

# FDIC State Profile

Illinois

## Fourth Quarter 2017

### ECONOMIC INDICATORS

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

	Q4-17	Q3-17	Q4-16	2017	2016
Total Nonfarm (share of trailing four quarter employment in parentheses)	0.8%	0.7%	0.6%	0.7%	0.9%
Manufacturing (10%)	2.3%	0.6%	-1.4%	0.4%	-1.2%
Other (non-manufacturing) Goods-Producing (4%)	1.1%	1.1%	0.0%	0.5%	1.7%
Private Service-Providing (73%)	0.6%	0.8%	1.0%	0.9%	1.2%
Government (14%)	0.8%	0.2%	-0.1%	0.2%	0.0%
Unemployment Rate (% of labor force)	4.9%	5.0%	5.5%	5.0%	5.8%

#### Other Indicators (change from year ago, unless noted)

	Q4-17	Q3-17	Q4-16	2017	2016
Single-Family Home Permits	-5.2%	7.8%	0.7%	-0.5%	2.3%
Multifamily Building Permits	2.4%	-26.0%	18.8%	11.6%	19.7%
Home Price Index	3.4%	3.8%	3.8%	3.7%	3.3%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	3.71	3.88	3.79	3.96	4.13

### BANKING TRENDS

#### General Information

	Q4-17	Q3-17	Q4-16	2017	2016
Institutions (#)	453	456	473	453	473
Total Assets (in millions)	494,413	480,763	465,908	494,413	465,908
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	174	173	179	174	179

#### Asset Quality

	Q4-17	Q3-17	Q4-16	2017	2016
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.46	1.50	1.55	1.46	1.55
Noncurrent Loans / Total Loans (median %)	0.69	0.79	0.83	0.69	0.83
ALLL/Total Loans (median %)	1.06	1.10	1.11	1.06	1.11
ALLL/Noncurrent Loans (median multiple)	1.33	1.19	1.28	1.33	1.28
Net Loan Losses / Total Loans (median %)	0.06	0.00	0.06	0.07	0.08

#### Capital / Earnings

	Q4-17	Q3-17	Q4-16	2017	2016
Tier 1 Leverage (median %)	10.47	10.57	10.30	10.47	10.30
Return on Assets (median %)	0.71	0.92	0.78	0.83	0.85
Pretax Return on Assets (median %)	0.97	1.15	0.89	1.05	1.00
Net Interest Margin (median %)	3.47	3.46	3.35	3.41	3.35
Yield on Earning Assets (median %)	3.95	3.93	3.77	3.86	3.79
Cost of Funding Earning Assets (median %)	0.46	0.44	0.40	0.41	0.39
Provisions to Avg. Assets (median %)	0.05	0.04	0.05	0.06	0.06
Noninterest Income to Avg. Assets (median %)	0.44	0.45	0.48	0.46	0.47
Overhead to Avg. Assets (median %)	2.67	2.58	2.68	2.61	2.63

#### Liquidity/Sensitivity

	Q4-17	Q3-17	Q4-16	2017	2016
Net Loans to Assets (median %)	64.92	64.64	63.74	64.92	63.74
Noncore Funding to Assets (median %)	6.75	6.59	6.45	6.75	6.45
Long-term Assets to Assets (median %, call filers)	24.39	25.48	24.85	24.39	24.85
Brokered Deposits (number of institutions)	175	178	173	175	173
Brokered Deposits to Assets (median % for those above)	4.62	4.57	4.41	4.62	4.41

#### Loan Concentrations (median % of Qualifying Total Capital)

	Q4-17	Q3-17	Q4-16	2017	2016
Commercial and Industrial	56.28	52.47	53.12	56.28	53.12
Commercial Real Estate	130.74	132.29	125.86	130.74	125.86
Construction & Development	12.89	12.40	13.15	12.89	13.15
Multifamily Residential Real Estate	11.45	10.77	10.88	11.45	10.88
Nonresidential Real Estate	90.19	91.56	90.70	90.19	90.70
Residential Real Estate	135.52	135.95	135.51	135.52	135.51
Consumer	17.85	18.18	17.35	17.85	17.35
Agriculture	65.57	61.83	61.32	65.57	61.32

### BANKING PROFILE

Largest Deposit Markets (from 2017 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	
			Assets	Institutions
Chicago-Naperville-Elgin, IL-IN-WI	196	394,983	< \$100 million	149 (32.9%)
St. Louis, MO-IL	128	103,619	\$100 million to \$250 million	145 (32%)
Bloomington, IL	32	14,942	\$250 million to \$1 billion	112 (24.7%)
Davenport-Moline-Rock Island, IA-IL	34	8,480	\$1 billion to \$10 billion	41 (9.1%)
Peoria, IL	39	7,609	> \$10 billion	6 (1.3%)