5.61%	2.68%	0.36%	2.33%
ATLANTA NATIONAL BANK, THE	ATLANTA		62,307	408	13%	0.85%	0.65%	4.84%	3.33%	0.47%	2.86%
BANK & TRUST COMPANY	LITCHFIELD		370,018	3,136	10%	1.19%	0.85%	8.21%	4.17%	1.01%	3.16%
BANK OF BELLEVILLE	BELLEVILLE		254,867	3,402	7%	1.93%	1.33%	17.35%	3.64%	1.04%	2.59%
BANK OF BLUFFS	BLUFFS	Y	56,692	132	14%	0.29%	0.23%	1.61%	3.98%	0.38%	3.60%
BANK OF BOURBONNAIS	BOURBONNAIS		74,760	74	11%	0.17%	0.10%	0.87%	3.33%	0.87%	2.46%
BANK OF CALHOUN COUNTY	HARDIN		68,386	410	9%	0.81%	0.60%	5.93%	3.57%	0.45%	3.12%
BANK OF CARBONDALE, THE	CARBONDALE		244,677	2,666	13%	1.49%	1.09%	8.34%	3.45%	0.31%	3.14%
BANK OF CHESTNUT	CHESTNUT		18,002	68	10%	0.56%	0.38%	3.71%	4.24%	0.53%	3.71%
BANK OF FARMINGTON	FARMINGTON		185,687	1,002	11%	0.79%	0.54%	4.80%	4.50%	1.02%	3.48%
BANK OF GIBSON CITY	GIBSON CITY		95,031	846	8%	1.27%	0.89%	7.92%	4.13%	0.64%	3.49%
BANK OF HERRIN, THE	HERRIN	Y	257,531	2,998	10%	1.20%	1.16%	11.11%	4.32%	0.33%	4.00%
BANK OF HILLSBORO, NATIONAL ASSOCIATION	HILLSBORO		393,750	4,642	10%	1.68%	1.18%	10.69%	4.26%	0.83%	3.43%
BANK OF KAMPSVILLE	KAMPSVILLE		113,153	916	17%	1.07%	0.81%	4.58%	3.47%	0.58%	2.89%
BANK OF MONTGOMERY	MONTGOMERY		42,530	388	9%	0.94%	0.91%	9.48%	3.40%	0.60%	2.79%
BANK OF O'FALLON	O'FALLON	Y	312,685	4,938	14%	1.59%	1.58%	10.93%	4.04%	1.12%	2.92%
BANK OF PONTIAC	PONTIAC		570,265	8,110	13%	1.97%	1.42%	11.00%	4.40%	0.69%	3.70%
BANK OF RANTOUL	RANTOUL	Y	236,885	4,962	11%	2.27%	2.09%	18.33%	4.60%	0.52%	4.08%
BANK OF SPRINGFIELD	SPRINGFIELD		1,102,473	8,870	9%	1.15%	0.80%	8.87%	4.33%	0.60%	3.72%
BANK OF STRONGHURST	STRONGHURST		75,739	464	17%	0.78%	0.61%	3.52%	3.26%	0.66%	2.60%
BANK OF YATES CITY	YATES CITY	Y	71,127	-414	9%	-0.58%	-0.58%	-6.42%	4.04%	0.77%	3.27%

IL Profitability

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BANKCHAMPAIGN, NATIONAL ASSOCIATION	CHAMPAIGN	Y	250,249	3,182	9%	1.29%	1.27%	13.07%	4.38%	0.90%	3.48%
BANKFINANCIAL, NATIONAL ASSOCIATION	OLYMPIA FIELDS		1,501,432	10,730	11%	0.97%	0.71%	6.53%	3.90%	0.63%	3.26%
BANKORION	ORION		495,883	4,408	11%	1.21%	0.89%	7.29%	3.86%	0.77%	3.09%
BANTERRA BANK	MARION	Y	1,990,642	27,150	8%	1.45%	1.36%	14.29%	4.14%	0.67%	3.47%
BARRINGTON BANK & TRUST COMPANY, NATI..	BARRINGTON		2,646,666	92,524	12%	4.77%	3.50%	24.83%	3.35%	0.53%	2.82%
BEARDSTOWN SAVINGS, S.B.	BEARDSTOWN		56,812	468	11%	1.12%	0.82%	7.34%	4.99%	0.95%	4.04%
BELMONT BANK & TRUST COMPANY	CHICAGO		615,217	8,928	9%	2.01%	1.45%	15.13%	4.78%	0.96%	3.82%
BETTER BANKS	PEORIA	Y	298,353	3,002	9%	1.09%	1.01%	9.92%	3.86%	0.44%	3.42%
BEVERLY BANK & TRUST COMPANY, NATIONA..	CHICAGO		1,675,756	6,916	9%	0.59%	0.41%	3.93%	3.89%	0.78%	3.11%
BLACKHAWK BANK & TRUST	MILAN		1,417,909	17,190	11%	1.64%	1.21%	9.71%	3.61%	0.84%	2.76%
BMO HARRIS BANK NATIONAL ASSOCIATION	CHICAGO		145,126,207	695,720	9%	0.62%	0.48%	4.03%	3.15%	0.71%	2.44%
BMO HARRIS CENTRAL NATIONAL ASSOCIATI..	ROSELLE		7,977	30	87%	0.53%	0.38%	0.43%	5.65%	0.00%	5.65%
BRADFORD NATIONAL BANK OF GREENVILLE, ..	GREENVILLE	Y	376,617	4,736	11%	1.47%	1.26%	9.51%	4.39%	0.81%	3.58%
BRICKYARD BANK	LINCOLNWOOD		138,622	430	10%	0.31%	0.31%	2.89%	3.68%	1.01%	2.67%
BUCKLEY STATE BANK	BUCKLEY		41,841	200	13%	0.48%	0.48%	3.79%	3.27%	0.36%	2.92%
BUENA VISTA NATIONAL BANK	CHESTER		224,519	3,138	12%	1.85%	1.40%	10.55%	4.28%	0.44%	3.83%
BURLING BANK	CHICAGO	Y	144,990	1,710	11%	1.26%	1.18%	10.61%	4.33%	0.35%	3.98%
BUSEY BANK	CHAMPAIGN		9,980,792	97,958	10%	1.28%	0.98%	7.18%	3.66%	0.45%	3.21%
BYLINE BANK	CHICAGO		5,852,678	27,268	10%	0.66%	0.47%	3.48%	4.49%	0.53%	3.95%
BYRON BANK	BYRON	Y	283,110	2,684	10%	1.06%	0.95%	9.09%	3.86%	0.95%	2.91%
CAMP GROVE STATE BANK	CAMP GROVE	Y	18,000	-22	14%	-0.12%	-0.12%	-0.84%	4.23%	1.16%	3.08%
CAMPUS STATE BANK	CAMPUS		20,558	214	12%	1.11%	1.04%	8.77%	3.69%	0.34%	3.36%
CARROLLTON BANK	CARROLLTON	Y	2,171,442	24,430	7%	1.13%	1.13%	14.93%	3.73%	0.79%	2.94%
CASEY STATE BANK	CASEY	Y	341,730	4,984	10%	1.54%	1.46%	13.84%	4.61%	0.88%	3.74%
CATLIN BANK	CATLIN		63,391	898	11%	1.90%	1.42%	13.51%	4.61%	0.60%	4.01%
CENTRAL BANK ILLINOIS	GENESEO		932,143	16,044	10%	2.33%	1.72%	14.91%	4.40%	0.62%	3.79%
CENTRAL FEDERAL SAVINGS AND LOAN ASSO..	CICERO		191,801	274	10%	0.15%	0.14%	1.41%	3.53%	0.98%	2.56%
CENTRAL SAVINGS, F.S.B.	CHICAGO		111,929	400	24%	0.50%	0.36%	1.43%	4.21%	0.94%	3.27%
CENTRAL STATE BANK	CLAYTON	Y	153,169	2,774	14%	1.82%	1.81%	12.22%	4.74%	1.28%	3.46%
CENTRUST BANK, NATIONAL ASSOCIATION	NORTHBROOK		142,255	1,344	9%	1.32%	0.94%	7.75%	5.54%	1.47%	4.07%
CHESTER NATIONAL BANK	CHESTER		62,071	160	12%	0.34%	0.26%	1.97%	3.71%	0.51%	3.20%
CHESTERFIELD STATE BANK	CHESTERFIELD	Y	17,336	116	11%	0.67%	0.67%	6.03%	4.19%	0.58%	3.60%
CHICAGO TRUST COMPANY, N. A., THE	LAKE FOREST		112,677	2,422	99%	2.93%	2.15%	2.17%	1.76%	0.00%	1.76%
CIBC BANK USA	CHICAGO		35,714,120	66,448	11%	0.23%	0.19%	1.03%	3.58%	0.71%	2.87%
CIBM BANK	CHAMPAIGN		700,399	5,520	10%	1.05%	0.79%	6.44%	3.87%	0.88%	2.99%
CITIZENS BANK OF CHATSWORTH	CHATSWORTH		36,030	-862	10%	-2.39%	-2.39%	-20.48%	3.28%	0.33%	2.95%
CITIZENS BANK OF EDINBURG	EDINBURG		25,663	226	10%	1.24%	0.88%	9.05%	3.86%	0.35%	3.51%
CITIZENS COMMUNITY BANK	MASCOUTAH		415,766	4,670	12%	1.52%	1.12%	9.53%	4.26%	1.20%	3.07%

