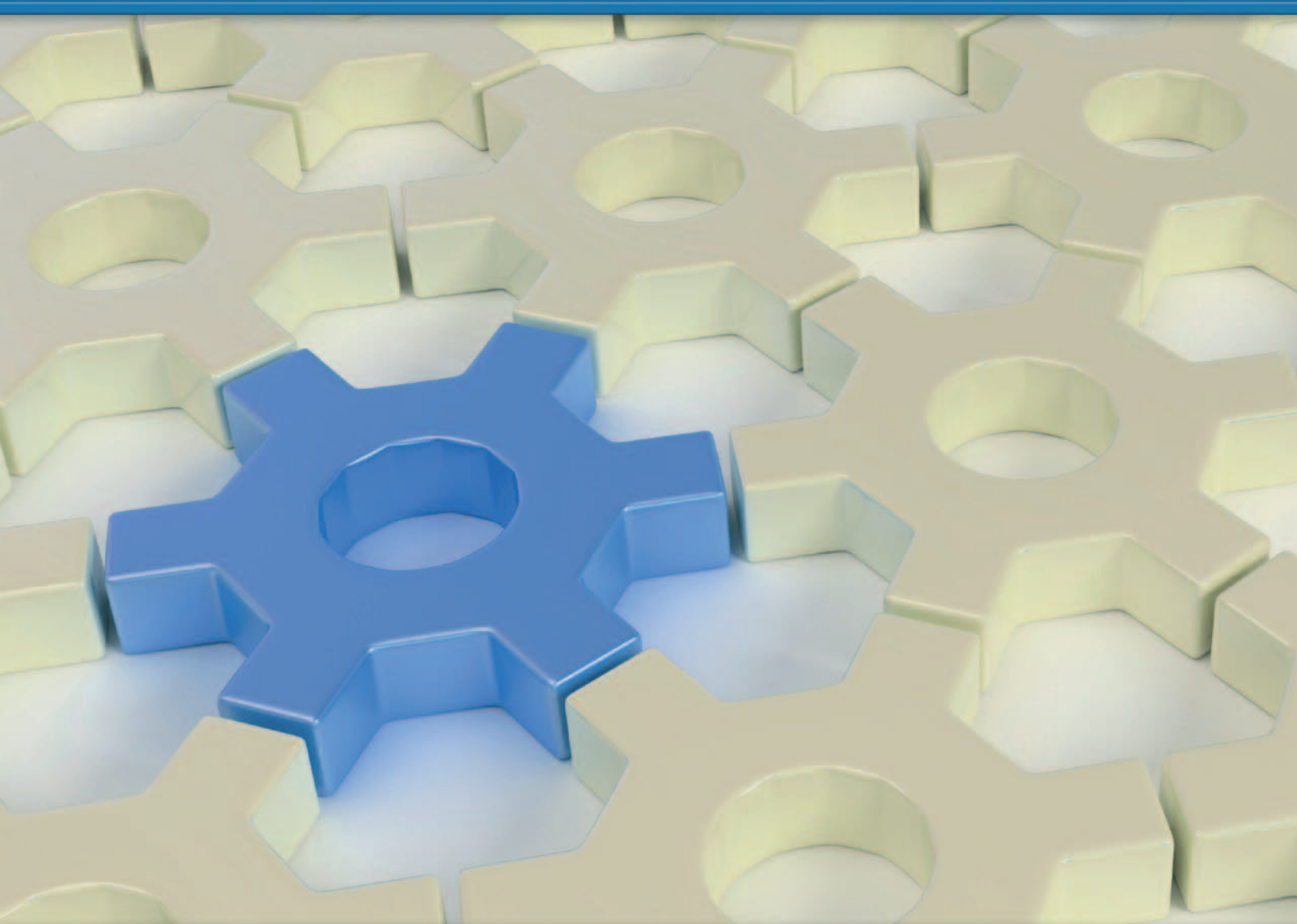


CONSOLIDATED FINANCIAL REPORT

Standard Bancshares, Inc. and Subsidiaries

December 31, 2006 and 2005



FINANCIAL HIGHLIGHTS

	2006	2005	2004
INTEREST INCOME (IN THOUSANDS)			
Interest & Fees on Loans	\$ 105,937	\$ 77,252	\$ 57,144
PER SHARE DATA			
Net Income	\$ 1.02	\$ 0.77	\$ 0.55
Book Value	9.39	8.49	7.89
Cash Dividend	0.146	0.142	0.138
YEAR-END STATISTICS (IN THOUSANDS)			
Total Deposits	\$ 1,725,295	\$ 1,495,655	\$ 1,279,641
Total Loans—Net	1,502,392	1,280,058	1,096,503
Shareholders' Equity	176,134	159,230	148,045
Total Operating Income	133,910	102,265	81,731
Total Operating Expense	114,824	87,753	71,378
Net Income	19,086	14,512	10,353
DAILY AVERAGES (IN THOUSANDS)			
Noninterest-Bearing Deposits	\$ 313,001	\$ 303,687	\$ 280,127
Interest-Bearing Deposits	1,256,377	1,103,809	956,521
Total Deposits	1,569,378	1,407,496	1,236,648
Loans—Net	1,399,931	1,190,387	1,014,879
Investments	258,432	275,925	272,953

INDEPENDENT AUDITOR'S REPORT

To the Board of Directors and Shareholders
Standard Bancshares, Inc.

We have audited the accompanying consolidated balance sheets of Standard Bancshares, Inc. and subsidiaries as of December 31, 2006 and 2005, and the related consolidated statements of income, changes in shareholders' equity, and cash flows for the years ended December 31, 2006, 2005 and 2004. These consolidated financial statements are the responsibility of the Company's management. Our responsibility is to express an opinion on these consolidated financial statements based on our audits.

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the consolidated financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the financial position of Standard Bancshares, Inc. and subsidiaries at December 31, 2006 and 2005, and the results of their operations and their cash flows for each of the three years in the period ended December 31, 2006, in conformity with accounting principles generally accepted in the United States of America.

Bansley and Kiener, L.L.P.

