## **CRAIN'S LIST CHICAGO'S LARGEST BANKS**

Ranked by assets. All figures are as of March 31, 2019. All dollar figures are in millions.

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			Assets; % change	Net income; % change	Return on average	Return on average	Loans-to- deposits	Commercial	Real estate	Consumer		% change	ing loans;	20 LARGEST THRIFTS	
					2 - 22									TOTAL ASSETS (MILLIONS)	% change from 2018
2	2	EMO HARRIS BANK NA Chicago	<b>\$122,895.2</b> 9.8%	\$411.1 48.4%	1.0%	7.8%	85.9	44.2%	8.3%	6.1%	41.4%	\$82,526.8 14.2%	\$1,255.3 1.5%	Peoples Bank SB	
1	1	<b>NORTHERN TRUST CO.</b> Chicago	<b>\$121,426.6</b> -6.0%	\$449.9 -6.3%	1.1%	14.0%	31.4	14.6%	9.3%	1.0%	75.1%	\$30,620.6 -4.6%	\$147.0 0.5%	Munster, Ind. \$1,265.8	35.2%
4	4	CIBC BANK USA Chicago	<b>\$30,179.6</b> 17.9%	\$98.7 16.2%	1.0%	5.1%	91.6	38.4%	27.9%	0.8%	32.9%	\$20,208.6 17.8%	\$300.7 1.5%	Liberty Bank for Savings Chicago \$819.9	-1.3%
3	3	WINTRUST ILLINOIS¹ Chicago	<b>\$29,967.2</b> 12.0%	\$146.0 11.9%	1.5%²	13.8%²	90.2	46.6%	19.3%	15.0%	19.1%	\$22,856.3 8.9%	\$146.6 0.5%	First Savings Bank of Hegewisch Chicago	-0.1%
6	6	FIRST MIDWEST BANK Chicago	<b>\$15,728.7</b> 9.9%	\$70.6 30.6%	1.3%	10.0%	93.8	30.9%	26.5%	3.8%	38.8%	\$11,577.9 8.4%	\$72.0 0.6%	Lisle Savings Bank	0.170
7	7	FIRST AMERICAN BANK Elk Grove Village	<b>\$5,569.1</b> 29.5%	\$11.9 38.6%	0.9%	12.3%	47.6	26.7%	22.8%	2.3%	48.2%	\$1,762.1 -1.3%	\$64.6 3.7%	\$515.5	-1.6%
9	9	BYLINE BANK Chicago	<b>\$5,006.8</b> 44.7%	\$18.4 103.7%	1.1%	7.9%	93.2	31.5%	35.4%	0.4%	32.7%	\$3,568.1 55.9%	\$30.1 0.8%	Chicago \$464.0	75.1%
8	8	CENTIER BANK Merrillville, Ind.	<b>\$4,508.0</b> 13.9%	\$19.9 17.6%	1.4%	14.2%	105.2	6.5%	36.2%	9.7%	47.6%	\$3,873.5 15.5%	\$16.0 0.4%	Hoyne Savings Bank Chicago	-4.1%
10	0	PARKWAY BANK & TRUST CO. Harwood Heights	<b>\$2,669.5</b> 6.1%	\$10.1 -2.9%	1.1%	9.9%	92.0	10.8%	56.3%	0.1%	32.8%	\$2,063.9 4.7%	\$57.6 2.8%	Royal Savings Bank Chicago	4.170
1	1	OLD SECOND NATIONAL BANK Aurora	<b>\$2,610.5</b> 11.2%	\$13.3 -3.5%	1.5%	12.6%	89.4	20.6%	43.3%	0.2%	35.9%	\$1,905.3 18.8%	\$17.2 0.9%	\$404.9  Community Savings Bank	-5.8%
1.	2	WEST SUBURBAN BANK Lombard	<b>\$2,304.0</b> 1.5%	\$6.4 19.5%	0.9%	9.1%	57.5	28.9%	37.3%	0.6%	33.2%	\$1,190.2 0.7%	\$33.2 2.8%	\$390.6	-1.7%
1.	3	REPUBLIC BANK OF CHICAGO Oak Brook	<b>\$2,081.9</b> 5.1%	\$8.1 7.7%	1.1%	11.2%	80.9	24.5%	32.6%	0.1%	42.8%	\$1,463.1 4.3%	\$12.8 0.9%	North Shore Trust & Savin Waukegan \$229.2	<b>gs</b> 0.6%
1-	4	FIRST BANK OF HIGHLAND PARK Highland Park	<b>\$1,754.8</b> 2.7%	\$4.0 75.1%	0.7%	6.8%	93.2	50.6%	13.4%	0.1%	35.9%	\$1,374.6 -0.8%	\$26.6 1.9%	McHenry Savings Bank McHenry	
1.	5	LAKESIDE BANK Chicago	<b>\$1,715.4</b> 7.6%	\$7.3 NM	1.7%	14.1%	102.5	6.8%	53.7%	0.1%	39.4%	\$1,447.7 9.6%	\$6.2 0.4%	Central Federal Savings &	0.7% Loan
1	7	MARQUETTE BANK Orland Park	<b>\$1,572.3</b> 1.3%	\$3.4 -22.2%	0.7%	6.3%	87.0	1.4%	27.9%	0.0%	70.7%	\$1,161.0 2.1%	\$22.6 2.0%	\$178.6	-1.3%
1	6	BANKFINANCIAL NA Olympia Fields	<b>\$1,542.2</b> -1.0%	\$5.2 0.2%	1.0%	9.1%	97.8	35.1%	11.3%	0.1%	53.5%	\$1,314.8 2.3%	\$1.4 0.1%	Chicago \$140.3	3.7%
