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PROFITABILITY

Illinois FDIC Insured Institutions – 3rd Quarter 2020

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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 | 66,623 | 259 | 10% | 0.40% | 0.39% | 3.82% | 4.00% | 0.64% | 3.36% |
| 1ST EQUITY BANK | SKOKIE | Y | 150,457 | 1,288 | 15% | 0.88% | 0.86% | 5.46% | 3.56% | 0.82% | 2.74% |
| 1ST STATE BANK OF MASON CITY | MASON CITY | Y | 29,495 | 141 | 11% | 0.49% | 0.48% | 3.77% | 2.55% | 0.40% | 2.15% |
| ALBANY BANK & TRUST CO., NATIONAL ASSOC.. | CHICAGO | | 652,950 | 4,188 | 15% | 0.95% | 0.64% | 4.12% | 3.27% | 0.61% | 2.66% |
| ALGONQUIN STATE BANK | ALGONQUIN | Y | 142,556 | 1,007 | 11% | 0.75% | 0.71% | 6.15% | 3.14% | 0.14% | 3.00% |
| ALLIANCE COMMUNITY BANK | PETERSBURG | Y | 289,088 | 3,288 | 10% | 1.20% | 1.14% | 8.72% | 3.76% | 0.38% | 3.37% |
| ALLIED FIRST BANK, SB | OSWEGO | | 122,707 | 4,596 | 13% | 5.22% | 3.75% | 31.12% | 3.59% | 0.63% | 2.96% |
| AMALGAMATED BANK OF CHICAGO | CHICAGO | | 841,648 | 3,408 | 11% | 0.53% | 0.40% | 3.81% | 3.72% | 0.19% | 3.53% |
| AMERICAN COMMUNITY BANK & TRUST | WOODSTOCK | | 702,219 | 6,789 | 10% | 1.35% | 0.97% | 8.80% | 3.49% | 0.48% | 3.02% |
| AMERICAN EAGLE BANK | SOUTH ELGIN | | 268,079 | 2,744 | 9% | 1.42% | 1.02% | 11.94% | 4.81% | 1.55% | 3.26% |
| AMERICAN EAGLE BANK OF CHICAGO | CHICAGO | | 92,466 | 129 | 11% | 0.19% | 0.14% | 1.32% | 3.97% | 1.69% | 2.28% |
| AMERICAN METRO BANK | CHICAGO | | 81,012 | 456 | 11% | 0.56% | 0.56% | 5.06% | 4.82% | 0.97% | 3.86% |
| ANCHOR STATE BANK | ANCHOR | | 23,042 | 81 | 24% | 0.55% | 0.35% | 1.73% | 3.67% | 0.31% | 3.36% |
| ANDERSON STATE BANK | ONEIDA | Y | 92,591 | 1,032 | 15% | 1.18% | 1.11% | 7.11% | 3.03% | 0.38% | 2.65% |
| ANNA STATE BANK | ANNA | | 91,062 | 828 | 14% | 1.22% | 0.91% | 6.25% | 3.56% | 0.56% | 3.00% |
| ANNA-JONESBORO NATIONAL BANK | ANNA | | 230,227 | 2,068 | 13% | 1.27% | 0.90% | 6.29% | 4.19% | 0.47% | 3.72% |
| APPLE RIVER STATE BANK | APPLE RIVER | Y | 396,582 | 5,992 | 10% | 1.59% | 1.51% | 14.65% | 3.89% | 0.85% | 3.04% |
| ARCOLA FIRST BANK | ARCOLA | Y | 114,421 | 816 | 11% | 0.82% | 0.71% | 5.66% | 2.66% | 0.32% | 2.34% |
| ATLANTA NATIONAL BANK, THE | ATLANTA | | 64,559 | 423 | 12% | 0.85% | 0.65% | 4.94% | 3.28% | 0.44% | 2.84% |
| BANK & TRUST COMPANY | LITCHFIELD | | 378,715 | 2,456 | 9% | 0.93% | 0.65% | 6.36% | 4.20% | 0.96% | 3.24% |
| BANK OF BELLEVILLE | BELLEVILLE | | 268,359 | 2,919 | 8% | 1.56% | 1.09% | 14.54% | 3.49% | 0.97% | 2.52% |
| BANK OF BLUFFS | BLUFFS | Y | 57,807 | 145 | 13% | 0.32% | 0.25% | 1.76% | 3.89% | 0.36% | 3.53% |
| BANK OF BOURBONNAIS | BOURBONNAIS | | 76,962 | 95 | 10% | 0.20% | 0.12% | 1.11% | 3.13% | 0.78% | 2.34% |
| BANK OF CALHOUN COUNTY | HARDIN | | 69,599 | 377 | 9% | 0.75% | 0.54% | 5.44% | 3.49% | 0.44% | 3.05% |
| BANK OF CARBONDALE, THE | CARBONDALE | | 249,145 | 2,841 | 13% | 1.55% | 1.14% | 8.76% | 3.33% | 0.29% | 3.04% |
| BANK OF CHESTNUT | CHESTNUT | | 18,199 | 19 | 10% | 0.22% | 0.10% | 1.02% | 4.19% | 0.47% | 3.72% |
| BANK OF FARMINGTON | FARMINGTON | | 189,245 | 1,228 | 11% | 0.93% | 0.65% | 5.79% | 4.57% | 0.93% | 3.64% |
| BANK OF GIBSON CITY | GIBSON CITY | | 97,350 | 1,069 | 8% | 1.52% | 1.10% | 9.87% | 4.13% | 0.58% | 3.55% |
| BANK OF HERRIN, THE | HERRIN | Y | 262,466 | 23 | 9% | 0.01% | 0.01% | 0.09% | 4.23% | 0.33% | 3.90% |
| BANK OF HILLSBORO, NATIONAL ASSOCIATION | HILLSBORO | | 406,570 | 4,828 | 10% | 1.69% | 1.19% | 10.95% | 4.23% | 0.80% | 3.43% |
| BANK OF KAMPSVILLE | KAMPSVILLE | | 114,133 | 985 | 17% | 1.13% | 0.86% | 4.89% | 3.45% | 0.56% | 2.89% |
| BANK OF MONTGOMERY | MONTGOMERY | | 42,710 | 337 | 9% | 0.82% | 0.79% | 8.14% | 3.27% | 0.60% | 2.67% |
| BANK OF O'FALLON | O'FALLON | Y | 322,586 | 4,897 | 13% | 1.53% | 1.52% | 10.79% | 3.86% | 1.06% | 2.80% |
| BANK OF PONTIAC | PONTIAC | | 585,153 | 8,263 | 13% | 1.95% | 1.41% | 10.99% | 4.24% | 0.62% | 3.62% |
| BANK OF RANTOUL | RANTOUL | Y | 239,119 | 4,932 | 10% | 2.24% | 2.06% | 17.86% | 4.33% | 0.45% | 3.88% |
| BANK OF SPRINGFIELD | SPRINGFIELD | | 1,138,461 | 9,965 | 8% | 1.24% | 0.88% | 9.86% | 4.18% | 0.56% | 3.62% |
| BANK OF STRONGHURST | STRONGHURST | | 76,641 | 376 | 16% | 0.63% | 0.49% | 2.83% | 3.18% | 0.63% | 2.55% |
| BANK OF YATES CITY | YATES CITY | Y | 71,670 | -385 | 9% | -0.54% | -0.54% | -5.94% | 4.01% | 0.75% | 3.25% |

