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:

NOTES TO COMMERCIAL BANK PERFORMANCE RATIOS

U.S. Banks by Asset Size

<table>
<thead>
<tr>
<th></th>
<th>ALL</th>
<th>$100 million-$300 million</th>
<th>less than $300 million</th>
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<td>1.16</td>
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<td>1.44</td>
<td>1.34</td>
<td>1.15</td>
</tr>
<tr>
<td>Net Interest Margin*</td>
<td>3.93</td>
<td>4.66</td>
<td>4.63</td>
<td>4.62</td>
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<td>4.65</td>
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</tr>
<tr>
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<td>0.77</td>
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<td>0.96</td>
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</tr>
<tr>
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<td>1.57</td>
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<td>1.35</td>
<td>1.46</td>
<td>1.39</td>
<td>1.96</td>
<td>1.69</td>
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Return on Average Assets*

Eighth District

Arkansas

Illinois

Indiana

Kentucky

Mississippi

Missouri

Tennessee

Net Interest Margin*

Fourth Quarter 2000

Arkansas

Illinois

Indiana

Kentucky

Mississippi

Missouri

Tennessee

Fourth Quarter 1999

Nonperforming Loan Ratio

Fourth Quarter 2000

Arkansas

Illinois

Indiana

Kentucky

Mississippi

Missouri

Tennessee

Fourth Quarter 1999

Loan Loss Reserve Ratio

Fourth Quarter 2000

Arkansas

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Fourth Quarter 1999

Loan Loss Reserve Ratio

Fourth Quarter 2000

Arkansas

Illinois

Indiana

Kentucky

Mississippi

Missouri

Tennessee

Fourth Quarter 1999
Regional Economic Indicators

Nonfarm Employment Growth  year-over-year percent change

<table>
<thead>
<tr>
<th>fourth quarter 2000</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Goods Producing</strong></td>
</tr>
<tr>
<td><strong>Total</strong></td>
</tr>
<tr>
<td>United States</td>
</tr>
<tr>
<td>Arkansas</td>
</tr>
<tr>
<td>Illinois</td>
</tr>
<tr>
<td>Indiana</td>
</tr>
<tr>
<td>Kentucky</td>
</tr>
<tr>
<td>Mississippi</td>
</tr>
<tr>
<td>Missouri</td>
</tr>
<tr>
<td>Tennessee</td>
</tr>
</tbody>
</table>

Unemployment Rates  percent

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>United States</strong></td>
<td>4.0%</td>
<td>4.0%</td>
<td>4.1%</td>
</tr>
<tr>
<td>Arkansas</td>
<td>4.1%</td>
<td>4.4%</td>
<td>4.3%</td>
</tr>
<tr>
<td>Illinois</td>
<td>4.5%</td>
<td>4.4%</td>
<td>4.2%</td>
</tr>
<tr>
<td>Indiana</td>
<td>2.8%</td>
<td>3.1%</td>
<td>3.4%</td>
</tr>
<tr>
<td>Kentucky</td>
<td>4.1%</td>
<td>4.1%</td>
<td>4.3%</td>
</tr>
<tr>
<td>Mississippi</td>
<td>5.4%</td>
<td>5.5%</td>
<td>5.5%</td>
</tr>
<tr>
<td>Missouri</td>
<td>3.5%</td>
<td>3.5%</td>
<td>3.2%</td>
</tr>
<tr>
<td>Tennessee</td>
<td>4.2%</td>
<td>4.0%</td>
<td>3.9%</td>
</tr>
</tbody>
</table>

* The national unemployment rate for the first quarter of 2001 was 4.2 percent. First-quarter rates for individual states weren’t available.

Eighth District Payroll Employment by Industry—2000

<table>
<thead>
<tr>
<th>Industry</th>
<th>Manufacturing</th>
<th>Trade</th>
<th>Construction/ Mining</th>
<th>FIRE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>17.9%</td>
<td>23.1%</td>
<td>15.0%</td>
<td>5.4%</td>
</tr>
<tr>
<td>TPU</td>
<td>5.9%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Services</td>
<td>27.7%</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Housing Permits  year-over-year percent change in year-to-date levels

<table>
<thead>
<tr>
<th>third quarter</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Real Personal Income</strong>  year-over-year percent change</td>
</tr>
<tr>
<td>United States</td>
</tr>
</tbody>
</table>

1 Construction 2 Transportation and Public Utilities 3 Finance, Insurance and Real Estate All data are seasonally adjusted.
Major Macroeconomic Indicators

Real GDP Growth

Consumer Price Inflation

Civilian Unemployment Rate

Interest Rates

Farm Sector Indicators

U.S. Agricultural Trade

Farming Cash Receipts

U.S. Crop and Livestock Prices