



State Profile

Illinois

Second Quarter 2017

ECONOMIC INDICATORS

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

	Q2-17	Q1-17	Q2-16	2016	2015
Total Nonfarm (share of trailing four quarter employment in parentheses)	0.5%	0.4%	0.6%	0.7%	1.5%
Manufacturing (9%)	-0.4%	-1.2%	-1.2%	-1.2%	0.2%
Other (non-manufacturing) Goods-Producing (4%)	-1.7%	-1.6%	1.5%	0.9%	5.3%
Private Service-Providing (73%)	0.9%	0.8%	1.0%	1.1%	1.8%
Government (14%)	-0.4%	0.0%	-0.5%	0.0%	0.2%
Unemployment Rate (% of labor force)	4.7%	5.3%	5.9%	5.9%	5.9%

Other Indicators (change from year ago, unless noted)

	Q2-17	Q1-17	Q2-16	2016	2015
Single-Family Home Permits	-2.3%	-4.0%	-2.1%	2.3%	1.8%
Multifamily Building Permits	192.1%	-31.8%	-41.8%	19.7%	1.3%
Home Price Index	3.7%	3.6%	3.1%	3.3%	3.6%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	3.98	4.25	4.16	4.13	4.37

BANKING TRENDS

General Information

	Q2-17	Q1-17	Q2-16	2016	2015
Institutions (#)	459	467	482	473	492
Total Assets (in millions)	472,169	461,833	455,513	465,917	441,734
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	174	179	182	179	183

Asset Quality

	Q2-17	Q1-17	Q2-16	2016	2015
Past-Due and Nonaccrual Loans / Total Loans (median %)	1.36	1.53	1.58	1.55	1.72
Noncurrent Loans / Total Loans (median %)	0.80	0.78	0.85	0.83	0.89
ALLL/Total Loans (median %)	1.11	1.14	1.18	1.11	1.15
ALLL/Noncurrent Loans (median multiple)	1.24	1.37	1.23	1.29	1.19
Net Loan Losses / Total Loans (median %)	0.01	0.00	0.02	0.08	0.09

Capital / Earnings

	Q2-17	Q1-17	Q2-16	2016	2015
Tier 1 Leverage (median %)	10.53	10.34	10.31	10.30	10.14
Return on Assets (median %)	0.87	0.82	0.88	0.85	0.79
Pretax Return on Assets (median %)	1.11	0.99	1.05	1.00	0.95
Net Interest Margin (median %)	3.41	3.31	3.36	3.35	3.33
Yield on Earning Assets (median %)	3.83	3.75	3.76	3.79	3.74
Cost of Funding Earning Assets (median %)	0.41	0.38	0.39	0.39	0.39
Provisions to Avg. Assets (median %)	0.04	0.04	0.04	0.06	0.06
Noninterest Income to Avg. Assets (median %)	0.46	0.43	0.45	0.47	0.45
Overhead to Avg. Assets (median %)	2.58	2.58	2.60	2.63	2.65

Liquidity/Sensitivity

	Q2-17	Q1-17	Q2-16	2016	2015
Net Loans to Assets (median %)	64.22	63.05	62.10	63.74	61.58
Noncore Funding to Assets (median %)	6.38	6.07	6.11	6.45	6.50
Long-term Assets to Assets (median %, call filers)	25.55	25.49	24.56	24.85	25.41
Brokered Deposits (number of institutions)	181	175	180	173	183
Brokered Deposits to Assets (median % for those above)	4.35	4.32	3.99	4.41	3.50

Loan Concentrations (median % of Qualifying Total Capital)

	Q2-17	Q1-17	Q2-16	2016	2015
Commercial and Industrial	52.46	52.91	54.55	53.12	55.41
Commercial Real Estate	131.27	132.11	120.40	125.86	116.83
Construction & Development	12.33	12.76	11.53	13.06	11.78
Multifamily Residential Real Estate	10.98	9.98	11.10	10.88	10.88
Nonresidential Real Estate	92.02	93.02	87.83	90.70	86.58
Residential Real Estate	134.70	130.83	138.48	135.38	140.00
Consumer	17.94	17.21	17.95	17.35	18.56
Agriculture	60.32	55.85	59.58	61.32	61.44

BANKING PROFILE

Largest Deposit Markets (from 2016 Summary of Deposits)

	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Chicago-Naperville-Elgin, IL-IN-WI	208	391,331	< \$100 million	152 (33.1%)
St. Louis, MO-IL	132	95,134	\$100 million to \$250 million	149 (32.5%)
Bloomington, IL	32	14,145	\$250 million to \$1 billion	110 (24%)
Davenport-Moline-Rock Island, IA-IL	36	7,985	\$1 billion to \$10 billion	42 (9.2%)
Peoria, IL	40	7,244	> \$10 billion	6 (1.3%)