Prairie State Bank & Trust

Comparative Statements of Income & Condition

For the six months ended June 30, 2020 & June 30, 2019

Statement of Income (000s)	June 30, 2020	June 30, 2019
Total Interest and Fee Income on Loans	11,819	12,255
Total Interest and Dividend Income on Other Investments	1,575	1,650
Total Interest Income	13,394	13,905
Total Interest Expense	1,173	1,279
Net Interest Margin	12,221	12,626
Provision for Loan Losses	447	154
Total Non-Interest Income	3,100	2,005
Total Non-Interest Expense	9,812	9,412
Net Income Year-to-Date	5,062	5,065

Statement of Condition (000s)	June 30, 2020	June 30, 2019
Assets		
Cash and Other Investments	192,169	173,580
Loans & Leases	539,597	518,441
Reserve for Loan Loss	(5,227)	(5,130)
Other Assets	21,068	22,916
Total Assets	747,607	709,807
Liabilities		
Deposits	657,764	623,336
Borrowings	7,033	6,042
Other Liabilities	1,328	1,122
Total Liabilities	666,125	630,500
Stockholders' Equity		
Total Equity	81,482	79,307
Total Equity	81,482	79,307
Total Liabilities & Stockholders' Equity	747,607	709,807

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.