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

Ranked by assets. All figures are as of Dec. 31, 2021. Dollar figures are in millions.

	2021 RANK	BANK	ASSETS; % CHANGE FROM 2020	RETURN ON AVER Assets	RAGE RETURN ON AVER Equity	AGE LOANS TO DEPOSITS Ratio	COMMERCIAL LOANS	REAL ESTATE LOANS	CONSUMER LOANS	OTHER LOANS	TOTAL LOANS; % Change From 2020	NONPERFORMING LOANS; % OF ASSETS
1	1	NORTHERN TRUST CORP. Chicago	<b>\$183,743.5</b> 8.4%	1.0%	14.2%	25.0	11.2%	8.9%	1.1%	78.9%	\$40,468.4 19.9%	\$138.8 0.1%
2	2	<b>BMO HARRIS BANK NA</b> Montreal	<b>\$166,661.0</b> 8.3%	1.1%	10.0%	63.7	38.0%	8.8%	9.9%	43.3%	\$87,823.6 0.8%	\$809.3 0.5%
3	3	<b>CIBC</b> Chicago	<b>\$48,488.5</b> 9.9%	1.2%	7.4%	74.6	33.4%	26.3%	1.4%	38.9%	\$28,917.2 10.3%	\$231.5 0.5%
4	4	WINTRUST ILLINOIS Rosemont	<b>\$46,697.0</b> 10.4%	1.3%	13.9%	82.0	46.3%	16.4%	16.6%	20.7%	\$32,708.5 9.0%	\$97.9 0.2%
5	6	BYLINE BANCORP INC. Chicago	<b>\$6,685.4</b> 4.7%	1.5%	11.7%	88.3	35.2%	36.7%	0.0%	28.1%	\$4,537.1 4.5%	\$25.1 0.4%
6	9	OLD SECOND BANCORP INC. Aurora	<b>\$6,214.4</b> 104.0%	0.8%	7.4%	62.4	26.9%	44.2%	0.4%	28.5%	\$3,421.9 68.2%	\$41.6 0.7%
7	8	<b>CENTIER BANK</b> Merrillville, Ind.	<b>\$6,193.8</b> 9.0%	1.4%	14.7%	91.7	6.0%	35.5%	7.5%	51%	\$4,805.9 1.5%	\$6.3 0.1%
8	7	FIRST AMERICAN BANK Elk Grove Village	<b>\$6,111.6</b> 3.1%	0.9%	11.2%	44.8	23.0%	27.6%	12.4%	37%	\$2,092.9 -11.5%	\$29.8 0.5%
9	10	PARKWAY BANK AND TRUST CO. Harwood Heights	<b>\$2,880.1</b> 0.4%	1.3%	12.1%	96.2	28.5%	45.9%	0.0%	25.6%	\$2,193.6 -1.9%	\$57.1 2.0%
10	12	<b>REPUBLIC BANK OF CHICAGO</b> Oak Brook	<b>\$2,526.1</b> 9.0%	1.7%	16.5%	69.8	30.3%	32.0%	0.1%	37.7%	\$1,481.1 -2.5%	\$22.5 0.9%
11	13	<b>LAKESIDE BANK</b> Chicago	<b>\$2,340.6</b> 7.4%	1.8%	19.4%	82.8	7.9%	50.5%	0.0%	41.6%	\$1,657.5 1.6%	\$11.8 0.5%
12	15	MARQUETTE BANK Orland Park	<b>\$2,020.6</b> 9.2%	0.6%	6.2%	73.7	1.1%	21.4%	0.0%	77.5%	\$1,278.2 4.4%	\$18.4 0.9%
13	14	<b>FIRST BANK OF HIGHLAND PARK</b> Highland Park	<b>\$1,921.2</b> 0.3%	0.5%	4.9%	84.0	41.8%	15.6%	0.3%	42.3%	\$1,259.9 -10.3%	\$23.3 1.2%
14	16	BANKFINANCIAL NA Olympia Fields	<b>\$1,699.8</b> 6.5%	0.5%	5.3%	69.8	46.5%	9.8%	0.2%	43.5%	\$1,050.9 4.0%	\$0.7 0.0%
15		<b>SIGNATURE BANK</b> Rosemont	<b>\$1,67</b> 31.89		5% 17.3	% 60.2	44.2%	40.1%	0.9%	14.8%	\$911.0 -5.4%	\$0.4 0.0%
16	24	AMALGAMATED BANK OF CHICAGO Chicago	<b>\$1,641.8</b> 51.7%	0.5%	5.1%	34.5	3.1%	44.5%	0.0%	52.4%	\$525.6 2.4%	\$0.2 0.0%
17	17	PEOPLES BANK Munster, Ind.	<b>\$1,618.6</b> 8.2%	0.9%	9.5%	67.7	11.8%	32.6%	4.8%	50.8%	\$966.7 0.0%	\$7.9 0.5%
18	22	PROVIDENCE BANK & TRUST South Holland	<b>\$1,361.0</b> 11.6%	1.5%	14.1%	65.5	18.5%	45.3%	0.0%	36.2%	\$782.4 -7.2%	\$3.0 0.2%
19	19	<b>INLAND BANK AND TRUST</b> Oak Brook	<b>\$1,281.2</b> -0.5%	1.2%	9.0%	76.8	12.9%	45.4%	0.1%	41.7%	\$820.0 -2.5%	\$19.2 1.5%
20	21	EVERGREEN BANK GROUP Oak Brook	<b>\$1,196.3</b> -3.8%	2.2%	17.6%	97.4	2.7%	15.8%	67.6%	13.9%	\$970.3 -2.4%	\$1.1 0.1%
21	23	FIRST SECURE BANK GROUP Sugar Grove	<b>\$1,132.8</b> 3.4%	0.7%	8.6%	69.1	28.2%	40.9%	2.7%	28.2%	\$659.9 -16.5%	\$11.9 1.1%

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. "Commercial Ioans" includes secured and unsecured Ioans for commercial and industrial purposes; domestic only. "Real estate Ioans" includes only domestic nonfarm and nonresidential Ioans. "Consumer Ioans" includes unsecured domestic Ioans to individuals. Sum of Ioan types may not equal 100% because of rounding. "Total Ioans" includes domestic and foreign Ioans. 1. Includes figures for BMO Harris Bank NA and BMO Harris Central NA. 2. 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.

Data provided by S&P Global Market Intelligence, with additional research by Sophie Rodgers (sophie.rodgers@crain.com).

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