



Third Quarter 2025

ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

Employment Growth Rates (% change from year ago, unless noted)	Q3-25	Q2-25	Q3-24	2024	2023
Total Nonfarm (share of trailing four quarter employment in parentheses)	0.3%	0.5%	0.3%	0.4%	1.5%
Manufacturing	(9%)	-1.0%	-0.8%	-0.1%	-0.1%
Other (non-manufacturing) Goods-Producing	(4%)	2.2%	-0.1%	0.3%	-0.2%
Private Service-Providing	(73%)	0.3%	0.4%	-0.3%	-0.2%
Government	(13%)	0.3%	2.0%	4.2%	3.7%
Unemployment Rate (% of labor force, seasonally adjusted)	4.5%	4.7%	5.0%	5.0%	4.5%
Other Indicators (% change of 4-qtr moving total, unless noted)	Q3-25	Q2-25	Q3-24	2024	2023
Single-Family Home Permits	N/A	9.9%	21.7%	15.7%	-3.8%
Multifamily Building Permits	N/A	45.1%	-13.7%	35.4%	-37.7%
Home Price Index (change from year ago)	6.2%	6.6%	7.4%	7.8%	6.6%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	N/A	2.05	2.03	1.98	1.82

BANKING TRENDS

General Information	Q3-25	Q2-25	Q3-24	2024	2023
Institutions (#)	335	337	352	347	358
Total Assets (in millions)	\$747,518	\$751,021	\$730,807	\$732,925	\$716,051
New Institutions (# < 3 years)	0	0	0	0	1
Subchapter S Institutions (#)	120	121	127	125	129
Asset Quality	Q3-25	Q2-25	Q3-24	2024	2023
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.06	1.32	1.07	1.11	0.88
Noncurrent Loans / Total Loans (median %)	0.48	0.48	0.48	0.42	0.36
Loan and Lease Allowance / Total Loans (median %)	1.13	1.14	1.14	1.12	1.15
Loan and Lease Allowance / Noncurrent Loans (median multiple)	1.81	1.73	1.95	2.03	2.35
Net Loan Losses / Total Loans (median %, year-to-date annualized)	0.02	0.01	0.02	0.03	0.01
Capital / Earnings (year-to-date annualized, unless noted)	Q3-25	Q2-25	Q3-24	2024	2023
Tier 1 Leverage (median %, end of period)	10.85	10.81	10.59	10.59	10.43
Return on Assets (median %)	1.03	1.01	0.89	0.89	0.94
Pretax Return on Assets (median %)	1.20	1.18	1.02	1.02	1.07
Net Interest Margin (median %)	3.44	3.41	3.23	3.25	3.28
Yield on Earning Assets (median %)	5.25	5.20	5.08	5.10	4.56
Cost of Funding Earning Assets (median %)	1.71	1.71	1.83	1.83	1.23
Provisions to Avg. Assets (median %)	0.05	0.05	0.03	0.05	0.05
Noninterest Income to Avg. Assets (median %)	0.41	0.40	0.39	0.40	0.40
Overhead to Avg. Assets (median %)	2.45	2.42	2.37	2.39	2.35
Liquidity / Sensitivity	Q3-25	Q2-25	Q3-24	2024	2023
Net Loans to Assets (median %)	63.61	63.94	63.17	63.29	62.72
Noncore Funding to Assets (median %)	11.33	11.10	12.31	12.50	11.17
Long-term Assets to Assets (median %, call filers)	22.76	23.10	24.18	23.73	27.11
Brokered Deposits (number of institutions)	126	126	133	129	131
Brokered Deposits to Assets (median % for those above)	4.57	4.13	4.64	4.09	4.45

Loan Concentrations

(median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses)	Q3-25	Q2-25	Q3-24	2024	2023
Commercial and Industrial	60	58	58	57	57
Commercial Real Estate	154	153	155	152	147
Construction & Development	14	14	15	15	14
Multifamily Residential Real Estate	18	17	16	16	14
Nonresidential Real Estate	105	102	102	104	99
Residential Real Estate	112	114	112	112	112
Consumer	13	13	14	14	17
Agriculture	55	56	60	59	61

BANKING PROFILE

Largest Deposit Markets (from 2025 Summary of Deposits)	Institutions in Market	Asset Distribution	Institutions
Chicago-Naperville-Elgin, IL-IN	152	\$601,814	< \$100 million
St. Louis, MO-IL	113	\$134,526	\$100 million to \$250 million
Davenport-Moline-Rock Island, IA-IL	29	\$10,403	\$250 million to \$1 billion
Peoria, IL	36	\$9,990	\$1 billion to \$10 billion
Springfield, IL	26	\$9,513	\$10 billion
			(19.1%)
			(29.3%)
			(35.2%)
			(15.2%)
			(1.2%)