Prairie State Bank & Trust

Comparative Statements of Income & Condition

For the nine months ended September 30, 2019 & September 30, 2018

| Statement of Income (000s) | September 30, 2019 | September 30, 2018 |
|---|---|---|
| Total Interest and Fee Income on Loans | 18,516 | 17,796 |
| Total Interest and Dividend Income on Other Investments | 2,481 | 2,153 |
| Total Interest Income | 20,997 | 19,949 |
| Total Interest Expense | 1,951 | 1,528 |
| Net Interest Margin | 19,046 | 18,421 |
| Provision for Loan Losses | 403 | 566 |
| Total Non-Interest Income | 3,308 | 3,681 |
| Total Non-Interest Expense | 13,875 | 13,434 |
| Net Income Year-to-Date | 8,076 | 8,102 |

| Statement of Condition (000s) | September 30, 2019 | September 30, 2018 |
|---|---|---|
| Assets | | |
| Cash and Other Investments | 157,108 | 165,234 |
| Loans & Leases | 517,453 | 524,697 |
| Reserve for Loan Loss | (5,130) | (5,070) |
| Other Assets | 23,078 | 23,243 |
| Total Assets | 692,509 | 708,104 |
| Liabilities | | |
| Deposits | 601,019 | 605,420 |
| Borrowings | 9,624 | 23,568 |
| Other Liabilities | 1,448 | 1,130 |
| Total Liabilities | 612,091 | 630,118 |
| Stockholders' Equity | | |
| Total Equity | 80,418 | 77,986 |
| Total Equity | 80,418 | 77,986 |
| Total Liabilities & Stockholders' Equity | 692,509 | 708,104 |

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 Insititutions Examination Council form 041) Unaudited.