IL Profitability

September 30, 2020
Dollars in Thousands



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|--|----------------|--------|----------------|-------------------|-----------------------|------------|--------|---------|------------------------|-----------------|---------------------|
| BANKCHAMPAIGN, NATIONAL ASSOCIATION | CHAMPAIGN | Y | 255,239 | 3,141 | 9% | 1.25% | 1.23% | 12.88% | 4.18% | 0.84% | 3.34% |
| BANKFINANCIAL, NATIONAL ASSOCIATION | OLYMPIA FIELDS | | 1,533,788 | 10,135 | 10% | 0.90% | 0.66% | 6.18% | 3.68% | 0.55% | 3.13% |
| BANKORION | ORION | | 512,235 | 4,397 | 10% | 1.17% | 0.86% | 7.16% | 3.75% | 0.74% | 3.01% |
| BANTERRA BANK | MARION | Y | 2,049,276 | 29,813 | 8% | 1.55% | 1.45% | 15.33% | 4.09% | 0.57% | 3.51% |
| BARRINGTON BANK & TRUST COMPANY, NATI.. | BARRINGTON | | 2,813,086 | 112,233 | 12% | 5.40% | 3.99% | 29.27% | 3.19% | 0.46% | 2.74% |
| BEARDSTOWN SAVINGS, S.B. | BEARDSTOWN | | 58,132 | 429 | 11% | 1.00% | 0.74% | 6.62% | 4.78% | 0.90% | 3.88% |
| BELMONT BANK & TRUST COMPANY | CHICAGO | | 640,677 | 9,617 | 10% | 2.09% | 1.50% | 15.25% | 4.63% | 0.83% | 3.79% |
| BETTER BANKS | PEORIA | Y | 306,017 | 2,783 | 8% | 0.98% | 0.91% | 9.07% | 3.90% | 0.39% | 3.50% |
| BEVERLY BANK & TRUST COMPANY, NATIONA.. | CHICAGO | | 1,692,658 | 11,184 | 10% | 0.92% | 0.66% | 6.32% | 3.75% | 0.68% | 3.06% |
| BLACKHAWK BANK & TRUST | MILAN | | 1,446,611 | 16,892 | 11% | 1.58% | 1.17% | 9.40% | 3.49% | 0.77% | 2.72% |
| BMO HARRIS BANK NATIONAL ASSOCIATION | CHICAGO | | 147,654,128 | 747,597 | 9% | 0.66% | 0.51% | 4.29% | 3.01% | 0.61% | 2.41% |
| BMO HARRIS CENTRAL NATIONAL ASSOCIATI.. | ROSELLE | | 7,982 | 28 | 87% | 0.50% | 0.35% | 0.40% | 6.03% | 0.00% | 6.03% |
| BRADFORD NATIONAL BANK OF GREENVILLE, .. | GREENVILLE | Y | 381,330 | 5,097 | 12% | 1.55% | 1.34% | 9.86% | 4.29% | 0.72% | 3.58% |
| BRICKYARD BANK | LINCOLNWOOD | | 145,576 | 389 | 9% | 0.27% | 0.27% | 2.60% | 3.45% | 0.94% | 2.51% |
| BUCKLEY STATE BANK | BUCKLEY | | 42,552 | 212 | 12% | 0.51% | 0.50% | 4.01% | 3.26% | 0.33% | 2.93% |
| BUENA VISTA NATIONAL BANK | CHESTER | | 229,206 | 2,924 | 12% | 1.71% | 1.28% | 9.69% | 4.10% | 0.40% | 3.70% |
| BURLING BANK | CHICAGO | Y | 146,247 | 1,696 | 11% | 1.25% | 1.16% | 10.30% | 4.26% | 0.27% | 3.99% |
| BUSEY BANK | CHAMPAIGN | | 10,186,031 | 112,621 | 10% | 1.45% | 1.11% | 8.22% | 3.54% | 0.39% | 3.16% |
| BYLINE BANK | CHICAGO | | 6,022,217 | 37,393 | 10% | 0.88% | 0.62% | 4.73% | 4.29% | 0.42% | 3.87% |
| BYRON BANK | BYRON | Y | 292,381 | 3,731 | 9% | 1.39% | 1.28% | 12.37% | 3.82% | 0.85% | 2.97% |
| CAMP GROVE STATE BANK | CAMP GROVE | Y | 17,671 | -60 | 15% | -0.34% | -0.34% | -2.30% | 4.16% | 1.06% | 3.10% |
| CAMPUS STATE BANK | CAMPUS | | 20,671 | 180 | 12% | 0.96% | 0.87% | 7.33% | 3.59% | 0.33% | 3.26% |
| CARROLLTON BANK | CARROLLTON | Y | 2,259,885 | 25,407 | 7% | 1.13% | 1.12% | 15.42% | 3.64% | 0.70% | 2.93% |
| CASEY STATE BANK | CASEY | Y | 348,286 | 5,116 | 10% | 1.55% | 1.47% | 13.93% | 4.50% | 0.84% | 3.66% |
| CATLIN BANK | CATLIN | | 64,347 | 987 | 11% | 2.06% | 1.53% | 14.54% | 4.58% | 0.53% | 4.04% |
| CENTRAL BANK ILLINOIS | GENESEO | | 938,279 | 15,816 | 10% | 2.30% | 1.69% | 14.54% | 4.33% | 0.59% | 3.74% |
| CENTRAL FEDERAL SAVINGS AND LOAN ASSO.. | CICERO | | 192,257 | 313 | 10% | 0.17% | 0.16% | 1.61% | 3.40% | 0.90% | 2.50% |
| CENTRAL SAVINGS, F.S.B. | CHICAGO | | 113,102 | 313 | 23% | 0.39% | 0.28% | 1.12% | 4.07% | 0.92% | 3.15% |
| CENTRAL STATE BANK | CLAYTON | Y | 155,985 | 2,463 | 14% | 1.59% | 1.58% | 10.85% | 4.64% | 1.22% | 3.42% |
| CENTRUST BANK, NATIONAL ASSOCIATION | NORTHBROOK | | 148,317 | 1,720 | 10% | 1.62% | 1.16% | 9.77% | 5.19% | 1.26% | 3.94% |
| CHESTER NATIONAL BANK | CHESTER | | 63,711 | 124 | 12% | 0.27% | 0.19% | 1.54% | 3.53% | 0.47% | 3.05% |
| CHESTERFIELD STATE BANK | CHESTERFIELD | Y | 17,520 | 111 | 11% | 0.64% | 0.63% | 5.72% | 4.06% | 0.54% | 3.52% |
| CHICAGO TRUST COMPANY, N. A., THE | LAKE FOREST | | 112,971 | 2,411 | 99% | 2.90% | 2.13% | 2.16% | 1.57% | 0.00% | 1.57% |
| CIBC BANK USA | CHICAGO | | 36,716,942 | 194,535 | 11% | 0.69% | 0.53% | 2.97% | 3.33% | 0.58% | 2.75% |
| CIBM BANK | CHAMPAIGN | | 724,477 | 8,433 | 11% | 1.59% | 1.16% | 9.67% | 3.87% | 0.76% | 3.11% |
| CITIZENS BANK OF CHATSWORTH | CHATSWORTH | | 38,159 | -841 | 9% | -2.20% | -2.20% | -20.08% | 3.09% | 0.33% | 2.76% |
| CITIZENS BANK OF EDINBURG | EDINBURG | | 26,380 | 213 | 9% | 1.11% | 0.81% | 8.44% | 3.74% | 0.35% | 3.40% |
| CITIZENS COMMUNITY BANK | MASCOUTAH | | 421,927 | 4,497 | 12% | 1.45% | 1.07% | 9.10% | 4.08% | 1.14% | 2.94% |

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|---|--------------|--------|----------------|-------------------|-----------------------|------------|--------|--------|------------------------|-----------------|---------------------|
| CITIZENS FIRST STATE BANK OF WALNUT | WALNUT | Y | 51,070 | 296 | 9% | 0.58% | 0.58% | 6.41% | 4.18% | 0.45% | 3.73% |
| CITIZENS NATIONAL BANK OF ALBION | ALBION | | 320,260 | 2,959 | 17% | 1.28% | 0.92% | 5.22% | 3.76% | 0.77% | 2.99% |
| CITIZENS STATE BANK | LENA | Y | 292,126 | 3,537 | 11% | 1.29% | 1.21% | 10.20% | 4.32% | 0.93% | 3.39% |
| CITIZENS STATE BANK OF MILFORD | MILFORD | Y | 47,244 | 152 | 9% | 0.38% | 0.32% | 3.39% | 3.94% | 0.26% | 3.69% |
| CITY NATIONAL BANK OF METROPOLIS, THE | METROPOLIS | | 412,776 | 4,032 | 13% | 1.19% | 0.98% | 7.31% | 3.36% | 0.93% | 2.43% |
| CLAY CITY BANKING CO., THE | CLAY CITY | | 163,764 | 892 | 9% | 0.72% | 0.54% | 5.80% | 4.09% | 0.68% | 3.41% |
| CLAY COUNTY STATE BANK | LOUISVILLE | Y | 83,965 | 920 | 14% | 1.10% | 1.10% | 7.58% | 3.66% | 0.56% | 3.11% |
| CNB BANK & TRUST, NA | CARLINVILLE | | 1,410,631 | 14,189 | 8% | 1.39% | 1.01% | 9.78% | 4.48% | 0.81% | 3.66% |
| COLCHESTER STATE BANK | COLCHESTER | | 74,310 | 631 | 14% | 1.13% | 0.85% | 5.61% | 3.59% | 0.72% | 2.87% |
| COLLINSVILLE BUILDING AND LOAN ASSOCIAT.. | COLLINSVILLE | | 127,430 | 472 | 26% | 0.49% | 0.37% | 1.41% | 3.22% | 1.00% | 2.22% |
| COMMUNITY BANK | WINSLOW | Y | 243,177 | 3,487 | 13% | 1.53% | 1.43% | 10.14% | 4.03% | 1.29% | 2.74% |
| COMMUNITY BANK OF EASTON | EASTON | | 37,132 | 985 | 22% | 3.64% | 2.65% | 12.37% | 4.52% | 0.22% | 4.30% |
| COMMUNITY BANK OF ELMHURST | ELMHURST | Y | 164,432 | 931 | 9% | 0.57% | 0.57% | 5.53% | 3.94% | 0.18% | 3.76% |
| COMMUNITY BANK OF TRENTON | TRENTON | Y | 92,885 | 1,449 | 11% | 1.61% | 1.56% | 14.14% | 4.11% | 0.93% | 3.19% |
| COMMUNITY BANKS OF SHELBY COUNTY | COWDEN | Y | 52,042 | 251 | 11% | 0.48% | 0.48% | 4.47% | 3.06% | 0.35% | 2.71% |
| COMMUNITY FIRST BANK OF THE HEARTLAND | MOUNT VERNON | Y | 229,732 | 3,933 | 9% | 1.78% | 1.71% | 17.98% | 4.53% | 0.53% | 3.99% |
| COMMUNITY NATIONAL BANK IN MONMOUTH | MONMOUTH | | 46,173 | 216 | 13% | 0.51% | 0.47% | 3.47% | 3.84% | 0.59% | 3.24% |
| COMMUNITY PARTNERS SAVINGS BANK | SALEM | | 214,269 | 1,425 | 11% | 0.85% | 0.67% | 5.74% | 4.65% | 0.79% | 3.86% |
| COMMUNITY SAVINGS BANK | CHICAGO | | 413,763 | 476 | 16% | 0.14% | 0.12% | 0.72% | 3.25% | 0.81% | 2.43% |
| COMMUNITY STATE BANK | GALVA | Y | 244,850 | 3,197 | 11% | 1.45% | 1.31% | 12.21% | 5.37% | 1.06% | 4.31% |
| COMMUNITY STATE BANK OF ROCK FALLS | ROCK FALLS | | 292,350 | 2,069 | 9% | 0.98% | 0.71% | 7.00% | 4.02% | 0.87% | 3.15% |
| COMMUNITY TRUST BANK | IRVINGTON | | 86,373 | 552 | 13% | 0.90% | 0.64% | 4.62% | 4.05% | 0.27% | 3.78% |
| CORNERSTONE NATIONAL BANK & TRUST CO.. | PALATINE | | 793,645 | 8,952 | 8% | 1.59% | 1.13% | 13.89% | 4.03% | 0.52% | 3.51% |
| COUNTRY TRUST BANK | BLOOMINGTON | | 26,539 | 3,643 | 101% | 19.23% | 13.73% | 13.34% | 3.27% | 0.00% | 3.27% |
| CROSSROADS BANK | EFFINGHAM | | 193,399 | 2,700 | 13% | 1.90% | 1.40% | 10.10% | 4.05% | 0.89% | 3.16% |
| CRYSTAL LAKE BANK & TRUST COMPANY, NATI.. | CRYSTAL LAKE | | 1,244,504 | 7,303 | 9% | 0.81% | 0.59% | 6.26% | 3.32% | 0.68% | 2.64% |
| DEVON BANK | CHICAGO | | 337,467 | 2,911 | 8% | 1.18% | 0.86% | 10.42% | 3.84% | 0.43% | 3.41% |
| DEWEY BANK | DEWEY | Y | 24,717 | 85 | 7% | 0.44% | 0.35% | 2.95% | 4.07% | 0.35% | 3.72% |
| DEWITT SAVINGS BANK | CLINTON | | 127,919 | 793 | 12% | 0.86% | 0.62% | 5.05% | 3.60% | 0.57% | 3.04% |
| DIETERICH BANK | EFFINGHAM | | 869,996 | 6,857 | 9% | 1.00% | 0.79% | 8.06% | 3.65% | 0.74% | 2.91% |
| DU QUOIN STATE BANK | DU QUOIN | Y | 112,408 | 1,335 | 9% | 1.50% | 1.19% | 8.57% | 4.30% | 0.68% | 3.62% |
| DURAND STATE BANK | DURAND | | 111,238 | 767 | 11% | 0.92% | 0.69% | 6.21% | 3.94% | 0.64% | 3.30% |
| EUREKA SAVINGS BANK | LA SALLE | | 346,486 | 2,171 | 22% | 0.86% | 0.63% | 2.72% | 3.02% | 0.54% | 2.47% |
| EVERGREEN BANK GROUP | OAK BROOK | | 1,202,919 | 14,901 | 11% | 1.68% | 1.24% | 11.64% | 5.97% | 1.34% | 4.63% |
| EXCHANGE STATE BANK | LANARK | Y | 93,857 | 2,249 | 12% | 2.54% | 2.40% | 17.79% | 3.57% | 0.86% | 2.71% |
| FAIRFIELD NATIONAL BANK, THE | FAIRFIELD | | 565,015 | 7,379 | 12% | 1.74% | 1.31% | 9.64% | 3.90% | 1.15% | 2.74% |
| FAIRVIEW STATE BANKING COMPANY | FAIRVIEW | | 29,687 | 213 | 13% | 0.96% | 0.72% | 5.42% | 4.57% | 0.66% | 3.91% |
| FARMERS & MERCHANTS BANK OF HUTSONVI.. | HUTSONVILLE | Y | 45,527 | 796 | 19% | 1.76% | 1.75% | 9.56% | 3.92% | 0.75% | 3.18% |

