Prairie State Bank & Trust

Comparative Statements of Income & Condition

For the nine months ended September 30, 2020 & September 30, 2019

Statement of Income (000s)	September 30, 2020	September 30, 2019
Total Interest and Fee Income on Loans	17,662	18,516
Total Interest and Dividend Income on Other Investments	2,301	2,481
Total Interest Income	19,963	20,997
Total Interest Expense	1,706	1,951
Net Interest Margin	18,257	19,046
Provision for Loan Losses	576	403
Total Non-Interest Income	5,181	3,308
Total Non-Interest Expense	14,782	13,875
Net Income Year-to-Date	8,080	8,076

Statement of Condition (000s)	September 30, 2020	September 30, 2019
Assets		
Cash and Other Investments	222,482	157,108
Loans & Leases	531,192	517,453
Reserve for Loan Loss	(5,324)	(5,130)
Other Assets	21,509	23,078
Total Assets	769,859	692,509
Liabilities		
Deposits	679,328	601,019
Borrowings	7,803	9,624
Other Liabilities	1,346	1,448
Total Liabilities	688,477	612,091
Stockholders' Equity		
Total Equity	81,382	80,418
Total Equity	81,382	80,418
Total Liabilities & Stockholders' Equity	769,859	692,509

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.