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CITIZENS FIRST STATE BANK OF WALNUT	WALNUT	Y	50,002	354	9%	0.71%	0.71%	7.77%	4.52%	0.51%	4.01%
CITIZENS NATIONAL BANK OF ALBION	ALBION		320,102	3,330	17%	1.44%	1.04%	5.93%	3.85%	0.81%	3.04%
CITIZENS STATE BANK	LENA	Y	289,995	3,430	11%	1.26%	1.18%	10.04%	4.42%	0.99%	3.43%
CITIZENS STATE BANK OF MILFORD	MILFORD	Y	46,406	198	9%	0.50%	0.43%	4.46%	4.15%	0.27%	3.88%
CITY NATIONAL BANK OF METROPOLIS, THE	METROPOLIS		399,711	3,244	12%	1.01%	0.81%	5.95%	3.43%	1.00%	2.43%
CLAY CITY BANKING CO., THE	CLAY CITY		160,706	894	9%	0.74%	0.56%	5.88%	4.24%	0.77%	3.47%
CLAY COUNTY STATE BANK	LOUISVILLE	Y	81,145	946	14%	1.17%	1.17%	7.91%	3.83%	0.63%	3.20%
CNB BANK & TRUST, NA	CARLINVILLE		1,380,664	13,062	8%	1.30%	0.95%	9.14%	4.57%	0.90%	3.67%
COLCHESTER STATE BANK	COLCHESTER		73,013	724	14%	1.27%	0.99%	6.56%	3.54%	0.73%	2.82%
COLLINSVILLE BUILDING AND LOAN ASSOCIAT..	COLLINSVILLE		125,411	420	26%	0.44%	0.33%	1.25%	3.28%	1.03%	2.25%
COMMUNITY BANK	WINSLOW	Y	235,237	3,428	13%	1.56%	1.46%	10.19%	4.17%	1.32%	2.85%
COMMUNITY BANK OF EASTON	EASTON		36,479	958	22%	3.61%	2.63%	12.19%	4.57%	0.22%	4.35%
COMMUNITY BANK OF ELMHURST	ELMHURST	Y	158,912	918	9%	0.58%	0.58%	5.52%	4.15%	0.19%	3.96%
COMMUNITY BANK OF TRENTON	TRENTON	Y	90,139	1,160	11%	1.34%	1.29%	11.44%	4.24%	0.98%	3.26%
COMMUNITY BANKS OF SHELBY COUNTY	COWDEN	Y	51,449	214	11%	0.42%	0.42%	3.83%	3.05%	0.37%	2.68%
COMMUNITY FIRST BANK OF THE HEARTLAND	MOUNT VERNON	Y	222,114	3,630	8%	1.70%	1.63%	17.02%	4.73%	0.62%	4.10%
COMMUNITY NATIONAL BANK IN MONMOUTH	MONMOUTH		46,077	280	13%	0.65%	0.61%	4.52%	3.81%	0.61%	3.20%
COMMUNITY PARTNERS SAVINGS BANK	SALEM		210,530	1,534	11%	0.88%	0.73%	6.24%	4.83%	0.84%	4.00%
COMMUNITY SAVINGS BANK	CHICAGO		409,580	510	16%	0.16%	0.12%	0.77%	3.33%	0.83%	2.50%
COMMUNITY STATE BANK	GALVA	Y	239,154	3,202	10%	1.48%	1.34%	12.27%	5.33%	1.14%	4.19%
COMMUNITY STATE BANK OF ROCK FALLS	ROCK FALLS		287,435	2,112	9%	1.01%	0.73%	7.24%	4.23%	0.92%	3.31%
COMMUNITY TRUST BANK	IRVINGTON		84,909	462	13%	0.85%	0.54%	3.92%	3.89%	0.30%	3.60%
CORNERSTONE NATIONAL BANK & TRUST CO..	PALATINE		754,335	9,234	8%	1.72%	1.22%	15.07%	4.42%	0.61%	3.81%
COUNTRY TRUST BANK	BLOOMINGTON		25,989	2,924	108%	15.81%	11.25%	10.85%	3.42%	0.00%	3.42%
CROSSROADS BANK	EFFINGHAM		189,540	2,256	13%	1.64%	1.19%	8.59%	3.88%	0.94%	2.95%
CRYSTAL LAKE BANK & TRUST COMPANY, NATI..	CRYSTAL LAKE		1,233,510	6,904	9%	0.77%	0.56%	5.92%	3.49%	0.75%	2.74%
DEVON BANK	CHICAGO		322,241	1,924	7%	0.81%	0.60%	7.00%	4.00%	0.48%	3.52%
DEWEY BANK	DEWEY	Y	23,649	78	8%	0.42%	0.33%	2.74%	4.29%	0.39%	3.90%
DEWITT SAVINGS BANK	CLINTON		124,763	748	12%	0.84%	0.60%	4.84%	3.60%	0.61%	2.99%
DIETERICH BANK	EFFINGHAM		812,881	7,258	9%	1.14%	0.89%	9.52%	3.83%	0.85%	2.97%
DU QUOIN STATE BANK	DU QUOIN	Y	109,244	1,330	9%	1.54%	1.22%	9.20%	4.36%	0.70%	3.67%
DURAND STATE BANK	DURAND		108,805	844	11%	1.03%	0.78%	6.97%	4.04%	0.68%	3.37%
EUREKA SAVINGS BANK	LA SALLE		339,235	2,344	22%	0.95%	0.69%	2.97%	3.08%	0.55%	2.53%
EVERGREEN BANK GROUP	OAK BROOK		1,172,907	14,164	11%	1.64%	1.21%	11.25%	6.04%	1.45%	4.59%
EXCHANGE STATE BANK	LANARK	Y	90,657	2,300	12%	2.68%	2.54%	18.84%	3.74%	0.96%	2.78%
FAIRFIELD NATIONAL BANK, THE	FAIRFIELD		557,872	7,170	12%	1.71%	1.29%	9.53%	3.95%	1.21%	2.74%
FAIRVIEW STATE BANKING COMPANY	FAIRVIEW		29,151	216	13%	1.01%	0.74%	5.51%	4.62%	0.71%	3.91%
FARMERS & MERCHANTS BANK OF HUTSONVI..	HUTSONVILLE	Y	45,044	818	19%	1.83%	1.82%	9.94%	4.03%	0.76%	3.28%

