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Community banking institutions have low risk ratios

The chart below provides first-quarter 2008 data for community banks based in Springfield or Chatham or with a branch in one or both towns. The first column shows net income in thousands of dollars and relates to the bank's profitability. The second column shows the percentage of total risk-based capital to risk-weighted assets and indicates the degree of risk in a bank's balance sheet. The second figure in parentheses is the average for all the banks in the same peer group. Peer groups are determined by factors that include a bank's

asset size, location and number of full-service branches. Peer groups include banks throughout the country, not just banks in the state or local area. Although regulators look at three different capital ratios in assessing capital, the total risk-based capital ratio is the best barometer of the degree of risk in the bank's asset structure. A percentage of 10.0 or more indicates a strong position and is the minimum level re-quired to be considered a well-capitalized bank. The third column shows the percentage of non-current loans and leases

to total loans and leases. The second figure in the column is the peer group average. There is a strong correlation between this figure and the condition of the economy. During downturns, banks focus on identifying and resolving problem loan issues as quickly as possible. The level of non-current loans will fluctuate widely each quarter during uncertain economic times. All data is from the Federal Deposit Insurance Corp.

— *Information compiled by Chris Dettro*

BANK	Net income	Total risk-based capital to risk-weighted assets (in thousands of dollars)	Non-current loans and leases to gross loans and leases
Athens State Bank	\$244	21.81 (14.16)	0.11 (1.15)
Bank of Springfield	864	10.56 (12.68)	1.68 (1.30)
Bank & Trust Co.	464	12.96 (14.33)	0.21 (1.05)
Carrollton Bank	2,896	11.03 (12.68)	0.07 (1.30)
Illini Bank	1,035	12.07 (12.68)	0.57 (1.38)
Illinois National Bank	623	10.02 (12.68)	3.90 (1.30)
Marine Bank, Springfield	1,043	10.72 (12.68)	1.98 (1.30)
Palmer Bank	163	14.85 (18.20)	0.06 (1.05)
Peoples Bank & Trust	393	10.94 (14.33)	1.64 (1.05)
Prairie State Bank & Trust	1,871	13.90 (12.68)	0.52 (1.30)
Security Bank, S.B.	94	15.80 (17.47)	0.38 (0.72)
Town & Country Bank of Springfield	394	12.43 (13.73)	0.69 (1.38)
United Community Bank	3,188	15.08 (12.68)	1.44 (1.30)
Warren-Boynton State Bank	274	15.60 (14.80)	0.01 (1.32)
Williamsville State Bank & Trust	106	22.56 (13.73)	1.38 (1.38)

Large banking companies such as Chase, National City, US Bank and Regions were not included in an examination of local bank performances by The State Journal-Register because of multi-state operations and regulatory filings. Each is a publicly traded company regularly tracked by the newspaper stock page.