CRAIN'S CHICAGO BUSINESS

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CRAIN'S LIST LARGEST BANKS

Ranked by assets. All figures are as of Dec. 31, 2022. Dollar figures are in millions.

	2022 RANI	(BANK	ASSETS; % CHANGE FROM 2021	RETURN ON AVERAGE ASSETS	RETURN ON AVERAGE EQUITY	LOANS-TO-DEPOSITS RATIO	COMMERCIAL LOANS	REAL ESTATE LOANS	CONSUMER LOANS	OTHER LOANS	TOTAL LOANS; % CHANGE FROM 2021	NONPERFORMING LOANS; % OF ASSETS
1	2	BMO BANK NA Montreal	\$176,988.4 6.2%	0.6%	5.8%	71.0	38.1%	8.8%	8.3%	44.8%	\$100,830.0 14.8%	\$574.9 0.3%
2	1	NORTHERN TRUST CORP. Chicago	\$154,522.9 -15.9%	0.9%	12.6%	34.4	11.7%	9.0%	0.9%	78.3%	\$42,893.3 6.0%	\$85.5 0.1%
3	3	CIBC Chicago	\$50,933.9 5.0%	1.4%	8.7%	79.8	32.8%	25.7%	1.3%	40.3%	\$32,691.3 13.1%	\$269.9 0.5%
4	4	WINTRUST ILLINOIS Rosemont	\$49,808.9 6.7%	1.4%	14.5%	89.5	46.3%	15.9%	17.3%	20.6%	\$36,874.5 12.7%	\$138.6 0.3%
5	5	BYLINE BANCORP INC. Chicago	\$8,582.7 7.7%	1.3%	10.1%	93.9	31.0%	35.6%	0.0%	33.4%	\$6,309.9 39.1%	\$52.0 0.6%
6	7	CENTIER BANK Merrillville	\$6,722.8 8.5%	1.7%	18.6%	97.0	7.7%	36.9%	7.8%	47.7%	\$5,288.2 10.0%	\$8.8 0.1%
7	8	FIRST AMERICAN BANK Elk Grove Village	\$6,105.3 -0.1%	0.6%	9.4%	57.0	23.1%	24.2%	17.9%	34.8%	\$2,587.8 23.6%	\$21.3 0.3%
8	6	OLD SECOND BANCORP INC. Aurora	\$5,883.8 -5.3%	1.2%	13.1%	75.2	26.6%	47.2%	0.2%	26%	\$3,869.6 13.1%	\$31.7 0.5%
9	9	PARKWAY BANK AND TRUST CO. Harwood Heights	\$3,251.5 12.9%	1.4%	13.1%	96.5	26.5%	37.5%	0.0%	36%	\$2,538.4 15.7%	\$55.2 1.7%
10	10	REPUBLIC BANK OF CHICAGO Oak Brook	\$2,703.2 7.0%	1.7%	16.4%	68.1	34.1%	30.0%	0.1%	35.8%	\$1,595.5 7.7%	\$15.5 0.6%
11	11	LAKESIDE BANK Chicago	\$2,268.0 -3.1%	2.1%	22.4%	99.7	6.9%	51.2%	0.0%	41.9%	\$1,808.3 9.1%	\$1.8 0.1%
12	17	PEOPLES BANK Munster	\$2,066.7 27.7%	0.7%	10.2%	85.3	6.1%	32.1%	2.8%	59%	\$1,513.6 56.6%	\$12.6 0.6%
13	13	FIRST BANK CHICAGO Highland Park	\$2,054.3 6.9%	0.2%	2.0%	88.0	45.7%	14.5%	0.3%	39.5%	\$1,418.3 12.6%	\$6.3 0.3%
14	12	MARQUETTE BANK Orland Park	\$2,041.3 1.0%	0.6%	7.9%	84.5	1.1%	20.5%	0.0%	78.4%	\$1,427.2 11.7%	\$11.0 0.5%
15	15	SIGNATURE BANK Rosemont	\$1,584 -5.4%		25.7%	76.4	45.9%	37.7%	1.6%	14.9%	\$1,070.2 17.5%	\$5.9 0.4%
16	14	BANKFINANCIAL NA Olympia Fields	\$1,574.4 -7.4%	0.8%	7.5%	88.7	44.8%	9.7%	0.1%	45.4%	\$1,234.9 17.5%	\$1.4 0.1%
17	18	PROVIDENCE BANK & TRUST South Holland	\$1,544.1 13.5%	1.0%	10.3%	79.9	15.3%	49.2%	0.2%	35.3%	\$1,050.2 34.2%	\$6.7 0.4%
18	20	EVERGREEN BANK GROUP Oak Brook	\$1,421.9 18.9%	1.4%	12.1%	96.0	1.9%	12.6%	68.0%	17.5%	\$1,180.5 21.7%	\$11.9 0.8%
19	21	FIRST SECURE BANK GROUP Sugar Grove	\$1,129.2 -1.0%	0.9%	10.0%	74.4	22.8%	44.7%	2.2%	30.3%	\$704.8 6.8%	\$13.1 1.2%
20	16	AMALGAMATED BANK OF CHICAGO Chicago	\$1,103.9 -32.8%	0.7%	7.9%	61.0	1.5%	43.5%	0.0%	55%	\$592.6 12.7%	\$0.2 0.0%
21	22	CORNERSTONE NATIONAL BANK & TRUST CO. Palatine	\$988.6 4.1%	1.1%	13.7%	69.0	28.9%	48.4%	0.5%	22.3%	\$609.1 3.0%	\$1.3 0.1%

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

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