

CRAIN'S LIST CHICAGO'S LARGEST BANKS

Ranked by assets. All figures are as of March 31, 2019. All dollar figures are in millions.

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2018 rank	Bank	Assets; % change from 2018	Net income; % change from 2018	Return on average assets	Return on average equity	Loans-to-deposits ratio	Commercial loans	Real estate loans	Consumer loans	Other loans	Total loans; % change from 2018	Nonperforming loans; % of assets
1	2 BMO HARRIS BANK NA Chicago	\$122,895.2 9.8%	\$411.1 48.4%	1.0%	7.8%	85.9	44.2%	8.3%	6.1%	41.4%	\$82,526.8 14.2%	\$1,255.3 1.5%
2	1 NORTHERN TRUST CO. Chicago	\$121,426.6 -6.0%	\$449.9 -6.3%	1.1%	14.0%	31.4	14.6%	9.3%	1.0%	75.1%	\$30,620.6 -4.6%	\$147.0 0.5%
3	4 CIBC BANK USA Chicago	\$30,179.6 17.9%	\$98.7 16.2%	1.0%	5.1%	91.6	38.4%	27.9%	0.8%	32.9%	\$20,208.6 17.8%	\$300.7 1.5%
4	3 WINTRUST ILLINOIS¹ Chicago	\$29,967.2 12.0%	\$146.0 11.9%	1.5% ²	13.8% ²	90.2	46.6%	19.3%	15.0%	19.1%	\$22,856.3 8.9%	\$146.6 0.5%
5	6 FIRST MIDWEST BANK Chicago	\$15,728.7 9.9%	\$70.6 30.6%	1.3%	10.0%	93.8	30.9%	26.5%	3.8%	38.8%	\$11,577.9 8.4%	\$72.0 0.6%
6	7 FIRST AMERICAN BANK Elk Grove Village	\$5,569.1 29.5%	\$11.9 38.6%	0.9%	12.3%	47.6	26.7%	22.8%	2.3%	48.2%	\$1,762.1 -1.3%	\$64.6 3.7%
7	9 BYLINE BANK Chicago	\$5,006.8 44.7%	\$18.4 103.7%	1.1%	7.9%	93.2	31.5%	35.4%	0.4%	32.7%	\$3,568.1 55.9%	\$30.1 0.8%
8	8 CENTIER BANK Merrillville, Ind.	\$4,508.0 13.9%	\$19.9 17.6%	1.4%	14.2%	105.2	6.5%	36.2%	9.7%	47.6%	\$3,873.5 15.5%	\$16.0 0.4%
9	10 PARKWAY BANK & TRUST CO. Harwood Heights	\$2,669.5 6.1%	\$10.1 -2.9%	1.1%	9.9%	92.0	10.8%	56.3%	0.1%	32.8%	\$2,063.9 4.7%	\$57.6 2.8%
10	11 OLD SECOND NATIONAL BANK Aurora	\$2,610.5 11.2%	\$13.3 -3.5%	1.5%	12.6%	89.4	20.6%	43.3%	0.2%	35.9%	\$1,905.3 18.8%	\$17.2 0.9%
11	12 WEST SUBURBAN BANK Lombard	\$2,304.0 1.5%	\$6.4 19.5%	0.9%	9.1%	57.5	28.9%	37.3%	0.6%	33.2%	\$1,190.2 0.7%	\$33.2 2.8%
12	13 REPUBLIC BANK OF CHICAGO Oak Brook	\$2,081.9 5.1%	\$8.1 7.7%	1.1%	11.2%	80.9	24.5%	32.6%	0.1%	42.8%	\$1,463.1 4.3%	\$12.8 0.9%
13	14 FIRST BANK OF HIGHLAND PARK Highland Park	\$1,754.8 2.7%	\$4.0 75.1%	0.7%	6.8%	93.2	50.6%	13.4%	0.1%	35.9%	\$1,374.6 -0.8%	\$26.6 1.9%
14	15 LAKESIDE BANK Chicago	\$1,715.4 7.6%	\$7.3 NM	1.7%	14.1%	102.5	6.8%	53.7%	0.1%	39.4%	\$1,447.7 9.6%	\$6.2 0.4%
15	17 MARQUETTE BANK Orland Park	\$1,572.3 1.3%	\$3.4 -22.2%	0.7%	6.3%	87.0	1.4%	27.9%	0.0%	70.7%	\$1,161.0 2.1%	\$22.6 2.0%
16	16 BANKFINANCIAL NA Olympia Fields	\$1,542.2 -1.0%	\$5.2 0.2%	1.0%	9.1%	97.8	35.1%	11.3%	0.1%	53.5%	\$1,314.8 2.3%	\$1.4 0.1%
17	18 GLENVIEW STATE BANK Glenview	\$1,276.5 -0.4%	\$3.8 10.3%	1.2%	11.3%	45.3	16.3%	10.6%	46.1%	27.0%	\$497.7 -6.4%	\$1.3 0.3%
18	20 INLAND BANK & TRUST Oak Brook	\$1,093.3 2.3%	\$2.8 2.8%	0.8%	6.4%	80.6	12.5%	48.7%	0.2%	38.6%	\$766.8 -1.1%	\$13.4 1.7%
19	New 19 PROVIDENCE BANK & TRUST South Holland	\$1,068.3 83.3%	\$15.7 736.9%	5.8%	69.4%	89.6	18.0%	39.6%	0.1%	42.3%	\$835.5 83.1%	\$21.8 2.6%
20	21 EVERGREEN BANK GROUP Oak Brook	\$1,009.0 17.6%	\$3.8 18.9%	1.1%	10.9%	93.7	4.1%	16.7%	59.7%	19.5%	\$820.9 16.7%	\$0.7 0.1%
21	New 21 SIGNATURE BANK Rosemont	\$793.1 10.3%	\$5.9 25.5%	2.1%	20.9%	88.1	51.2%	35.1%	0.1%	13.6%	\$619.6 6.8%	\$2.2 0.4%
22	22 AMALGAMATED BANK OF CHICAGO Chicago	\$763.0 -1.9%	\$2.1 38.6%	0.8%	7.8%	70.4	5.0%	45.1%	8.6%	41.3%	\$465.8 8.7%	\$5.5 1.2%
23	New 23 INTERNATIONAL BANK OF CHICAGO Chicago	\$622.0 7.4%	\$2.1 10.3%	1.3%	10.5%	82.7	11.5%	45.5%	0.0%	43.0%	\$447.7 5.5%	\$17.1 3.8%
24	25 ALBANY BANK & TRUST CO. NA Chicago	\$599.6 1.3%	\$1.8 2.2%	0.9%	5.4%	85.3	8.4%	36.2%	0.1%	55.3%	\$427.5 -3.8%	\$1.7 0.4%
25	New 25 COUNTRYSIDE BANK Countryside	\$594.0 5.4%	\$2.7 24.5%	1.9%	16.5%	81.4	11.7%	12.1%	0.1%	76.1%	\$414.8 14.1%	\$5.3 1.3%

