



# State Profile

Illinois

Third Quarter 2018

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

<b>Employment Growth Rates (change from year ago, unless noted)</b>	<b>Q3-18</b>	<b>Q2-18</b>	<b>Q3-17</b>	<b>2017</b>	<b>2016</b>
Total Nonfarm (share of trailing four quarter employment in parentheses)	1.0%	0.9%	0.7%	0.7%	0.9%
Manufacturing (10%)	2.3%	1.7%	0.6%	0.4%	-1.2%
Other (non-manufacturing) Goods-Producing (4%)	3.4%	3.1%	1.1%	0.5%	1.7%
Private Service-Providing (73%)	0.7%	0.6%	0.8%	0.9%	1.2%
Government (14%)	1.1%	1.2%	0.2%	0.2%	0.0%
Unemployment Rate (% of labor force, seasonally adjusted)	4.1%	4.3%	5.0%	5.0%	5.8%

  

<b>Other Indicators (change from year ago, unless noted)</b>	<b>Q3-18</b>	<b>Q2-18</b>	<b>Q3-17</b>	<b>2017</b>	<b>2016</b>
Single-Family Home Permits	-10.5%	0.8%	7.8%	-0.5%	2.3%
Multifamily Building Permits	28.0%	-20.8%	-26.0%	11.6%	19.7%
Home Price Index	3.0%	3.9%	3.6%	3.5%	3.2%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	3.68	3.81	3.87	3.95	4.12

## BANKING TRENDS

<b>General Information</b>	<b>Q3-18</b>	<b>Q2-18</b>	<b>Q3-17</b>	<b>2017</b>	<b>2016</b>
Institutions (#)	440	446	456	453	473
Total Assets (in millions)	505,549	500,353	480,763	494,407	465,908
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	164	165	173	174	179

<b>Asset Quality</b>	<b>Q3-18</b>	<b>Q2-18</b>	<b>Q3-17</b>	<b>2017</b>	<b>2016</b>
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.53	1.48	1.50	1.46	1.55
Noncurrent Loans / Total Loans (median %)	0.75	0.74	0.79	0.70	0.83
ALLL/Total Loans (median %)	1.07	1.08	1.10	1.06	1.11
ALLL/Noncurrent Loans (median multiple)	1.25	1.19	1.19	1.32	1.28
Net Loan Losses / Total Loans (median %)	0.01	0.00	0.00	0.07	0.08

<b>Capital / Earnings</b>	<b>Q3-18</b>	<b>Q2-18</b>	<b>Q3-17</b>	<b>2017</b>	<b>2016</b>
Tier 1 Leverage (median %)	10.84	10.73	10.57	10.47	10.30
Return on Assets (median %)	1.04	1.03	0.92	0.83	0.85
Pretax Return on Assets (median %)	1.21	1.19	1.15	1.05	1.00
Net Interest Margin (median %)	3.58	3.52	3.46	3.41	3.35
Yield on Earning Assets (median %)	4.20	4.07	3.93	3.86	3.79
Cost of Funding Earning Assets (median %)	0.59	0.52	0.44	0.41	0.39
Provisions to Avg. Assets (median %)	0.04	0.03	0.04	0.06	0.06
Noninterest Income to Avg. Assets (median %)	0.46	0.46	0.45	0.46	0.47
Overhead to Avg. Assets (median %)	2.61	2.59	2.58	2.61	2.63

<b>Liquidity/Sensitivity</b>	<b>Q3-18</b>	<b>Q2-18</b>	<b>Q3-17</b>	<b>2017</b>	<b>2016</b>
Net Loans to Assets (median %)	65.27	65.05	64.64	64.92	63.74
Noncore Funding to Assets (median %)	7.03	6.64	6.75	6.79	6.45
Long-term Assets to Assets (median %, call filers)	23.38	23.63	25.48	24.39	24.85
Brokered Deposits (number of institutions)	155	153	179	176	173
Brokered Deposits to Assets (median % for those above)	4.37	4.11	4.60	4.62	4.41

<b>Loan Concentrations (median % of Qualifying Total Capital)</b>	<b>Q3-18</b>	<b>Q2-18</b>	<b>Q3-17</b>	<b>2017</b>	<b>2016</b>
Commercial and Industrial	54	54	52	56	53
Commercial Real Estate	137	135	132	131	126
Construction & Development	13	13	12	13	13
Multifamily Residential Real Estate	10	12	11	11	11
Nonresidential Real Estate	95	94	92	90	91
Residential Real Estate	131	134	136	136	136
Consumer	18	18	18	18	17
Agriculture	65	63	62	66	61

## BANKING PROFILE

<b>Largest Deposit Markets (from 2018 Summary of Deposits)</b>	<b>Institutions in Market</b>	<b>Deposits (\$ millions)</b>	<b>Asset Distribution</b>	<b>Institutions</b>
Chicago-Naperville-Elgin, IL-IN-WI	189	398,015	< \$100 million	142 (32.3%)
St. Louis, MO-IL	125	86,868	\$100 million to \$250 million	142 (32.3%)
Bloomington, IL	31	14,319	\$250 million to \$1 billion	109 (24.8%)
Davenport-Moline-Rock Island, IA-IL	35	8,222	\$1 billion to \$10 billion	41 (9.3%)
Peoria, IL	37	7,489	> \$10 billion	6 (1.4%)