Certified Public Accountants

March 12, 2007

Auditor Contact Information

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Certified Public Accountants
8745 W. Higgins Rd.
Chicago, IL 60631-2704
312-263-2700

CONSOLIDATED BALANCE SHEETS

DECEMBER 31, 2006 AND 2005

(in thousands, except per share data)

ASSETS	2006	2005
Cash and due from banks	\$ 75,211	\$ 42,500
Interest bearing deposits in other banks	4,528	34,020
Federal funds sold	61,959	51,395
Total cash and cash equivalents	141,698	127,915
Investment securities	195,172	146,168
Loans—net	1,502,392	1,280,058
Bank premises and equipment—net	68,227	63,228
Foreclosed real estate and repossessed collateral	1,339	884
Federal Home Loan Bank stock—at cost	18,195	45,694
Goodwill	23,987	23,987
Other assets	69,357	58,871
Total assets	\$2,020,367	\$1,746,805

LIABILITIES AND SHAREHOLDERS' EQUITY	2006	2005
Deposits		
Noninterest-bearing	\$ 332,482	\$ 330,369
Interest bearing	1,392,813	1,165,286
Total deposits	1,725,295	1,495,655
Securities sold under agreements to repurchase and short-term borrowings	27,485	23,253
Advances from Federal Home Loan Bank	54,640	50,845
Note payable	15,000	-
Capital trust pass-thru securities	8,000	8,000
Accrued expenses and other liabilities	13,813	9,822
Total liabilities	1,844,233	1,587,575
Shareholders' equity		
Common stock, \$.238 par value; 25,200,000 shares authorized; 18,757,921 shares issued	4,464	4,464
Capital surplus	39,208	39,208
Retained earnings	133,023	116,682
Accumulated other comprehensive loss	(561)	(1,124)
Total shareholders' equity	176,134	159,230
Total liabilities and shareholders' equity	\$2,020,367	\$1,746,805

The accompanying notes are an integral part of the consolidated financial statements.

CONSOLIDATED STATEMENTS OF INCOME

YEARS ENDED DECEMBER 31, 2006, 2005 AND 2004

(in thousands, except per share data)

	2006	2005	2004
INTEREST INCOME			
Interest and fees on loans	\$105,937	\$77,252	\$57,144
Interest and dividends on investment securities			
Taxable	7,443	7,130	8,434
Exempt from federal income tax	206	247	274
Interest on interest bearing deposits in other banks	1,685	1,355	836
Interest on federal funds sold	2,727	1,708	264
Total interest income	117,998	87,692	66,952
INTEREST EXPENSE			
Interest on deposits	40,429	23,849	14,019
Interest on securities sold under agreements to repurchase and short-term borrowings	3,333	2,130	1,303
Interest on note payable	501	18	238
Interest on subordinated debt	710	567	424
Total interest expense	44,973	26,564	15,984
Net interest income	73,025	61,128	50,968
Provision for credit losses	3,700	2,800	2,900
Net interest income after provision for credit losses	69,325	58,328	48,068
OTHER INCOME			
Investment security gains	-	65	94
Other	15,912	14,508	14,685
Total other income	15,912	14,573	14,779
OTHER EXPENSES			
Salaries	23,063	21,349	19,463
Employee benefits	5,658	5,588	5,256
Net occupancy expense	12,900	11,722	10,605
Amortization	605	359	877
Other	12,447	10,943	10,778
Total other expenses	54,673	49,961	46,979
Income before income taxes	30,564	22,940	15,868
Provision for income taxes	11,478	8,428	5,515
Net income	\$ 19,086	\$14,512	\$10,353
Earnings per share	\$ 1.02	\$.77	\$.55

The accompanying notes are an integral part of the consolidated financial statements.

CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY

YEARS ENDED DECEMBER 31, 2006, 2005 AND 2004

(in thousands, except per share data)

	Common Stock	Capital Surplus	Retained Earnings	Accumulated Other Comprehensive Income (Loss)	Total
BALANCE, DECEMBER 31, 2003	\$4,463	\$39,171	\$ 97,070	\$ (1,140)	\$139,564
COMPREHENSIVE INCOME					
Net income	-	-	10,353	-	10,353
Other comprehensive income, net of tax: Change in unrealized gain (loss) on securities available-for-sale, net of deferred income tax of \$377	-	-	-	731	731
Less: Reclassification adjustment, net of deferred income tax \$(27)	-	-	-	(52)	(52)
TOTAL COMPREHENSIVE INCOME					11,032
Repurchase of common stock	(6)	(202)	-	-	(208)
Sale of common stock	7	239	-	-	246
Cash dividends declared (\$.138 per share)	-	-	(2,589)	-	(2,589)
BALANCE, DECEMBER 31, 2004	4,464	39,208	104,834	(461)	148,045
COMPREHENSIVE INCOME					
Net income	-	-	14,512	-	14,512
Other comprehensive income, net of tax: Change in unrealized gain (loss) on securities available-for-sale, net of deferred income tax of \$(319)	-	-	-	(620)	(620)
Less: Reclassification adjustment, net of deferred income tax of \$(22)	-	-	-	(43)	(43)
TOTAL COMPREHENSIVE INCOME					13,849
Repurchase of common stock	(13)	(452)	-	-	(465)
Sale of common stock	13	452	-	-	465
Cash dividends declared (\$.142 per share)	-	-	(2,664)	-	(2,664)
BALANCE, DECEMBER 31, 2005	4,464	39,208	116,682	(1,124)	159,230
COMPREHENSIVE INCOME					
Net income	-	-	19,086	-	19,086
Other comprehensive income, net of tax: Change in unrealized gain (loss) on securities available-for-sale, net of deferred income tax of \$289	-	-	-	563	563
TOTAL COMPREHENSIVE INCOME					19,649
Repurchase of common stock	(8)	(302)	-	-	(310)
Sale of common stock	8	302	-	-	310
Cash dividends declared (\$.146 per share)	-	-	(2,745)	-	(2,745)
BALANCE, DECEMBER 31, 2006	\$4,464	\$39,208	\$133,023	\$ (561)	\$176,134

The accompanying notes are an integral part of the consolidated financial statements.

CONSOLIDATED STATEMENTS OF CASH FLOWS

YEARS ENDED DECEMBER 31, 2006, 2005 AND 2004

(in thousands)

	2006	2005	2004
Cash flows from operating activities			
Net income	\$ 19,086	\$ 14,512	\$ 10,353
Adjustments to reconcile net income to net cash provided by operating activities:			
Depreciation and amortization	5,727	4,530	3,368
Provision for credit losses	3,700	2,800	2,900
Provision for deferred income taxes	(5,797)	(846)	(912)
Investment security gains	-	(65)	(94)
Stock dividends received	-	(2,077)	(4,049)
Gain on sale of foreclosed real estate	(23)	(67)	(36)
Increase in other assets	(11,091)	(2,738)	(3,750)
Increase in accrued expenses and other liabilities	9,499	2,435	1,997
Net cash provided by operating activities	21,101	18,484	9,777
Cash flows from investing activities			
Proceeds from sale of investment securities	-	382	811
Proceeds from maturities of investment securities	54,829	36,906	126,160
Purchase of investment securities	(102,981)	(26,612)	(110,832)
Proceeds from sale of Federal Home Loan Bank stock	27,499	120	30,060
Net increase in loans	(226,576)	(187,239)	(150,143)
Purchases of bank premises and equipment	(10,121)	(8,571)	(9,219)
Proceeds from sales of foreclosed real estate	110	390	1,439
Net cash used in investing activities	(257,240)	(184,624)	(111,724)
Cash flows from financing activities			
Proceeds from sale of common stock	310	465	246
Repurchase of common stock	(310)	(465)	(208)
Net increase in deposits	229,640	216,014	55,089
Net increase (decrease) in securities sold under agreements to repurchase and short-term borrowings	4,232	7,459	(104)
(Repayment of) increase in advances from Federal Home Loan Bank	3,795	(7,427)	5,491
Proceeds from note payable	15,000	-	-
Payments on note payable	-	(4,000)	(6,000)
Dividends paid	(2,745)	(2,664)	(2,589)
Net cash provided by financing activities	249,922	209,382	51,925
Net increase (decrease) in cash and cash equivalents	13,783	43,242	(50,022)
Cash and cash equivalents—beginning of year	127,915	84,673	134,695
Cash and cash equivalents—end of year	\$ 141,698	\$ 127,915	\$ 84,673
Supplemental cash flow information:			
Interest paid on deposits and other borrowings	\$ 41,561	\$ 25,496	\$ 16,194
Income taxes paid	\$ 16,389	\$ 9,259	\$ 3,911
Supplemental schedule on non-cash investing activities:			
Change in unrealized gain (loss) on investment securities	\$ 852	\$ (1,004)	\$ 1,029
Transfer to foreclosed real estate	\$ 542	\$ 884	\$ 1,018

