



State Profile

Illinois

First Quarter 2018

ECONOMIC INDICATORS

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

	Q1-18	Q4-17	Q1-17	2017	2016
Total Nonfarm (share of trailing four quarter employment in parentheses)	0.8%	0.8%	0.6%	0.7%	0.9%
Manufacturing (10%)	3.2%	2.3%	-1.8%	0.4%	-1.2%
Other (non-manufacturing) Goods-Producing (4%)	1.1%	1.1%	0.1%	0.5%	1.7%
Private Service-Providing (73%)	0.4%	0.6%	1.1%	0.9%	1.2%
Government (14%)	1.1%	0.8%	-0.1%	0.2%	0.0%
Unemployment Rate (% of labor force)	4.7%	4.9%	5.1%	5.0%	5.8%

Other Indicators (change from year ago, unless noted)

	Q1-18	Q4-17	Q1-17	2017	2016
Single-Family Home Permits	-3.0%	-5.2%	-4.0%	-0.5%	2.3%
Multifamily Building Permits	-13.1%	2.4%	-31.8%	11.6%	19.7%
Home Price Index	3.7%	3.5%	3.6%	3.6%	3.3%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	3.88	3.70	4.24	3.95	4.12

BANKING TRENDS

General Information

	Q1-18	Q4-17	Q1-17	2017	2016
Institutions (#)	450	453	467	453	473
Total Assets (in millions)	489,520	494,410	461,824	494,410	465,908
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	167	174	179	174	179

Asset Quality

	Q1-18	Q4-17	Q1-17	2017	2016
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.53	1.46	1.63	1.46	1.55
Noncurrent Loans / Total Loans (median %)	0.75	0.69	0.78	0.69	0.83
ALLL/Total Loans (median %)	1.09	1.06	1.14	1.06	1.11
ALLL/Noncurrent Loans (median multiple)	1.25	1.33	1.35	1.33	1.28
Net Loan Losses / Total Loans (median %)	0.00	0.06	0.00	0.07	0.08

Capital / Earnings

	Q1-18	Q4-17	Q1-17	2017	2016
Tier 1 Leverage (median %)	10.69	10.47	10.34	10.47	10.30
Return on Assets (median %)	0.92	0.71	0.83	0.83	0.85
Pretax Return on Assets (median %)	1.05	0.97	0.99	1.05	1.00
Net Interest Margin (median %)	3.46	3.47	3.31	3.41	3.35
Yield on Earning Assets (median %)	3.93	3.95	3.75	3.85	3.79
Cost of Funding Earning Assets (median %)	0.48	0.46	0.38	0.41	0.39
Provisions to Avg. Assets (median %)	0.04	0.05	0.04	0.06	0.06
Noninterest Income to Avg. Assets (median %)	0.43	0.44	0.43	0.46	0.47
Overhead to Avg. Assets (median %)	2.58	2.68	2.58	2.61	2.63

Liquidity/Sensitivity

	Q1-18	Q4-17	Q1-17	2017	2016
Net Loans to Assets (median %)	64.01	64.92	63.05	64.92	63.74
Noncore Funding to Assets (median %)	6.46	6.79	6.12	6.79	6.45
Long-term Assets to Assets (median %, call filers)	24.17	24.39	25.49	24.39	24.85
Brokered Deposits (number of institutions)	180	176	176	176	173
Brokered Deposits to Assets (median % for those above)	4.59	4.62	4.32	4.62	4.41

Loan Concentrations (median % of Qualifying Total Capital)

	Q1-18	Q4-17	Q1-17	2017	2016
Commercial and Industrial	54.39	56.28	52.91	56.28	53.12
Commercial Real Estate	134.72	130.74	132.11	130.74	125.86
Construction & Development	12.16	12.89	12.76	12.89	13.15
Multifamily Residential Real Estate	11.44	11.45	9.98	11.45	10.88
Nonresidential Real Estate	91.78	90.19	93.02	90.19	90.70
Residential Real Estate	132.03	135.52	130.83	135.52	135.51
Consumer	16.86	17.85	17.31	17.85	17.35
Agriculture	57.99	65.57	58.99	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 (33.1%)
St. Louis, MO-IL	128	103,619	\$100 million to \$250 million	146 (32.4%)
Bloomington, IL	32	14,942	\$250 million to \$1 billion	108 (24%)
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%)