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FARMERS AND MECHANICS BANK, THE	GALESBURG		383,220	4,444	10%	1.60%	1.16%	9.33%	3.97%	0.46%	3.51%
FARMERS AND MERCHANTS NATIONAL BANK ..	NASHVILLE	Y	195,909	2,688	11%	1.46%	1.37%	11.51%	3.95%	0.36%	3.59%
FARMERS AND MERCHANTS STATE BANK OF B..	BUSHNELL		73,829	920	9%	1.72%	1.25%	13.67%	3.22%	0.13%	3.10%
FARMERS BANK OF MT. PULASKI, THE	MOUNT PULASKI		55,422	150	12%	0.40%	0.27%	2.14%	3.19%	0.66%	2.53%
FARMERS NATIONAL BANK	PROPHETSTOWN		745,030	12,556	13%	2.29%	1.69%	11.83%	4.54%	1.38%	3.16%
FARMERS NATIONAL BANK OF GRIGGSVILLE	GRIGGSVILLE	Y	98,648	1,724	11%	1.78%	1.75%	16.08%	5.15%	0.96%	4.20%
FARMERS STATE BANK	ELMWOOD	Y	56,838	548	9%	0.97%	0.96%	10.68%	4.28%	0.77%	3.51%
	PITTSFIELD	Y	268,144	4,466	13%	1.78%	1.67%	12.35%	4.31%	0.47%	3.84%
FARMERS STATE BANK & TRUST CO.	MOUNT STERLI..		97,502	1,200	9%	1.70%	1.23%	13.45%	4.39%	0.79%	3.60%
FARMERS STATE BANK AND TRUST COMPANY,..	JACKSONVILLE		219,675	1,402	11%	1.22%	0.64%	5.43%	3.50%	0.18%	3.32%
FARMERS STATE BANK OF ALTO PASS, ILL.	ALTO PASS	Y	264,865	2,762	8%	1.07%	1.04%	13.10%	4.83%	0.67%	4.16%
FARMERS STATE BANK OF EMDEN	EMDEN		34,823	218	28%	0.80%	0.63%	2.26%	2.91%	0.28%	2.63%
FARMERS STATE BANK OF HOFFMAN	HOFFMAN		156,867	1,052	15%	0.92%	0.67%	4.28%	3.42%	0.45%	2.97%
FARMERS STATE BANK OF MEDORA	MEDORA		20,423	-24	16%	0.02%	-0.12%	-0.73%	3.54%	0.44%	3.10%
FARMERS STATE BANK OF WESTERN ILLINOIS	ALPHA	Y	141,845	1,416	13%	1.08%	1.00%	7.51%	4.32%	0.45%	3.87%
FARMERS-MERCHANTS BANK OF ILLINOIS	JOY		230,615	2,374	10%	1.38%	1.03%	7.39%	3.92%	0.89%	3.02%
FCB BANKS	COLLINSVILLE		1,803,208	16,838	8%	1.27%	0.93%	10.80%	3.67%	1.04%	2.63%
FEDERAL SAVINGS BANK, THE	CHICAGO		818,303	85,516	13%	13.93%	10.45%	73.64%	2.94%	1.68%	1.26%
FEDERATED BANK	ONARGA	Y	98,156	512	9%	0.61%	0.52%	4.31%	3.79%	0.32%	3.47%
FIRST AMERICAN BANK	ELK GROVE VILL..	Y	5,558,312	29,290	6%	0.57%	0.53%	7.87%	3.36%	0.92%	2.45%
FIRST BANK AND TRUST COMPANY OF ILLINOIS	PALATINE		187,481	-1,778	9%	-0.95%	-0.95%	-10.17%	5.51%	1.31%	4.21%
FIRST BANK AND TRUST COMPANY OF MURPH..	MURPHYSBORO		79,539	320	9%	0.51%	0.40%	4.53%	4.43%	0.62%	3.81%
FIRST BANK OF HIGHLAND PARK	HIGHLAND PARK		1,886,377	7,866	10%	0.56%	0.42%	4.32%	3.64%	1.35%	2.29%
FIRST BANK OF MANHATTAN	MANHATTAN	Y	183,076	804	9%	0.48%	0.44%	4.51%	3.60%	0.38%	3.22%
FIRST BANKERS TRUST COMPANY, NATIONAL ..	QUINCY		978,919	8,742	9%	1.18%	0.89%	8.73%	3.43%	0.52%	2.91%
FIRST COMMUNITY BANK AND TRUST	BEECHER		155,558	2,158	12%	1.88%	1.39%	10.82%	4.43%	0.17%	4.26%
FIRST COMMUNITY BANK OF HILLSBORO	HILLSBORO	Y	109,473	1,662	9%	1.54%	1.52%	15.60%	3.84%	0.54%	3.30%
FIRST COMMUNITY BANK OF MOULTRIE COUN..	SULLIVAN	Y	90,942	1,022	10%	1.13%	1.12%	10.75%	3.82%	0.24%	3.58%
FIRST COMMUNITY BANK XENIA-FLORA	XENIA	Y	43,690	666	11%	1.62%	1.52%	12.75%	4.33%	0.69%	3.64%
FIRST EAGLE BANK	CHICAGO	Y	548,828	13,092	17%	2.53%	2.39%	13.32%	4.56%	0.97%	3.59%
FIRST FARMERS STATE BANK	MINIER	Y	188,495	3,134	12%	1.69%	1.66%	13.93%	4.14%	0.67%	3.47%
FIRST FEDERAL SAVINGS AND LOAN ASSOCIAT..	SHELBYVILLE		138,000	1,376	11%	1.39%	1.00%	8.48%	4.69%	0.92%	3.76%
FIRST FEDERAL SAVINGS BANK	OTTAWA		380,907	82	11%	0.00%	0.02%	0.19%	2.98%	0.91%	2.07%
FIRST FEDERAL SAVINGS BANK OF CHAMPAIG..	CHAMPAIGN		184,519	1,312	9%	1.01%	0.71%	7.33%	2.96%	0.04%	2.91%
FIRST FSB OF MASCOUTAH	MASCOUTAH		117,312	540	12%	0.59%	0.46%	3.78%	3.64%	1.13%	2.52%
FIRST MID BANK & TRUST, NATIONAL ASSOCIA..	MATTOON		4,033,059	32,976	9%	1.12%	0.82%	6.56%	3.87%	0.46%	3.42%
FIRST MIDWEST BANK	CHICAGO		18,941,286	101,396	8%	0.73%	0.54%	4.30%	3.81%	0.41%	3.40%
FIRST NATIONAL BANK AND TRUST COMPANY	CLINTON		184,811	2,016	10%	1.47%	1.09%	12.79%	3.51%	0.83%	2.68%

