

FDIC State Profile

Illinois

Third Quarter 2012

ECONOMIC INDICATORS

Employment Growth Rates (change from year ago, unless noted)	Q3-12	Q2-12	Q3-11	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	0.7%	0.5%	0.8%	0.9%	-0.8%
Manufacturing (10%)	4.1%	3.4%	2.2%	2.3%	-2.7%
Other (non-manufacturing) Goods-Producing (3%)	-4.1%	-4.9%	-0.4%	-1.3%	-8.5%
Private Service-Producing (72%)	0.9%	0.7%	1.3%	1.4%	-0.1%
Government (15%)	-1.2%	-1.2%	-1.9%	-2.0%	-0.4%
Unemployment Rate (% of labor force)	8.9%	8.7%	10.1%	9.8%	10.5%
Other Indicators (change from year ago, unless noted)	Q3-12	Q2-12	Q3-11	2011	2010
Single-Family Home Permits	31.2%	20.7%	0.2%	-8.8%	-6.3%
Multifamily Building Permits	14.8%	-36.3%	57.4%	45.9%	26.2%
Home Price Index	-1.2%	-1.5%	-4.7%	-4.2%	-4.6%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	5.09	5.41	5.31	5.52	6.27

BANKING TRENDS

General Information	Q3-12	Q2-12	Q3-11	2011	2010
Institutions (#)	565	570	584	577	607
Total Assets (in millions)	389,957	391,733	382,621	400,608	327,111
New Institutions (# < 3 years)	1	1	4	2	4
Subchapter S Institutions	208	209	214	212	223
Asset Quality	Q3-12	Q2-12	Q3-11	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	3.12	3.10	3.33	3.30	3.49
Noncurrent Loans / Total Loans (median %)	1.74	1.84	1.92	1.87	1.99
ALLL/Total Loans (median %)	1.47	1.47	1.42	1.42	1.34
ALLL/Noncurrent Loans (median multiple)	0.79	0.73	0.67	0.72	0.63
Net Loan Losses / Total Loans (median %)	0.12	0.12	0.17	0.40	0.50
Capital / Earnings	Q3-12	Q2-12	Q3-11	2011	2010
Tier 1 Leverage (median %)	9.59	9.49	9.46	9.44	9.16
Return on Assets (median %)	0.75	0.73	0.77	0.64	0.60
Pretax Return on Assets (median %)	0.96	0.92	0.98	0.78	0.71
Net Interest Margin (median %)	3.47	3.47	3.63	3.60	3.59
Yield on Earning Assets (median %)	4.15	4.17	4.61	4.58	4.93
Cost of Funding Earning Assets (median %)	0.65	0.69	0.91	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 %)	0.46	0.45	0.46	0.45	0.48
Overhead to Avg. Assets (median %)	2.64	2.62	2.70	2.72	2.75
Liquidity/Sensitivity	Q3-12	Q2-12	Q3-11	2011	2010
Net Loans to Assets (median %)	56.42	56.13	58.23	58.34	61.36
Noncore Funding to Assets (median %)	16.67	16.80	17.98	17.80	19.17
Long-term Assets to Assets (median %, call filers)*	23.74	24.37	21.81	22.19	20.14
Brokered Deposits (number of institutions)	206	214	229	224	247
Brokered Deposits to Assets (median % for those above)	3.73	3.49	3.86	3.92	4.68
Loan Concentrations (median % of Total Risk-Based Capital)	Q3-12	Q2-12	Q3-11	2011	2010
Commercial and Industrial	56.87	57.57	59.62	58.41	61.62
Commercial Real Estate	135.69	133.64	141.29	140.85	152.13
Construction & Development	12.93	13.18	14.36	13.58	16.61
Multifamily Residential Real Estate	11.46	11.97	12.38	12.07	12.38
Nonresidential Real Estate	100.26	99.48	103.11	102.52	105.74
Residential Real Estate	149.22	151.84	156.35	157.26	165.69
Consumer	21.06	20.88	21.27	21.35	23.06
Agriculture	42.11	40.51	56.59	59.14	57.83

BANKING PROFILE

Largest Deposit Markets (from 2012 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Chicago-Joliet-Naperville, IL-IN-WI	249	313,859	< \$100 million	232 (41.1%)
St. Louis, MO-IL	142	81,155	\$100 million to \$250 million	162 (28.7%)
Bloomington-Normal, IL	29	12,111	\$250 million to \$1 billion	132 (23.4%)
Davenport-Moline-Rock Island, IA-IL	40	7,468	\$1 billion to \$10 billion	35 (6.2%)
Peoria, IL	43	6,656	> \$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.