

Fourth Quarter 2023
ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

Employment Growth Rates (% change from year ago, unless noted)		Q4-23	Q3-23	Q4-22	2023	2022
Total Nonfarm (share of trailing four quarter employment in parentheses)		0.7%	0.8%	2.5%	1.4%	3.8%
Manufacturing	(9%)	0.6%	0.4%	2.6%	1.3%	2.8%
Other (non-manufacturing) Goods-Producing	(4%)	1.1%	0.6%	3.3%	1.9%	3.7%
Private Service-Providing	(73%)	0.2%	0.6%	2.6%	1.1%	4.3%
Government	(14%)	3.5%	2.5%	1.3%	2.7%	1.8%
Unemployment Rate (% of labor force, seasonally adjusted)		4.7%	4.6%	4.6%	4.5%	4.6%

Other Indicators (% change of 4-qtr moving total, unless noted)		Q4-23	Q3-23	Q4-22	2023	2022
Single-Family Home Permits		-3.8%	-15.6%	-16.2%	-3.8%	-16.2%
Multifamily Building Permits		-37.7%	-15.3%	23.3%	-37.7%	23.3%
Home Price Index (change from year ago)		7.3%	6.5%	9.2%	6.5%	12.7%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)		N/A	1.85	1.58	N/A	1.61

BANKING TRENDS

General Information		Q4-23	Q3-23	Q4-22	2023	2022
Institutions (#)		358	361	375	358	375
Total Assets (in millions)		\$716,111	\$701,276	\$618,967	\$716,111	\$618,967
New Institutions (# < 3 years)		1	1	1	1	1
Subchapter S Institutions (#)		129	130	135	129	135

Asset Quality		Q4-23	Q3-23	Q4-22	2023	2022
Past-Due and Nonaccrual Loans / Total Loans (median %)		0.87	0.90	0.79	0.87	0.79
Noncurrent Loans / Total Loans (median %)		0.36	0.39	0.34	0.36	0.34
Loan and Lease Allowance / Total Loans (median %)		1.15	1.18	1.12	1.15	1.12
Loan and Lease Allowance / Noncurrent Loans (median multiple)		2.36	2.04	2.28	2.36	2.28
Net Loan Losses / Total Loans (median %, year-to-date annualized)		0.01	0.01	0.01	0.01	0.01

Capital / Earnings (year-to-date annualized, unless noted)		Q4-23	Q3-23	Q4-22	2023	2022
Tier 1 Leverage (median %, end of period)		10.45	10.49	10.26	10.45	10.26
Return on Assets (median %)		0.94	0.96	0.91	0.94	0.91
Pretax Return on Assets (median %)		1.07	1.12	1.09	1.07	1.09
Net Interest Margin (median %)		3.28	3.29	3.11	3.28	3.11
Yield on Earning Assets (median %)		4.56	4.47	3.50	4.56	3.50
Cost of Funding Earning Assets (median %)		1.23	1.09	0.37	1.23	0.37
Provisions to Avg. Assets (median %)		0.05	0.04	0.03	0.05	0.03
Noninterest Income to Avg. Assets (median %)		0.40	0.39	0.41	0.40	0.41
Overhead to Avg. Assets (median %)		2.35	2.32	2.28	2.35	2.28

Liquidity / Sensitivity		Q4-23	Q3-23	Q4-22	2023	2022
Net Loans to Assets (median %)		62.72	62.06	59.71	62.72	59.71
Noncore Funding to Assets (median %)		11.17	10.67	7.68	11.17	7.68
Long-term Assets to Assets (median %, call filers)		27.00	27.70	30.39	27.00	30.39
Brokered Deposits (number of institutions)		129	128	108	129	108
Brokered Deposits to Assets (median % for those above)		4.45	4.70	4.52	4.45	4.52

Loan Concentrations (median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses)		Q4-23	Q3-23	Q4-22	2023	2022
Commercial and Industrial		57	58	57	57	57
Commercial Real Estate		147	146	144	147	144
Construction & Development		14	13	12	14	12
Multifamily Residential Real Estate		14	14	14	14	14
Nonresidential Real Estate		99	98	99	99	99
Residential Real Estate		112	112	109	112	109
Consumer		17	15	15	17	15
Agriculture		60	58	60	60	60

BANKING PROFILE

Largest Deposit Markets (from 2023 Summary of Deposits)	Institutions in Market		Asset Distribution		Institutions	
Chicago-Naperville-Elgin, IL-IN-WI	161	\$572,305	< \$100 million	78	(21.8%)	
St. Louis, MO-IL	112	\$133,543	\$100 million to \$250 million	102	(28.5%)	
Peoria, IL	44	\$10,772	\$250 million to \$1 billion	126	(35.2%)	
Davenport-Moline-Rock Island, IA-IL	31	\$9,987	\$1 billion to \$10 billion	48	(13.4%)	
Springfield, IL	26	\$8,645	\$10 billion	4	(1.1%)	