

## Tracking area financial institutions' bad debt

The Investigative Reporting Workshop created an easy-to-understand system to see what kind of shape your bank or credit union is in. It tracks loans that are 90 or more days past due, loans that are in nonaccrual status and foreclosed property against its available capital and loan loss reserves to determine its troubled-asset ratio.

BANKS	HEADQUARTERS	ASSETS	PROFIT	CAPITAL PLUS RESERVES	TROUBLED-ASSET RATIO		
					TOTALS	2009	2008
Rock River Bank	Oregon	\$77,035,000	(\$4,761,000)	\$2,354,000	\$8,113,000	344.6	15.6
AMCORE Bank	Rockford	\$5,284,516,000	(\$28,529,000)	\$400,209,000	\$413,455,000	103.3	25.6
Forreton State Bank	Forreton	\$131,047,000	\$34,000	\$14,257,000	\$7,803,000	54.7	37.9
Northwest Bank of Rockford	Rockford	\$224,143,000	\$478,000	\$20,594,000	\$7,498,000	36.4	5.4
Rockford Bank & Trust	Rockford	\$234,880,000	(\$564,000)	\$26,161,000	\$9,362,000	35.8	13.1
Riverside Community Bank	Rockford	\$254,917,000	\$501,000	\$20,013,000	\$6,988,000	34.9	15.9
German-American State Bank	German Valley	\$164,311,000	\$310,000	\$14,717,000	\$4,369,000	29.7	11.6
Bank of America	Charlotte, N.C.	\$1,434,036,734,000	\$1,514,275,000	\$103,539,271,000	\$30,065,482,000	29	8.5
U.S. Bank	Cincinnati, Ohio	\$258,526,747,000	\$624,362,000	\$18,752,162,000	\$5,419,235,000	28.9	10
Castle Bank	DeKalb	\$1,224,762,000	\$1,502,000	\$128,814,000	\$35,768,000	27.8	20.8
Associated Bank	Green Bay, Wis.	\$23,999,487,000	\$48,829,000	\$1,929,684,000	\$465,921,000	24.1	11.1
National City Bank	Cleveland, Ohio	\$146,013,198,000	\$470,696,000	\$16,693,684,000	\$4,011,729,000	24	34.7
JPMorgan Chase Bank	Columbus, Ohio	\$1,688,164,000,000	\$2,503,000,000	\$120,779,000,000	\$28,425,000,000	23.5	6.8
Fifth Third Bank	Cincinnati, Ohio	\$68,458,305,000	\$240,922,000	\$6,353,434,000	\$1,297,221,000	20.4	15
Alpine Bank of Illinois	Rockford	\$932,123,000	\$2,528,000	\$82,870,000	\$14,881,000	18	0.4
Blackhawk Bank	Beloit, Wis.	\$524,312,000	\$687,000	\$47,357,000	\$7,875,000	16.6	8.6
Byron Bank	Byron	\$202,791,000	\$1,140,000	\$16,643,000	\$2,576,000	15.5	11.6
Lincoln State Bank	Rochelle	\$44,517,000	\$6,000	\$3,590,000	\$528,000	14.7	27.2
Midwest Community Bank	Freeport	\$213,489,000	\$242,000	\$23,061,000	\$3,207,000	13.9	9.4
Union Savings Bank	Freeport	\$162,803,000	\$215,000	\$13,095,000	\$1,802,000	13.8	7.7
Gateway Community Bank	Roscoe	\$71,831,000	(\$44,000)	\$7,306,000	\$973,000	13.3	22.9
Stillman BancCorp	Stillman Valley	\$321,959,000	\$793,000	\$37,464,000	\$4,906,000	13.1	12.5
Sterling Federal Bank	Sterling	\$509,040,000	\$595,000	\$51,713,000	\$6,351,000	12.3	5.6
Durand State Bank	Durand	\$88,230,000	\$148,000	\$8,214,000	\$990,000	12.1	8.8
NATIONAL MEDIAN AVERAGE						11.7	6
Poplar Grove State Bank	Poplar Grove	\$66,434,000	\$354,000	\$14,042,000	\$1,380,000	9.8	9.3
Holcomb State Bank	Holcomb	\$134,394,000	\$263,000	\$12,934,000	\$1,249,000	9.7	11
First National Bank & Trust of Rochelle	Rochelle	\$229,643,000	\$969,000	\$17,970,000	\$1,537,000	8.6	4.4
Woodforest National Bank	Houston, Texas	\$3,238,585,000	\$20,986,000	\$318,553,000	\$20,279,000	6.4	3.9
Midwest BankCentre	Lemay, Mo.	\$1,033,246,000	\$2,009,000	\$119,450,000	\$2,096,000	1.8	2.8

CREDIT UNIONS	HEADQUARTERS	ASSETS	PROFIT	CAPITAL PLUS RESERVES	TROUBLED-ASSET RATIO		
					TOTALS	2009	2008
First American	Beloit, Wis.	\$163,378,142	(\$3,002,740)	\$11,559,891	\$6,475,324	56	17.8
Rock Valley	Loves Park	\$76,896,311	(\$619,026)	\$7,927,567	\$2,045,020	25.8	25.1
Winnebago County Schools	Rockford	\$13,798,735	(\$150,870)	\$1,639,105	\$408,681	24.9	24
Citizens Community	Rockford	\$5,899,019	(\$23,914)	\$454,335	\$105,210	23.2	4.9
Rockford Newspapers	Rockford	\$463,641	(\$2,454)	\$55,815	\$7,366	13.2	15.9
Fort Financial	Fort Wayne, Ind.	\$181,594,193	\$270,769	\$14,959,554	\$1,955,844	13.1	6.4
Saint Anthony Hospital Employees	Rockford	\$3,320,914	(\$21,581)	\$411,965	\$53,564	13	5.2
Members Alliance	Rockford	\$128,811,884	\$26,006	\$10,812,845	\$960,136	8.9	2
Credit Union 1	Rantoul, Ill.	\$553,392,513	\$279,866	\$49,607,690	\$4,151,674	8.4	7.5
Heritage	Madison, Wis.	\$163,259,566	(\$766,532)	\$23,665,361	\$1,809,640	7.6	3.7
General Mills	Minnetonka, Min.	\$247,746,904	(\$949,060)	\$24,583,519	\$1,668,422	6.8	5.2
NATIONAL MEDIAN AVERAGE						5.6	4.2
Rockford Bell	Loves Park	\$30,292,248	(\$236,075)	\$6,059,226	\$319,621	5.3	2.3
Swedish American	Rockford	\$3,882,499	(\$25,671)	\$425,252	\$22,648	5.3	3.8
Rockford Municipal Employees	Rockford	\$13,488,504	(\$69,712)	\$2,268,930	\$90,073	4	3.8
Generations	Rockford	\$16,677,635	(\$160,319)	\$3,224,370	\$108,236	3.4	0.4
A.b.d.	Warren, Mich.	\$66,268,670	(\$202,930)	\$9,964,095	\$269,695	2.7	3.2
Rockford Postal Employees	Loves Park	\$15,463,877	(\$42,081)	\$2,413,282	\$49,732	2.1	2
Del Monte Eastern Region Employees	Rochelle	\$2,806,582	(\$8,734)	\$878,336	\$8,952	1	3.9

Source: Investigative Reporting Workshop, American University School of Communication

ROCKFORD REGISTER STAR