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| FARMERS AND MECHANICS BANK, THE | GALESBURG | | 393,644 | 4,671 | 10% | 1.64% | 1.19% | 9.69% | 3.85% | 0.40% | 3.45% |
| FARMERS AND MERCHANTS NATIONAL BANK .. | NASHVILLE | Y | 200,645 | 2,833 | 11% | 1.50% | 1.41% | 11.95% | 3.81% | 0.34% | 3.47% |
| FARMERS AND MERCHANTS STATE BANK OF B.. | BUSHNELL | | 74,735 | 735 | 9% | 1.35% | 0.98% | 10.76% | 3.14% | 0.12% | 3.02% |
| FARMERS BANK OF MT. PULASKI, THE | MOUNT PULASKI | | 56,046 | 132 | 12% | 0.37% | 0.24% | 1.88% | 3.01% | 0.56% | 2.45% |
| FARMERS NATIONAL BANK | PROPHETSTOWN | | 753,472 | 12,092 | 14% | 2.17% | 1.60% | 11.22% | 4.46% | 1.34% | 3.12% |
| FARMERS NATIONAL BANK OF GRIGGSVILLE | GRIGGSVILLE | Y | 100,902 | 1,717 | 11% | 1.73% | 1.70% | 15.84% | 5.13% | 0.91% | 4.22% |
| FARMERS STATE BANK | ELMWOOD | Y | 57,824 | 540 | 9% | 0.94% | 0.93% | 10.28% | 4.09% | 0.74% | 3.35% |
| | PITTSFIELD | Y | 272,250 | 3,915 | 13% | 1.56% | 1.44% | 10.69% | 4.19% | 0.43% | 3.76% |
| FARMERS STATE BANK & TRUST CO. | MOUNT STERLI.. | | 99,712 | 1,216 | 9% | 1.68% | 1.22% | 13.41% | 4.25% | 0.75% | 3.51% |
| FARMERS STATE BANK AND TRUST COMPANY,.. | JACKSONVILLE | | 223,976 | 1,537 | 11% | 1.15% | 0.69% | 5.91% | 3.35% | 0.17% | 3.19% |
| FARMERS STATE BANK OF ALTO PASS, ILL. | ALTO PASS | Y | 282,074 | 3,563 | 9% | 1.29% | 1.26% | 16.58% | 4.52% | 0.60% | 3.92% |
| FARMERS STATE BANK OF EMDEN | EMDEN | | 35,543 | 220 | 26% | 0.80% | 0.62% | 2.27% | 2.80% | 0.27% | 2.53% |
| FARMERS STATE BANK OF HOFFMAN | HOFFMAN | | 158,840 | 1,063 | 15% | 0.88% | 0.67% | 4.28% | 3.25% | 0.41% | 2.84% |
| FARMERS STATE BANK OF MEDORA | MEDORA | | 20,834 | -31 | 15% | 0.00% | -0.15% | -0.93% | 3.37% | 0.43% | 2.94% |
| FARMERS STATE BANK OF WESTERN ILLINOIS | ALPHA | Y | 144,606 | 1,289 | 12% | 0.96% | 0.89% | 6.77% | 4.05% | 0.40% | 3.65% |
| FARMERS-MERCHANTS BANK OF ILLINOIS | JOY | | 240,651 | 2,975 | 9% | 1.63% | 1.24% | 9.17% | 3.79% | 0.79% | 3.00% |
| FCB BANKS | COLLINSVILLE | | 1,848,352 | 17,224 | 8% | 1.27% | 0.93% | 10.90% | 3.58% | 0.96% | 2.62% |
| FEDERAL SAVINGS BANK, THE | CHICAGO | | 947,305 | 114,251 | 13% | 16.08% | 12.06% | 90.42% | 2.72% | 1.55% | 1.16% |
| FEDERATED BANK | ONARGA | Y | 99,457 | 681 | 9% | 0.78% | 0.69% | 5.62% | 3.88% | 0.28% | 3.60% |
| FIRST AMERICAN BANK | ELK GROVE VILL.. | Y | 5,621,234 | 31,992 | 7% | 0.61% | 0.57% | 8.31% | 3.26% | 0.84% | 2.42% |
| FIRST BANK AND TRUST COMPANY OF ILLINOIS | PALATINE | | 188,523 | -2,427 | 8% | -1.29% | -1.29% | -14.21% | 5.41% | 1.19% | 4.21% |
| FIRST BANK AND TRUST COMPANY OF MURPH.. | MURPHYSBORO | | 80,789 | 339 | 8% | 0.53% | 0.42% | 4.75% | 4.31% | 0.57% | 3.74% |
| FIRST BANK OF HIGHLAND PARK | HIGHLAND PARK | | 1,893,967 | 7,933 | 10% | 0.57% | 0.42% | 4.34% | 3.48% | 1.25% | 2.22% |
| FIRST BANK OF MANHATTAN | MANHATTAN | Y | 190,448 | 911 | 9% | 0.51% | 0.48% | 5.07% | 3.47% | 0.32% | 3.15% |
| FIRST BANKERS TRUST COMPANY, NATIONAL .. | QUINCY | | 1,015,016 | 8,715 | 9% | 1.13% | 0.86% | 8.56% | 3.26% | 0.47% | 2.79% |
| FIRST COMMUNITY BANK AND TRUST | BEECHER | | 160,570 | 1,943 | 12% | 1.63% | 1.21% | 9.60% | 4.29% | 0.16% | 4.13% |
| FIRST COMMUNITY BANK OF HILLSBORO | HILLSBORO | Y | 115,645 | 1,589 | 9% | 1.40% | 1.37% | 14.75% | 3.56% | 0.49% | 3.07% |
| FIRST COMMUNITY BANK OF MOULTRIE COUN.. | SULLIVAN | Y | 92,100 | 1,080 | 10% | 1.18% | 1.17% | 11.29% | 3.79% | 0.24% | 3.56% |
| FIRST COMMUNITY BANK XENIA-FLORA | XENIA | Y | 45,124 | 660 | 11% | 1.55% | 1.46% | 12.54% | 4.14% | 0.65% | 3.50% |
| FIRST EAGLE BANK | CHICAGO | Y | 551,685 | 12,508 | 17% | 2.41% | 2.27% | 12.52% | 4.49% | 0.90% | 3.59% |
| FIRST FARMERS STATE BANK | MINIER | Y | 190,882 | 3,452 | 12% | 1.84% | 1.81% | 15.10% | 4.11% | 0.60% | 3.51% |
| FIRST FEDERAL SAVINGS AND LOAN ASSOCIAT.. | SHELBYVILLE | | 142,173 | 1,439 | 11% | 1.42% | 1.01% | 8.68% | 4.55% | 0.86% | 3.70% |
| FIRST FEDERAL SAVINGS BANK | OTTAWA | | 383,042 | 289 | 11% | 0.06% | 0.08% | 0.66% | 2.80% | 0.84% | 1.96% |
| FIRST FEDERAL SAVINGS BANK OF CHAMPAIG.. | CHAMPAIGN | | 189,162 | 1,505 | 9% | 1.13% | 0.80% | 8.32% | 2.85% | 0.04% | 2.81% |
| FIRST FSB OF MASCOUTAH | MASCOUTAH | | 120,030 | 621 | 12% | 0.66% | 0.52% | 4.31% | 3.60% | 1.07% | 2.53% |
| FIRST MID BANK & TRUST, NATIONAL ASSOCIA.. | MATTOON | | 4,171,724 | 36,361 | 9% | 1.20% | 0.87% | 7.19% | 3.77% | 0.42% | 3.36% |
| FIRST MIDWEST BANK | CHICAGO | | 19,743,981 | 113,084 | 8% | 0.78% | 0.57% | 4.77% | 3.62% | 0.36% | 3.26% |
| FIRST NATIONAL BANK AND TRUST COMPANY | CLINTON | | 191,703 | 3,047 | 10% | 2.14% | 1.59% | 18.56% | 3.42% | 0.72% | 2.70% |