18	8	GLENVIEW STATE BANK Glenview	<b>\$1,276.5</b> -0.4%	\$3.8 10.3%	1.2%	11.3%	45.3	16.3%	10.6%	46.1%	27.0%	\$497.7 -6.4%	\$1.3 0.3%	Midland Federal Savings & Association Bridgeview	& Loan -2.2%
20	20	INLAND BANK & TRUST	\$1,093.3	\$2.8	0.8%	6.4%	80.6	12.5%	48.7%	0.2%	38.6%	\$766.8	\$13.4	Central Savings F.S.B. Chicago	
Ne	ew	PROVIDENCE BANK & TRUST	\$1,068.3	\$15.7	5.8%	69.4%	89.6	18.0%	39.6%	0.1%	42.3%	\$835.5	\$21.8	\$109.5	-8.8% Dis
2	21	EVERGREEN BANK GROUP	\$1,009.0	\$3.8	1.1%	10.9%	93.7	4.1%	16.7%	59.7%	19.5%	\$820.9	\$0.7	Arlington Heights \$93.2	-8.2%
SI	IG	Oak Brook  NATURE BANK	17.6%	18 9% \$ <b>793.1</b>	\$5	5.9	2.1%	20.9	%	88.1	51.29	16 7% % 3	0 1% 35.1%	0.1% 13.6%	\$619.6
	1 1 1 1 1 1 1 1 1 2 2 S	2 1 4 3 6 7 9 8 10 11 12 13 14 15 17 16 18 20 New 21	rank BMO HARRIS BANK NA Chicago  1 NORTHERN TRUST CO. Chicago  4 CIBC BANK USA Chicago  3 WINTRUST ILLINOIS¹ Chicago  6 FIRST MIDWEST BANK Chicago  7 FIRST AMERICAN BANK Elk Grove Village  9 BYLINE BANK Chicago  8 CENTIER BANK Merrillville, Ind.  10 PARKWAY BANK & TRUST CO. Harwood Heights  11 OLD SECOND NATIONAL BANK AUrora  12 WEST SUBURBAN BANK Lombard  13 REPUBLIC BANK OF CHICAGO Oak Brook  14 FIRST BANK OF HIGHLAND PARK Highland Park  15 LAKESIDE BANK Chicago  17 MARQUETTE BANK OF CHICAGO Oak Brook  18 GLENVIEW STATE BANK Glenview  20 INLAND BANK & TRUST Oak Brook  New PROVIDENCE BANK GROUP	2018 rank         Bank         %change from 2018           2         BMO HARRIS BANK NA Chicago         \$122,895.2 9.8%           1         NORTHERN TRUST CO. Chicago         \$121,426.6 -6.0%           4         CIBC BANK USA Chicago         \$30,179.6 17.9%           3         WINTRUST ILLINOIS¹ Chicago         \$29,967.2 12.0%           6         FIRST MIDWEST BANK Chicago         \$15,728.7 9.9%           7         FIRST AMERICAN BANK Elk Grove Village         \$5,569.1 29.5%           9         BYLINE BANK Chicago         \$4,508.0 44.7%           8         CENTIER BANK Merrillville, Ind.         \$13.9%           10         PARKWAY BANK & TRUST CO. Harwood Heights         \$2,669.5 6.1%           11         OLD SECOND NATIONAL BANK Aurora         \$2,669.5 6.1%           12         WEST SUBURBAN BANK SOME CHICAGO COAK BROOK         \$2,081.9 5.1%           13         REPUBLIC BANK OF CHICAGO COAK BROOK         \$1,754.8 2.7%           14         FIRST BANK OF HIGHLAND PARK Highland Park         \$1,754.8 2.7%           15         LAKESIDE BANK OF CHICAGO COAK BROOK         \$1,754.8 2.7%           16         BANKFINANCIAL NA Olympia Fields         \$1,572.3 3.3%           16         BANKFINANCIAL NA COIL MA COI	Bank	2018   Bank	2018   Bank		Monther   Month   Mo	March   Marc	Part	2018   2018   2018   2019	Part	Bibble         Without Bibble         Without Bibble         weath of the bibble         Change         Change         Column of Chicago         Column of Chicago         4511-13         1.0%         7.8%         85.9         44.2%         8.3%         1.0%         21.2%         51.5%         1.0%         1.0%         1.0%         4.2%         8.3%         1.0%         2.1%         1.0%         1.0%         1.0%         1.0%         2.0%         3.1%         1.0%         2.0%	The part of the