The accompanying notes are an integral part of the consolidated financial statements.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

(in thousands)

Note 1 - Summary of Significant Accounting Policies

The accompanying financial statements are prepared in accordance with generally accepted accounting principles and conform to general practices within the banking industry. A summary of the significant accounting policies follows.

Nature of Operations

Standard Bancshares, Inc. (the "Company") is a bank holding company whose principal activity is the ownership and management of its wholly-owned subsidiary Standard Bank and Trust Company (the Bank). The Bank generates commercial, mortgage and consumer loans and receives deposits from customers located primarily in the Chicago Metropolitan, Northwest Indiana and surrounding areas. The Bank operates under a state bank charter and provides full banking services. As a state bank, the Bank is subject to regulation by the Illinois Department of Financial and Professional Regulation and the Federal Deposit Insurance Corporation.

Principles of Consolidation

The consolidated financial statements include the accounts of Standard Bancshares, Inc. and its wholly owned subsidiaries, after elimination of all material intercompany transactions and balances.

Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Actual results could differ from those estimates.

The determination of the adequacy of the allowance for credit losses is based on estimates that are particularly susceptible to significant changes in the economic environment and market conditions. In connection with the determination of the estimated losses on loans, management obtains independent appraisals for significant collateral.

The Bank's loans are generally secured by specific items of collateral including real property, consumer assets, and business assets. Although the Bank has a diversified loan portfolio, a substantial portion of its debtors' ability to honor their contracts is dependent on local economic conditions.

While management uses available information to recognize losses on loans, further reductions in the carrying amounts of loans may be necessary based on changes in local economic conditions. In addition, regulatory agencies, as an integral part of their examination process, periodically review the estimated losses on loans. Such agencies may require the Bank to recognize additional losses based on their judgments about information available to them at the time of their examination. Because of these factors, it is reasonably possible that the estimated losses on loans may change materially in the near term. However, the amount of the change that is reasonably possible cannot be estimated.

Investment Securities

Debt securities are classified as held-to-maturity when the Bank has the positive intent and ability to hold the securities to maturity. Securities held-to-maturity are carried at amortized cost. The amortization of premiums and accretion of discounts are recognized in interest income using methods approximating the interest method over the period to maturity.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

(in thousands)

Note 1 – Summary of Significant Accounting Policies (Continued)

Investment Securities (Continued)

Debt securities not classified as held-to-maturity are classified as available-for-sale. Securities available-for-sale are carried at fair value with unrealized gains and losses reported in other comprehensive income. Realized gains (losses) on securities available-for-sale are included in other income (expense) and, when applicable, are reported as a reclassification adjustment, net of tax, in other comprehensive income. Gains and losses on sales of securities are determined on the specific-identification method.

Declines in the fair value of individual held-to-maturity and available-for-sale securities below their cost that are other than temporary result in write-downs of the individual securities to their fair value. The related write-downs are included in earnings as realized losses. In estimating other-than-temporary impairment losses, management considers (1) the length of time and the extent to which the fair value has been less than cost, (2) the financial condition and near-term prospects of the issuer, and (3) the intent and ability of the Company to retain its investment in the issuer for a period of time sufficient to allow for any anticipated recovery in fair value.

Loans

The Bank grants mortgage, commercial and consumer loans to customers. A substantial portion of the loan portfolio is represented by loans to real estate contractors and developers throughout the Chicago Metropolitan, Northwest Indiana and surrounding areas. The ability of the Bank's debtors to honor their contracts is dependent on the real estate and general economic conditions in this area.

Loans are stated at unpaid principal balances, less unearned income and the allowance for credit losses.

Unearned discounts on installment loans are recognized as income over the term of the loans using a method that approximates the interest method.

Loan origination and commitment fees, as well as certain direct origination costs, are deferred and amortized as a yield adjustment over the lives of the related loans using the interest method. Amortization of deferred loan fees is discontinued when a loan is placed on nonaccrual status.

The accrual of interest on mortgage and commercial loans is discontinued at the time the loan is 90 days past due unless the credit is well-secured and in process of collection. Personal loans are typically charged off when management believes the collectibility of the principal balance is unlikely. Past due status is based on contractual terms of the loan. In all cases, loans are placed on nonaccrual or charged off at an earlier date if collection of principal or interest is considered doubtful.

All interest accrued but not collected for loans that are placed on nonaccrual or charged off is reversed against interest income. The interest on these loans is accounted for on the cash-basis or cost-recovery method, until qualifying for return to accrual. Loans are returned to accrual status when all the principal and interest amounts contractually due are brought current and future payments are reasonably assured.

Allowance for Credit Losses

The allowance for credit losses is established as losses are estimated to have occurred through a provision for credit losses charged to earnings. Loan losses are charged against the allowance when management believes the uncollectibility of a loan balance is confirmed. Subsequent recoveries, if any, are credited to the allowance.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

(in thousands)

Note 1 – Summary of Significant Accounting Policies (Continued)

Allowance for Credit Losses (Continued)

The allowance for credit losses is evaluated on a regular basis by management and is based upon management's periodic review of the collectibility of the loans in the light of historical experience, the nature and volume of the loan portfolio, adverse situations that may affect the borrower's ability to repay, estimated value of any underlying collateral, and prevailing economic conditions. This evaluation is inherently subjective as it requires estimates that are susceptible to significant revision as more information becomes available.

The allowance consists of specific, general, and unallocated components. The specific component relates to loans that are classified as doubtful, substandard, or special mention. For such loans that are also classified as impaired, an allowance is established when the discounted cash flows (or collateral value or observable market price) of the impaired loan is lower than the carrying value of that loan. The general component covers non-classified loans and is based on historical loss experience adjusted for qualitative factors. An unallocated component is maintained to cover uncertainties that could affect management's estimate of probable losses. The unallocated component of the allowance reflects the margin of imprecision inherent in the underlying assumptions used in the methodologies for estimating specific and general losses in the portfolio.