IL Profitability

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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 |
|---|---------------|--------|----------------|-------------------|-----------------------|------------|--------|---------|------------------------|-----------------|---------------------|
| FIRST NATIONAL BANK IN AMBOY, THE | AMBOY | Y | 221,616 | 2,632 | 11% | 1.32% | 1.19% | 10.45% | 3.87% | 0.56% | 3.31% |
| FIRST NATIONAL BANK IN CARLYLE, THE | CARLYLE | | 211,989 | 1,803 | 11% | 1.17% | 0.85% | 7.84% | 3.64% | 0.52% | 3.12% |
| FIRST NATIONAL BANK IN OLNEY | OLNEY | | 365,936 | 4,659 | 11% | 1.80% | 1.27% | 10.19% | 3.78% | 0.62% | 3.16% |
| FIRST NATIONAL BANK IN PINCKNEYVILLE | PINCKNEYVILLE | | 113,846 | 1,389 | 13% | 1.68% | 1.22% | 7.89% | 3.83% | 0.27% | 3.56% |
| FIRST NATIONAL BANK IN TAYLORVILLE | TAYLORVILLE | Y | 204,479 | 2,908 | 17% | 1.58% | 1.42% | 7.83% | 3.65% | 0.63% | 3.03% |
| FIRST NATIONAL BANK IN TREMONT, THE | TREMONT | | 128,726 | 867 | 11% | 0.91% | 0.67% | 5.41% | 3.92% | 0.48% | 3.45% |
| FIRST NATIONAL BANK OF ALLENDALE, THE | ALLENDALE | | 274,120 | 2,756 | 10% | 1.40% | 1.01% | 9.70% | 4.23% | 0.73% | 3.51% |
| FIRST NATIONAL BANK OF ARENZVILLE, THE | ARENZVILLE | Y | 94,470 | 1,092 | 10% | 1.19% | 1.16% | 11.57% | 4.00% | 0.44% | 3.56% |
| FIRST NATIONAL BANK OF ASSUMPTION, THE | ASSUMPTION | | 21,944 | 199 | 10% | 1.02% | 0.91% | 8.81% | 3.42% | 0.23% | 3.19% |
| FIRST NATIONAL BANK OF AVA, THE | AVA | | 70,605 | 717 | 12% | 1.42% | 1.02% | 7.98% | 4.36% | 0.57% | 3.79% |
| FIRST NATIONAL BANK OF BEARDSTOWN, THE | BEARDSTOWN | Y | 137,681 | 1,709 | 12% | 1.27% | 1.24% | 10.48% | 3.99% | 0.33% | 3.66% |
| FIRST NATIONAL BANK OF BROOKFIELD | BROOKFIELD | | 237,980 | 2,941 | 10% | 1.13% | 1.24% | 12.32% | 3.89% | 0.71% | 3.18% |
| FIRST NATIONAL BANK OF BROWNSTOWN, THE | BROWNSTOWN | | 44,360 | 263 | 10% | 0.80% | 0.59% | 5.54% | 3.59% | 0.62% | 2.97% |
| FIRST NATIONAL BANK OF CARMi, THE | CARMi | | 449,118 | 2,928 | 9% | 0.87% | 0.65% | 6.91% | 3.69% | 0.47% | 3.22% |
| FIRST NATIONAL BANK OF LACON | LACON | Y | 65,031 | 760 | 9% | 1.18% | 1.17% | 12.90% | 4.33% | 0.36% | 3.97% |
| FIRST NATIONAL BANK OF LITCHFIELD, THE | LITCHFIELD | Y | 104,993 | 1,473 | 13% | 1.49% | 1.40% | 11.01% | 4.37% | 0.78% | 3.60% |
| FIRST NATIONAL BANK OF NOKOMIS | NOKOMIS | Y | 160,296 | 1,605 | 11% | 1.02% | 1.00% | 8.19% | 3.90% | 0.47% | 3.43% |
| FIRST NATIONAL BANK OF OKAWVILLE, THE | OKAWVILLE | | 68,384 | 268 | 11% | 0.57% | 0.39% | 3.38% | 3.25% | 0.53% | 2.71% |
| FIRST NATIONAL BANK OF OTTAWA, THE | OTTAWA | | 688,425 | 4,567 | 9% | 0.91% | 0.66% | 7.78% | 4.02% | 0.55% | 3.48% |
| FIRST NATIONAL BANK OF PANA | PANA | Y | 208,444 | 2,953 | 11% | 1.52% | 1.42% | 12.65% | 4.16% | 0.59% | 3.58% |
| FIRST NATIONAL BANK OF RAYMOND, THE | RAYMOND | Y | 160,512 | 1,505 | 10% | 1.08% | 0.94% | 8.56% | 3.78% | 0.47% | 3.31% |
| FIRST NATIONAL BANK OF SANDOVAL, THE | SANDOVAL | Y | 61,175 | 1,093 | 11% | 1.87% | 1.79% | 15.60% | 5.15% | 0.70% | 4.45% |
| FIRST NATIONAL BANK OF SPARTA, THE | SPARTA | Y | 88,088 | 1,423 | 12% | 1.73% | 1.62% | 12.49% | 4.42% | 0.31% | 4.11% |
| FIRST NATIONAL BANK OF STEELEVILLE | STEELEVILLE | Y | 224,480 | 2,569 | 13% | 1.18% | 1.14% | 7.97% | 3.35% | 0.53% | 2.82% |
| FIRST NATIONAL BANK OF WATERLOO | WATERLOO | | 679,764 | 5,428 | 9% | 1.09% | 0.80% | 8.02% | 3.72% | 0.75% | 2.97% |
| FIRST NATIONAL BANK, THE | MATTOON | Y | 96,250 | 533 | 8% | 0.57% | 0.55% | 6.09% | 4.03% | 0.85% | 3.19% |
| FIRST NATIONS BANK | CHICAGO | | 386,097 | 3,111 | 13% | 1.13% | 0.81% | 6.29% | 3.91% | 1.05% | 2.86% |
| FIRST NEIGHBOR BANK, NATIONAL ASSOCIATI.. | TOLEDO | | 494,224 | 3,907 | 10% | 1.21% | 0.79% | 7.53% | 4.52% | 0.88% | 3.64% |
| FIRST ROBINSON SAVINGS BANK, NATIONAL A.. | ROBINSON | | 394,585 | 2,745 | 8% | 0.94% | 0.70% | 8.14% | 3.29% | 0.41% | 2.88% |
| FIRST SAVANNA SAVINGS BANK | SAVANNA | | 11,705 | -261 | 7% | -2.29% | -2.23% | -27.49% | 4.58% | 1.09% | 3.49% |
| FIRST SAVINGS BANK | DANVILLE | | 40,066 | 415 | 22% | 1.16% | 1.03% | 4.28% | 3.00% | 0.86% | 2.14% |
| FIRST SAVINGS BANK OF HEGEWISCH | CHICAGO | | 702,365 | 1,445 | 15% | 0.27% | 0.21% | 1.32% | 2.68% | 0.73% | 1.95% |
| FIRST SECURE BANK AND TRUST CO. | PALOS HILLS | | 271,208 | 2,165 | 8% | 1.09% | 0.80% | 10.68% | 3.69% | 1.18% | 2.51% |
| FIRST SECURE COMMUNITY BANK | SUGAR GROVE | | 400,818 | 1,144 | 8% | 0.40% | 0.29% | 3.16% | 4.40% | 1.45% | 2.95% |
| FIRST SECURITY BANK | MACKINAW | Y | 88,829 | 540 | 9% | 0.62% | 0.61% | 6.30% | 4.37% | 0.79% | 3.58% |
| FIRST SECURITY TRUST AND SAVINGS BANK | ELMWOOD PARK | | 312,980 | 2,788 | 10% | 0.89% | 0.89% | 9.46% | 2.42% | 0.17% | 2.25% |
| FIRST SOUTHERN BANK | MARION | | 726,201 | 9,956 | 12% | 1.88% | 1.37% | 10.08% | 4.36% | 0.53% | 3.83% |
| FIRST STATE BANK | MENDOTA | | 1,222,663 | 21,669 | 10% | 2.47% | 1.77% | 17.10% | 4.27% | 0.97% | 3.30% |

