

Prairie State Bank & Trust  
Comparative Statements of Income & Condition  
For the twelve months ended December 31, 2019 & December 31, 2018

| Statement of Income (000s)                              | December 31, 2019 | December 31, 2018 |
|---------------------------------------------------------|-------------------|-------------------|
| Total Interest and Fee Income on Loans                  | 24,688            | 24,008            |
| Total Interest and Dividend Income on Other Investments | 3,292             | 2,921             |
| Total Interest Income                                   | 27,980            | 26,929            |
| Total Interest Expense                                  | 2,624             | 2,114             |
| Net Interest Margin                                     | 25,356            | 24,815            |
| Provision for Loan Losses                               | 737               | 810               |
| Total Non-Interest Income                               | 4,419             | 4,886             |
| Total Non-Interest Expense                              | 18,780            | 18,034            |
| Net Income Year-to-Date                                 | 10,258            | 10,857            |

| Statement of Condition (000s)            | December 31, 2019 | December 31, 2018 |
|------------------------------------------|-------------------|-------------------|
| <b>Assets</b>                            |                   |                   |
| Cash and Other Investments               | 159,036           | 165,375           |
| Loans & Leases                           | 508,797           | 526,846           |
| Reserve for Loan Loss                    | (5,130)           | (5,070)           |
| Other Assets                             | 21,975            | 22,933            |
| Total Assets                             | 684,678           | 710,084           |
| <b>Liabilities</b>                       |                   |                   |
| Deposits                                 | 597,280           | 612,918           |
| Borrowings                               | 4,950             | 16,547            |
| Other Liabilities                        | 1,748             | 1,878             |
| Total Liabilities                        | 603,978           | 631,343           |
| <b>Stockholders' Equity</b>              |                   |                   |
| Total Equity                             | 80,700            | 78,741            |
| Total Equity                             | 80,700            | 78,741            |
| Total Liabilities & Stockholders' Equity | 684,678           | 710,084           |

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.