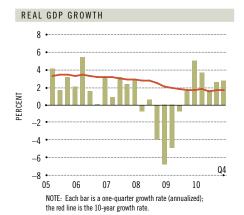
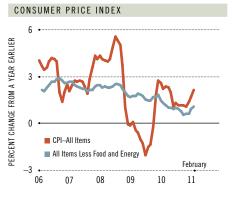
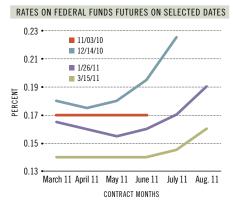
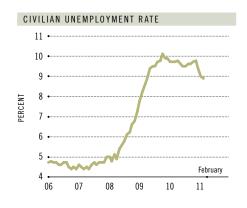
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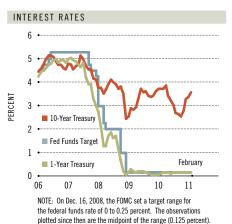




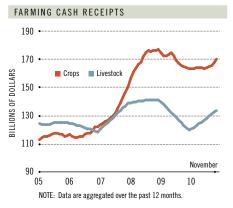


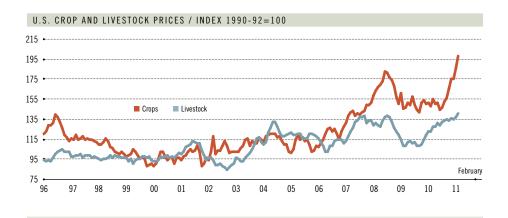








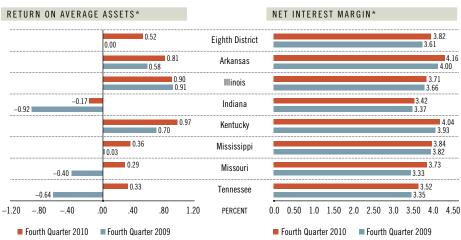


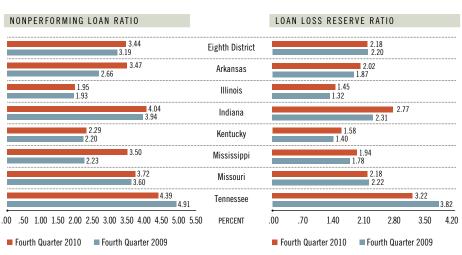


COMMERCIAL BANK PERFORMANCE RATIOS

U.S. BANKS BY ASSET SIZE / THIRD QUARTER 2010

	All	\$100 million- \$300 million	Less than \$300 million	\$300 million- \$1 billion	Less than \$1 billion	\$1 billion- \$15 billion	Less than \$15 billion	More than \$15 billion
Return on Average Assets*	0.63	0.36	0.37	0.35	0.36	0.21	0.28	0.72
Net Interest Margin*	3.70	3.95	3.97	3.85	3.91	3.89	3.90	3.64
Nonperforming Loan Ratio	5.02	3.23	3.05	3.94	3.52	4.22	3.89	5.41
Loan Loss Reserve Ratio	3.33	1.88	1.84	2.02	1.94	2.40	2.18	3.73





NOTE: Data include only that portion of the state within Eighth District boundaries. SOURCE: FFIEC Reports of Condition and Income for all Insured U.S. Commercial Banks * Annualized data

For additional banking and regional data, visit our web site at: www.research.stlouis.org/fred/data/regional.html.

REGIONAL ECONOMIC INDICATORS

NONFARM EMPLOYMENT GROWTH / FOURTH QUARTER 2010

YEAR-OVER-YEAR PERCENT CHANGE

	United States	Eighth District†	Arkansas	Illinois	Indiana	Kentucky	Mississippi	Missouri	Tennessee
Total Nonagricultural	0.5%	0.6%	1.3%	0.6%	0.9%	1.0%	0.6%	-0.4%	0.9%
Natural Resources/Mining	11.0	4.7	6.7	6.3	1.5	3.2	8.6	2.4	NA
Construction	-3.3	-3.7	-4.5	-4.0	-0.6	-7.3	1.9	-6.1	NA
Manufacturing	0.5	0.6	0.5	0.7	2.6	1.6	-2.6	0.2	-1.2
Trade/Transportation/Utilities	0.4	-0.1	1.2	0.3	-0.5	-0.8	-0.1	-1.3	0.8
Information	-2.0	-3.0	-1.3	-3.0	-3.9	-2.1	1.9	-5.2	-1.8
Financial Activities	-0.9	-1.1	-1.3	-2.1	0.0	-1.5	-1.2	1.2	-1.3
Professional & Business Services	2.4	4.2	5.3	3.3	6.8	4.9	8.9	1.1	5.2
Educational & Health Services	2.1	2.1	1.8	2.8	2.7	1.3	1.5	0.9	2.4
Leisure & Hospitality	0.7	1.1	5.4	1.0	-0.7	3.3	1.9	0.4	0.7
Other Services	1.7	0.0	2.4	-0.9	-0.6	3.8	-0.1	0.2	-0.6
Government	-1.1	-0.7	-0.8	-0.6	-2.1	1.2	-1.0	-1.3	-0.3

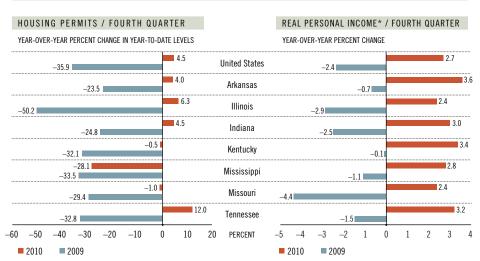
[†] Eighth District growth rates are calculated from the sums of the seven states. For Natural Resources/Mining and Construction categories, the data exclude Tennessee (for which data on these individual sectors is no longer available).

UNEMPLOYMENT RATES

	IV/2010	III/2010	IV/2009	
United States	9.6%	9.6%	10.0%	
Arkansas	7.9	7.8	7.8	
Illinois	9.4	10.0	11.0	
Indiana	9.6	10.0	10.6	
Kentucky	10.2	10.2	11.0	
Mississippi	10.2	10.1	10.7	
Missouri	9.6	9.6	9.7	
Tennessee	9.4	9.4	10.5	

EIGHTH DISTRICT PAYROLL / EMPLOYMENT BY INDUSTRY-2010





All data are seasonally adjusted unless otherwise noted.

*NOTE: Real personal income is personal income divided by the PCE chained price index.