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FIRST NATIONAL BANK IN AMBOY, THE	AMBOY	Y	217,324	2,184	11%	1.13%	1.00%	8.90%	3.92%	0.61%	3.31%
FIRST NATIONAL BANK IN CARLYLE, THE	CARLYLE		206,924	1,816	11%	1.20%	0.88%	8.01%	3.83%	0.55%	3.28%
FIRST NATIONAL BANK IN OLNEY	OLNEY		354,114	4,980	11%	1.97%	1.41%	11.13%	3.98%	0.65%	3.32%
FIRST NATIONAL BANK IN PINCKNEYVILLE	PINCKNEYVILLE		109,112	1,464	14%	1.82%	1.34%	8.42%	4.04%	0.29%	3.76%
FIRST NATIONAL BANK IN TAYLORVILLE	TAYLORVILLE	Y	200,755	2,856	17%	1.57%	1.42%	7.82%	3.76%	0.66%	3.10%
FIRST NATIONAL BANK IN TREMONT, THE	TREMONT		125,026	820	12%	0.89%	0.66%	5.19%	4.03%	0.51%	3.52%
FIRST NATIONAL BANK OF ALLENDALE, THE	ALLENDALE		267,482	2,544	10%	1.32%	0.95%	9.09%	4.35%	0.78%	3.57%
FIRST NATIONAL BANK OF ARENZVILLE, THE	ARENZVILLE	Y	93,250	1,118	10%	1.25%	1.20%	12.02%	4.13%	0.49%	3.64%
FIRST NATIONAL BANK OF ASSUMPTION, THE	ASSUMPTION		21,429	240	10%	1.22%	1.12%	10.69%	3.73%	0.23%	3.50%
FIRST NATIONAL BANK OF AVA, THE	AVA		68,674	708	12%	1.44%	1.03%	8.04%	4.50%	0.59%	3.91%
FIRST NATIONAL BANK OF BEARDSTOWN, THE	BEARDSTOWN	Y	136,076	1,646	12%	1.24%	1.21%	10.21%	4.12%	0.36%	3.76%
FIRST NATIONAL BANK OF BROOKFIELD	BROOKFIELD		231,077	3,054	10%	0.98%	1.32%	12.98%	3.98%	0.74%	3.24%
FIRST NATIONAL BANK OF BROWNSTOWN, THE	BROWNSTOWN		44,228	302	10%	0.95%	0.68%	6.49%	3.65%	0.67%	2.98%
FIRST NATIONAL BANK OF CARMI, THE	CARMI		442,615	3,002	9%	0.90%	0.68%	7.12%	3.81%	0.51%	3.30%
FIRST NATIONAL BANK OF LACON	LACON	Y	62,996	796	9%	1.27%	1.26%	13.61%	4.47%	0.38%	4.08%
FIRST NATIONAL BANK OF LITCHFIELD, THE	LITCHFIELD	Y	104,639	1,560	13%	1.57%	1.49%	11.76%	4.50%	0.87%	3.62%
FIRST NATIONAL BANK OF NOKOMIS	NOKOMIS	Y	157,669	1,530	11%	0.99%	0.97%	7.90%	4.06%	0.52%	3.55%
FIRST NATIONAL BANK OF OKAWVILLE, THE	OKAWVILLE		67,656	268	11%	0.58%	0.40%	3.38%	3.27%	0.55%	2.72%
FIRST NATIONAL BANK OF OTTAWA, THE	OTTAWA		620,258	4,148	7%	0.90%	0.67%	7.92%	4.13%	0.62%	3.51%
FIRST NATIONAL BANK OF PANA	PANA	Y	202,245	3,096	11%	1.63%	1.53%	13.39%	4.28%	0.60%	3.68%
FIRST NATIONAL BANK OF RAYMOND, THE	RAYMOND	Y	155,811	1,628	11%	1.19%	1.04%	9.49%	4.05%	0.50%	3.55%
FIRST NATIONAL BANK OF SANDOVAL, THE	SANDOVAL	Y	59,196	1,084	11%	1.93%	1.83%	15.82%	5.28%	0.73%	4.55%
FIRST NATIONAL BANK OF SPARTA, THE	SPARTA	Y	86,221	1,562	12%	1.92%	1.81%	13.96%	4.66%	0.32%	4.34%
FIRST NATIONAL BANK OF STEELEVILLE	STEELEVILLE	Y	218,497	3,054	14%	1.43%	1.40%	9.67%	3.52%	0.55%	2.97%
FIRST NATIONAL BANK OF WATERLOO	WATERLOO		653,323	5,116	9%	1.06%	0.78%	7.65%	3.93%	0.74%	3.19%
FIRST NATIONAL BANK, THE	MATTOON	Y	93,397	512	9%	0.56%	0.55%	5.94%	4.07%	0.90%	3.17%
FIRST NATIONS BANK	CHICAGO		378,037	2,800	13%	1.03%	0.74%	5.70%	3.99%	1.16%	2.83%
FIRST NEIGHBOR BANK, NATIONAL ASSOCIATI..	TOLEDO		485,628	4,350	10%	1.31%	0.90%	8.46%	4.65%	0.95%	3.70%
FIRST ROBINSON SAVINGS BANK, NATIONAL A..	ROBINSON		383,454	3,248	8%	1.15%	0.85%	9.75%	3.46%	0.46%	3.01%
FIRST SAVANNA SAVINGS BANK	SAVANNA		11,673	-138	8%	-1.27%	-1.18%	-14.02%	4.70%	1.16%	3.54%
FIRST SAVINGS BANK	DANVILLE		38,647	706	23%	1.96%	1.83%	7.37%	3.15%	0.95%	2.19%
FIRST SAVINGS BANK OF HEGEWISCH	CHICAGO		694,975	1,508	16%	0.29%	0.22%	1.38%	2.81%	0.79%	2.03%
FIRST SECURE BANK AND TRUST CO.	PALOS HILLS		231,303	1,700	8%	0.99%	0.73%	8.57%	4.05%	1.38%	2.67%
FIRST SECURE COMMUNITY BANK	SUGAR GROVE		388,139	1,098	9%	0.40%	0.28%	3.08%	4.54%	1.56%	2.99%
FIRST SECURITY BANK	MACKINAW	Y	86,498	794	9%	0.93%	0.92%	9.32%	4.65%	0.88%	3.78%
FIRST SECURITY TRUST AND SAVINGS BANK	ELMWOOD PARK		313,797	2,036	9%	0.65%	0.65%	7.00%	2.38%	0.19%	2.19%
FIRST SOUTHERN BANK	MARION		711,894	9,682	12%	1.87%	1.36%	9.94%	4.48%	0.58%	3.90%
FIRST STATE BANK	MENDOTA		1,189,245	17,896	9%	2.11%	1.50%	14.50%	4.38%	1.03%	3.34%

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FIRST STATE BANK	MONTICELLO	Y	272,942	4,164	8%	1.55%	1.53%	16.42%	3.70%	0.32%	3.38%
FIRST STATE BANK OF BEECHER CITY	BEECHER CITY	Y	74,117	1,842	14%	2.55%	2.49%	17.19%	5.29%	0.87%	4.42%
FIRST STATE BANK OF BLOOMINGTON	BLOOMINGTON	Y	130,261	1,716	8%	1.32%	1.32%	14.47%	3.94%	0.34%	3.61%
FIRST STATE BANK OF CAMPBELL HILL	CAMPBELL HILL		118,112	1,480	11%	1.72%	1.25%	10.70%	4.55%	0.73%	3.81%
FIRST STATE BANK OF DONGOLA, THE	DONGOLA	Y	27,647	308	10%	1.16%	1.11%	10.82%	4.48%	0.46%	4.02%
FIRST STATE BANK OF FORREST	FORREST	Y	234,755	1,212	8%	0.53%	0.52%	6.32%	4.12%	1.39%	2.74%
FIRST STATE BANK OF OLMSTED	OLMSTED		57,639	630	12%	1.47%	1.09%	9.12%	4.35%	0.67%	3.68%
FIRST STATE BANK OF ST. PETER	SAINT PETER		29,523	436	17%	1.99%	1.48%	8.73%	3.81%	0.42%	3.39%
FIRST STATE BANK OF VAN ORIN	VAN ORIN	Y	41,256	262	10%	0.67%	0.64%	5.91%	3.10%	0.45%	2.65%
FIRST STATE BANK SHANNON-POLO	SHANNON	Y	176,846	1,626	9%	0.94%	0.92%	8.95%	3.72%	0.61%	3.11%
FIRST TRUST AND SAVINGS BANK OF WATSEK..	WATSEKA		257,182	2,714	16%	1.43%	1.06%	6.58%	3.16%	0.51%	2.65%
FIRST TRUST BANK OF ILLINOIS	KANKAKEE		359,524	1,360	7%	0.49%	0.38%	4.08%	3.17%	0.47%	2.70%
FISHER NATIONAL BANK, THE	FISHER	Y	137,152	2,680	13%	2.05%	1.95%	14.60%	4.50%	0.78%	3.72%
FLANAGAN STATE BANK	FLANAGAN	Y	199,787	4,304	10%	2.27%	2.15%	20.58%	3.87%	0.71%	3.16%
FLORA BANK & TRUST	FLORA		80,243	542	10%	0.94%	0.68%	6.23%	3.87%	0.43%	3.44%
FNB COMMUNITY BANK, THE	VANDALIA		372,671	4,986	12%	1.83%	1.34%	9.87%	4.06%	0.54%	3.52%
FNBC BANK AND TRUST	LA GRANGE	Y	561,398	5,588	9%	1.04%	1.00%	9.45%	3.38%	0.15%	3.23%
FOREST PARK NATIONAL BANK AND TRUST CO..	FOREST PARK	Y	255,922	2,400	8%	0.99%	0.94%	11.36%	4.59%	0.35%	4.24%
FORRESTON STATE BANK	FORRESTON	Y	227,506	4,550	9%	2.06%	2.00%	21.83%	4.02%	1.05%	2.97%
FORTRESS BANK	PEORIA		475,117	4,340	8%	1.24%	0.91%	8.83%	4.76%	0.84%	3.92%
FREDERICK COMMUNITY BANK, THE	PAXTON	Y	145,251	2,318	10%	1.65%	1.60%	14.57%	3.36%	0.39%	2.97%
GERBER STATE BANK, THE	ARGENTA	Y	76,728	544	13%	0.81%	0.71%	5.39%	3.61%	0.44%	3.17%
GERMAN-AMERICAN STATE BANK	GERMAN VALLEY		255,325	2,398	10%	1.29%	0.94%	9.27%	4.32%	0.94%	3.38%
GERMANTOWN TRUST & SAVINGS BANK	BREESE	Y	403,958	7,858	12%	2.01%	1.95%	14.13%	4.02%	0.89%	3.13%
GIFFORD STATE BANK, THE	GIFFORD	Y	160,839	962	9%	0.60%	0.60%	6.24%	4.43%	0.65%	3.78%
GLASFORD STATE BANK	GLASFORD	Y	49,171	308	7%	0.71%	0.63%	7.85%	3.30%	0.43%	2.87%
GLENVIEW STATE BANK	GLENVIEW	Y	1,331,846	11,472	10%	0.87%	0.86%	7.02%	2.97%	0.38%	2.59%
GN BANK	CHICAGO		116,615	-1,264	10%	-1.08%	-1.08%	-11.97%	3.37%	0.39%	2.98%
GOLD COAST BANK	CHICAGO		384,217	1,056	12%	0.47%	0.27%	2.24%	4.59%	1.73%	2.85%
GOODFIELD STATE BANK	GOODFIELD	Y	141,789	4,120	12%	2.99%	2.91%	23.26%	4.17%	0.79%	3.38%
GRAND RIDGE NATIONAL BANK	GRAND RIDGE		225,573	4,540	12%	2.84%	2.01%	15.90%	6.99%	0.75%	6.24%
GRAND RIVERS COMMUNITY BANK	GRAND CHAIN		28,622	-536	4%	-1.87%	-1.87%	-29.79%	4.80%	1.39%	3.41%
GRANVILLE NATIONAL BANK, THE	GRANVILLE		94,717	484	10%	0.66%	0.51%	4.29%	3.09%	0.34%	2.75%
GREAT RIVERS BANK	BARRY	Y	138,195	1,862	11%	1.38%	1.35%	11.53%	4.62%	0.78%	3.84%
GRUNDY BANK	MORRIS	Y	273,177	5,490	10%	2.04%	2.01%	18.08%	4.06%	0.07%	3.99%
GUARDIAN SAVINGS BANK	GRANITE CITY		36,117	-114	19%	-0.32%	-0.32%	-1.57%	3.05%	0.73%	2.32%
HARTSBURG STATE BANK	HARTSBURG		16,327	94	13%	0.58%	0.58%	4.51%	3.13%	0.28%	2.84%
HARVARD STATE BANK, THE	HARVARD	Y	267,648	1,928	9%	0.80%	0.72%	6.90%	3.87%	0.67%	3.20%

