U.S. CROP AND LIVESTOCK PRICES / INDEX 1990-92=100

November
Crops
Livestock

COMMERICAL BANK PERFORMANCE RATIOS

U.S. BANKS BY ASSET SIZE / THIRD QUARTER 2012

<table>
<thead>
<tr>
<th></th>
<th>All</th>
<th>$100 million-$300 million</th>
<th>Less than $100 million</th>
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<th>Less than $1 billion</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Return on Average Assets*</td>
<td>1.00</td>
<td>0.87</td>
<td>0.85</td>
<td>0.90</td>
<td>0.88</td>
<td>1.14</td>
<td>1.02</td>
<td>0.99</td>
</tr>
<tr>
<td>Net Interest Margin*</td>
<td>3.39</td>
<td>3.92</td>
<td>3.92</td>
<td>3.86</td>
<td>3.89</td>
<td>3.91</td>
<td>3.90</td>
<td>3.26</td>
</tr>
<tr>
<td>Nonperforming Loan Ratio</td>
<td>3.97</td>
<td>2.49</td>
<td>2.42</td>
<td>2.72</td>
<td>2.58</td>
<td>2.95</td>
<td>2.78</td>
<td>4.34</td>
</tr>
<tr>
<td>Loan Loss Reserve Ratio</td>
<td>2.30</td>
<td>1.87</td>
<td>1.85</td>
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RETURN ON AVERAGE ASSETS*

NET INTEREST MARGIN*

NONPERFORMING LOAN RATIO

LOAN LOSS RESERVE RATIO

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:

Crops
Livestock

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* Annualized data

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NONFARM EMPLOYMENT GROWTH / THIRD QUARTER 2012

YEAR-OVER-YEAR PERCENT CHANGE

Total Nonagricultural
- United States: 1.4%
  - Eighth District: -1.1%
- Arkansas: 0.9%
- Illinois: 0.7%
- Indiana: 2.4%
- Kentucky: 2.2%
- Mississippi: -0.4%
- Missouri: 0.1%
- Tennessee: 1.1%

Natural Resources/Mining
- United States: 5.1%
- Natural Resources/Mining: -1.8%
- Arkansas: 3.0%
- Illinois: 2.1%
- Indiana: -1.9%
- Kentucky: -7.0%
- Missouri: 0.4%
- Tennessee: NA

Construction
- United States: 0.1%
- Construction: -2.8%
- Arkansas: -7.0%
- Illinois: -4.4%
- Indiana: 6.4%
- Kentucky: -4.0%
- Missouri: -8.7%
- Tennessee: NA

Manufacturing
- United States: 1.7%
- Manufacturing: 3.2%
- Arkansas: -0.3%
- Illinois: 4.1%
- Indiana: 4.7%
- Kentucky: 3.0%
- Missouri: 2.5%
- Tennessee: 1.1%

Trade/Transportation/Utilities
- United States: 1.2%
- Trade/Transportation/Utilities: 0.0%
- Arkansas: 0.2%
- Illinois: -0.2%
- Indiana: 0.9%
- Kentucky: 1.8%
- Missouri: 0.0%
- Tennessee: -1.3%

Information
- United States: -0.4%
- Information: -0.8%
- Arkansas: -2.3%
- Illinois: -1.1%
- Indiana: 0.7%
- Kentucky: 4.0%
- Missouri: -0.6%
- Tennessee: -3.5%

Financial Activities
- United States: 0.9%
- Financial Activities: -0.2%
- Arkansas: -0.6%
- Illinois: 1.1%
- Indiana: -1.7%
- Kentucky: 0.1%
- Missouri: 4.0%
- Tennessee: 0.3%

Professional & Business Services
- United States: 3.2%
- Professional & Business Services: 3.4%
- Arkansas: 1.1%
- Illinois: 3.1%
- Indiana: 4.3%
- Kentucky: 9.5%
- Missouri: -2.0%
- Tennessee: 4.4%

Educational & Health Services
- United States: 2.2%
- Educational & Health Services: 1.3%
- Arkansas: 3.9%
- Illinois: 0.4%
- Indiana: 1.2%
- Kentucky: 1.6%
- Missouri: 1.2%
- Tennessee: 1.8%

Leisure & Hospitality
- United States: 2.2%
- Leisure & Hospitality: 2.1%
- Arkansas: 4.7%
- Illinois: 2.8%
- Indiana: 3.8%
- Kentucky: 4.8%
- Missouri: 0.1%
- Tennessee: -1.3%

Other Services
- United States: 0.7%
- Other Services: -1.2%
- Arkansas: 0.6%
- Illinois: -3.6%
- Indiana: 0.0%
- Kentucky: 0.9%
- Missouri: 0.5%
- Tennessee: -1.7%

Government
- United States: -0.3%
- Government: 0.0%
- Arkansas: 1.0%
- Illinois: -1.2%
- Indiana: 0.2%
- Kentucky: -0.2%
- Missouri: 0.9%
- Tennessee: 0.0%

† 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 are no longer available).

