

CRAIN'S

CHICAGO BUSINESS

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CRAIN'S LIST CHICAGO'S LARGEST BANKS

Ranked by assets. All figures are as of Dec. 31, 2020. Dollar figures are in millions.

2020 rank	Bank	Assets; % change from 2019	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 2019	Nonperforming loans; % of assets
1	1 NORTHERN TRUST CO. Chicago	\$169,571.0 24.8%	0.9%	11.7%	23.1	12.3%	9.1%	1.0%	77.7%	\$33,759.7 7.7%	\$155.2 0.1%
2	2 BMO HARRIS BANK NA¹ Chicago	\$153,855.0 11.8%	0.6%	5.3%	67.6	41.8%	8.0%	8.1%	42.1%	\$87,169.7 -0.6%	\$1,374.6 0.9%
3	4 CIBC BANK USA Chicago	\$44,130.8 31.4%	0.7%	4.2%	74.7	36.0%	25.9%	1.0%	37.1%	\$26,207.1 13.6%	\$244.1 0.6%
4	3 WINTRUST ILLINOIS² Rosemont	\$42,311.6 24.2%	1.0%	9.9%	84.7	46.8%	16.5%	14.7%	22%	\$30,022.1 19.6%	\$155.9 0.4%
5	5 FIRST MIDWEST BANK Chicago	\$20,730.8 16.7%	0.7%	5.6%	89.9	30.8%	22.3%	2.8%	44.2%	\$14,751.2 14.9%	\$143.3 0.7%
6	6 BYLINE BANK Chicago	\$6,383.7 15.7%	0.7%	5.2%	89.9	40.1%	32.8%	0.1%	27.1%	\$4,340.5 14.7%	\$43.6 0.7%
7	7 FIRST AMERICAN BANK Elk Grove Village	\$5,930.4 11.9%	0.6%	8.3%	52.4	32.5%	22.4%	5.1%	40%	\$2,364.3 10.7%	\$35.0 0.6%
8	8 CENTIER BANK Merrillville	\$5,684.1 21.1%	1.4%	13.9%	102.1	9.9%	34.9%	7.7%	47.5%	\$4,732.6 18.8%	\$4.1 0.1%
9	9 OLD SECOND NATIONAL BANK Aurora	\$3,046.9 15.7%	1.2%	10.2%	79.2	23.4%	43.9%	0.1%	32.6%	\$2,034.9 5.4%	\$22.6 0.7%
10	10 PARKWAY BANK AND TRUST CO. Harwood Heights	\$2,869.2 8.7%	1.1%	9.5%	101	20.7%	48.9%	0.04%	30.4%	\$2,236.0 9.3%	\$69.9 2.4%
20	22 SIGNATURE BANK Rosemont	\$1,270.5 39.0%	1.5%	15.8%	84.2	57.4%	29.9%	0.03%	12.7%	\$962.9 37.6%	\$10.4 0.8%

Includes banks with headquarters in Cook, DuPage, Kane, Lake (Ill.), 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. **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. **3.** Includes figures from State Bank, First Secure Community Bank and First Secure Bank and Trust Co.

Data provided by S&P Global Market Intelligence

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