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HAVANA NATIONAL BANK, THE	HAVANA		269,386	2,312	10%	1.17%	0.86%	7.89%	3.80%	0.82%	2.98%
HEARTLAND BANK & TRUST COMPANY	BLOOMINGTON		2,975,826	27,950	10%	1.30%	0.94%	8.31%	4.05%	0.16%	3.89%
HERITAGE BANK OF SCHAUMBURG	SCHAUMBURG	Y	136,448	1,312	9%	1.00%	0.96%	6.42%	3.47%	0.22%	3.25%
HERITAGE STATE BANK	LAWRENCEVILLE	Y	78,692	-676	12%	-0.86%	-0.86%	-7.23%	4.87%	0.52%	4.36%
HICKORY POINT BANK AND TRUST	DECATUR		684,350	4,944	10%	0.98%	0.72%	7.13%	3.44%	0.37%	3.07%
HILL-DODGE BANKING COMPANY, THE	WARSAW	Y	40,912	828	16%	2.07%	2.02%	12.90%	4.38%	0.46%	3.92%
HINSDALE BANK & TRUST COMPANY, NATION..	HINSDALE		3,523,413	11,690	8%	0.47%	0.33%	2.72%	4.05%	0.73%	3.32%
HOLCOMB BANK	ROCHELLE	Y	199,343	2,320	10%	1.24%	1.16%	11.40%	4.72%	0.67%	4.06%
HOME STATE BANK/NATIONAL ASSOCIATION	CRYSTAL LAKE	Y	645,174	6,788	11%	1.08%	1.05%	8.49%	4.31%	0.53%	3.79%
HOMETOWN NATIONAL BANK	LA SALLE		258,237	2,286	9%	1.23%	0.89%	8.42%	3.88%	0.49%	3.39%
HOYNE SAVINGS BANK	CHICAGO		447,402	520	17%	0.11%	0.12%	0.67%	3.07%	0.90%	2.17%
ILLINI STATE BANK	OGLESBY	Y	129,035	1,722	12%	1.41%	1.33%	8.38%	3.73%	0.54%	3.19%
ILLINOIS BANK & TRUST	ROCKFORD		1,361,992	10,072	8%	0.96%	0.74%	7.62%	4.03%	0.41%	3.63%
INB, NATIONAL ASSOCIATION	SPRINGFIELD	Y	1,241,537	12,028	8%	1.01%	0.97%	11.29%	3.77%	0.53%	3.24%
INLAND BANK AND TRUST	OAK BROOK		1,146,696	10,126	13%	1.21%	0.88%	6.93%	3.87%	0.81%	3.05%
INTERNATIONAL BANK OF CHICAGO	CHICAGO	Y	694,700	5,592	11%	0.84%	0.80%	6.85%	4.14%	1.32%	2.82%
IPAVA STATE BANK	IPAVA	Y	172,355	2,636	8%	1.59%	1.53%	19.82%	4.15%	0.55%	3.60%
IROQUOIS FARMERS STATE BANK	IROQUOIS	Y	115,657	834	9%	0.73%	0.72%	7.83%	3.44%	0.34%	3.10%
IROQUOIS FEDERAL SAVINGS AND LOAN ASSO..	WATSEKA		700,576	4,510	11%	0.90%	0.64%	5.61%	3.90%	1.13%	2.77%
ITASCA BANK & TRUST CO.	ITASCA		608,595	6,106	9%	1.39%	1.00%	10.46%	4.20%	0.49%	3.71%
IUKA STATE BANK, THE	SALEM		108,370	698	9%	0.98%	0.64%	6.95%	5.13%	1.11%	4.02%
JERSEY STATE BANK	JERSEYVILLE		154,446	1,312	13%	1.14%	0.85%	5.90%	3.67%	0.55%	3.12%
KINMUNDY BANK	KINMUNDY		51,314	1,058	11%	2.93%	2.06%	15.30%	5.18%	0.48%	4.70%
LAKE FOREST BANK & TRUST COMPANY, NATI..	LAKE FOREST		4,945,315	73,708	8%	2.10%	1.49%	15.98%	3.77%	0.73%	3.04%
LAKESIDE BANK	CHICAGO	Y	1,975,917	29,208	10%	1.50%	1.48%	14.01%	4.55%	1.02%	3.53%
LASALLE STATE BANK	LASALLE	Y	140,563	1,484	10%	1.10%	1.06%	10.23%	3.64%	0.57%	3.07%
LEADERS BANK, THE	OAK BROOK		361,980	926	12%	0.26%	0.26%	2.09%	3.96%	1.34%	2.63%
LEGENCE BANK	ELDORADO	Y	515,508	8,150	9%	1.67%	1.58%	14.06%	5.84%	0.49%	5.35%
LEMONT NATIONAL BANK, THE	LEMONT		53,950	24	6%	0.06%	0.04%	0.64%	2.72%	0.05%	2.67%
LENA STATE BANK	LENA		90,526	1,028	12%	1.54%	1.14%	9.47%	4.01%	1.02%	2.99%
LIBERTY BANK	LIBERTY		105,515	1,510	12%	1.99%	1.43%	11.68%	4.23%	0.55%	3.69%
LIBERTY BANK FOR SAVINGS	CHICAGO		846,914	3,494	23%	0.54%	0.41%	1.72%	3.03%	0.65%	2.38%
LIBERTYVILLE BANK & TRUST COMPANY, NATI..	LIBERTYVILLE		1,827,593	9,838	8%	0.73%	0.54%	5.83%	3.40%	0.76%	2.64%
LINCOLNWAY COMMUNITY BANK	NEW LENOX		256,590	3,304	11%	1.79%	1.29%	11.97%	5.35%	1.09%	4.26%
LISLE SAVINGS BANK	LISLE		532,740	2,168	23%	0.49%	0.41%	1.70%	3.07%	0.96%	2.11%
LITCHFIELD NATIONAL BANK, THE	LITCHFIELD		113,605	876	8%	1.02%	0.77%	9.10%	4.06%	0.63%	3.43%
LONGVIEW BANK	OGDEN		216,354	2,530	9%	1.60%	1.17%	13.44%	4.41%	0.83%	3.58%
LONGVIEW BANK & TRUST	CHRISMAN		192,597	2,512	8%	1.81%	1.30%	14.55%	4.19%	0.88%	3.31%