IL Profitability

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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 |
|--|---------------|--------|----------------|-------------------|-----------------------|------------|--------|----------|------------------------|-----------------|---------------------|
| FIRST STATE BANK | MONTICELLO | Y | 276,857 | 4,187 | 8% | 1.54% | 1.51% | 16.26% | 3.60% | 0.28% | 3.32% |
| FIRST STATE BANK OF BEECHER CITY | BEECHER CITY | Y | 75,992 | 1,971 | 14% | 2.64% | 2.59% | 18.11% | 5.08% | 0.78% | 4.29% |
| FIRST STATE BANK OF BLOOMINGTON | BLOOMINGTON | Y | 133,958 | 1,843 | 8% | 1.38% | 1.38% | 15.23% | 3.77% | 0.30% | 3.47% |
| FIRST STATE BANK OF CAMPBELL HILL | CAMPBELL HILL | | 116,815 | 1,529 | 13% | 1.79% | 1.31% | 10.89% | 4.46% | 0.72% | 3.74% |
| FIRST STATE BANK OF DONGOLA, THE | DONGOLA | Y | 27,917 | 291 | 10% | 1.08% | 1.04% | 10.10% | 4.48% | 0.47% | 4.01% |
| FIRST STATE BANK OF FORREST | FORREST | Y | 234,839 | 1,059 | 8% | 0.47% | 0.45% | 5.48% | 3.97% | 1.35% | 2.62% |
| FIRST STATE BANK OF OLMSTED | OLMSTED | | 58,873 | 589 | 12% | 1.33% | 1.00% | 8.43% | 4.19% | 0.62% | 3.56% |
| FIRST STATE BANK OF ST. PETER | SAINT PETER | | 29,602 | 387 | 17% | 1.78% | 1.31% | 7.71% | 3.69% | 0.39% | 3.30% |
| FIRST STATE BANK OF VAN ORIN | VAN ORIN | Y | 41,548 | 197 | 10% | 0.51% | 0.47% | 4.37% | 3.04% | 0.43% | 2.61% |
| FIRST STATE BANK SHANNON-POLO | SHANNON | Y | 179,814 | 1,901 | 9% | 1.08% | 1.06% | 10.26% | 3.58% | 0.54% | 3.04% |
| FIRST TRUST AND SAVINGS BANK OF WATSEK.. | WATSEKA | | 262,139 | 2,685 | 15% | 1.39% | 1.02% | 6.46% | 3.01% | 0.45% | 2.56% |
| FIRST TRUST BANK OF ILLINOIS | KANKAKEE | | 332,412 | 2,164 | 11% | 0.88% | 0.65% | 6.35% | 3.32% | 0.47% | 2.84% |
| FISHER NATIONAL BANK, THE | FISHER | Y | 140,600 | 2,785 | 13% | 2.08% | 1.98% | 14.93% | 4.37% | 0.72% | 3.66% |
| FLANAGAN STATE BANK | FLANAGAN | Y | 203,817 | 8,220 | 11% | 4.13% | 4.03% | 36.80% | 3.78% | 0.67% | 3.11% |
| FLORA BANK & TRUST | FLORA | | 83,924 | 592 | 10% | 0.98% | 0.71% | 6.71% | 3.74% | 0.37% | 3.37% |
| FNB COMMUNITY BANK, THE | VANDALIA | | 380,741 | 4,943 | 12% | 1.78% | 1.30% | 9.57% | 4.20% | 0.51% | 3.69% |
| FNBC BANK AND TRUST | LA GRANGE | Y | 573,622 | 5,329 | 9% | 0.97% | 0.93% | 8.93% | 3.27% | 0.12% | 3.15% |
| FOREST PARK NATIONAL BANK AND TRUST CO.. | FOREST PARK | Y | 265,480 | 2,825 | 8% | 1.11% | 1.06% | 13.20% | 4.53% | 0.32% | 4.22% |
| FORTRESS BANK | PEORIA | | 491,898 | 4,875 | 8% | 1.34% | 0.99% | 9.79% | 4.41% | 0.73% | 3.67% |
| FREDERICK COMMUNITY BANK, THE | PAXTON | Y | 147,095 | 2,416 | 10% | 1.69% | 1.64% | 15.04% | 3.28% | 0.36% | 2.93% |
| GERBER STATE BANK, THE | ARGENTA | Y | 78,627 | 592 | 12% | 0.86% | 0.75% | 5.73% | 3.50% | 0.42% | 3.08% |
| GERMAN-AMERICAN STATE BANK | GERMAN VALLEY | | 260,069 | 2,289 | 10% | 1.21% | 0.88% | 8.74% | 4.20% | 0.87% | 3.33% |
| GERMANTOWN TRUST & SAVINGS BANK | BREESE | Y | 411,136 | 7,781 | 12% | 1.95% | 1.89% | 13.75% | 3.85% | 0.86% | 2.98% |
| GIFFORD STATE BANK, THE | GIFFORD | Y | 161,222 | 971 | 10% | 0.60% | 0.60% | 6.28% | 4.38% | 0.61% | 3.77% |
| GLASFORD STATE BANK | GLASFORD | Y | 50,983 | 304 | 7% | 0.67% | 0.60% | 7.57% | 3.11% | 0.38% | 2.72% |
| GLENVIEW STATE BANK | GLENVIEW | Y | 1,343,380 | 11,688 | 10% | 0.88% | 0.87% | 7.03% | 2.79% | 0.34% | 2.45% |
| GN BANK | CHICAGO | | 112,429 | -663 | 10% | -0.59% | -0.59% | -6.27% | 3.07% | 0.31% | 2.77% |
| GOLD COAST BANK | CHICAGO | | 388,972 | 1,185 | 12% | 0.48% | 0.30% | 2.51% | 4.44% | 1.63% | 2.82% |
| GOODFIELD STATE BANK | GOODFIELD | Y | 145,176 | 4,447 | 12% | 3.14% | 3.06% | 24.68% | 4.07% | 0.74% | 3.32% |
| GRAND RIDGE NATIONAL BANK | GRAND RIDGE | | 237,443 | 4,639 | 11% | 2.76% | 1.95% | 15.93% | 6.69% | 0.66% | 6.03% |
| GRAND RIVERS COMMUNITY BANK | GRAND CHAIN | | 28,378 | -1,499 | 3% | -2.41% | -5.28% | -108.42% | 4.45% | 1.31% | 3.14% |
| GRANVILLE NATIONAL BANK, THE | GRANVILLE | | 96,788 | 573 | 10% | 0.78% | 0.59% | 4.99% | 3.03% | 0.33% | 2.71% |
| GREAT RIVERS BANK | BARRY | Y | 139,004 | 1,713 | 11% | 1.26% | 1.23% | 10.48% | 4.43% | 0.70% | 3.73% |
| GRUNDY BANK | MORRIS | Y | 290,864 | 6,059 | 9% | 2.11% | 2.08% | 19.46% | 3.76% | 0.06% | 3.71% |
| GUARDIAN SAVINGS BANK | GRANITE CITY | | 36,822 | 40 | 18% | 0.11% | 0.11% | 0.56% | 3.01% | 0.69% | 2.32% |
| HARTSBURG STATE BANK | HARTSBURG | | 16,892 | 84 | 12% | 0.50% | 0.50% | 4.02% | 2.92% | 0.28% | 2.64% |
| HARVARD STATE BANK, THE | HARVARD | Y | 277,622 | 2,145 | 8% | 0.86% | 0.77% | 7.51% | 3.80% | 0.58% | 3.22% |
| HAVANA NATIONAL BANK, THE | HAVANA | | 277,020 | 2,324 | 10% | 1.14% | 0.84% | 7.86% | 3.64% | 0.80% | 2.83% |

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|---|---------------|--------|----------------|-------------------|-----------------------|------------|--------|---------|------------------------|-----------------|---------------------|
| HEARTLAND BANK AND TRUST COMPANY | BLOOMINGTON | | 3,032,010 | 32,595 | 10% | 1.49% | 1.07% | 9.60% | 3.92% | 0.14% | 3.79% |
| HERITAGE BANK OF SCHAUMBURG | SCHAUMBURG | Y | 139,175 | 1,324 | 9% | 0.98% | 0.95% | 6.47% | 3.41% | 0.22% | 3.20% |
| HERITAGE STATE BANK | LAWRENCEVILLE | Y | 78,954 | -277 | 12% | -0.35% | -0.35% | -2.98% | 4.64% | 0.48% | 4.16% |
| HICKORY POINT BANK AND TRUST | DECATUR | | 697,733 | 4,271 | 10% | 0.83% | 0.61% | 6.13% | 3.30% | 0.35% | 2.96% |
| HILL-DODGE BANKING COMPANY, THE | WARSAW | Y | 41,957 | -185 | 14% | -0.42% | -0.44% | -2.93% | 3.92% | 0.43% | 3.49% |
| HINSDALE BANK & TRUST COMPANY, NATION.. | HINSDALE | | 3,609,083 | 16,397 | 9% | 0.63% | 0.45% | 3.82% | 3.79% | 0.65% | 3.14% |
| HOLCOMB BANK | ROCHELLE | Y | 211,087 | 2,627 | 11% | 1.32% | 1.24% | 12.05% | 4.45% | 0.61% | 3.84% |
| HOME STATE BANK/NATIONAL ASSOCIATION | CRYSTAL LAKE | Y | 659,414 | 6,687 | 11% | 1.04% | 1.01% | 8.34% | 4.21% | 0.47% | 3.74% |
| HOMETOWN NATIONAL BANK | LA SALLE | | 271,024 | 2,443 | 9% | 1.26% | 0.90% | 8.86% | 3.73% | 0.45% | 3.28% |
| HOYNE SAVINGS BANK | CHICAGO | | 448,128 | 552 | 17% | 0.12% | 0.12% | 0.71% | 3.02% | 0.84% | 2.18% |
| ILLINI STATE BANK | TONICA | Y | 132,552 | 1,743 | 13% | 1.38% | 1.31% | 8.31% | 3.58% | 0.48% | 3.10% |
| ILLINOIS BANK & TRUST | ROCKFORD | | 1,397,422 | 14,555 | 8% | 1.37% | 1.04% | 10.71% | 3.91% | 0.31% | 3.61% |
| INB, NATIONAL ASSOCIATION | SPRINGFIELD | Y | 1,299,227 | 12,712 | 8% | 1.01% | 0.98% | 11.69% | 3.59% | 0.48% | 3.11% |
| INLAND BANK AND TRUST | OAK BROOK | | 1,167,853 | 14,176 | 13% | 1.67% | 1.21% | 9.53% | 3.71% | 0.73% | 2.97% |
| INTERNATIONAL BANK OF CHICAGO | CHICAGO | Y | 711,921 | 4,755 | 11% | 0.71% | 0.67% | 5.76% | 4.05% | 1.19% | 2.85% |
| IPA VA STATE BANK | IPA VA | Y | 174,252 | 2,697 | 8% | 1.61% | 1.55% | 19.85% | 4.12% | 0.51% | 3.60% |
| IROQUOIS FARMERS STATE BANK | IROQUOIS | Y | 117,658 | 837 | 9% | 0.72% | 0.71% | 7.82% | 3.35% | 0.32% | 3.03% |
| IROQUOIS FEDERAL SAVINGS AND LOAN ASSO.. | WATSEKA | | 712,774 | 4,801 | 11% | 0.94% | 0.67% | 5.95% | 3.79% | 1.01% | 2.78% |
| ITASCA BANK & TRUST CO. | ITASCA | | 632,888 | 6,092 | 9% | 1.34% | 0.96% | 10.23% | 4.10% | 0.43% | 3.67% |
| IUKA STATE BANK, THE | SALEM | | 109,884 | 631 | 9% | 0.90% | 0.57% | 6.23% | 4.94% | 1.08% | 3.86% |
| JERSEY STATE BANK | JERSEYVILLE | | 162,694 | 1,551 | 12% | 1.29% | 0.95% | 6.85% | 3.55% | 0.50% | 3.04% |
| KINMUNDY BANK | KINMUNDY | | 51,824 | 1,025 | 11% | 2.54% | 1.98% | 14.63% | 5.08% | 0.47% | 4.61% |
| LAKE FOREST BANK & TRUST COMPANY, NATI.. | LAKE FOREST | | 5,116,842 | 83,587 | 8% | 2.27% | 1.63% | 17.82% | 3.54% | 0.65% | 2.89% |
| LAKESIDE BANK | CHICAGO | Y | 2,021,654 | 28,488 | 10% | 1.43% | 1.41% | 13.68% | 4.40% | 0.94% | 3.46% |
| LASALLE STATE BANK | LASALLE | Y | 144,342 | 1,360 | 9% | 0.99% | 0.94% | 9.18% | 3.56% | 0.55% | 3.01% |
| LEADERS BANK, THE | OAK BROOK | | 362,032 | 729 | 12% | 0.20% | 0.20% | 1.64% | 3.83% | 1.26% | 2.56% |
| LEGENGE BANK | ELDORADO | Y | 532,962 | 8,444 | 9% | 1.67% | 1.58% | 14.27% | 5.48% | 0.42% | 5.05% |
| LEMONT NATIONAL BANK, THE | LEMONT | | 54,944 | 8 | 6% | 0.02% | 0.01% | 0.21% | 2.55% | 0.05% | 2.50% |
| LENA STATE BANK | LENA | | 91,927 | 1,024 | 11% | 1.52% | 1.11% | 9.31% | 3.95% | 0.97% | 2.98% |
| LIBERTY BANK | LIBERTY | | 107,666 | 1,453 | 12% | 1.88% | 1.35% | 11.06% | 4.11% | 0.52% | 3.59% |
| LIBERTY BANK FOR SAVINGS | CHICAGO | | 851,312 | 3,453 | 23% | 0.51% | 0.41% | 1.69% | 2.95% | 0.60% | 2.35% |
| LIBERTYVILLE BANK & TRUST COMPANY, NATI.. | LIBERTYVILLE | | 1,889,542 | 9,687 | 8% | 0.70% | 0.51% | 5.73% | 3.18% | 0.68% | 2.50% |
| LINCOLNWAY COMMUNITY BANK | NEW LENOX | | 261,057 | 3,383 | 11% | 1.80% | 1.30% | 12.06% | 5.26% | 0.97% | 4.29% |
| LISLE SAVINGS BANK | LISLE | | 544,137 | 2,991 | 23% | 0.69% | 0.55% | 2.32% | 3.00% | 0.87% | 2.14% |
| LITCHFIELD NATIONAL BANK, THE | LITCHFIELD | | 115,686 | 732 | 8% | 0.83% | 0.63% | 7.60% | 3.81% | 0.57% | 3.24% |
| LONGVIEW BANK | OGDEN | | 218,593 | 2,692 | 9% | 1.68% | 1.23% | 14.24% | 4.37% | 0.78% | 3.59% |
| LONGVIEW BANK & TRUST | CHRISMAN | | 195,552 | 2,597 | 8% | 1.85% | 1.33% | 14.94% | 4.17% | 0.81% | 3.36% |
| LOOMIS FEDERAL SAVINGS AND LOAN ASSOCI.. | CHICAGO | | 63,299 | -4,428 | 22% | -6.02% | -7.00% | -26.65% | 2.06% | 0.12% | 1.95% |

