

First Quarter 2025

ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

Employment Growth Rates (% change from year ago, unless noted)		Q1-25	Q4-24	Q1-24	2024	2023
Total Nonfarm (share of trailing four quarter employment in parentheses)		0.5%	0.7%	0.3%	0.4%	1.5%
Manufacturing	(9%)	-1.0%	-0.3%	-0.1%	-0.1%	1.4%
Other (non-manufacturing) Goods-Producing	(4%)	-1.9%	-1.2%	1.0%	-0.2%	2.3%
Private Service-Providing	(73%)	0.4%	0.4%	-0.4%	-0.2%	1.2%
Government	(14%)	2.8%	3.3%	3.7%	3.7%	2.6%
Unemployment Rate (% of labor force, seasonally adjusted)		4.8%	4.9%	4.9%	5.0%	4.5%
Other Indicators (% change of 4-qtr moving total, unless noted)		Q1-25	Q4-24	Q1-24	2024	2023
Single-Family Home Permits		13.4%	15.7%	6.2%	15.7%	-3.8%
Multifamily Building Permits		23.1%	35.4%	-36.6%	35.4%	-37.7%
Home Price Index (change from year ago)		6.6%	7.0%	8.9%	7.8%	6.6%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)		N/A	1.95	1.91	1.98	1.82

BANKING TRENDS

General Information		Q1-25	Q4-24	Q1-24	2024	2023
Institutions (#)		345	347	357	347	358
Total Assets (in millions)		\$738,159	\$732,936	\$722,570	\$732,936	\$716,050
New Institutions (# < 3 years)		0	0	1	0	1
Subchapter S Institutions (#)		124	125	129	125	129
Asset Quality		Q1-25	Q4-24	Q1-24	2024	2023
Past-Due and Nonaccrual Loans / Total Loans (median %)		1.32	1.10	1.02	1.10	0.88
Noncurrent Loans / Total Loans (median %)		0.45	0.42	0.40	0.42	0.36
Loan and Lease Allowance / Total Loans (median %)		1.14	1.12	1.15	1.12	1.15
Loan and Lease Allowance / Noncurrent Loans (median multiple)		2.09	2.04	2.09	2.04	2.35
Net Loan Losses / Total Loans (median %, year-to-date annualized)		0.00	0.03	0.00	0.03	0.01
Capital / Earnings (year-to-date annualized, unless noted)		Q1-25	Q4-24	Q1-24	2024	2023
Tier 1 Leverage (median %, end of period)		10.67	10.59	10.44	10.59	10.43
Return on Assets (median %)		0.92	0.89	0.84	0.89	0.94
Pretax Return on Assets (median %)		1.13	1.02	0.98	1.02	1.07
Net Interest Margin (median %)		3.34	3.25	3.22	3.25	3.28
Yield on Earning Assets (median %)		5.14	5.10	4.93	5.10	4.56
Cost of Funding Earning Assets (median %)		1.72	1.83	1.74	1.83	1.23
Provisions to Avg. Assets (median %)		0.02	0.05	0.01	0.05	0.05
Noninterest Income to Avg. Assets (median %)		0.39	0.40	0.38	0.40	0.40
Overhead to Avg. Assets (median %)		2.43	2.39	2.35	2.39	2.35
Liquidity / Sensitivity		Q1-25	Q4-24	Q1-24	2024	2023
Net Loans to Assets (median %)		63.60	63.29	62.65	63.29	62.72
Noncore Funding to Assets (median %)		11.41	12.44	11.72	12.44	11.17
Long-term Assets to Assets (median %, call filers)		22.71	23.73	26.05	23.73	27.11
Brokered Deposits (number of institutions)		124	129	132	129	131
Brokered Deposits to Assets (median % for those above)		3.81	4.09	4.40	4.09	4.45

Loan Concentrations

(median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses)	Q1-25	Q4-24	Q1-24	2024	2023
Commercial and Industrial	56	57	58	57	57
Commercial Real Estate	151	152	150	152	147
Construction & Development	14	15	14	15	14
Multifamily Residential Real Estate	17	16	15	16	14
Nonresidential Real Estate	101	104	99	104	99
Residential Real Estate	111	112	112	112	112
Consumer	14	14	16	14	17
Agriculture	56	59	58	59	61

BANKING PROFILE

Largest Deposit Markets (from 2024 Summary of Deposits)		Institutions in Market		Asset Distribution		Institutions	
Chicago-Naperville-Elgin, IL-IN		157	\$586,919	< \$100 million		69	(20.0%)
St. Louis, MO-IL		112	\$132,077	\$100 million to \$250 million		100	(29.0%)
Davenport-Moline-Rock Island, IA-IL		29	\$10,172	\$250 million to \$1 billion		123	(35.7%)
Peoria, IL		36	\$9,887	\$1 billion to \$10 billion		49	(14.2%)
Springfield, IL		26	\$9,102	\$10 billion		4	(1.2%)