IL Profitability

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Dollars in Thousands



**BANCONOMICS®**



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
LOOMIS FEDERAL SAVINGS AND LOAN ASSOCI..	CHICAGO		62,206	-1,086	27%	-2.44%	-1.75%	-6.25%	2.22%	0.12%	2.11%
MARINE BANK	SPRINGFIELD	Y	664,310	7,514	11%	1.15%	1.13%	10.34%	3.66%	0.54%	3.13%
MARQUETTE BANK	CHICAGO		1,667,297	6,916	8%	0.57%	0.41%	3.91%	3.75%	0.37%	3.38%
MARSEILLES BANK	MARSEILLES	Y	64,673	470	10%	0.74%	0.73%	6.92%	3.78%	1.14%	2.63%
MASON CITY NATIONAL BANK	MASON CITY	Y	68,455	734	18%	1.16%	1.07%	5.64%	3.45%	0.43%	3.02%
MCHENRY SAVINGS BANK	MCHENRY		238,531	10	9%	0.01%	0.00%	0.05%	4.13%	1.10%	3.03%
MERCHANTS AND MANUFACTURERS BANK	JOLIET		292,532	2,060	8%	0.99%	0.70%	8.85%	4.65%	0.64%	4.02%
METROPOLITAN CAPITAL BANK & TRUST	CHICAGO		206,657	-930	10%	-0.64%	-0.45%	-4.35%	5.75%	1.46%	4.29%
MIDAMERICA NATIONAL BANK	CANTON		436,984	4,534	11%	1.43%	1.04%	8.00%	4.28%	0.36%	3.92%
MIDDLETOWN STATE BANK	MIDDLETOWN	Y	38,899	696	9%	1.84%	1.79%	19.50%	3.84%	0.73%	3.11%
MIDLAND COMMUNITY BANK	KINCAID		69,300	1,122	10%	2.36%	1.62%	15.33%	3.90%	0.77%	3.12%
MIDLAND FEDERAL SAVINGS AND LOAN ASSO..	BRIDGEVIEW		116,560	-178	9%	-0.19%	-0.15%	-1.58%	2.66%	0.31%	2.34%
MIDLAND STATES BANK	EFFINGHAM		6,318,609	35,688	9%	0.77%	0.56%	4.48%	4.31%	0.70%	3.61%
MIDWEST BANK	MONMOUTH		534,164	3,904	9%	1.00%	0.73%	6.00%	4.37%	0.93%	3.43%
MIDWEST COMMUNITY BANK	FREEPORT	Y	330,124	14,262	8%	5.44%	4.32%	47.56%	3.70%	0.92%	2.78%
MILFORD BUILDING AND LOAN ASSOCIATION, ..	MILFORD		30,534	68	9%	0.31%	0.22%	2.49%	3.75%	1.45%	2.30%
MILLEDGEVILLE STATE BANK	MILLEDGEVILLE	Y	148,216	1,438	11%	1.08%	0.97%	8.54%	4.70%	1.28%	3.42%
MILLENNIUM BANK	DES PLAINES	Y	168,036	2,808	11%	1.68%	1.67%	14.73%	4.87%	1.57%	3.29%
MORTON COMMUNITY BANK	MORTON	Y	4,113,965	51,502	9%	1.31%	1.25%	11.76%	3.93%	0.89%	3.04%
MUNICIPAL TRUST AND SAVINGS BANK	BOURBONNAIS	Y	322,929	8,574	15%	2.73%	2.66%	17.74%	4.24%	0.60%	3.64%
MURPHY-WALL STATE BANK AND TRUST COM..	PINCKNEYVILLE		137,957	950	10%	0.96%	0.69%	5.97%	4.40%	0.51%	3.88%
MUTUAL FEDERAL BANK	CHICAGO		77,216	606	17%	0.78%	0.78%	4.33%	4.18%	0.64%	3.54%
NASHVILLE SAVINGS BANK	NASHVILLE		65,520	606	13%	1.25%	0.92%	7.09%	3.69%	0.85%	2.84%
NATIONAL BANK OF ST. ANNE	SAINT ANNE		86,336	818	9%	1.35%	0.95%	8.45%	5.08%	1.04%	4.04%
NOKOMIS SAVINGS BANK	NOKOMIS		31,010	38	15%	0.24%	0.12%	0.75%	3.78%	1.14%	2.64%
NORTH ADAMS STATE BANK	URSA		39,589	232	14%	0.85%	0.59%	3.93%	4.61%	0.69%	3.92%
NORTH CENTRAL BANK	HENNEPIN	Y	121,244	1,710	13%	1.49%	1.41%	9.71%	4.09%	0.45%	3.63%
NORTH COUNTY SAVINGS BANK	RED BUD		56,549	232	9%	0.54%	0.41%	4.73%	3.34%	0.88%	2.46%
NORTH SHORE TRUST AND SAVINGS	WAUKEGAN		239,526	-310	19%	-0.18%	-0.13%	-0.68%	2.95%	0.76%	2.20%
NORTH SIDE FEDERAL SAVINGS AND LOAN AS..	CHICAGO		42,770	-194	10%	-0.63%	-0.45%	-4.94%	3.60%	0.42%	3.18%
NORTHBROOK BANK & TRUST COMPANY, NATI..	NORTHBROOK		2,914,000	16,448	9%	0.78%	0.56%	5.84%	3.55%	0.68%	2.87%
NORTHERN TRUST COMPANY, THE	CHICAGO		130,414,022	1,346,574	7%	1.35%	1.03%	13.38%	1.57%	0.22%	1.35%
NORTHSIDE COMMUNITY BANK	GURNEE		261,440	2,472	20%	1.33%	0.95%	4.33%	4.42%	0.67%	3.75%
NORTHWEST BANK OF ROCKFORD	ROCKFORD		314,873	-692	8%	-0.38%	-0.22%	-2.49%	4.33%	0.97%	3.36%
OAKDALE STATE BANK	OAKDALE		21,865	232	12%	1.55%	1.06%	8.74%	4.72%	0.30%	4.42%
OLD EXCHANGE NATIONAL BANK OF OKAWVIL..	OKAWVILLE	Y	74,747	1,406	11%	2.04%	1.88%	16.40%	4.38%	1.01%	3.37%
OLD PLANK TRAIL COMMUNITY BANK, NATION..	NEW LENOX		1,721,591	-1,446	8%	-0.12%	-0.08%	-0.84%	3.44%	0.68%	2.77%
OLD SECOND NATIONAL BANK	AURORA		2,740,340	26,742	11%	1.34%	0.98%	7.99%	4.02%	0.35%	3.68%