A loan is considered impaired when, based on current information and events, it is probable that the Bank will be unable to collect the scheduled payments of principal or interest when due according to the contractual terms of the loan agreement. Factors considered by management in determining impairment include payment status, collateral value, and the probability of collecting scheduled principal and interest payments when due. Loans that experience insignificant payment delays and payment shortfalls generally are not classified as impaired. Management determines the significance of payment delays and payment shortfalls on a case-by-case basis, taking into consideration all of the circumstances surrounding the loan and the borrower, including the length of the delay, the reasons for the delay, the borrower's prior payment record, and the amount of the shortfall in relation to the principal and interest owed. Impairment is measured on a loan-by-loan basis for commercial and construction loans by either the present value of the expected future cash flows discounted at the loan's effective interest rate, the loan's obtainable market price, or the fair value of the collateral if the loan is collateral dependent.

Large groups of smaller balance homogeneous loans are collectively evaluated for impairment. Accordingly, the Bank does not separately identify individual consumer and residential loans for impairment disclosures, unless such loans are the subject of a restructuring agreement.

Bank Premises and Equipment

Land is carried at cost. Other premises and equipment are carried at cost net of accumulated depreciation. Depreciation is computed using the straight-line method based principally on the estimated useful lives of the assets. Maintenance and repairs are expensed as incurred while major additions and improvements are capitalized. Gains and losses on dispositions are included in current operations.

Other Real Estate Owned

Real estate properties acquired through or in lieu of loan foreclosures are initially recorded at the fair value less estimated selling cost at the date of foreclosure. Any write-downs based on the asset's fair value at the date of acquisition are charged to the allowance for credit losses. After foreclosure, valuations are periodically performed by management and property held for sale is carried at the lower of the new cost basis or fair value less cost to sell. Impairment losses on property to be held and used are measured as the amount by which the carrying amount of a property exceeds its fair value. Costs of significant property improvements are capitalized, whereas costs relating to holding property are expensed. The portion of interest costs relating to development of real estate is capitalized. Valuations are periodically performed by management, and any subsequent write-downs are recorded as a charge to operations, if necessary, to reduce the carrying value of a property to the lower of its cost or fair value less cost to sell.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

(in thousands)

Note 1 – Summary of Significant Accounting Policies (Continued)

Income Taxes

Income taxes are provided for the tax effects of the transactions reported in the financial statements and consist of taxes currently due plus deferred taxes related primarily to differences between the basis of the allowance for credit losses, purchase accounting adjustments, basis in stock dividends, and accumulated depreciation. The deferred tax assets and liabilities represent the future tax return consequences of those differences, which will either be taxable or deductible when the assets and liabilities are recovered or settled. Deferred tax assets and liabilities are reflected at income tax rates applicable to the period in which the deferred tax assets or liabilities are expected to be realized or settled. As changes in tax laws or rates are enacted, deferred tax assets and liabilities are adjusted through the provision for income taxes. The Company files consolidated income tax returns with its subsidiaries.

Earnings Per Share

Earnings per share are calculated on the weighted average number of shares outstanding during each year.

Trust Assets and Fees

Assets held in a fiduciary or agency capacity are not included in the consolidated balance sheets, since such items are not assets of the Company. Income from trust fees is recorded when received. This income does not differ materially from trust fees computed on an accrual basis.

Cash Flows

The Company considers all cash and due from banks, cash advanced under ATM funding agreements (see Note 2), interest-bearing deposits in other banks, and federal funds sold to be cash equivalents for the purposes of the statements of cash flows.

Note 2 – Cash and Due from Banks

The Company's banking subsidiary is required by the Federal Reserve to maintain certain average cash reserve balances. The average reserve balance maintained at December 31, 2006 and 2005 amounted to \$9,748 and \$16,476 respectively.

The Bank, under agreement with a third party, provides cash funding for automated teller machines owned and operated by that third party. Cash funds of the banking subsidiary at third party locations totaled approximately \$23,119 and \$28,355 at December 31, 2006 and 2005, respectively. The Bank receives a fee for this service based upon cash in use, as defined in the agreement.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

(in thousands)

Note 3 – Investment Securities

Investment securities at December 31, 2006 and 2005 consist of securities held-to-maturity of \$35,022 and \$35,864 and securities available-for-sale of \$160,150 and \$110,304, respectively. The amortized cost of securities and their approximate fair values are as follows:

DECEMBER 31, 2006					DECEMBER 31, 2005			
	Carrying Value	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value	Carrying Value	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
Held-to-maturity								
U.S. Agency obligations	\$ 25,000	\$ -	\$ (330)	\$ 24,670	\$ 25,000	\$ -	\$ (550)	\$ 24,450
Participation certificates	2,351	-	(54)	2,297	2,664	-	(63)	2,601
Obligations of states and political subdivisions	4,934	43	(40)	4,937	5,472	14	(70)	5,416
Other bonds and securities	2,737	-	(42)	2,695	2,728	-	(33)	2,695
Total held-to-maturity	35,022	43	(466)	34,599	35,864	14	(716)	35,162
Available-for-sale								
U.S. Treasury securities	732	-	-	732	-	-	-	-
U.S. Agency obligations	100,397	24	(31)	100,390	56,622	15	(300)	56,337
Participation certificates	53,677	83	(832)	52,928	48,423	93	(1,268)	47,248
Obligations of states and political subdivisions	630	-	(8)	622	920	-	(15)	905
Other bonds and securities	5,565	54	(141)	5,478	6,042	41	(269)	5,814
Total available-for-sale	161,001	161	(1,012)	160,150	112,007	149	(1,852)	110,304
Total Investment securities	\$196,023	\$204	\$(1,478)	\$194,749	\$147,871	\$163	\$(2,568)	\$145,466

The carrying value and fair value of investment securities at December 31, 2006, by contractual maturity, are shown below. Expected maturities will differ from contractual maturities because borrowers may have the right to call or prepay obligations with or without call or prepayment penalties.

	SECURITIES HELD-TO-MATURITY		SECURITIES AVAILABLE-FOR-SALE	
	Carrying Value	Fair Value	Carrying Value	Fair Value
Amounts maturing in:				
One year or less	\$ 1,879	\$ 1,839	\$ 64,605	\$ 64,671
After one year through five years	27,164	26,798	65,597	64,819
After five years through fifteen years	3,386	3,396	10,996	10,914
After fifteen years	2,593	2,566	14,238	14,268
Total	35,022	34,599	155,436	154,672
Other bonds and securities	-	-	5,565	5,478
Total	\$35,002	\$34,599	\$161,001	\$160,150

There were no sales of investment securities in 2006. Proceeds from sale of equity securities were \$382 in 2005 and \$811 in 2004. Gains of \$65 in 2005 and \$94 in 2004 were realized on these sales.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

(in thousands)

Note 3 – Investment Securities (Continued)

Investment securities with a carrying value of \$127,502 and \$115,924 at December 31, 2006 and 2005, respectively, were pledged to secure public deposits, securities sold under agreements to repurchase, short-term borrowings, and for other purposes required or permitted by law.

