

CRAIN'S

CHICAGO BUSINESS

CHICAGOBUSINESS.COM | JULY 25, 2022 | 

CRAIN'S LIST LARGEST BANKS

Ranked by assets. All figures are as of Dec. 31, 2021. Dollar figures are in millions.

2021 RANK	BANK	ASSETS; % CHANGE FROM 2020	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 2020	NONPERFORMING LOANS; % OF ASSETS
1	1 NORTHERN TRUST CORP. Chicago	\$183,743.5 8.4%	1.0%	14.2%	25.0	11.2%	8.9%	1.1%	78.9%	\$40,468.4 19.9%	\$138.8 0.1%
2	2 BMO HARRIS BANK NA Montreal	\$166,661.0 8.3%	1.1%	10.0%	63.7	38.0%	8.8%	9.9%	43.3%	\$87,823.6 0.8%	\$809.3 0.5%
3	3 CIBC Chicago	\$48,488.5 9.9%	1.2%	7.4%	74.6	33.4%	26.3%	1.4%	38.9%	\$28,917.2 10.3%	\$231.5 0.5%
4	4 WINTRUST ILLINOIS Rosemont	\$46,697.0 10.4%	1.3%	13.9%	82.0	46.3%	16.4%	16.6%	20.7%	\$32,708.5 9.0%	\$97.9 0.2%
5	6 BYLINE BANCORP INC. Chicago	\$6,685.4 4.7%	1.5%	11.7%	88.3	35.2%	36.7%	0.0%	28.1%	\$4,537.1 4.5%	\$25.1 0.4%
6	9 OLD SECOND BANCORP INC. Aurora	\$6,214.4 104.0%	0.8%	7.4%	62.4	26.9%	44.2%	0.4%	28.5%	\$3,421.9 68.2%	\$41.6 0.7%
7	8 CENTIER BANK Merrillville, Ind.	\$6,193.8 9.0%	1.4%	14.7%	91.7	6.0%	35.5%	7.5%	51%	\$4,805.9 1.5%	\$6.3 0.1%
8	7 FIRST AMERICAN BANK Elk Grove Village	\$6,111.6 3.1%	0.9%	11.2%	44.8	23.0%	27.6%	12.4%	37%	\$2,092.9 -11.5%	\$29.8 0.5%
9	10 PARKWAY BANK AND TRUST CO. Harwood Heights	\$2,880.1 0.4%	1.3%	12.1%	96.2	28.5%	45.9%	0.0%	25.6%	\$2,193.6 -1.9%	\$57.1 2.0%
10	12 REPUBLIC BANK OF CHICAGO Oak Brook	\$2,526.1 9.0%	1.7%	16.5%	69.8	30.3%	32.0%	0.1%	37.7%	\$1,481.1 -2.5%	\$22.5 0.9%
11	13 LAKESIDE BANK Chicago	\$2,340.6 7.4%	1.8%	19.4%	82.8	7.9%	50.5%	0.0%	41.6%	\$1,657.5 1.6%	\$11.8 0.5%
12	15 MARQUETTE BANK Orland Park	\$2,020.6 9.2%	0.6%	6.2%	73.7	1.1%	21.4%	0.0%	77.5%	\$1,278.2 4.4%	\$18.4 0.9%
13	14 FIRST BANK CHICAGO Highland Park	\$1,921.2 0.3%	0.5%	4.9%	84.0	41.8%	15.6%	0.3%	42.3%	\$1,259.9 -10.3%	\$23.3 1.2%
14	16 BANKFINANCIAL NA Olympia Fields	\$1,699.8 6.5%	0.5%	5.3%	69.8	46.5%	9.8%	0.2%	43.5%	\$1,050.9 4.0%	\$0.7 0.0%
15	20 SIGNATURE BANK Rosemont	\$1,675.1 31.8%	1.5%	17.3%	60.2	44.2%	40.1%	0.9%	14.8%	\$911.0 -5.4%	\$0.4 0.0%
16	24 AMALGAMATED BANK OF CHICAGO Chicago	\$1,641.8 51.7%	0.5%	5.1%	34.5	3.1%	44.5%	0.0%	52.4%	\$525.6 2.4%	\$0.2 0.0%
17	17 PEOPLES BANK Munster, Ind.	\$1,618.6 8.2%	0.9%	9.5%	67.7	11.8%	32.6%	4.8%	50.8%	\$966.7 0.0%	\$7.9 0.5%
18	22 PROVIDENCE BANK & TRUST South Holland	\$1,361.0 11.6%	1.5%	14.1%	65.5	18.5%	45.3%	0.0%	36.2%	\$782.4 -7.2%	\$3.0 0.2%
19	19 INLAND BANK AND TRUST Oak Brook	\$1,281.2 -0.5%	1.2%	9.0%	76.8	12.9%	45.4%	0.1%	41.7%	\$820.0 -2.5%	\$19.2 1.5%
20	21 EVERGREEN BANK GROUP Oak Brook	\$1,196.3 -3.8%	2.2%	17.6%	97.4	2.7%	15.8%	67.6%	13.9%	\$970.3 -2.4%	\$1.1 0.1%
21	23 FIRST SECURE BANK GROUP Sugar Grove	\$1,132.8 3.4%	0.7%	8.6%	69.1	28.2%	40.9%	2.7%	28.2%	\$659.9 -16.5%	\$11.9 1.1%
22	25 CORNERSTONE NATIONAL BANK & TRUST CO. Palatine	\$949.3 6.8%	1.1%	13.3%	70.1	31.4%	45.4%	0.5%	22.7%	\$591.5 -0.6%	\$2.0 0.2%
23	NR AMERICAN COMMUNITY BANK & TRUST Woodstock	\$900.0 14.4%	1.2%	12.3%	64.5	26.2%	49.4%	0.1%	24.2%	\$518.3 -10.2%	\$0.9 0.1%
24	NR INTERNATIONAL BANK OF CHICAGO Chicago	\$890.2 11.8%	2.1%	19.3%	81.9	7.6%	48.4%	0.0%	44%	\$630.9 11.2%	\$24.6 2.8%
25	NR BELMONT BANK & TRUST CO. Chicago	\$879.0 16.7%	1.5%	15.3%	65.4	19.5%	60.6%	0.5%	19.5%	\$510.9 -1.5%	\$0.2 0.0%

Data provided by S&P Global Market Intelligence, with additional research by Sophie Rodgers (sophie.rodgers@crain.com) | 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. "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. 1. Includes figures for BMO Harris Bank NA and BMO Harris Central NA. 2. 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.