# Illinois State Profile

## Second Quarter 2021

### ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

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

<table>
<thead>
<tr>
<th></th>
<th>Q2-21</th>
<th>Q1-21</th>
<th>Q2-20</th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Nonfarm</td>
<td>7.0%</td>
<td>-7.1%</td>
<td>-12.4%</td>
<td>-7.1%</td>
<td>0.4%</td>
</tr>
<tr>
<td>Manufacturing (30%)</td>
<td>0.5%</td>
<td>-5.8%</td>
<td>-8.3%</td>
<td>-5.4%</td>
<td>-0.2%</td>
</tr>
<tr>
<td>Other (non-manufacturing) Goods-Producing (4%)</td>
<td>8.6%</td>
<td>-5.1%</td>
<td>-9.8%</td>
<td>-5.5%</td>
<td>1.0%</td>
</tr>
<tr>
<td>Private Service-Providing (73%)</td>
<td>8.7%</td>
<td>-7.6%</td>
<td>-14.0%</td>
<td>-7.9%</td>
<td>0.4%</td>
</tr>
<tr>
<td>Government (14%)</td>
<td>2.5%</td>
<td>-5.9%</td>
<td>-7.5%</td>
<td>-4.9%</td>
<td>0.4%</td>
</tr>
<tr>
<td>Unemployment Rate (% of labor force, seasonally adjusted)</td>
<td>7.1%</td>
<td>7.4%</td>
<td>15.4%</td>
<td>9.6%</td>
<td>4.0%</td>
</tr>
</tbody>
</table>

#### Other Indicators (% change of 4-qtr moving total, unless noted)

<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
</table>
| Single-Family Home Permits | 25.9% | 12.4% | -9.9% | 6.8% | -11.0%
| Multifamily Building Permits | -29.8% | -47.0% | -18.5%| -35.2%| -2.5% |
| Home Price Index (change from year ago) | 8.6%  | -5.1% | -9.8% | -5.5%| 1.0% |
| Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level) | 1.70 | 1.88 | 2.10 | 2.41 | 3.77 |

### BANKING TRENDS

#### General Information

<table>
<thead>
<tr>
<th></th>
<th>Q2-21</th>
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<th>Q2-20</th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Institutions (#)</td>
<td>396</td>
<td>398</td>
<td>407</td>
<td>401</td>
<td>414</td>
</tr>
<tr>
<td>Total Assets (in millions)</td>
<td>622,859</td>
<td>609,088</td>
<td>587,822</td>
<td>604,720</td>
<td>525,766</td>
</tr>
<tr>
<td>New Institutions (# &lt; 3 years)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Subchapter S Institutions (#)</td>
<td>144</td>
<td>146</td>
<td>149</td>
<td>147</td>
<td>153</td>
</tr>
</tbody>
</table>

#### Asset Quality

<table>
<thead>
<tr>
<th></th>
<th>Q2-21</th>
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<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Past-Due and Nonaccrual Loans / Total Loans (median %)</td>
<td>1.04</td>
<td>1.18</td>
<td>1.46</td>
<td>1.33</td>
<td>1.46</td>
</tr>
<tr>
<td>Noncurrent Loans / Total Loans (median %)</td>
<td>0.54</td>
<td>0.61</td>
<td>0.79</td>
<td>0.71</td>
<td>0.71</td>
</tr>
<tr>
<td>Loan and Lease Allowance / Total Loans (median %)</td>
<td>1.19</td>
<td>1.20</td>
<td>1.11</td>
<td>1.17</td>
<td>1.08</td>
</tr>
<tr>
<td>Loan and Lease Allowance / Noncurrent Loans (median multiple)</td>
<td>1.63</td>
<td>1.58</td>
<td>1.26</td>
<td>1.45</td>
<td>1.30</td>
</tr>
<tr>
<td>Net Loan Losses / Total Loans (median %, year-to-date annualized)</td>
<td>0.00</td>
<td>0.00</td>
<td>0.01</td>
<td>0.04</td>
<td>0.05</td>
</tr>
</tbody>
</table>

