



State Profile

Illinois

First Quarter 2012

ECONOMIC INDICATORS

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

	Q1-12	Q4-11	Q1-11	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	0.6%	0.5%	1.2%	0.9%	-0.8%
Manufacturing (10%)	2.1%	1.5%	2.8%	2.3%	-2.7%
Other (non-manufacturing) Goods-Producing (4%)	-3.3%	-2.4%	-1.1%	-1.3%	-8.5%
Private Service-Producing (72%)	1.0%	0.9%	1.8%	1.4%	-0.1%
Government (15%)	-1.2%	-1.5%	-1.8%	-2.0%	-0.4%
Unemployment Rate (% of labor force)	9.1%	9.8%	9.3%	9.8%	10.5%

Other Indicators (change from year ago, unless noted)

	Q1-12	Q4-11	Q1-11	2011	2010
Single-Family Home Permits	15.0%	6.5%	-18.9%	-8.8%	-6.3%
Multifamily Building Permits	11.7%	57.9%	86.7%	45.9%	26.2%
Home Price Index	-1.4%	-4.0%	-3.7%	-4.1%	-4.4%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	5.54	5.02	5.88	5.52	6.27

BANKING TRENDS

General Information

	Q1-12	Q4-11	Q1-11	2011	2010
Institutions (#)	572	577	595	577	607
Total Assets (in millions)	391,104	400,691	335,515	400,691	327,115
New Institutions (# < 3 years)	2	2	4	2	4
Subchapter S Institutions	209	212	218	212	223

Asset Quality

	Q1-12	Q4-11	Q1-11	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	3.20	3.30	3.60	3.30	3.49
Noncurrent Loans / Total Loans (median %)	1.77	1.87	1.98	1.87	1.99
ALLL/Total Loans (median %)	1.48	1.41	1.42	1.41	1.34
ALLL/Noncurrent Loans (median multiple)	0.73	0.72	0.64	0.72	0.63
Net Loan Losses / Total Loans (median %)	0.12	0.34	0.07	0.40	0.50

Capital / Earnings

	Q1-12	Q4-11	Q1-11	2011	2010
Tier 1 Leverage (median %)	9.45	9.44	9.16	9.44	9.16
Return on Assets (median %)	0.73	0.64	0.62	0.64	0.60
Pretax Return on Assets (median %)	0.91	0.78	0.74	0.79	0.71
Net Interest Margin (median %)	3.50	3.61	3.54	3.60	3.59
Yield on Earning Assets (median %)	4.30	4.50	4.61	4.58	4.93
Cost of Funding Earning Assets (median %)	0.76	0.84	1.06	0.95	1.33
Provisions to Avg. Assets (median %)	0.14	0.24	0.16	0.26	0.35
Noninterest Income to Avg. Assets (median %)	0.47	0.45	0.44	0.45	0.48
Overhead to Avg. Assets (median %)	2.66	2.75	2.67	2.71	2.75

Liquidity/Sensitivity

	Q1-12	Q4-11	Q1-11	2011	2010
Net Loans to Assets (median %)	55.46	58.34	58.55	58.34	61.37
Noncore Funding to Assets (median %)	17.00	17.80	18.20	17.80	19.17
Long-term Assets to Assets (median %, call filers)*	23.55	22.19	21.09	22.19	20.14
Brokered Deposits (number of institutions)	218	224	233	224	247
Brokered Deposits to Assets (median % for those above)	3.61	3.92	4.08	3.92	4.68

Loan Concentrations (median % of Total Risk-Based Capital)

	Q1-12	Q4-11	Q1-11	2011	2010
Commercial and Industrial	57.29	58.34	58.92	58.34	61.62
Commercial Real Estate	134.71	140.85	147.30	140.85	151.55
Construction & Development	13.71	13.58	14.19	13.58	16.61
Multifamily Residential Real Estate	12.15	12.07	12.15	12.07	12.38
Nonresidential Real Estate	98.66	102.52	106.00	102.52	105.74
Residential Real Estate	153.13	157.00	159.03	157.00	165.69
Consumer	20.22	21.35	22.26	21.35	23.09
Agriculture	37.09	59.14	51.12	59.14	57.83

BANKING PROFILE

Largest Deposit Markets (from 2011 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Chicago-Joliet-Naperville, IL-IN-WI	263	292,826	< \$100 million	237 (41.4%)
St. Louis, MO-IL	145	71,407	\$100 million to \$250 million	163 (28.5%)
Bloomington-Normal, IL	29	12,441	\$250 million to \$1 billion	131 (22.9%)
Davenport-Moline-Rock Island, IA-IL	41	7,297	\$1 billion to \$10 billion	37 (6.5%)
Peoria, IL	42	6,512	> \$10 billion	4 (0.7%)

* Prior to 2012, does not include data for insured savings institutions that filed Thrift Financial Reports. Beginning in 2012, all insured institutions file Call Reports.