

FDIC State Profile

Illinois

Fourth Quarter 2011

ECONOMIC INDICATORS

Employment Growth Rates (change from year ago, unless noted)

	Q4-11	Q3-11	Q4-10	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	0.5%	0.8%	0.9%	0.9%	-0.8%
Manufacturing (10%)	1.5%	2.2%	1.8%	2.3%	-2.7%
Other (non-manufacturing) Goods-Producing (4%)	-2.4%	-0.4%	-3.9%	-1.3%	-8.5%
Private Service-Producing (71%)	0.9%	1.3%	1.5%	1.4%	-0.1%
Government (15%)	-1.5%	-1.9%	-1.4%	-2.0%	-0.4%
Unemployment Rate (% of labor force)	9.8%	10.1%	9.7%	9.8%	10.5%

Other Indicators (change from year ago, unless noted)

	Q4-11	Q3-11	Q4-10	2011	2010
Single-Family Home Permits	6.5%	0.2%	-18.5%	-8.8%	-6.3%
Multifamily Building Permits	57.9%	57.4%	71.4%	45.9%	26.2%
Home Price Index	-4.0%	-4.6%	-1.4%	-4.1%	-4.3%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	5.01	5.30	5.80	5.51	6.27

BANKING TRENDS

General Information

	Q4-11	Q3-11	Q4-10	2011	2010
Institutions (#)	577	584	607	577	607
Total Assets (in millions)	400,818	382,624	327,115	400,818	327,115
New Institutions (# < 3 years)	2	4	4	2	4
Subchapter S Institutions	212	214	223	212	223

Asset Quality

	Q4-11	Q3-11	Q4-10	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	3.27	3.32	3.49	3.27	3.49
Noncurrent Loans / Total Loans (median %)	1.83	1.92	1.99	1.83	1.99
ALLL/Total Loans (median %)	1.41	1.42	1.34	1.41	1.34
ALLL/Noncurrent Loans (median multiple)	0.72	0.67	0.63	0.72	0.63
Net Loan Losses / Total Loans (median %)	0.32	0.17	0.37	0.39	0.50

Capital / Earnings

	Q4-11	Q3-11	Q4-10	2011	2010
Tier 1 Leverage (median %)	9.45	9.46	9.16	9.45	9.16
Return on Assets (median %)	0.65	0.76	0.52	0.65	0.60
Pretax Return on Assets (median %)	0.79	0.98	0.64	0.80	0.70
Net Interest Margin (median %)	3.61	3.63	3.59	3.60	3.59
Yield on Earning Assets (median %)	4.49	4.61	4.81	4.58	4.93
Cost of Funding Earning Assets (median %)	0.84	0.91	1.19	0.95	1.33
Provisions to Avg. Assets (median %)	0.22	0.20	0.38	0.26	0.35
Noninterest Income to Avg. Assets (median %)	0.46	0.46	0.49	0.45	0.48
Overhead to Avg. Assets (median %)	2.75	2.70	2.86	2.71	2.75

Liquidity/Sensitivity

	Q4-11	Q3-11	Q4-10	2011	2010
Net Loans to Assets (median %)	58.53	58.23	61.37	58.53	61.37
Noncore Funding to Assets (median %)	17.64	17.97	19.15	17.64	19.15
Long-term Assets to Assets (median %, call filers)	22.19	21.81	20.11	22.19	20.11
Brokered Deposits (number of institutions)	223	228	247	223	247
Brokered Deposits to Assets (median % for those above)	3.92	3.84	4.58	3.92	4.58

Loan Concentrations (median % of Total Risk-Based Capital)

	Q4-11	Q3-11	Q4-10	2011	2010
Commercial and Industrial	58.16	59.51	61.62	58.16	61.62
Commercial Real Estate	140.04	141.29	151.55	140.04	151.55
Construction & Development	13.58	14.36	16.61	13.58	16.61
Multifamily Residential Real Estate	11.96	12.38	12.38	11.96	12.38
Nonresidential Real Estate	102.52	103.11	105.74	102.52	105.74
Residential Real Estate	156.42	156.35	165.69	156.42	165.69
Consumer	20.89	21.27	23.09	20.89	23.09
Agriculture	58.81	56.59	57.83	58.81	57.83

BANKING PROFILE

Largest Deposit Markets (from 2011 Summary of Deposits)

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Chicago-Naperville-Joliet, IL-IN-WI	263	292,826	< \$100 million	243 (42.1%)
St. Louis, MO-IL	145	71,407	\$100 million to \$250 million	164 (28.4%)
Bloomington-Normal, IL	29	12,441	\$250 million to \$1 billion	129 (22.4%)
Davenport-Moline-Rock Island, IA-IL	41	7,297	\$1 billion to \$10 billion	37 (6.4%)
Peoria, IL	42	6,512	> \$10 billion	4 (0.7%)