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OTTAWA SAVINGS BANK	OTTAWA		308,433	1,826	14%	0.83%	0.59%	4.02%	4.62%	1.02%	3.60%
OXFORD BANK & TRUST	OAK BROOK	Y	641,223	16,716	10%	2.67%	2.61%	25.79%	4.55%	0.69%	3.86%
PAN AMERICAN BANK & TRUST	MELROSE PARK	Y	372,593	2,262	9%	0.65%	0.61%	6.70%	4.76%	1.32%	3.44%
PARK RIDGE COMMUNITY BANK	PARK RIDGE	Y	338,385	7,052	14%	2.17%	2.08%	14.95%	4.54%	0.51%	4.03%
PARKWAY BANK AND TRUST COMPANY	HARWOOD HEI..		2,573,404	25,984	11%	1.40%	1.01%	8.66%	4.09%	1.10%	3.00%
PEOPLEFIRST BANK	JOLIET		142,243	1,338	13%	1.32%	0.94%	7.34%	4.86%	1.05%	3.80%
PEOPLES BANK & TRUST	PANA		420,327	8,018	9%	2.48%	1.91%	18.17%	4.93%	0.61%	4.32%
PEOPLES BANK OF KANKAKEE COUNTY	BOURBONNAIS	Y	252,884	4,762	7%	1.96%	1.88%	25.40%	3.70%	0.51%	3.19%
PEOPLES BANK OF MACON	MACON		21,533	108	14%	0.59%	0.50%	3.72%	2.76%	0.24%	2.52%
PEOPLES NATIONAL BANK OF KEWANEE	KEWANEE		383,686	2,258	12%	0.81%	0.59%	4.32%	4.21%	0.59%	3.62%
PEOPLES NATIONAL BANK, NATIONAL ASSOCI..	MOUNT VERNON	Y	1,266,251	15,080	9%	1.22%	1.19%	13.11%	4.49%	0.64%	3.85%
PEOPLES STATE BANK OF COLFAX	COLFAX		36,353	550	11%	2.11%	1.51%	12.82%	4.63%	0.46%	4.17%
PEOPLES STATE BANK OF NEWTON, ILLINOIS, ..	NEWTON		467,336	5,562	11%	1.70%	1.19%	10.31%	4.28%	0.67%	3.62%
PERU FEDERAL SAVINGS BANK	PERU		160,427	1,004	13%	0.85%	0.63%	4.51%	3.37%	0.73%	2.65%
PETEFISH, SKILES & COMPANY	VIRGINIA	Y	202,173	3,974	11%	2.05%	1.97%	14.98%	4.78%	0.60%	4.18%
PHILO EXCHANGE BANK	PHILO	Y	105,469	1,272	11%	1.28%	1.21%	9.71%	3.83%	0.38%	3.45%
PIONEER STATE BANK	EARLVILLE		109,203	616	12%	0.51%	0.56%	4.63%	4.93%	0.72%	4.21%
POPLAR GROVE STATE BANK, THE	POPLAR GROVE	Y	75,322	1,176	12%	1.79%	1.56%	9.78%	3.84%	0.26%	3.58%
PRAIRIE COMMUNITY BANK	MARENGO		134,303	224	9%	0.23%	0.17%	1.69%	3.98%	0.73%	3.25%
PRAIRIE STATE BANK & TRUST	SPRINGFIELD	Y	713,033	10,124	11%	1.46%	1.42%	12.52%	3.92%	0.34%	3.58%
PREFERRED BANK	CASEY		61,598	160	9%	0.26%	0.26%	2.78%	4.48%	1.20%	3.28%
PRINCEVILLE STATE BANK	PRINCEVILLE	Y	94,604	682	9%	0.85%	0.72%	8.03%	4.18%	0.95%	3.23%
PROSPECT BANK	PARIS	Y	584,254	5,600	9%	0.96%	0.96%	10.13%	3.93%	0.94%	2.99%
PROVIDENCE BANK & TRUST	SOUTH HOLLAND		1,085,654	14,240	10%	1.82%	1.31%	10.80%	5.00%	0.46%	4.54%
PULASKI SAVINGS BANK	CHICAGO		46,916	40	8%	0.09%	0.09%	1.13%	4.19%	1.16%	3.03%
RARITAN STATE BANK	RARITAN		192,142	1,588	11%	1.15%	0.83%	7.33%	4.35%	1.04%	3.30%
REPUBLIC BANK OF CHICAGO	OAK BROOK		2,155,125	24,680	10%	1.61%	1.15%	10.97%	4.51%	0.78%	3.72%
RESOURCE BANK, NATIONAL ASSOCIATION	DEKALB	Y	562,896	8,454	8%	1.70%	1.50%	16.37%	4.03%	0.43%	3.61%
REYNOLDS STATE BANK	REYNOLDS		100,129	1,278	20%	1.53%	1.28%	6.27%	2.94%	0.75%	2.18%
ROCHESTER STATE BANK	ROCHESTER	Y	100,644	954	10%	0.97%	0.95%	8.32%	2.80%	0.16%	2.64%
ROYAL SAVINGS BANK	CHICAGO		407,294	1,632	10%	0.71%	0.40%	3.46%	4.50%	0.78%	3.72%
RUSHVILLE STATE BANK	RUSHVILLE	Y	108,283	1,696	14%	1.67%	1.57%	10.92%	3.53%	0.24%	3.29%
SAINTE MARIE STATE BANK	SAINTE MARIE		16,890	-290	23%	-1.72%	-1.72%	-7.43%	3.56%	0.87%	2.69%
SAUK VALLEY BANK & TRUST COMPANY	STERLING		489,682	4,410	9%	1.24%	0.90%	9.75%	3.97%	0.67%	3.30%
SAVANNA-THOMSON STATE BANK	THOMSON	Y	94,734	750	12%	0.87%	0.79%	5.36%	4.04%	0.78%	3.26%
SCHAUMBURG BANK & TRUST COMPANY, NAT..	SCHAUMBURG		1,275,684	-3,480	8%	-0.37%	-0.27%	-2.69%	3.33%	0.87%	2.46%
SCOTT STATE BANK	BETHANY	Y	178,336	1,536	14%	0.91%	0.86%	5.93%	3.44%	0.32%	3.11%
SECURITY BANK, S.B.	SPRINGFIELD		171,373	484	9%	0.41%	0.28%	2.99%	3.25%	0.24%	3.00%

