

Prairie State Bank & Trust  
 Comparative Statements of Income & Condition  
 For the twelve months ended December 31, 2016 & December 31, 2015

Statement of Income (000s)	December 31, 2016	December 31, 2015
Total Interest and Fee Income on Loans	22,719	23,414
Total Interest and Dividend Income on Other Investments	2,336	2,519
Total Interest Income	<u>25,055</u>	<u>25,933</u>
Total Interest Expense	2,088	2,305
Net Interest Margin	<u>22,967</u>	<u>23,628</u>
Provision for Loan Losses	237	276
Total Non-Interest Income	5,714	5,210
Total Non-Interest Expense	17,925	17,302
Net Income Year-to-Date	<u><u>10,519</u></u>	<u><u>11,260</u></u>

Statement of Condition (000s)	December 31, 2016	December 31, 2015
<b>Assets</b>		
Cash and Other Investments	168,455	172,202
Loans & Leases	503,292	522,118
Reserve for Loan Loss	(5,070)	(5,302)
Other Assets	23,790	20,914
Total Assets	<u>690,467</u>	<u>709,932</u>
<b>Liabilities</b>		
Deposits	605,386	614,680
Borrowings	6,875	17,254
Other Liabilities	1,480	1,586
Total Liabilities	<u>613,741</u>	<u>633,520</u>
<b>Stockholders' Equity</b>		
Total Equity	76,726	76,412
Total Equity	<u>76,726</u>	<u>76,412</u>
Total Liabilities & Stockholders' Equity	<u><u>690,467</u></u>	<u><u>709,932</u></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.