IL Profitability

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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 |
|---|---------------|--------|----------------|-------------------|-----------------------|------------|--------|--------|------------------------|-----------------|---------------------|
| MARINE BANK | SPRINGFIELD | Y | 671,515 | 8,289 | 11% | 1.25% | 1.23% | 11.29% | 3.61% | 0.51% | 3.11% |
| MARQUETTE BANK | CHICAGO | | 1,704,147 | 8,281 | 8% | 0.67% | 0.49% | 4.66% | 3.71% | 0.32% | 3.39% |
| MARSEILLES BANK | MARSEILLES | Y | 65,432 | 472 | 10% | 0.74% | 0.72% | 6.89% | 3.71% | 1.08% | 2.63% |
| MASON CITY NATIONAL BANK | MASON CITY | Y | 69,930 | 724 | 18% | 1.13% | 1.04% | 5.48% | 3.37% | 0.41% | 2.97% |
| MCHENRY SAVINGS BANK | MCHENRY | | 244,524 | 408 | 8% | 0.21% | 0.17% | 1.86% | 4.17% | 1.01% | 3.16% |
| MERCHANTS AND MANUFACTURERS BANK | JOLIET | | 301,794 | 2,215 | 8% | 1.02% | 0.73% | 9.43% | 4.52% | 0.56% | 3.96% |
| METROPOLITAN CAPITAL BANK & TRUST | CHICAGO | | 207,346 | -1,249 | 10% | -0.87% | -0.60% | -5.90% | 5.67% | 1.43% | 4.24% |
| MIDAMERICA NATIONAL BANK | CANTON | | 445,870 | 4,851 | 11% | 1.50% | 1.09% | 8.46% | 4.19% | 0.33% | 3.86% |
| MIDDLETOWN STATE BANK | MIDDLETOWN | Y | 39,413 | 677 | 9% | 1.78% | 1.72% | 19.02% | 3.74% | 0.69% | 3.05% |
| MIDLAND COMMUNITY BANK | KINCAID | | 71,335 | 1,227 | 10% | 2.50% | 1.72% | 16.26% | 3.74% | 0.70% | 3.05% |
| MIDLAND FEDERAL SAVINGS AND LOAN ASSO.. | BRIDGEVIEW | | 117,077 | -661 | 9% | -0.25% | -0.56% | -5.99% | 2.53% | 0.29% | 2.24% |
| MIDLAND STATES BANK | EFFINGHAM | | 6,420,431 | 27,395 | 9% | 0.63% | 0.43% | 3.47% | 4.22% | 0.63% | 3.59% |
| MIDWEST BANK | MONMOUTH | | 543,593 | 3,845 | 9% | 0.98% | 0.71% | 5.82% | 4.22% | 0.87% | 3.35% |
| MIDWEST COMMUNITY BANK | FREEPORT | Y | 349,356 | 17,423 | 10% | 6.26% | 4.99% | 54.50% | 3.49% | 0.91% | 2.58% |
| MILFORD BUILDING AND LOAN ASSOCIATION, .. | MILFORD | | 30,775 | 75 | 9% | 0.36% | 0.24% | 2.72% | 3.73% | 1.37% | 2.36% |
| MILLEDGEVILLE STATE BANK | MILLEDGEVILLE | Y | 150,316 | 1,861 | 11% | 1.35% | 1.24% | 10.82% | 4.57% | 1.19% | 3.38% |
| MILLENNIUM BANK | DES PLAINES | Y | 179,238 | 4,903 | 11% | 2.74% | 2.74% | 25.07% | 4.65% | 1.45% | 3.20% |
| MORTON COMMUNITY BANK | MORTON | Y | 4,208,695 | 58,048 | 9% | 1.43% | 1.38% | 13.08% | 3.81% | 0.80% | 3.01% |
| MUNICIPAL TRUST AND SAVINGS BANK | BOURBONNAIS | Y | 323,712 | 8,589 | 15% | 2.73% | 2.65% | 17.62% | 4.13% | 0.57% | 3.55% |
| MURPHY-WALL STATE BANK AND TRUST COM.. | PINCKNEYVILLE | | 142,361 | 977 | 10% | 0.95% | 0.69% | 6.08% | 4.30% | 0.48% | 3.82% |
| MUTUAL FEDERAL BANK | CHICAGO | | 81,802 | 1,292 | 16% | 1.58% | 1.58% | 9.10% | 4.15% | 0.59% | 3.56% |
| NASHVILLE SAVINGS BANK | NASHVILLE | | 67,296 | 613 | 12% | 1.25% | 0.91% | 7.12% | 3.52% | 0.81% | 2.71% |
| NATIONAL BANK OF ST. ANNE | SAINT ANNE | | 89,358 | 1,032 | 9% | 1.65% | 1.15% | 10.55% | 4.64% | 0.82% | 3.82% |
| NOKOMIS SAVINGS BANK | NOKOMIS | | 32,240 | -12 | 14% | -0.03% | -0.04% | -0.24% | 3.20% | 1.07% | 2.13% |
| NORTH ADAMS STATE BANK | URSA | | 41,030 | 283 | 13% | 0.98% | 0.69% | 4.72% | 4.49% | 0.62% | 3.87% |
| NORTH CENTRAL BANK | HENNEPIN | Y | 122,929 | 1,815 | 13% | 1.56% | 1.48% | 10.08% | 3.94% | 0.43% | 3.51% |
| NORTH COUNTY SAVINGS BANK | RED BUD | | 57,819 | 235 | 8% | 0.54% | 0.41% | 4.75% | 3.22% | 0.83% | 2.39% |
| NORTH SHORE TRUST AND SAVINGS | WAUKEGAN | | 239,982 | -96 | 18% | -0.20% | -0.04% | -0.21% | 2.80% | 0.71% | 2.09% |
| NORTH SIDE FEDERAL SAVINGS AND LOAN AS.. | CHICAGO | | 44,267 | -140 | 9% | -0.44% | -0.32% | -3.55% | 3.55% | 0.39% | 3.15% |
| NORTHBROOK BANK & TRUST COMPANY, NATI.. | NORTHBROOK | | 2,938,920 | 27,207 | 9% | 1.01% | 0.93% | 9.58% | 3.36% | 0.58% | 2.78% |
| NORTHERN TRUST COMPANY, THE | CHICAGO | | 133,467,546 | 1,301,929 | 7% | 1.28% | 0.98% | 12.68% | 1.41% | 0.15% | 1.25% |
| NORTHSIDE COMMUNITY BANK | GURNEE | | 269,253 | 2,231 | 20% | 1.16% | 0.83% | 3.90% | 4.12% | 0.62% | 3.49% |
| NORTHWEST BANK OF ROCKFORD | ROCKFORD | | 323,020 | 981 | 8% | 0.40% | 0.30% | 3.48% | 4.35% | 0.90% | 3.45% |
| OAKDALE STATE BANK | OAKDALE | | 22,427 | 217 | 12% | 1.44% | 0.97% | 8.11% | 4.53% | 0.29% | 4.24% |
| OLD EXCHANGE NATIONAL BANK OF OKAWVIL.. | OKAWVILLE | Y | 77,057 | 1,004 | 10% | 1.46% | 1.30% | 11.51% | 3.79% | 0.97% | 2.82% |
| OLD PLANK TRAIL COMMUNITY BANK, NATION.. | NEW LENOX | | 1,794,335 | 836 | 8% | -0.04% | 0.05% | 0.49% | 3.17% | 0.58% | 2.60% |
| OLD SECOND NATIONAL BANK | AURORA | | 2,809,241 | 33,025 | 11% | 1.62% | 1.18% | 9.74% | 3.84% | 0.30% | 3.55% |
| OTTAWA SAVINGS BANK | OTTAWA | | 308,571 | 2,305 | 15% | 1.05% | 0.75% | 5.06% | 4.66% | 0.94% | 3.72% |

