



State Profile

Illinois

Second Quarter 2012

ECONOMIC INDICATORS

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

	Q2-12	Q1-12	Q2-11	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	0.5%	0.6%	1.0%	0.9%	-0.8%
Manufacturing (10%)	3.4%	2.1%	2.7%	2.3%	-2.7%
Other (non-manufacturing) Goods-Producing (4%)	-4.9%	-3.3%	-1.1%	-1.3%	-8.5%
Private Service-Producing (72%)	0.7%	1.0%	1.8%	1.4%	-0.1%
Government (15%)	-1.2%	-1.2%	-2.8%	-2.0%	-0.4%
Unemployment Rate (% of labor force)	8.7%	9.1%	9.7%	9.8%	10.5%

Other Indicators (change from year ago, unless noted)

	Q2-12	Q1-12	Q2-11	2011	2010
Single-Family Home Permits	20.7%	15.0%	-19.1%	-8.8%	-6.3%
Multifamily Building Permits	-36.3%	11.7%	6.3%	45.9%	26.2%
Home Price Index	-1.6%	-1.6%	-4.3%	-4.2%	-4.5%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	5.41	5.54	5.87	5.52	6.27

BANKING TRENDS

General Information

	Q2-12	Q1-12	Q2-11	2011	2010
Institutions (#)	570	572	592	577	607
Total Assets (in millions)	391,803	391,076	341,449	400,665	327,112
New Institutions (# < 3 years)	1	2	4	2	4
Subchapter S Institutions	209	209	216	212	223

Asset Quality

	Q2-12	Q1-12	Q2-11	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	3.10	3.20	3.29	3.30	3.49
Noncurrent Loans / Total Loans (median %)	1.82	1.77	1.97	1.87	1.99
ALLL/Total Loans (median %)	1.46	1.49	1.42	1.42	1.34
ALLL/Noncurrent Loans (median multiple)	0.73	0.73	0.67	0.72	0.63
Net Loan Losses / Total Loans (median %)	0.12	0.12	0.12	0.40	0.50

Capital / Earnings

	Q2-12	Q1-12	Q2-11	2011	2010
Tier 1 Leverage (median %)	9.52	9.45	9.26	9.44	9.16
Return on Assets (median %)	0.74	0.74	0.66	0.64	0.60
Pretax Return on Assets (median %)	0.93	0.91	0.82	0.79	0.71
Net Interest Margin (median %)	3.47	3.50	3.60	3.60	3.59
Yield on Earning Assets (median %)	4.17	4.29	4.59	4.58	4.93
Cost of Funding Earning Assets (median %)	0.69	0.76	0.99	0.95	1.33
Provisions to Avg. Assets (median %)	0.14	0.14	0.20	0.27	0.35
Noninterest Income to Avg. Assets (median %)	0.45	0.47	0.42	0.45	0.48
Overhead to Avg. Assets (median %)	2.62	2.66	2.68	2.72	2.75

Liquidity/Sensitivity

	Q2-12	Q1-12	Q2-11	2011	2010
Net Loans to Assets (median %)	56.13	55.46	58.48	58.34	61.36
Noncore Funding to Assets (median %)	16.80	17.00	18.08	17.80	19.17
Long-term Assets to Assets (median %, call filers)*	24.37	23.62	21.66	22.19	20.14
Brokered Deposits (number of institutions)	213	218	232	224	247
Brokered Deposits to Assets (median % for those above)	3.48	3.61	3.89	3.92	4.68

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

	Q2-12	Q1-12	Q2-11	2011	2010
Commercial and Industrial	57.80	57.67	60.16	58.41	61.62
Commercial Real Estate	133.78	134.71	144.41	140.85	151.55
Construction & Development	13.18	13.59	14.61	13.58	16.61
Multifamily Residential Real Estate	11.99	12.15	12.09	12.07	12.38
Nonresidential Real Estate	99.69	98.66	104.65	102.52	105.74
Residential Real Estate	151.24	153.33	158.69	157.00	165.69
Consumer	20.88	20.22	22.32	21.35	23.06
Agriculture	40.51	37.09	55.41	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	236 (41.4%)
St. Louis, MO-IL	145	71,407	\$100 million to \$250 million	162 (28.4%)
Bloomington-Normal, IL	29	12,441	\$250 million to \$1 billion	132 (23.2%)
Davenport-Moline-Rock Island, IA-IL	41	7,297	\$1 billion to \$10 billion	36 (6.3%)
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.