

TO OUR FELLOW CUSTOMERS AND FRIENDS,

I'd like to take a moment to personally thank you for banking with North Shore Trust and Savings. We are about to enter our 98th year of service and are very grateful for our strong customer relationships and consider it a privilege to be your local Community Bank.

North Shore Trust and Savings remains a profitable, sound and secure financial institution. We are proud to be a Bauer Financial 5 Star rated bank, earning that performance recognition for every one of the last 29 years. We are also proud to be ranked as the 9th largest Thrift institution in the greater Chicago market. I credit our continued success to common sense decision making and to the remarkable people who work here.

At North Shore, we remain committed to customer service and try to offer balanced banking services, whether you prefer "face to face" personal service or using the new technologies available. Real people pick up the phone if you call. You can also access your accounts anytime through our enhanced electronic banking services. North Shore Trust and Savings has been working hard to bring you all of the modern conveniences afforded by technology. We continually strive to make your every-day banking needs as simple and easy as possible in this sometimes hectic world.



Stephen G. Lear
Chairman of the Board, President and CEO

STATEMENT OF CONDITION DECEMBER 31, 2017 *(unaudited)*

ASSETS

Cash and Due from Banks	\$17,724,000
Investment Securities	102,715,000
Loans, Net	95,549,000
Premises and Equipment	5,712,000
Other Assets	5,909,000
Total Assets	\$227,609,000

LIABILITIES

Deposits	\$180,421,000
Escrow Deposits	1,373,000
Borrowed Funds	0
Other Liabilities	2,565,000
Total Liabilities	\$184,359,000

EQUITY

Retained Earnings	\$43,250,000
Total Liabilities and Equity	\$227,609,000

	<i>Minimum Capital Requirement</i>	<i>NSTS Actual Capital</i>	<i>NSTS Excess Over Minimum Requirement</i>
Leverage Ratio	4.00%	19.27%	15.27%
Risk-Based Capital Ratio	8.00%	57.75%	49.75%



DIRECTORS AND OFFICERS

DIRECTORS

Stephen G. Lear <i>Chairman of the Board</i>	James L. Merlock <i>Vice Chairman</i>
Apolonio Arenas	Thaddeus M. Bond, Jr.
Marcella A. Bosnak	Thomas M. Ivantic
Rodney J. True	

William C. Ivantic <i>Director Emeritus</i>	Walter A. Kroll <i>Director Emeritus</i>
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OFFICERS

Stephen G. Lear <i>President and CEO</i>	Frank H. Mynard <i>Executive Vice President</i>
Susan J. Suski <i>Chief Financial Officer</i>	Nathan E. Walker <i>Senior Vice President</i>
Christine E. Stickler <i>Vice President & Secretary</i>	Amy L. Avakian <i>Vice President</i>
Linda L. Moran <i>Vice President</i>	Victoria L. Drinka <i>Assistant Vice President</i>
Sonia C. Guadiana <i>Assistant Vice President</i>	Vicki L. Olenksi <i>Assistant Vice President</i>
Lisa G. Stone <i>Assistant Vice President</i>	Richard Uppling <i>Assistant Vice President</i>
Connie Urbanik <i>Assistant Vice President</i>	Agnes M. Vettese <i>Assistant Vice President</i>



STATEMENT OF CONDITION 2017



northshoretrust.com

MAIN OFFICE

700 South Lewis Avenue
Waukegan, IL 60085
Phone: 847.336.4430

BRANCH OFFICES

1233 North Green Bay Road
Waukegan, IL 60085
Phone: 847.625.3100

3060 Sand Lake Road
Lindenhurst, IL 60046
Phone: 847.245.3700