10.3% 25.5% Rosemont AMALGAMATED BANK OF \$763.0 22 **CHICAGO** Chicago 38.6% 8.7% 1.2% New INTERNATIONAL BANK OF \$622.0 \$2.1 1.3% 10.5% 82.7 11.5% 45.5% 0.0% 43.0% \$447.7 \$17.1 **CHICAGO** Chicago 7.4% 25 ALBANY BANK & TRUST CO. \$427.5 \$599.6 \$1.8 0.9% 5.4% 85.3 8.4% 36.2% 0.1% 55.3% \$1.7 24 **NA** Chicago 0.4% -3.8% 25 New COUNTRYSIDE BANK \$594.0 1.9% 16.5% 81.4 11.7% 12.1% 0.1% 76.1% \$5.3

Includes banks with headquarters in Cook, DuPage, Kane, Lake (III.), Lake (Ind.), McHenry and Will counties, and reporting assets to the Federal Deposit Insurance Corp. Net income is pretax. "Commercial loans" includes secured and unsecured loans for commercial and industrial purposes; domestic only. "Real estate loans" includes only domestic nonfarm and nonresidential loans. "Consumer loans" includes unsecured domestic loans to individuals. Sum of loan types may not equal 100% because of rounding. "Total loans" includes domestic and foreign loans. NM: Not measurable. 1. Includes figures for Wintrust Bank, Lake Forest Bank & Trust Co., Northbrook Bank & Trust Co., Hinsdale Bank & Trust Co., Barrington Bank & Trust Co. NA, Wheaton Bank & Trust Co., Libertyville Bank & Trust Co., Old Plank Trail Community Bank NA, Village Bank & Trust, Beverly Bank & Trust Co. NA, St. Charles Bank & Trust Co., State Bank of the Lakes, Schaumburg Bank & Trust Co. NA, and Crystal Lake Bank & Trust Co. NA. 2. Crain's estimate.

Data provided by S&P Global Market Intelligence, with additional research by Kasey Hariman

Association Chicago
\$65.6 -8.0%

Pulaski Savings Bank
Chicago
\$45.8 5.2%

North Side Federal Savings &
Loan Association of Chicago
Chicago
\$40.6 -0.9%

United Trust Bank
Palos Heights
\$25.8 -12.8%

Source: S&P Global Market Intelligence

\$2.2 0.4%