IL Profitability

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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 |
|--|---------------|--------|----------------|-------------------|-----------------------|------------|--------|--------|------------------------|-----------------|---------------------|
| OXFORD BANK & TRUST | OAK BROOK | Y | 659,783 | 13,795 | 10% | 2.14% | 2.09% | 20.77% | 4.41% | 0.64% | 3.77% |
| PAN AMERICAN BANK & TRUST | MELROSE PARK | Y | 374,748 | 2,204 | 9% | 0.63% | 0.59% | 6.46% | 4.65% | 1.23% | 3.42% |
| PARK RIDGE COMMUNITY BANK | PARK RIDGE | Y | 352,256 | 7,304 | 12% | 2.16% | 2.07% | 15.37% | 4.45% | 0.42% | 4.03% |
| PARKWAY BANK AND TRUST COMPANY | HARWOOD HEI.. | | 2,628,150 | 27,260 | 11% | 1.44% | 1.04% | 9.07% | 3.96% | 0.96% | 3.00% |
| PEOPLEFIRST BANK | JOLIET | | 149,927 | 1,504 | 11% | 1.46% | 1.00% | 8.16% | 4.60% | 0.97% | 3.63% |
| PEOPLES BANK & TRUST | PANA | | 436,620 | 7,057 | 9% | 2.25% | 1.62% | 15.96% | 4.65% | 0.50% | 4.14% |
| PEOPLES BANK OF KANKAKEE COUNTY | BOURBONNAIS | Y | 260,045 | 4,828 | 8% | 1.94% | 1.86% | 24.55% | 3.54% | 0.47% | 3.07% |
| PEOPLES BANK OF MACON | MACON | | 21,954 | 91 | 13% | 0.52% | 0.41% | 3.12% | 2.67% | 0.22% | 2.45% |
| PEOPLES NATIONAL BANK OF KEWANEE | KEWANEE | | 391,736 | 2,160 | 12% | 0.76% | 0.55% | 4.07% | 4.07% | 0.58% | 3.49% |
| PEOPLES NATIONAL BANK, NATIONAL ASSOCI.. | MOUNT VERNON | Y | 1,323,447 | 14,124 | 9% | 1.10% | 1.07% | 12.20% | 4.32% | 0.57% | 3.75% |
| PEOPLES STATE BANK OF COLFAX | COLFAX | | 37,546 | 520 | 11% | 1.94% | 1.38% | 11.98% | 4.34% | 0.44% | 3.90% |
| PEOPLES STATE BANK OF NEWTON, ILLINOIS, .. | NEWTON | | 477,226 | 5,724 | 10% | 1.65% | 1.20% | 10.44% | 4.19% | 0.62% | 3.57% |
| PERU FEDERAL SAVINGS BANK | PERU | | 163,651 | 828 | 13% | 0.68% | 0.51% | 3.68% | 3.24% | 0.68% | 2.56% |
| PETEFISH, SKILES & COMPANY | VIRGINIA | Y | 209,439 | 4,227 | 11% | 2.10% | 2.02% | 15.57% | 4.54% | 0.56% | 3.98% |
| PHILO EXCHANGE BANK | PHILO | Y | 108,016 | 1,135 | 10% | 1.13% | 1.05% | 8.53% | 3.64% | 0.36% | 3.28% |
| PIONEER STATE BANK | EARLVILLE | | 111,293 | 676 | 11% | 0.55% | 0.61% | 5.06% | 4.60% | 0.65% | 3.95% |
| PRAIRIE COMMUNITY BANK | MARENGO | | 141,157 | 280 | 8% | 0.28% | 0.20% | 2.10% | 3.75% | 0.67% | 3.08% |
| PRAIRIE STATE BANK & TRUST | SPRINGFIELD | Y | 730,218 | 10,773 | 11% | 1.52% | 1.48% | 13.30% | 3.80% | 0.32% | 3.48% |
| PREFERRED BANK | CASEY | | 62,982 | 135 | 9% | 0.22% | 0.21% | 2.31% | 4.38% | 1.13% | 3.25% |
| PRINCEVILLE STATE BANK | PRINCEVILLE | Y | 99,545 | 799 | 8% | 0.93% | 0.80% | 9.06% | 3.93% | 0.83% | 3.09% |
| PROSPECT BANK | PARIS | Y | 596,190 | 6,521 | 9% | 1.10% | 1.09% | 11.68% | 3.75% | 0.79% | 2.96% |
| PROVIDENCE BANK & TRUST | SOUTH HOLLAND | | 1,124,240 | 12,987 | 10% | 1.60% | 1.16% | 9.79% | 4.54% | 0.40% | 4.14% |
| PULASKI SAVINGS BANK | CHICAGO | | 47,224 | 57 | 7% | 0.12% | 0.12% | 1.62% | 4.15% | 1.09% | 3.06% |
| RARITAN STATE BANK | RARITAN | | 193,286 | 1,411 | 11% | 1.02% | 0.73% | 6.44% | 4.27% | 0.96% | 3.31% |
| REPUBLIC BANK OF CHICAGO | OAK BROOK | | 2,185,624 | 23,641 | 10% | 1.52% | 1.08% | 10.42% | 4.39% | 0.68% | 3.71% |
| RESOURCE BANK, NATIONAL ASSOCIATION | DEKALB | Y | 581,918 | 8,088 | 8% | 1.57% | 1.39% | 15.32% | 3.95% | 0.38% | 3.57% |
| REYNOLDS STATE BANK | REYNOLDS | | 101,062 | 1,051 | 19% | 1.36% | 1.04% | 5.05% | 2.81% | 0.68% | 2.13% |
| ROCHESTER STATE BANK | ROCHESTER | Y | 103,220 | 831 | 10% | 0.83% | 0.80% | 6.84% | 2.70% | 0.16% | 2.54% |
| ROYAL SAVINGS BANK | CHICAGO | | 437,023 | 2,305 | 9% | 0.81% | 0.53% | 4.84% | 4.34% | 0.71% | 3.63% |
| RUSHVILLE STATE BANK | RUSHVILLE | Y | 111,108 | 1,559 | 13% | 1.51% | 1.40% | 9.84% | 3.37% | 0.23% | 3.14% |
| SAINTE MARIE STATE BANK | SAINTE MARIE | | 16,815 | -285 | 23% | -1.70% | -1.70% | -7.38% | 3.54% | 0.86% | 2.68% |
| SAUK VALLEY BANK & TRUST COMPANY | STERLING | | 516,104 | 4,513 | 9% | 1.21% | 0.87% | 9.80% | 3.92% | 0.61% | 3.32% |
| SAVANNA-THOMSON STATE BANK | THOMSON | Y | 96,492 | 532 | 11% | 0.64% | 0.55% | 3.78% | 3.77% | 0.74% | 3.03% |
| SCHAUMBURG BANK & TRUST COMPANY, NAT.. | SCHAUMBURG | | 1,322,314 | 639 | 8% | 0.03% | 0.05% | 0.50% | 3.08% | 0.76% | 2.32% |
| SCOTT STATE BANK | BETHANY | Y | 179,326 | 1,695 | 14% | 1.00% | 0.94% | 6.47% | 3.35% | 0.28% | 3.07% |
| SECURITY BANK, S.B. | SPRINGFIELD | | 176,399 | 461 | 8% | 0.39% | 0.26% | 2.83% | 3.08% | 0.22% | 2.85% |
| SECURITY NATIONAL BANK | WITT | | 86,902 | 472 | 9% | 0.81% | 0.54% | 5.46% | 4.36% | 0.90% | 3.46% |
| SECURITY SAVINGS BANK | MONMOUTH | | 207,326 | 1,168 | 11% | 0.75% | 0.56% | 5.07% | 3.87% | 1.00% | 2.87% |

