

94% of Illinois banks were profitable in Q4 2016

12 of the 15 most profitable banks are less than \$ 500 million in assets

BankTrends, the CBAI's preferred provider for Call Report data and peer analysis, has just released its fourth-quarter financial performance summary for Illinois community banks.

- On a pretax ROA basis, 94% of Illinois banks were profitable.
- For the 466 Illinois banks with less than \$10B in assets, median Pretax ROA averaged 1.0%.
- Median Pretax ROE was 8.94% during the quarter and median Net Interest Margin was 3.35%
- Year-over-year median loan balances increased 4.6%; median Loans-to-Deposits ratio was 74.2%
- Median Noncurrent Loans ratio was 0.81%
- Median Noninterest Income to Earning Assets was 0.50%; median Noninterest Expense to Earning Assets was 2.82%

To view Q4 2016 performance ratios for every bank in Illinois, check out the [Q4 2016 Rankings Map](#) from BankTrends.

Rankings Map URL: <https://www.bank-trends.com/Reports/StateMap/>

