

Prairie State Bank & Trust
Comparative Statements of Income & Condition
For the twelve months ended December 31, 2014 & December 31, 2013

Statement of Income (000s)	December 31, 2014	December 31, 2013
Total Interest and Fee Income on Loans	23,962	23,687
Total Interest and Dividend Income on Other Investments	2,861	3,277
Total Interest Income	<u>26,823</u>	<u>26,964</u>
Total Interest Expense	2,330	2,578
Net Interest Margin	24,493	24,386
Provision for Loan Losses	230	715
Total Non-Interest Income	4,610	6,606
Total Non-Interest Expense	16,913	16,460
Net Income Year-to-Date	<u>11,960</u>	<u>13,817</u>

Statement of Condition (000s)	December 31, 2014	December 31, 2013
Assets		
Cash and Other Investments	154,496	163,414
Loans & Leases	541,224	531,389
Reserve for Loan Loss	(5,302)	(5,302)
Other Assets	21,567	18,231
Total Assets	<u>711,985</u>	<u>707,732</u>
Liabilities		
Deposits	611,627	590,325
Borrowings	23,524	43,836
Other Liabilities	1,709	2,111
Total Liabilities	<u>636,860</u>	<u>636,272</u>
Stockholders' Equity		
Total Equity	75,125	71,460
Total Equity	<u>75,125</u>	<u>71,460</u>
Total Liabilities & Stockholders' Equity	<u>711,985</u>	<u>707,732</u>

Based on information as reported to the U. S. government quarterly on the Consolidated Reports of Condition and Income for a Bank with Domestic Offices Only.
(Federal Financial Institutions Examination Council form 041) Unaudited.