#### Capital / Earnings (year-to-date annualized, unless noted)

<table>
<thead>
<tr>
<th></th>
<th>Q2-21</th>
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<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1 Leverage (median %, end of period)</td>
<td>9.89</td>
<td>9.94</td>
<td>10.45</td>
<td>10.11</td>
<td>11.05</td>
</tr>
<tr>
<td>Return on Assets (median %)</td>
<td>1.02</td>
<td>0.99</td>
<td>0.90</td>
<td>0.87</td>
<td>0.96</td>
</tr>
<tr>
<td>Pretax Return on Assets (median %)</td>
<td>1.17</td>
<td>1.19</td>
<td>1.06</td>
<td>1.04</td>
<td>1.15</td>
</tr>
<tr>
<td>Net Interest Margin (median %)</td>
<td>2.96</td>
<td>2.94</td>
<td>3.27</td>
<td>3.15</td>
<td>3.49</td>
</tr>
<tr>
<td>Yield on Earning Assets (median %)</td>
<td>3.30</td>
<td>3.33</td>
<td>3.95</td>
<td>3.77</td>
<td>4.28</td>
</tr>
<tr>
<td>Cost of Funding Earning Assets (median %)</td>
<td>0.35</td>
<td>0.37</td>
<td>0.67</td>
<td>0.56</td>
<td>0.77</td>
</tr>
<tr>
<td>Provisions to Avg. Assets (median %)</td>
<td>0.03</td>
<td>0.02</td>
<td>0.12</td>
<td>0.13</td>
<td>0.07</td>
</tr>
<tr>
<td>Noninterest Income to Avg. Assets (median %)</td>
<td>0.48</td>
<td>0.50</td>
<td>0.43</td>
<td>0.47</td>
<td>0.46</td>
</tr>
<tr>
<td>Overhead to Avg. Assets (median %)</td>
<td>2.22</td>
<td>2.25</td>
<td>2.47</td>
<td>2.43</td>
<td>2.62</td>
</tr>
</tbody>
</table>

#### Liquidity/Sensitivity

<table>
<thead>
<tr>
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<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Loans to Assets (median %)</td>
<td>56.16</td>
<td>56.35</td>
<td>62.22</td>
<td>59.89</td>
<td>65.22</td>
</tr>
<tr>
<td>Noncore Funding to Assets (median %)</td>
<td>6.35</td>
<td>6.44</td>
<td>8.64</td>
<td>7.68</td>
<td>7.10</td>
</tr>
<tr>
<td>Long-term Assets to Assets (median %, call filers)</td>
<td>29.76</td>
<td>28.00</td>
<td>23.72</td>
<td>26.06</td>
<td>22.70</td>
</tr>
<tr>
<td>Brokered Deposits (number of institutions)</td>
<td>112</td>
<td>116</td>
<td>130</td>
<td>119</td>
<td>141</td>
</tr>
<tr>
<td>Brokered Deposits to Assets (median % for those above)</td>
<td>2.53</td>
<td>2.60</td>
<td>3.26</td>
<td>3.13</td>
<td>3.56</td>
</tr>
</tbody>
</table>

#### Loan Concentrations

<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Commercial and Industrial</td>
<td>68</td>
<td>75</td>
<td>78</td>
<td>69</td>
<td>55</td>
</tr>
<tr>
<td>Commercial Real Estate</td>
<td>132</td>
<td>129</td>
<td>130</td>
<td>129</td>
<td>131</td>
</tr>
<tr>
<td>Construction &amp; Development</td>
<td>10</td>
<td>11</td>
<td>11</td>
<td>11</td>
<td>11</td>
</tr>
<tr>
<td>Multifamily Residential Real Estate</td>
<td>12</td>
<td>12</td>
<td>11</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>Nonresidential Real Estate</td>
<td>92</td>
<td>93</td>
<td>91</td>
<td>89</td>
<td>90</td>
</tr>
<tr>
<td>Residential Real Estate</td>
<td>107</td>
<td>108</td>
<td>118</td>
<td>112</td>
<td>123</td>
</tr>
<tr>
<td>Consumer</td>
<td>15</td>
<td>15</td>
<td>17</td>
<td>16</td>
<td>17</td>
</tr>
<tr>
<td>Agriculture</td>
<td>57</td>
<td>58</td>
<td>68</td>
<td>65</td>
<td>70</td>
</tr>
</tbody>
</table>

### BANKING PROFILE

#### Largest Deposit Markets (from 2021 Summary of Deposits)

<table>
<thead>
<tr>
<th>Institutions in Market</th>
<th>Deposits ($ millions)</th>
<th>Asset Distribution</th>
<th>Institutions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chicago-Naperville-Elgin, IL-IN-WI</td>
<td>168</td>
<td>568,239</td>
<td>&lt; $100 million</td>
</tr>
<tr>
<td>St. Louis, MO-IL</td>
<td>116</td>
<td>121,496</td>
<td>$100 million to $250 million</td>
</tr>
<tr>
<td>Davenport-Moline-Rock Island, IA-IL</td>
<td>31</td>
<td>10,437</td>
<td>$250 million to $1 billion</td>
</tr>
<tr>
<td>Peoria, IL</td>
<td>44</td>
<td>10,410</td>
<td>$1 billion to $10 billion</td>
</tr>
<tr>
<td>Springfield, IL</td>
<td>26</td>
<td>8,444</td>
<td>&gt; $10 billion</td>
</tr>
</tbody>
</table>