Includes banks with headquarters in Cook, DuPage, Kane, Lake (Ill.), Lake (Ind.), McHenry and Will counties, and reporting assets to the Federal Deposit Insurance Corp. Net income is pretax. "Commercial loans" includes secured and unsecured loans for commercial and industrial purposes; domestic only. "Real estate loans" includes only domestic nonfarm and nonresidential loans. "Consumer loans" includes unsecured domestic loans to individuals. Sum of loan types may not equal 100% because of rounding. "Total loans" includes domestic and foreign loans. **NM:** Not measurable. **1.** Includes figures for Wintrust Bank, Lake Forest Bank & Trust Co., Northbrook Bank & Trust Co., Hinsdale Bank & Trust Co., Barrington Bank & Trust Co. NA, Wheaton Bank & Trust Co., Libertyville Bank & Trust Co., Old Plank Trail Community Bank NA, Village Bank & Trust, Beverly Bank & Trust Co. NA, St. Charles Bank & Trust Co., State Bank of the Lakes, Schaumburg Bank & Trust Co. NA, and Crystal Lake Bank & Trust Co. NA. **2.** Crain's estimate.

20 LARGEST THRIFTS

Bank	Total Assets (Millions) AS of March 31	% change from 2018
Peoples Bank SB Munster, Ind.	\$1,265.8	35.2%
Liberty Bank for Savings Chicago	\$819.9	-1.3%
First Savings Bank of Hegewisch Chicago	\$668.9	-0.1%
Lisle Savings Bank Lisle	\$515.5	-1.6%
Federal Savings Bank Chicago	\$464.0	75.1%
Hoyne Savings Bank Chicago	\$445.0	-4.1%
Royal Savings Bank Chicago	\$404.9	-5.8%
Community Savings Bank Chicago	\$390.6	-1.7%
North Shore Trust & Savings Waukegan	\$229.2	0.6%
McHenry Savings Bank McHenry	\$226.2	0.7%
Central Federal Savings & Loan Association Cicero	\$178.6	-1.3%
GN Bank Chicago	\$140.3	3.7%
Midland Federal Savings & Loan Association Bridgeview	\$115.0	-2.2%
Central Savings F.S.B. Chicago	\$109.5	-8.8%
Ben Franklin Bank of Illinois Arlington Heights	\$93.2	-8.2%
Mutual Federal Bank Chicago	\$71.9	-14.3%
Loomis Federal Savings & Loan Association Chicago	\$65.6	-8.0%
Pulaski Savings Bank Chicago	\$45.8	5.2%
North Side Federal Savings & Loan Association of Chicago Chicago	\$40.6	-0.9%
United Trust Bank Palos Heights	\$25.8	-12.8%

Source: S&P Global Market Intelligence