Information pertaining to securities with gross unrealized losses at December 31, 2006 and 2005, aggregated by investment category and length of time that individual securities have been in a continuous loss position, follows:

	LESS THAN 12 MONTHS		12 MONTHS OR GREATER		TOTAL	
	Fair Value	Gross Unrealized Losses	Fair Value	Gross Unrealized Losses	Fair Value	Gross Unrealized Losses
December 31, 2006:						
U.S. Agency obligations	\$ 35,249	\$ (13)	\$37,821	\$ (348)	\$ 73,070	\$ (361)
Participation certificates	12,125	(2)	34,367	(884)	46,492	(886)
Obligations of states and political subdivisions	-	-	3,530	(48)	3,530	(48)
Other bonds and securities	-	-	7,554	(183)	7,554	(183)
Total	\$ 47,374	\$ (15)	\$83,272	\$(1,463)	\$130,646	\$(1,478)
December 31, 2005:						
U.S. Agency obligations	\$ 19,872	\$ (101)	\$ 52,112	\$ (749)	\$ 71,984	\$ (850)
Participation certificates	12,889	(247)	29,595	(1,084)	42,484	(1,331)
Obligations of states and political subdivisions	-	-	5,211	(85)	5,211	(85)
Other bonds and securities	-	-	7,904	(302)	7,904	(302)
Total	\$ 32,761	\$ (348)	\$94,822	\$(2,220)	\$127,583	\$(2,568)

Management evaluates securities for other-than-temporary impairment at least on a quarterly basis, and more frequently when economic or market concerns warrant such evaluation. Consideration is given to (1) the length of time and the extent to which the fair value has been less than cost, (2) the financial condition and near-term prospects of the issuer, and (3) the intent and ability of the Company to retain its investment in the issuer for a period of time sufficient to allow for any anticipated recovery in fair value.

At December 31, 2006, the fifty-five debt securities with unrealized losses have depreciated 1% from the Bank's amortized cost basis. These securities are generally guaranteed by either the U.S. Government or U.S. Government agencies. These unrealized losses related principally to current interest rates for similar types of securities. In analyzing an issuer's financial condition, management considers whether the securities are issued by the federal government or its agencies, whether downgrades by bond rating agencies have occurred, and the results of reviews of the issuer's financial condition. As management has the ability to hold debt securities until maturity, or for the foreseeable future if classified as available-for-sale, no declines are deemed to be other-than-temporary.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

(in thousands)

Note 4 – Loans

Major classifications of loans are as follows:

	2006	2005
Commercial and industrial	\$ 884,803	\$ 748,398
Real estate mortgage	516,145	427,958
Consumer – installment	124,463	123,799
Total	1,525,411	1,300,155
Unearned income	(2,034)	(1,675)
Allowance for credit losses	(20,985)	(18,422)
Loans – net	\$1,502,392	\$1,280,058

As of December 31, 2006 and 2005, loans to real estate contractors and developers were \$504,361 and \$304,720, respectively. These loans are primarily expected to be paid from proceeds from the sale of developed properties and are collateralized by such real estate. The remainder of the portfolio is diversified, is generally secured by real estate, and is expected to be repaid from cash flow or proceeds from the sale of selected assets of the borrowers.

At December 31, 2006 and 2005, certain officers, directors, and companies in which they have beneficial ownership were indebted to the Bank in the aggregate amount of \$50,315 and \$52,966, respectively. During 2006 new loans made to such related parties amounted to \$13,939 and payments amounted to \$16,590.

Changes in the allowance for credit losses were as follows:

	2006	2005	2004
Balance, beginning of year	\$18,422	\$16,728	\$14,832
Provision for credit losses charged to income	3,700	2,800	2,900
Recoveries of amounts previously charged off	254	54	57
Loans charged off	(1,391)	(1,160)	(1,106)
Balance, end of year	\$20,985	\$18,422	\$16,728

At December 31, 2006 and 2005, the total recorded investment in non-accrual loans amounted to \$9,782 and \$6,666, respectively.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

(in thousands)

Note 4 – Loans (Continued)

Information about impaired loans as of and for the years ended December 31, 2006 and 2005 is as follows:

	2006	2005
Loans receivable for which there is a related allowance for credit losses	\$ 4,720	\$ 9,780
Loans receivable for which there is no related allowance for credit losses	9,459	-
Total impaired loans	\$14,179	\$ 9,780
Related allowance for credit losses	\$ 1,817	\$ 2,391
Average balance (based on month-end balances)	\$12,774	\$ 10,917
Interest income recognized	\$ 235	\$ 69

Note 5 – Bank Premises and Equipment

Major classifications of these assets are summarized as follows:

	2006	2005
Land	\$ 18,714	\$ 15,248
Bank premises	61,568	57,957
Furniture and equipment	34,110	31,712
Total cost	114,392	104,917
Accumulated depreciation	(46,165)	(41,689)
Net bank premises and equipment	\$ 68,227	\$ 63,228

Note 6 – Intangibles

Goodwill

Goodwill is assigned to specific reporting units and is reviewed for possible impairment at least annually or more frequently upon the occurrence of an event or when circumstances indicate that the reporting unit's carrying amount is greater than its fair value. For the years ended December 31, 2006 and 2005, goodwill in the amount of \$23,987 was determined not to be impaired.

Intangible

Premiums paid on acquisitions of deposits were \$5,556. These items are amortized over an estimated deposit life of fifteen years and are included in other assets.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

(in thousands)

Note 7 – Bank Owned Life Insurance

As a result of previous acquisitions, the Bank acquired life insurance with a cash surrender value of \$6,766. During the year ended December 31, 2004, the Bank obtained additional insurance, paying premiums of \$5,000. No additional life insurance was purchased during 2006 or 2005. At December 31, 2006 and 2005 the cash surrender value of these policies was \$36,884 and \$35,228, respectively, which is included in other assets.

Note 8 – Deposits

Deposits at December 31, 2006 and 2005, by major category, are as follows:

	2006	2005
Demand deposits:		
Non-interest-bearing	\$ 332,482	\$ 330,369
Interest-bearing	313,673	322,447
Total demand deposits	646,155	652,816
Savings deposits	246,903	303,968
Time deposits	716,118	498,301
Brokered deposits	116,119	40,570
Total deposits	\$1,725,295	\$1,495,655

The aggregate amount of short-term jumbo certificates of deposit with a minimum denomination of \$100 was \$298,751 and \$190,237 at December 31, 2006 and 2005, respectively.