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SECURITY NATIONAL BANK	WITT		84,878	500	10%	0.88%	0.59%	5.80%	4.56%	0.94%	3.62%
SECURITY SAVINGS BANK	MONMOUTH		205,321	1,036	11%	0.66%	0.50%	4.53%	3.87%	1.02%	2.86%
SENB BANK	MOLINE	Y	312,909	2,348	8%	0.83%	0.75%	7.61%	4.37%	0.62%	3.75%
SHELBY COUNTY STATE BANK	SHELBYVILLE	Y	253,190	3,544	10%	1.48%	1.40%	13.35%	4.16%	0.49%	3.66%
SIGNATURE BANK	ROSEMONT		1,050,562	16,224	9%	2.14%	1.54%	15.95%	4.28%	0.41%	3.87%
SOUTH PORTE BANK	MARION		114,296	2,060	10%	2.02%	1.80%	18.96%	5.16%	1.33%	3.84%
SOUTHERN ILLINOIS BANK	JOHNSTON CITY		119,377	1,158	12%	1.41%	0.97%	7.74%	4.60%	0.74%	3.85%
SOUTHERN TRUST BANK	GOREVILLE		59,092	278	9%	0.64%	0.47%	4.78%	3.86%	0.50%	3.36%
SPRING VALLEY CITY BANK	SPRING VALLEY		196,857	2,162	14%	1.50%	1.10%	7.39%	3.65%	0.56%	3.09%
ST. CHARLES BANK & TRUST COMPANY, NATIO..	SAINT CHARLES		1,624,355	6,698	9%	0.56%	0.41%	3.51%	3.81%	0.79%	3.02%
STATE BANK	FREEPORT		282,515	3,556	10%	1.74%	1.26%	11.91%	3.96%	0.84%	3.13%
	WONDER LAKE		238,672	-228	9%	-0.21%	-0.10%	-0.83%	4.03%	0.37%	3.66%
STATE BANK OF BEMENT	BEMENT		104,839	442	12%	0.50%	0.42%	3.52%	4.26%	0.62%	3.63%
STATE BANK OF CERRO GORDO	CERRO GORDO		32,597	72	11%	0.31%	0.22%	1.70%	3.07%	0.19%	2.88%
STATE BANK OF CHERRY	CHERRY	Y	93,692	1,374	13%	1.57%	1.47%	10.66%	4.52%	0.57%	3.95%
STATE BANK OF DAVIS	DAVIS		170,509	2,342	10%	1.80%	1.37%	12.60%	3.47%	0.89%	2.59%
STATE BANK OF GENEVA, THE	GENEVA	Y	86,379	438	9%	0.53%	0.51%	5.23%	4.07%	0.52%	3.55%
STATE BANK OF GRAYMONT	GRAYMONT		214,811	1,656	12%	1.17%	0.77%	6.23%	3.81%	0.74%	3.07%
STATE BANK OF HERSCHER	HERSCHER		145,712	1,418	13%	1.31%	0.97%	7.25%	4.53%	0.39%	4.14%
STATE BANK OF INDUSTRY	INDUSTRY	Y	56,032	714	14%	1.37%	1.27%	8.89%	3.98%	0.93%	3.05%
STATE BANK OF LINCOLN	LINCOLN		327,873	2,510	10%	1.06%	0.77%	7.01%	3.71%	0.26%	3.46%
STATE BANK OF NAUVOO	NAUVOO		31,697	14	9%	0.08%	0.04%	0.47%	4.27%	0.41%	3.86%
STATE BANK OF PEARL CITY, THE	PEARL CITY	Y	55,840	424	12%	0.78%	0.76%	6.11%	4.53%	0.72%	3.80%
STATE BANK OF SAUNEMIN	SAUNEMIN	Y	36,236	766	12%	2.12%	2.11%	17.04%	3.82%	0.61%	3.21%
STATE BANK OF ST. JACOB	SAINT JACOB	Y	66,166	1,088	16%	1.76%	1.64%	9.89%	3.80%	0.50%	3.30%
STATE BANK OF THE LAKES, NATIONAL ASSOC..	ANTIOCH		1,373,887	7,328	8%	0.73%	0.53%	4.18%	3.57%	0.69%	2.88%
STATE BANK OF TOULON	TOULON	Y	233,489	2,660	10%	1.22%	1.14%	9.66%	4.36%	0.80%	3.56%
STATE BANK OF WATERLOO	WATERLOO		204,354	1,678	9%	1.13%	0.82%	9.42%	4.20%	1.16%	3.05%
STATE BANK OF WHITTINGTON	BENTON	Y	137,191	1,788	10%	1.37%	1.30%	12.14%	4.59%	0.21%	4.38%
STATE FARM BANK, FSB	BLOOMINGTON		16,312,807	0	11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
STATE STREET BANK AND TRUST COMPANY	QUINCY	Y	244,096	4,744	9%	2.03%	1.94%	20.87%	4.38%	0.48%	3.90%
STERLING FEDERAL BANK, FEDERAL SAVINGS ..	STERLING		467,160	1,602	8%	0.43%	0.34%	3.82%	3.60%	0.84%	2.76%
STILLMAN BANCCORP, N.A.	STILLMAN VALL..	Y	488,612	7,626	8%	1.69%	1.56%	15.50%	3.36%	0.54%	2.83%
STREATOR HOME SAVINGS BANK	STREATOR		163,945	566	25%	0.40%	0.35%	1.34%	2.97%	0.87%	2.11%
TABLE GROVE STATE BANK	TABLE GROVE	Y	46,303	674	12%	1.55%	1.46%	11.69%	4.55%	0.31%	4.25%
TEMPO BANK	TRENTON		98,801	-4,134	9%	-4.33%	-4.18%	-42.56%	3.55%	1.25%	2.30%
TEUTOPOLIS STATE BANK	TEUTOPOLIS		257,798	4,418	13%	2.37%	1.71%	12.61%	4.33%	0.64%	3.69%
TEXICO STATE BANK	TEXICO		8,243	-62	8%	-0.75%	-0.75%	-9.03%	3.87%	0.32%	3.55%

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TNB BANK	TUSCOLA		91,877	34	12%	0.06%	0.04%	0.30%	3.46%	0.76%	2.70%
TOMPKINS STATE BANK	AVON	Y	237,527	3,388	9%	1.54%	1.43%	13.86%	4.48%	0.73%	3.74%
TOWN AND COUNTRY BANK	SPRINGFIELD		855,741	5,282	9%	0.82%	0.62%	6.21%	4.14%	0.70%	3.44%
TOWN AND COUNTRY BANK MIDWEST	QUINCY	Y	187,853	9,598	13%	5.14%	5.11%	41.59%	5.05%	0.57%	4.49%
TOWN CENTER BANK	FRANKFORT		124,918	778	10%	0.62%	0.62%	5.39%	4.57%	0.87%	3.69%
TRUSTBANK	OLNEY	Y	249,660	3,988	11%	1.61%	1.60%	13.59%	4.51%	0.48%	4.03%
UNION FEDERAL SAVINGS AND LOAN ASSOCIA..	KEWANEE		155,893	-1,208	14%	-1.05%	-0.77%	-5.34%	3.78%	0.78%	3.00%
UNION NATIONAL BANK	ELGIN		361,593	3,602	10%	1.43%	1.00%	9.42%	3.62%	1.04%	2.57%
UNION SAVINGS BANK	FREEPORT		166,222	170	9%	0.15%	0.10%	1.03%	3.73%	0.57%	3.16%
UNITED COMMUNITY BANK	CHATHAM		2,739,400	23,300	9%	1.19%	0.85%	8.44%	3.55%	0.69%	2.85%
UNITED TRUST BANK	PALOS HEIGHTS		28,685	-1,126	7%	-3.93%	-3.93%	-47.40%	4.53%	0.95%	3.58%
VERMILION VALLEY BANK	PIPER CITY	Y	139,484	2,426	16%	1.87%	1.74%	10.49%	4.10%	0.70%	3.40%
VERMONT STATE BANK	VERMONT		30,252	-290	12%	-2.41%	-0.96%	-7.69%	4.65%	1.74%	2.91%
VILLA GROVE STATE BANK	VILLA GROVE	Y	75,749	1,060	12%	1.41%	1.40%	12.19%	4.07%	0.58%	3.49%
VILLAGE BANK & TRUST, NATIONAL ASSOCIATI..	ARLINGTON HEI..		2,018,565	7,210	8%	0.51%	0.36%	3.65%	3.64%	0.82%	2.82%
VILLAGE BANK, THE	SAINT LIBORY	Y	92,719	1,122	9%	1.22%	1.21%	12.85%	3.55%	0.31%	3.24%
WABASH SAVINGS BANK	MOUNT CARMEL		8,853	-108	12%	-1.22%	-1.22%	-9.63%	3.87%	1.04%	2.83%
WARREN-BOYNTON STATE BANK	NEW BERLIN		180,383	2,092	13%	1.62%	1.16%	8.45%	4.48%	0.67%	3.81%
WASHINGTON SAVINGS BANK	EFFINGHAM		404,065	2,814	16%	0.95%	0.70%	4.19%	3.47%	0.84%	2.63%
WASHINGTON STATE BANK	WASHINGTON		62,032	280	11%	0.63%	0.45%	4.16%	3.25%	0.66%	2.59%
WATERMAN STATE BANK	WATERMAN	Y	49,114	462	12%	1.04%	1.02%	10.46%	3.44%	0.71%	2.74%
WENONA STATE BANK	WENONA		37,669	180	13%	0.62%	0.48%	3.63%	3.48%	0.55%	2.94%
WEST CENTRAL BANK	ASHLAND	Y	188,414	1,960	10%	1.07%	1.04%	9.46%	4.69%	0.70%	4.00%
WEST SUBURBAN BANK	LOMBARD		2,430,787	9,516	9%	0.52%	0.39%	4.26%	3.16%	0.39%	2.78%
WEST TOWN BANK & TRUST	NORTH RIVERSI..		298,225	-4,482	10%	-2.01%	-1.50%	-12.69%	5.35%	1.25%	4.10%
WHEATON BANK & TRUST COMPANY, NATION..	WHEATON		2,262,296	11,842	8%	0.72%	0.52%	4.96%	3.44%	0.69%	2.75%
WHEATON COLLEGE TRUST COMPANY, NATIO..	WHEATON		3,692	-96	93%	-3.52%	-2.60%	-2.78%	1.47%	0.00%	1.47%
WILLIAMSVILLE STATE BANK AND TRUST	WILLIAMSVILLE		95,703	-26	13%	-0.09%	-0.03%	-0.20%	3.15%	0.36%	2.78%
WINTRUST BANK, NATIONAL ASSOCIATION	CHICAGO		7,544,346	15,796	8%	0.31%	0.21%	2.18%	3.53%	0.71%	2.82%



# 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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