

FDIC State Profile

Illinois

Second Quarter 2009

ECONOMIC INDICATORS (Change from year ago, unless noted)

Employment Growth Rates	Q2-09	Q1-09	Q2-08	2008	2007
Total Nonfarm (share of trailing four quarter employment in parentheses)	-4.6%	-3.5%	-0.1%	-0.5%	0.8%
Manufacturing (11%)	-11.8%	-7.6%	-2.0%	-2.3%	-1.2%
Other (non-manufacturing) Goods-Producing (4%)	-12.9%	-11.5%	-4.5%	-4.8%	-1.4%
Private Service-Producing (70%)	-3.8%	-3.1%	0.3%	-0.2%	1.4%
Government (15%)	0.1%	0.0%	0.7%	0.7%	0.5%
Unemployment Rate (% of labor force)	9.9%	8.5%	6.4%	6.5%	5.1%

Other Indicators	Q2-09	Q1-09	Q2-08	2008	2007
Single-Family Home Permits	-44.5%	-47.0%	-47.3%	-49.4%	-35.7%
Multifamily Building Permits	-88.4%	-74.9%	-25.5%	-46.6%	-10.5%
Home Price Index	-4.6%	-3.1%	-1.2%	-1.9%	2.3%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	5.47	5.25	4.39	4.23	3.15

BANKING TRENDS

General Information	Q2-09	Q1-09	Q2-08	2008	2007
Institutions (#)	649	651	661	655	670
Total Assets (in millions)	334,599	345,616	394,779	366,831	395,561
New Institutions (# < 3 years)	12	14	19	16	25
Subchapter S Institutions	235	237	236	234	229

Asset Quality	Q2-09	Q1-09	Q2-08	2008	2007
Past-Due and Nonaccrual Loans / Total Loans (median %)	3.35	3.28	2.44	3.04	2.28
Noncurrent Loans / Total Loans (median %)	1.91	1.72	1.08	1.36	0.80
ALLL/Total Loans (median %)	1.22	1.16	1.04	1.11	1.01
ALLL/Noncurrent Loans (median multiple)	0.60	0.62	0.81	0.73	1.01
Net Loan Losses / Total Loans (median %)	0.13	0.05	0.01	0.18	0.07

Capital / Earnings	Q2-09	Q1-09	Q2-08	2008	2007
Tier 1 Leverage (median %)	9.14	9.18	9.50	9.24	9.62
Return on Assets (median %)	0.61	0.69	0.77	0.61	0.83
Pretax Return on Assets (median %)	0.72	0.83	0.94	0.72	1.00
Net Interest Margin (median %)	3.45	3.42	3.44	3.49	3.50
Yield on Earning Assets (median %)	5.36	5.53	5.99	6.04	6.61
Cost of Funding Earning Assets (median %)	1.93	2.07	2.59	2.58	3.15
Provisions to Avg. Assets (median %)	0.20	0.16	0.08	0.19	0.08
Noninterest Income to Avg. Assets (median %)	0.51	0.46	0.51	0.50	0.49
Overhead to Avg. Assets (median %)	2.79	2.65	2.63	2.72	2.71

Liquidity / Sensitivity	Q2-09	Q1-09	Q2-08	2008	2007
Net Loans to Assets (median %)	63.9	63.9	64.0	65.6	64.5
Noncore Funding to Assets (median %)	21.0	21.6	20.9	22.0	20.1
Long-term Assets to Assets (median %, call filers)	18.4	18.2	18.3	18.0	15.1
Brokered Deposits (number of institutions)	265	268	247	270	248
Brokered Deposits to Assets (median % for those above)	6.2	6.3	4.0	6.1	4.1

Loan Concentrations (median % of Total Risk-Based Capital)	Q2-09	Q1-09	Q2-08	2008	2007
Commercial and Industrial	64.9	64.4	66.6	65.9	63.8
Commercial Real Estate	172.3	174.8	172.4	177.5	163.4
Construction & Development	25.0	28.7	29.0	29.3	28.9
Multifamily Residential Real Estate	10.6	9.7	9.1	9.7	7.9
Nonresidential Real Estate	110.4	108.6	105.4	112.3	100.9
Residential Real Estate	174.3	176.3	163.3	177.7	157.6
Consumer	23.8	24.5	26.3	25.7	28.1
Agriculture	46.3	47.7	45.4	52.6	48.4

BANKING PROFILE

Largest Deposit Markets (from 2008 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Chicago-Naperville-Joliet, IL-IN-WI	299	272,401	< \$100 million	289 (44.5%)
St. Louis, MO-IL	145	57,830	\$100 million to \$250 million	185 (28.5%)
Bloomington-Normal, IL	30	12,147	\$250 million to \$1 billion	128 (19.7%)
Davenport-Moline-Rock Island, IA-IL	41	6,330	\$1 billion to \$10 billion	43 (6.6%)
Rockford, IL	27	5,908	> \$10 billion	4 (0.6%)