At December 31, 2005, scheduled maturities of certificates of deposit are as follows:

YEAR	TOTAL
2007	\$664,739
2008	27,291
2009 and thereafter	24,088
Total	\$716,118

Deposits of related parties totaled \$87,217 and \$90,241 at December 31, 2006 and 2005, respectively.

Note 9 – Securities Sold Under Agreements to Repurchase and Short-term Borrowings

Federal funds purchased and securities sold under agreements to repurchase generally mature within one to four days from the transaction date.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

(in thousands)

Note 10— Advance from Federal Home Loan Bank

At December 31, 2006 and 2005, the Bank had indebtedness to the Federal Home Loan Bank for \$54,640 and \$50,845, respectively, consisting of the following:

DUE DATE	INTEREST RATE	2006	2005
April 22, 2006	2.51%	\$ -	\$10,000
June 30, 2006	3.75%	-	1,050
June 30, 2006	4.06%	-	1,515
December 10, 2006	3.15%	-	7,692
April 24, 2007	5.21%	1,573	-
April 24, 2007	5.21%	66	-
June 29, 2007	3.85%	10,000	10,000
August 30, 2007	4.26%	5,875	5,875
August 30, 2007	4.16%	832	833
February 21, 2008	4.98%	10,000	-
March 28, 2008	5.08%	6,000	-
April 24, 2008	5.18%	4,343	-
April 24, 2008	5.18%	2,306	-
December 1, 2008	5.05%	8,000	8,000
February 28, 2011	4.86%	5,000	5,000
Total		53,995	49,965
Purchase price accounting adjustment		645	880
Total advances		\$54,640	\$50,845

All advances from the Federal Home Loan Bank are secured by a general lien on residential mortgages of the Bank.

Note 11 – Note Payable

At December 31, 2006 the Company had unsecured indebtedness to an outside bank in the amount of \$15,000. The note incurred interest at a variable rate, London Interbank Offered Rate plus 1.00%, (6.37% at December 31, 2006) and is due May 1, 2007.

Note 12 – Capital Trust Pass-Thru Securities

The Company acquired \$8,000 in variable rate, six month London Interbank Offered Rate plus 3.7% (9.09% at December 31, 2006 and 8.15% at December 31, 2005) Capital Trust Securities (“Capital Securities”) through an acquisition. The Capital Securities pay cumulative cash distributions semi-annually. Proceeds from the sale of Capital Securities were invested by the Trust in Junior Subordinated Deferrable Interest Debentures (“Debentures”) issued by the Company which represents all of the assets of the Trust. The Capital Securities are subject to mandatory redemption, in whole or in part, upon repayment of the Junior Subordinated Debentures at the stated maturity in the year 2032 or their earlier redemption, in each case at a redemption price set forth in the Trust Preferred Agreement, plus accrued and unpaid interest on such Debentures to the redemption date or special redemption date. Prior redemption is permitted under certain circumstances.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

(in thousands)

Note 13 – Other Income

Other income consists of the following:

	2006	2005	2004
Investment security gains	\$ -	\$ 65	\$ 94
Deposit account income	7,129	6,390	5,806
Debit card/ATM fees	1,961	1,478	1,420
Trust fees	1,303	1,314	1,208
Secondary mortgage income	1,081	592	770
Loan fees and commissions	577	617	544
Cash management	1,710	1,583	1,304
Boulevard income	298	528	607
Bank Owned Life Insurance income	1,383	1,370	1,446
Miscellaneous fees	470	636	1,580
Total other income	\$15,912	\$14,573	\$14,779

Note 14 – Employee Benefit Plans

Profit Sharing

The Company's bank subsidiary maintains a defined contribution (401(k)) Plan. Under terms of the Plan, employees meeting age and service requirements may elect to have their compensation reduced and have that amount contributed to the Plan as a salary deferral contribution. The Bank, at its discretion, may make a matching contribution to the Plan equal to a uniform percentage of the salary deferral contributions. Apart from any matching contribution, the Bank may also make a separate discretionary contribution to the Plan. The final liability for matching contributions, if any, is determined after year-end requiring the Bank to estimate its discretionary contribution expense at year end. Contribution expense recorded by the Bank amounted to approximately \$1,101, \$1,146 and \$1,276 for 2006, 2005 and 2004, respectively.

Non-Qualified Plan

The Bank maintains a non-qualified deferred compensation plan for a select group of management and employees as determined by the Board of Directors. Annual awards, if any, are based on pre-established performance criteria which are communicated to eligible employees. Benefits under the Plan vest after a five year period. The liability under the Plan was \$500 and \$284 as of December 31, 2006 and 2005, respectively.

Note 15 – Operating Leases

The Company leases property at various branch locations under terms that are considered to be an operating lease. The leases expire in various years through 2020. Also, in June 2004, the Company extended its agreement with a computer service company which expires in 2009. Annual future minimum payments for these operating lease agreements are as follows:

YEAR	TOTAL
2007	\$ 2,666
2008	2,637
2009	2,673
2010	2,710
2011 and thereafter	4,649
	\$15,335

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

(in thousands)

Note 16– Income Taxes

Income taxes, as presented in the consolidated statements of income, consist of the following components:

	2006	2005	2004
Current	\$17,275	\$9,274	\$6,427
Deferred	(5,797)	(846)	(912)
Total	\$11,478	\$8,428	\$5,515

The components of deferred income taxes relate principally to depreciation of bank premises and equipment, provision for credit losses, and sale of FHLB stock.

The sale of FHLB stock investments results in a taxable gain not included in the financial statement net income amount. Accordingly, income taxes are greater than that obtained by applying the statutory Federal corporate income tax rate to income before taxes.

Amounts of deferred tax assets and liabilities are as follows:

	2006	2005
Total deferred tax assets, no valuation allowance	\$10,658	\$8,713
Total deferred tax liabilities	\$ 4,555	\$8,116

Note 17 – Contingent Liabilities and Commitments

The Company does not reflect in its financial statements various commitments and contingent liabilities which arise in the normal course of business and which involve elements of credit risk, interest rate risk and liquidity risk. These commitments and contingent liabilities are commitments to extend credit, commercial letters of credit and standby letters of credit. A summary of the Bank's commitments and contingent liabilities at December 31, is as follows:

	2006	2005
Commitments to extend credit under:		
Unused commercial and other lines of credit	\$396,519	\$360,292
Unused equity lines of credit	92,484	87,346
Standby letters of credit	82,306	65,362

Commitments to extend credit, commercial letters of credit and standby letters of credit all include exposure to some credit loss in the event of nonperformance of the customer. The Bank's credit policies and procedures for credit commitments and financial guarantees are the same as those for extension of credit that are recorded on the consolidated balance sheet. Because these instruments have fixed maturity dates, and because many of them expire without being drawn upon, they do not generally present any significant liquidity risk to the Bank. The Bank has not incurred any significant losses on its commitments in either 2006 or 2005.

