

FDIC State Profile

Illinois

Second Quarter 2021

ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

Employment Growth Rates (% change from year ago, unless noted)	Q2-21	Q1-21	Q2-20	2020	2019
Total Nonfarm (share of trailing four quarter employment in parentheses)	7.0%	-7.1%	-12.4%	-7.1%	0.4%
Manufacturing (10%)	0.5%	-5.8%	-8.3%	-5.4%	-0.2%
Other (non-manufacturing) Goods-Producing (4%)	8.6%	-5.1%	-9.8%	-5.5%	1.0%
Private Service-Providing (73%)	8.7%	-7.6%	-14.0%	-7.9%	0.4%
Government (14%)	2.5%	-5.9%	-7.5%	-4.5%	0.4%
Unemployment Rate (% of labor force, seasonally adjusted)	7.1%	7.4%	15.4%	9.6%	4.0%
Other Indicators (% change of 4-qtr moving total, unless noted)	Q2-21	Q1-21	Q2-20	2020	2019
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)	7.9%	3.9%	2.4%	2.9%	2.8%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	1.70	1.88	2.10	2.41	3.77

BANKING TRENDS

General Information	Q2-21	Q1-21	Q2-20	2020	2019
Institutions (#)	396	398	407	401	414
Total Assets (in millions)	622,859	609,088	587,822	604,720	525,766
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions (#)	144	146	149	147	153

Asset Quality	Q2-21	Q1-21	Q2-20	2020	2019
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.04	1.18	1.46	1.33	1.46
Noncurrent Loans / Total Loans (median %)	0.54	0.61	0.79	0.71	0.71
Loan and Lease Allowance / Total Loans (median %)	1.19	1.20	1.11	1.17	1.08
Loan and Lease Allowance / Noncurrent Loans (median multiple)	1.63	1.58	1.26	1.45	1.30
Net Loan Losses / Total Loans (median %, year-to-date annualized)	0.00	0.00	0.01	0.04	0.05

Capital / Earnings (year-to-date annualized, unless noted)	Q2-21	Q1-21	Q2-20	2020	2019
Tier 1 Leverage (median %, end of period)	9.89	9.94	10.45	10.11	11.05
Return on Assets (median %)	1.02	0.99	0.90	0.87	0.96
Pretax Return on Assets (median %)	1.17	1.19	1.06	1.04	1.15
Net Interest Margin (median %)	2.96	2.94	3.27	3.15	3.49
Yield on Earning Assets (median %)	3.30	3.33	3.95	3.77	4.28
Cost of Funding Earning Assets (median %)	0.35	0.37	0.67	0.56	0.77
Provisions to Avg. Assets (median %)	0.03	0.02	0.12	0.13	0.07
Noninterest Income to Avg. Assets (median %)	0.48	0.50	0.43	0.47	0.46
Overhead to Avg. Assets (median %)	2.22	2.25	2.47	2.43	2.62

Liquidity/Sensitivity	Q2-21	Q1-21	Q2-20	2020	2019
Net Loans to Assets (median %)	56.16	56.35	62.22	59.89	65.22
Noncore Funding to Assets (median %)	6.35	6.44	8.64	7.68	7.10
Long-term Assets to Assets (median %, call filers)	29.76	28.00	23.72	26.06	22.70
Brokered Deposits (number of institutions)	112	116	130	119	141
Brokered Deposits to Assets (median % for those above)	2.53	2.60	3.26	3.13	3.56

Loan Concentrations (median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses)	Q2-21	Q1-21	Q2-20	2020	2019
Commercial and Industrial	68	75	78	69	55
Commercial Real Estate	132	129	130	129	131
Construction & Development	10	11	11	11	11
Multifamily Residential Real Estate	12	12	11	12	12
Nonresidential Real Estate	92	93	91	89	90
Residential Real Estate	107	108	118	112	123
Consumer	15	15	17	16	17
Agriculture	57	58	68	65	70

BANKING PROFILE

Largest Deposit Markets (from 2021 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Chicago-Naperville-Elgin, IL-IN-WI	168	568,239	< \$100 million	100 (25.3%)
St. Louis, MO-IL	116	121,496	\$100 million to \$250 million	117 (29.5%)
Davenport-Moline-Rock Island, IA-IL	31	10,437	\$250 million to \$1 billion	127 (32.1%)
Peoria, IL	44	10,410	\$1 billion to \$10 billion	47 (11.9%)
Springfield, IL	26	8,444	> \$10 billion	5 (1.3%)