

Prairie State Bank & Trust
Comparative Statements of Income & Condition
For the twelve months ended December 31, 2020 & December 31, 2019

Statement of Income (000s)	December 31, 2020	December 31, 2019
Total Interest and Fee Income on Loans	23,575	24,688
Total Interest and Dividend Income on Other Investments	3,016	3,292
Total Interest Income	<u>26,591</u>	<u>27,980</u>
Total Interest Expense	2,196	2,624
Net Interest Margin	24,395	25,356
Provision for Loan Losses	944	737
Total Non-Interest Income	6,380	4,419
Total Non-Interest Expense	19,597	18,780
Net Income Year-to-Date	<u>10,234</u>	<u>10,258</u>

Statement of Condition (000s)	December 31, 2020	December 31, 2019
Assets		
Cash and Other Investments	246,315	159,036
Loans & Leases	502,317	508,797
Reserve for Loan Loss	(5,615)	(5,130)
Other Assets	20,169	21,975
Total Assets	<u>763,186</u>	<u>684,678</u>
Liabilities		
Deposits	670,680	597,280
Borrowings	6,746	4,950
Other Liabilities	2,224	1,748
Total Liabilities	<u>679,650</u>	<u>603,978</u>
Stockholders' Equity		
Total Equity	83,536	80,700
Total Equity	<u>83,536</u>	<u>80,700</u>
Total Liabilities & Stockholders' Equity	<u>763,186</u>	<u>684,678</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.