The Bank is party to litigation and claims arising in the normal course of business. Management, after consultation with legal counsel, believes that the liabilities, if any, arising from such litigation and claims will not be material to the Company's consolidated financial position.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

(in thousands)

Note 18 – Financial Instruments Fair Value Disclosure

Estimated fair values have been calculated based on certain assumptions and selected data from within the Company's various financial instrument classifications. For short-term maturing assets, i.e. cash, due from banks, federal funds sold and interest-bearing deposits with financial institutions, it has been assumed that their estimated fair values approximate their carrying values. Similarly, for loans and deposits with variable interest rates, it has been assumed that their estimated fair values also approximate their carrying values.

The net loan portfolio carried at \$1,502,392 and \$1,280,058 at December 31, 2006 and 2005 were estimated to have a fair value of \$1,495,296 and \$1,258,034, respectively. This fair value was estimated by discounting the future cash flows from loan repayments using current interest rates for comparable loans.

The deposit liabilities carried at \$1,725,295 and \$1,495,655 at December 31, 2006 and 2005 were estimated to have a fair value of \$1,725,677 and \$1,495,267, respectively. This fair value was estimated by the use of the present value discounted cash flow method using discount rates comparable to current market rates for similar liabilities.

The advances from Federal Home Loan Bank carried at \$54,640 and \$50,845 at December 31, 2006 and 2005 were estimated to have a fair value of \$54,640 and \$50,551, respectively. This fair value was estimated by the use of the present value discounted cash flow method using discount rates comparable to current market rates for similar liabilities.

Fair asset and/or liability value of off-balance sheet financial instruments, as described in Note 18, may be estimated by applying fees currently charged for comparable commitments. Based upon the quality of these commitments and their demand in the financial market, it has been assumed that there is no material difference in the estimated fair value.

Note 19 – Regulatory Matters

The Bank is subject to various regulatory capital requirements administered by its primary federal regulator, the Federal Deposit Insurance Corporation (FDIC). Failure to meet the minimum regulatory capital requirements can initiate certain mandatory, and possible additional discretionary actions by regulators, that if undertaken, could have a direct material affect on the Company and the consolidated financial statements. Under the regulatory capital adequacy guidelines and the regulatory framework for prompt corrective action, the Bank must meet specific capital guidelines involving quantitative measures of the Bank's assets, liabilities, and certain off-balance-sheet items as calculated under regulatory accounting practices. The Bank's capital amounts and classification under the prompt corrective action guidelines are also subject to qualitative judgments by the regulators about components, risk weightings, and other factors.

Quantitative measures established by regulation to ensure capital adequacy require the Bank to maintain minimum amounts and ratios of: total risk-based capital and Tier 1 capital to risk-weighted assets (as defined in the regulations), and Tier 1 capital to adjusted total assets (as defined). Management believes, as of December 31, 2006, that the Bank meets all the capital adequacy requirements to which it is subject.

As of December 31, 2006, the most recent notification from the FDIC, the Bank was categorized as well capitalized under the regulatory framework for prompt corrective action. To remain categorized as well capitalized, the Bank will have to maintain minimum total risk-based, Tier 1 risk-based, and Tier 1 leverage ratios as disclosed in the following table. There are no conditions or events since the most recent notification that management believes have changed the Bank's prompt corrective action category.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

(in thousands)

Note 19 – Regulatory Matters (Continued)

The Bank's actual and required capital amounts and ratios are as follows:

	ACTUAL		FOR CAPITAL ADEQUACY PURPOSES		TO BE WELL CAPITALIZED UNDER PROMPT CORRECTIVE ACTION PROVISIONS	
	AMOUNT	RATIO	AMOUNT	RATIO	AMOUNT	RATIO
As of December 31, 2006						
Total Capital (to risk-based assets)	\$187,027	10.7%	\$139,588	≥8.0%	\$174,485	≥10.0%
Tier I Capital (to risk-based assets)	\$166,042	9.5%	\$ 69,794	≥4.0%	\$ 104,691	≥ 6.0%
Tier I Capital (to average assets)	\$166,042	8.4%	\$ 78,847	≥4.0%	\$ 98,559	≥ 5.0%
As of December 31, 2005						
Total Capital (to risk-based assets)	\$151,015	10.9%	\$111,157	≥8.0%	\$138,946	≥10.0%
Tier I Capital (to risk-based assets)	\$133,634	9.6%	\$ 55,579	≥4.0%	\$ 83,368	≥ 6.0%
Tier I Capital (to average assets)	\$133,634	7.9%	\$ 68,070	≥4.0%	\$ 85,087	≥ 5.0%

Note 20 – Restriction on Dividends

The Bank is subject to certain restrictions on the amount of dividends that it may pay without prior regulatory approval. The Bank normally restricts dividends to a lesser amount.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

(in thousands)

Note 21 – Condensed Financial Statements

The Company was incorporated in Illinois on February 23, 1982. The Company accounts for its investment in subsidiaries under the equity method. Under this method, the investment is recorded at cost, adjusted for the subsidiaries' undistributed net income. Presented below are the condensed financial statements of Standard Bancshares, Inc. (Parent Company Only):

CONDENSED BALANCE SHEETS DECEMBER 31, 2006 AND 2005

	2006	2005
Assets		
Cash	\$ 661	\$ 600
Investment in subsidiaries	199,157	167,167
Other assets	247	328
Total assets	\$200,065	\$168,095
Liabilities and Shareholders' Equity		
Other liabilities	\$23,931	\$ 8,865
Shareholders' equity	176,134	159,230
Total liabilities and shareholders' equity	\$200,065	\$168,095

CONDENSED STATEMENTS OF INCOME YEARS ENDED DECEMBER 31, 2006, 2005 AND 2004

	2006	2005	2004
Income			
Dividends from subsidiaries	\$ 3,650	\$ 6,075	\$ 8,525
Other income	6	32	9
Total income	3,656	6,107	8,534
Expenses	1,535	899	1,005
Income before income taxes and equity in undistributed earnings of subsidiaries	2,121	5,208	7,529
Income tax benefit	510	285	329
Income before equity in undistributed earnings of subsidiaries	2,631	5,493	7,858
Equity in undistributed earnings of subsidiaries	16,455	9,019	2,495
Net income	\$19,086	\$14,512	\$10,353

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

(in thousands)

Note 21—Condensed Financial Statements (Continued)

CONDENSED STATEMENTS OF CASH FLOWS YEARS ENDED DECEMBER 31, 2006, 2005 AND 2004

	2006	2005	2004
Cash flows from operating activities			
Net income	\$19,086	\$ 14,512	\$ 10,353
Adjustments to reconcile net income to net cash provided by operating activities			
Equity in undistributed net income of subsidiaries	(16,455)	(9,019)	(2,495)
Amortization	28	28	28
Decrease in other assets	81	136	170
Increase in other liabilities	66	672	369
Net cash provided by operating activities	2,806	6,329	8,425
Cash flows used in investing activities			
Capital contribution	(15,000)	-	-
Cash flows from financing activities			
Proceeds from note payable	15,000	-	-
Payment on note payable	-	(4,000)	(6,000)
Cash dividends	(2,745)	(2,664)	(2,589)
Repurchase of common stock	(310)	(465)	(208)
Proceeds from sale of common stock	310	465	246
Net cash provided by (used in) financing activities	12,255	(6,664)	(8,551)
Net increase (decrease) in cash	61	(335)	(126)
Cash—beginning of year	600	935	1,061
Cash—end of year	\$ 661	\$ 600	\$ 935

BANK OFFICERS

STANDARD BANCSHARES, INC.