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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 |
|---|-----------------|--------|----------------|-------------------|-----------------------|------------|--------|---------|------------------------|-----------------|---------------------|
| SENB BANK | MOLINE | Y | 322,643 | 3,081 | 8% | 1.01% | 0.96% | 9.82% | 4.21% | 0.60% | 3.62% |
| SHELBY COUNTY STATE BANK | SHELBYVILLE | Y | 257,174 | 3,213 | 10% | 1.32% | 1.25% | 11.99% | 4.01% | 0.49% | 3.52% |
| SIGNATURE BANK | ROSEMONT | | 1,094,383 | 16,493 | 9% | 2.09% | 1.51% | 15.88% | 4.15% | 0.40% | 3.75% |
| SOLUTIONS BANK | FORRESTON | Y | 294,705 | 5,911 | 10% | 2.12% | 2.01% | 16.68% | 3.87% | 0.76% | 3.12% |
| SOUTHERN ILLINOIS BANK | JOHNSTON CITY | | 124,423 | 1,219 | 11% | 1.42% | 0.98% | 8.01% | 4.48% | 0.72% | 3.76% |
| SOUTHERNTRUST BANK | MARION | | 161,230 | 1,785 | 11% | 1.66% | 1.11% | 9.14% | 4.33% | 0.98% | 3.35% |
| SPRING VALLEY CITY BANK | SPRING VALLEY | | 199,876 | 2,101 | 14% | 1.43% | 1.05% | 7.07% | 3.52% | 0.54% | 2.99% |
| ST. CHARLES BANK & TRUST COMPANY, NATIO.. | SAINT CHARLES | | 1,671,877 | 5,747 | 9% | 0.48% | 0.34% | 3.02% | 3.64% | 0.70% | 2.93% |
| STATE BANK | FREEMONT | | 289,058 | 3,360 | 10% | 1.61% | 1.16% | 11.10% | 3.85% | 0.78% | 3.07% |
| | WATERLOO | | 211,583 | 1,431 | 8% | 0.93% | 0.68% | 7.80% | 3.98% | 1.14% | 2.84% |
| | WONDER LAKE | | 244,545 | 493 | 9% | 0.19% | 0.20% | 1.81% | 3.92% | 0.35% | 3.57% |
| STATE BANK OF BEMENT | BEMENT | | 107,771 | 513 | 11% | 0.58% | 0.48% | 4.07% | 4.06% | 0.54% | 3.52% |
| STATE BANK OF CERRO GORDO | CERRO GORDO | | 34,050 | 71 | 10% | 0.29% | 0.21% | 1.65% | 2.88% | 0.18% | 2.70% |
| STATE BANK OF CHERRY | CHERRY | Y | 96,730 | 1,297 | 12% | 1.45% | 1.34% | 9.94% | 4.28% | 0.56% | 3.72% |
| STATE BANK OF DAVIS | DAVIS | | 172,118 | 2,159 | 10% | 1.64% | 1.25% | 11.41% | 3.45% | 0.83% | 2.62% |
| STATE BANK OF GENEVA, THE | GENEVA | Y | 89,256 | 421 | 9% | 0.49% | 0.47% | 4.97% | 4.04% | 0.49% | 3.55% |
| STATE BANK OF GRAYMONT | GRAYMONT | | 220,178 | 1,883 | 11% | 1.21% | 0.86% | 7.01% | 3.67% | 0.69% | 2.98% |
| STATE BANK OF HERSCHER | HERSCHER | | 150,436 | 1,308 | 12% | 1.17% | 0.87% | 6.64% | 4.27% | 0.36% | 3.90% |
| STATE BANK OF INDUSTRY | INDUSTRY | Y | 56,277 | 657 | 14% | 1.25% | 1.17% | 8.10% | 3.89% | 0.88% | 3.02% |
| STATE BANK OF LINCOLN | LINCOLN | | 332,702 | 2,773 | 10% | 1.16% | 0.83% | 7.70% | 3.54% | 0.22% | 3.33% |
| STATE BANK OF NAUVOO | NAUVOO | | 31,924 | 57 | 9% | 0.22% | 0.18% | 1.91% | 4.19% | 0.38% | 3.80% |
| STATE BANK OF PEARL CITY, THE | PEARL CITY | Y | 58,301 | 413 | 11% | 0.73% | 0.71% | 5.91% | 4.36% | 0.66% | 3.70% |
| STATE BANK OF SAUNEMIN | SAUNEMIN | Y | 36,753 | 613 | 12% | 1.68% | 1.67% | 13.49% | 3.65% | 0.58% | 3.07% |
| STATE BANK OF ST. JACOB | SAINT JACOB | Y | 67,645 | 992 | 16% | 1.58% | 1.47% | 8.91% | 3.73% | 0.47% | 3.25% |
| STATE BANK OF THE LAKES, NATIONAL ASSOC.. | ANTIOCH | | 1,421,533 | 8,093 | 8% | 0.78% | 0.57% | 4.61% | 3.33% | 0.59% | 2.73% |
| STATE BANK OF TOULON | TOULON | Y | 241,479 | 2,611 | 10% | 1.17% | 1.08% | 9.27% | 4.18% | 0.73% | 3.45% |
| STATE BANK OF WHITTINGTON | BENTON | Y | 139,515 | 1,725 | 10% | 1.30% | 1.24% | 11.43% | 4.53% | 0.21% | 4.32% |
| STATE FARM BANK, FSB | BLOOMINGTON | | 15,992,577 | 0 | 11% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| STATE STREET BANK AND TRUST COMPANY | QUINCY | Y | 251,341 | 4,672 | 9% | 1.93% | 1.86% | 20.15% | 4.27% | 0.43% | 3.84% |
| STERLING FEDERAL BANK, FEDERAL SAVINGS.. | STERLING | | 472,499 | 603 | 8% | 0.13% | 0.13% | 1.43% | 3.43% | 0.81% | 2.63% |
| STILLMAN BANCCORP, N.A. | STILLMAN VALL.. | Y | 501,326 | 7,881 | 8% | 1.70% | 1.57% | 15.48% | 3.24% | 0.49% | 2.75% |
| STREATOR HOME SAVINGS BANK | STREATOR | | 164,885 | 512 | 25% | 0.28% | 0.31% | 1.21% | 2.89% | 0.79% | 2.10% |
| TABLE GROVE STATE BANK | TABLE GROVE | Y | 46,245 | 613 | 13% | 1.42% | 1.33% | 10.48% | 4.46% | 0.28% | 4.17% |
| TEMPO BANK | TRENTON | | 99,226 | -2,819 | 9% | -2.98% | -2.84% | -29.56% | 3.46% | 1.20% | 2.26% |
| TEUTOPOLIS STATE BANK | TEUTOPOLIS | | 262,857 | 4,239 | 13% | 2.24% | 1.61% | 11.86% | 4.06% | 0.58% | 3.48% |
| TEXICO STATE BANK | TEXICO | | 7,973 | 76 | 10% | 0.95% | 0.95% | 10.82% | 4.01% | 0.34% | 3.67% |
| TNB BANK | TUSCOLA | | 93,470 | -176 | 11% | -0.18% | -0.19% | -1.57% | 3.19% | 0.74% | 2.45% |
| TOMPKINS STATE BANK | AVON | Y | 242,025 | 3,029 | 9% | 1.37% | 1.25% | 12.09% | 4.25% | 0.69% | 3.57% |

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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 |
|--|-----------------|--------|----------------|-------------------|-----------------------|------------|--------|---------|------------------------|-----------------|---------------------|
| TOWN AND COUNTRY BANK | SPRINGFIELD | | 863,248 | 6,549 | 9% | 1.01% | 0.76% | 7.61% | 4.11% | 0.62% | 3.49% |
| TOWN AND COUNTRY BANK MIDWEST | QUINCY | Y | 191,610 | 7,421 | 12% | 3.90% | 3.87% | 31.62% | 4.66% | 0.49% | 4.17% |
| TOWN CENTER BANK | FRANKFORT | | 135,878 | 835 | 10% | 0.61% | 0.61% | 5.71% | 4.34% | 0.79% | 3.55% |
| TRUSTBANK | OLNEY | Y | 258,318 | 4,205 | 10% | 1.65% | 1.63% | 14.13% | 4.42% | 0.44% | 3.98% |
| UNION FEDERAL SAVINGS AND LOAN ASSOCIA.. | KEWANEE | | 157,240 | -555 | 14% | -0.49% | -0.35% | -2.44% | 3.73% | 0.75% | 2.98% |
| UNION NATIONAL BANK | ELGIN | | 389,142 | 3,872 | 10% | 1.43% | 0.99% | 10.05% | 3.38% | 0.94% | 2.45% |
| UNION SAVINGS BANK | FREEPORT | | 168,061 | 187 | 9% | 0.16% | 0.11% | 1.12% | 3.65% | 0.55% | 3.10% |
| UNITED COMMUNITY BANK | CHATHAM | | 2,814,515 | 20,295 | 9% | 1.09% | 0.72% | 7.20% | 3.39% | 0.63% | 2.76% |
| UNITED TRUST BANK | PALOS HEIGHTS | | 30,551 | -1,041 | 5% | -3.41% | -3.41% | -46.28% | 4.20% | 0.87% | 3.34% |
| VERMILION VALLEY BANK | PIPER CITY | Y | 141,751 | 2,492 | 16% | 1.90% | 1.76% | 10.64% | 4.02% | 0.71% | 3.31% |
| VERMONT STATE BANK | VERMONT | | 30,115 | -171 | 13% | -1.54% | -0.57% | -4.48% | 4.87% | 1.73% | 3.15% |
| VILLA GROVE STATE BANK | VILLA GROVE | Y | 75,425 | 1,008 | 12% | 1.35% | 1.34% | 11.55% | 4.04% | 0.52% | 3.52% |
| VILLAGE BANK & TRUST, NATIONAL ASSOCIATI.. | ARLINGTON HEI.. | | 2,045,614 | 10,983 | 8% | 0.75% | 0.54% | 5.51% | 3.51% | 0.73% | 2.79% |
| VILLAGE BANK, THE | SAINT LIBORY | Y | 94,393 | 1,097 | 9% | 1.18% | 1.16% | 12.45% | 3.40% | 0.30% | 3.10% |
| WABASH SAVINGS BANK | MOUNT CARMEL | | 8,837 | -105 | 12% | -1.19% | -1.19% | -9.51% | 3.80% | 1.04% | 2.76% |
| WARREN-BOYNTON STATE BANK | NEW BERLIN | | 181,774 | 2,116 | 13% | 1.62% | 1.16% | 8.39% | 4.35% | 0.62% | 3.73% |
| WASHINGTON SAVINGS BANK | EFFINGHAM | | 411,249 | 3,217 | 16% | 1.07% | 0.78% | 4.73% | 3.41% | 0.79% | 2.62% |
| WASHINGTON STATE BANK | WASHINGTON | | 63,417 | 315 | 10% | 0.69% | 0.50% | 4.59% | 3.13% | 0.61% | 2.52% |
| WATERMAN STATE BANK | WATERMAN | Y | 53,596 | 788 | 12% | 1.56% | 1.55% | 16.04% | 3.22% | 0.51% | 2.71% |
| WENONA STATE BANK | WENONA | | 38,672 | 217 | 12% | 0.71% | 0.56% | 4.30% | 3.41% | 0.49% | 2.92% |
| WEST CENTRAL BANK | ASHLAND | Y | 191,799 | 2,125 | 10% | 1.14% | 1.11% | 10.13% | 4.56% | 0.66% | 3.89% |
| WEST SUBURBAN BANK | LOMBARD | | 2,496,830 | 10,184 | 9% | 0.53% | 0.41% | 4.52% | 2.96% | 0.34% | 2.62% |
| WEST TOWN BANK & TRUST | NORTH RIVERSI.. | | 308,758 | -1,133 | 10% | -0.51% | -0.37% | -3.20% | 5.10% | 1.20% | 3.90% |
| WHEATON BANK & TRUST COMPANY, NATIO.. | WHEATON | | 2,366,934 | 18,085 | 8% | 0.98% | 0.76% | 7.51% | 3.22% | 0.59% | 2.63% |
| WHEATON COLLEGE TRUST COMPANY, NATIO.. | WHEATON | | 3,672 | -60 | 94% | -2.18% | -1.63% | -1.74% | 1.07% | 0.00% | 1.07% |
| WILLIAMSVILLE STATE BANK AND TRUST | WILLIAMSVILLE | | 96,963 | -61 | 13% | -0.13% | -0.06% | -0.46% | 3.13% | 0.37% | 2.77% |
| WINTRUST BANK, NATIONAL ASSOCIATION | CHICAGO | | 7,758,188 | 40,856 | 9% | 0.74% | 0.53% | 5.60% | 3.32% | 0.61% | 2.71% |



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