REGIONAL ECONOMIC INDICATORS

UNEMPLOYMENT RATES

<table>
<thead>
<tr>
<th>Region</th>
<th>III/2012</th>
<th>II/2012</th>
<th>III/2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>United States</td>
<td>8.1%</td>
<td>8.2%</td>
<td>9.1%</td>
</tr>
<tr>
<td>Arkansas</td>
<td>7.2%</td>
<td>7.2%</td>
<td>8.1%</td>
</tr>
<tr>
<td>Illinois</td>
<td>8.9%</td>
<td>8.7%</td>
<td>10.1%</td>
</tr>
<tr>
<td>Indiana</td>
<td>8.2%</td>
<td>7.9%</td>
<td>9.2%</td>
</tr>
<tr>
<td>Kentucky</td>
<td>8.4%</td>
<td>8.2%</td>
<td>9.6%</td>
</tr>
<tr>
<td>Mississippi</td>
<td>9.2%</td>
<td>8.8%</td>
<td>10.9%</td>
</tr>
<tr>
<td>Missouri</td>
<td>7.1%</td>
<td>7.2%</td>
<td>8.6%</td>
</tr>
<tr>
<td>Tennessee</td>
<td>8.4%</td>
<td>7.9%</td>
<td>9.2%</td>
</tr>
</tbody>
</table>

DISTRIBUTED REAL GROSS STATE PRODUCT* BY INDUSTRY - 2011

<table>
<thead>
<tr>
<th>Section</th>
<th>United States</th>
<th>Eighth District Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Natural Resources</td>
<td>1.5%</td>
<td></td>
</tr>
<tr>
<td>and Mining</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Construction</td>
<td>3.4%</td>
<td></td>
</tr>
<tr>
<td>Manufacturing</td>
<td>16.0%</td>
<td></td>
</tr>
<tr>
<td>Information</td>
<td>3.8%</td>
<td></td>
</tr>
<tr>
<td>Financial Activities</td>
<td>11.5%</td>
<td></td>
</tr>
<tr>
<td>Other Services</td>
<td>2.4%</td>
<td></td>
</tr>
<tr>
<td>Leisure and Hospitality</td>
<td>11.4%</td>
<td></td>
</tr>
<tr>
<td>Education and Health Services</td>
<td>9.1%</td>
<td></td>
</tr>
</tbody>
</table>

HOUSING PERMITS / THIRD QUARTER

YEAR-OVER-YEAR PERCENT CHANGE IN YEAR-TO-DATE LEVELS

<table>
<thead>
<tr>
<th>State</th>
<th>III/2012</th>
<th>II/2012</th>
<th>III/2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>United States</td>
<td>11.7%</td>
<td>18.0%</td>
<td>22.1%</td>
</tr>
<tr>
<td>Arkansas</td>
<td>11.7%</td>
<td>18.0%</td>
<td>22.1%</td>
</tr>
<tr>
<td>Illinois</td>
<td>9.4%</td>
<td>6.6%</td>
<td>16.3%</td>
</tr>
<tr>
<td>Indiana</td>
<td>12.9%</td>
<td>11.4%</td>
<td>15.4%</td>
</tr>
<tr>
<td>Kentucky</td>
<td>10.9%</td>
<td>9.7%</td>
<td>15.7%</td>
</tr>
<tr>
<td>Mississippi</td>
<td>11.7%</td>
<td>9.4%</td>
<td>14.3%</td>
</tr>
<tr>
<td>Missouri</td>
<td>7.1%</td>
<td>5.9%</td>
<td>12.2%</td>
</tr>
<tr>
<td>Tennessee</td>
<td>9.4%</td>
<td>7.1%</td>
<td>9.4%</td>
</tr>
</tbody>
</table>

REAL PERSONAL INCOME* / THIRD QUARTER

YEAR-OVER-YEAR PERCENT CHANGE

<table>
<thead>
<tr>
<th>State</th>
<th>III/2012</th>
<th>II/2012</th>
<th>III/2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>United States</td>
<td>1.1%</td>
<td>1.2%</td>
<td>1.6%</td>
</tr>
<tr>
<td>Arkansas</td>
<td>1.2%</td>
<td>1.1%</td>
<td>1.6%</td>
</tr>
<tr>
<td>Illinois</td>
<td>0.6%</td>
<td>1.6%</td>
<td>1.6%</td>
</tr>
<tr>
<td>Indiana</td>
<td>0.0%</td>
<td>1.3%</td>
<td>1.3%</td>
</tr>
<tr>
<td>Kentucky</td>
<td>0.8%</td>
<td>1.9%</td>
<td>1.9%</td>
</tr>
<tr>
<td>Mississippi</td>
<td>0.9%</td>
<td>2.1%</td>
<td>2.1%</td>
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<td>1.6%</td>
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<td>1.6%</td>
</tr>
<tr>
<td>Tennessee</td>
<td>1.8%</td>
<td>1.8%</td>
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All data are seasonally adjusted unless otherwise noted.