Chairman of the Board	Timothy J. Gallagher
President, Chief Executive Officer and Vice Chairman of the Board	Lawrence P. Kelley
Board Secretary	John M. Blackburn
Assistant Vice President/Assistant Secretary	Diane Scorzo

STANDARD BANK AND TRUST CO.

Chairman of the Board	Timothy J. Gallagher
President, Chief Executive Officer and Vice Chairman of the Board	Lawrence P. Kelley
Executive Vice Presidents	Richard L. Arasmith, John M. Blackburn, Thomas L. Dockweiler, Patrick J. Hunt, Robert G. Kelly
Southern Region President	Kelly L. Beaty
Senior Vice Presidents	Bonnie E. Balko, H. Patrick Berg, Thomas G. Clifford, John C. Fleming, Daniel C. Nagle, William S. O'Boyle, Francis J. Paciga, Stefanie K. Rupert, Thomas J. Zic
Division Vice Presidents	David D. Bell, Paul J. Beneturski, Michael J. Helsdingen, Andrew M. Santangelo, Christopher T. Terzich
Vice Presidents	Lisa G. Brumbaugh, Kathleen S. Bulthuis, Nancy J. Clemens, JoAnn Duhon, Kevin P. Dunn, William P. Evens, David J. Fedor, David F. Fleming, John F. Geary, Deborah A. Grad, Carl R. Helmuth, Aaron D. Jakubiec, Linda M. Koranda, Michael S. Lamonica, Anna Lurquin, Evamaria Mata, Carl A. Nolting, Sr., Ann M. O'Flaherty, Jeffrey T. Rzasa, Gregory A. Siss, Daniel J. Spain, Patricia M. Spears, Michelle M. Strickland, Stephen A. Treacy, Jennifer L. Willis, Charla A. Wright

SPECIAL INFORMATION FOR OUR SHAREHOLDERS

Standard Bancshares, Inc., and its wholly owned subsidiary, Standard Bank and Trust Co., are pledged to a policy of equal employment opportunity in accordance with the provisions of Executive Order 11246, as amended, and the Fair Employment Practice Act of the State of Illinois. Our objective is to provide equal employment opportunity by prohibiting discrimination due to race, color, religion, sex, national origin, age, disability, or covered veteran status.



ILLINOIS

- 1 Bolingbrook**
282 N. Weber Rd., Bolingbrook, IL 60440
- 2 Chicago (Clark Street)**
3747 N. Clark St., Chicago, IL 60613
- 3 Chicago** NOW OPEN
3920 N. Sheridan Rd., Chicago, IL 60613
- 4 Chicago** NOW OPEN
3434 N. Southport, Chicago, IL 60657
- 5 Chicago (Eastside)**
10635 S. Ewing Ave., Chicago, IL 60617
- 6 Chicago (Hegewisch)**
13336 S. Baltimore Ave., Chicago, IL 60633
- 7 Chicago (South Deering)**
10535 S. Torrence Ave., Chicago, IL 60617
- 8 Coal City**
20 S. Kankakee St., Coal City, IL 60416
- 9 Dolton**
14076 Lincoln Ave., Dolton, IL 60419
- 10 Evergreen Park**
2400 W. 95th St., Evergreen Park, IL 60805
- 11 Frankfort**
19997 S. La Grange Rd., Frankfort, IL 60423
- 12 Gardner**
128 Depot St., Gardner, IL 60424
- 13 Hickory Hills**
7800 W. 95th St., Hickory Hills, IL 60457
- 14 Joliet**
2398 Essington Rd., Joliet, IL 60435

- 15 Lockport**
16545 W. 159th St., Lockport, IL 60441
- 16 Lyons (Harlem)**
7201 W. Ogden Ave., Lyons, IL 60534
- 17 Lyons (1st Avenue)**
8601 W. Ogden Ave., Lyons, IL 60534
- 18 Minooka** NOW OPEN
Route 6 and Ridge Rd., Minooka, IL 60447
- 19 Morris (Lisbon)**
1433 Lisbon St., Morris, IL 60450
- 20 Morris (Route 6)**
1111 W. Route 6, Morris, IL 60450
- 21 Morris (Southmor)**
3525 N. Route 47, Morris, IL 60450
- 22 Naperville**
1607 N. Aurora Rd., Naperville, IL 60563
- 23 New Lenox**
456 Nelson Rd., New Lenox, IL 60451
- 24 North Riverside**
8380 W. Cermak Rd., North Riverside, IL 60546
- 25 Oak Forest**
15901 S. Central Ave., Oak Forest, IL 60452
- 26 Oak Lawn**
4001 W. 95th St., Oak Lawn, IL 60453
- 27 Oak Lawn (111th)**
4700 W. 111th St., Oak Lawn, IL 60453
- 28 Orland Park**
15900 S. Wolf Rd., Orland Park, IL 60467
- 29 Palos Park (119th)**
11901 Southwest Hwy., Palos Park, IL 60464

- 30 Palos Park (131st)**
9700 W. 131st St., Palos Park, IL 60464
- 31 Shorewood**
970 Brook Forest Ave., Shorewood, IL 60431
- 32 South Wilmington**
125 S. 3rd Ave., South Wilmington, IL 60474
- 33 Villa Park**
1 W. Roosevelt Rd., Villa Park, IL 60181
- 34 Wilmington**
1005 S. Water St., Wilmington, IL 60481

INDIANA

- 35 Chesterton**
552A Indian Boundary Rd., Chesterton, IN 46304
- 36 Chesterton** COMING IN 2007
755 Indian Boundary Rd., Chesterton, IN 46304
- 37 East Chicago**
4518 Indianapolis Blvd., East Chicago, IN 46312
- 38 Hammond**
7007 Calumet Ave., Hammond, IN 46324
- 39 Highland**
2930 Ridge Rd., Highland, IN 46322
- 40 Lowell**
2090 E. Commercial Ave., Lowell, IN 46356
- 41 Merrillville**
579 W. Lincoln Highway, Merrillville, IN 46410
- 42 St. John**
9321 Wicker Ave., St. John, IN 46373

 **STANDARD
BANCSHARES, INC.**

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FDIC LENDER