U.S. CROP AND LIVESTOCK PRICES

RETURN ON AVERAGE ASSETS*

NET INTEREST MARGIN*

NONPERFORMING LOAN RATIO

LOAN LOSS RESERVE RATIO

COMMERCIAL BANK PERFORMANCE RATIOS

U.S. BANKS BY ASSET SIZE / FOURTH QUARTER 2015

<table>
<thead>
<tr>
<th>All</th>
<th>$100 million-$300 million</th>
<th>Less than $100 million</th>
<th>$300 million-$1 billion</th>
<th>Less than $1 billion</th>
<th>$1 billion-$15 billion</th>
<th>Less than $15 billion</th>
<th>More than $15 billion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Return on Average Assets*</td>
<td>1.03</td>
<td>1.03</td>
<td>0.99</td>
<td>1.08</td>
<td>1.05</td>
<td>1.16</td>
<td>1.11</td>
</tr>
<tr>
<td>Net Interest Margin*</td>
<td>3.02</td>
<td>3.81</td>
<td>3.81</td>
<td>3.79</td>
<td>3.80</td>
<td>3.82</td>
<td>3.81</td>
</tr>
<tr>
<td>Nonperforming Loan Ratio</td>
<td>1.55</td>
<td>1.10</td>
<td>1.14</td>
<td>1.05</td>
<td>1.08</td>
<td>1.06</td>
<td>1.07</td>
</tr>
<tr>
<td>Loan Loss Reserve Ratio</td>
<td>1.34</td>
<td>1.43</td>
<td>1.44</td>
<td>1.37</td>
<td>1.40</td>
<td>1.26</td>
<td>1.31</td>
</tr>
</tbody>
</table>

RETURN ON AVERAGE ASSETS*

Eighth District
Arkansas 1.05
Illinois 1.69
Indiana 1.26
Kentucky 1.12
Mississippi 0.98
Missouri 0.96
Tennessee 1.05

NET INTEREST MARGIN*

Eighth District
Arkansas 3.76
Illinois 4.28
Indiana 3.60
Kentucky 3.84
Mississippi 3.82
Missouri 3.66
Tennessee 3.32

Nonperforming Loan Ratio

Eighth District
Arkansas 1.04
Illinois 1.26
Indiana 1.13
Kentucky 1.37
Mississippi 1.38
Missouri 1.50
Tennessee 1.07

Loan Loss Reserve Ratio

Eighth District
Arkansas 1.25
Illinois 1.43
Indiana 1.25
Kentucky 1.50
Mississippi 1.23
Missouri 1.43
Tennessee 1.43

NOTE: Data include only that portion of the state within Eighth District boundaries. SOURCE: Federal Reserve Bulletin.
* Annualized data.
For additional banking and regional data, visit our website at: www.research.stlouis.org/fred/data/regional.html.
## Regional Economic Indicators

### Nonfarm Employment Growth / Fourth Quarter 2015

**Year-over-Year Percent Change**

<table>
<thead>
<tr>
<th>Industry</th>
<th>United States</th>
<th>Eighth District</th>
<th>Arkansas</th>
<th>Illinois</th>
<th>Indiana</th>
<th>Kentucky</th>
<th>Mississippi</th>
<th>Missouri</th>
<th>Tennessee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Natural Resources/Mining</td>
<td>-13.9</td>
<td>-13.9</td>
<td>-16.2</td>
<td>-7.5</td>
<td>-8.4</td>
<td>-19.3</td>
<td>-19.2</td>
<td>-0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Construction</td>
<td>4.4</td>
<td>3.8</td>
<td>5.4</td>
<td>3.4</td>
<td>4.4</td>
<td>3.3</td>
<td>0.9</td>
<td>4.9</td>
<td>NA</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>0.4</td>
<td>1.0</td>
<td>-0.4</td>
<td>-0.5</td>
<td>1.3</td>
<td>2.7</td>
<td>2.3</td>
<td>0.2</td>
<td>2.6</td>
</tr>
<tr>
<td>Trade/Transportation/Utilities</td>
<td>1.8</td>
<td>1.7</td>
<td>3.0</td>
<td>1.5</td>
<td>1.7</td>
<td>2.2</td>
<td>1.5</td>
<td>0.6</td>
<td>2.3</td>
</tr>
<tr>
<td>Information</td>
<td>1.1</td>
<td>-1.1</td>
<td>2.5</td>
<td>1.4</td>
<td>-4.4</td>
<td>-3.4</td>
<td>-2.0</td>
<td>-3.9</td>
<td>0.1</td>
</tr>
<tr>
<td>Financial Activities</td>
<td>1.9</td>
<td>1.4</td>
<td>0.7</td>
<td>0.9</td>
<td>1.8</td>
<td>2.8</td>
<td>-0.2</td>
<td>0.6</td>
<td>3.1</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>3.3</td>
<td>1.4</td>
<td>2.3</td>
<td>-0.1</td>
<td>-0.3</td>
<td>2.3</td>
<td>1.9</td>
<td>3.2</td>
<td>3.9</td>
</tr>
<tr>
<td>Educational &amp; Health Services</td>
<td>3.2</td>
<td>2.7</td>
<td>2.7</td>
<td>2.3</td>
<td>4.0</td>
<td>2.6</td>
<td>1.9</td>
<td>2.2</td>
<td>2.8</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>3.0</td>
<td>3.0</td>
<td>5.3</td>
<td>3.9</td>
<td>2.3</td>
<td>3.6</td>
<td>3.2</td>
<td>-0.5</td>
<td>3.8</td>
</tr>
<tr>
<td>Other Services</td>
<td>1.1</td>
<td>1.0</td>
<td>2.7</td>
<td>1.0</td>
<td>0.9</td>
<td>-0.6</td>
<td>2.0</td>
<td>0.9</td>
<td>1.4</td>
</tr>
<tr>
<td>Government</td>
<td>0.4</td>
<td>0.0</td>
<td>0.1</td>
<td>0.7</td>
<td>-0.1</td>
<td>-1.7</td>
<td>0.4</td>
<td>0.1</td>
<td>0.1</td>
</tr>
</tbody>
</table>

† 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).

### Unemployment Rates

**IV/2015**

- United States: 5.0%
- Arkansas: 4.8%
- Illinois: 6.0%
- Indiana: 4.5%
- Kentucky: 5.6%
- Mississippi: 6.6%
- Missouri: 4.4%
- Tennessee: 5.6%

**III/2015**

- United States: 5.2%
- Arkansas: 5.1%
- Illinois: 5.8%
- Indiana: 4.6%
- Kentucky: 5.3%
- Mississippi: 6.3%
- Missouri: 4.7%
- Tennessee: 5.6%

**IV/2014**

- United States: 5.7%
- Arkansas: 5.6%
- Illinois: 6.2%
- Indiana: 5.6%
- Kentucky: 5.5%
- Mississippi: 6.9%
- Missouri: 5.5%
- Tennessee: 6.3%

### Eighth District Payroll Employment by Industry - 2015

- Professional and Business Services: 14.8%
- Information: 13%
- Trade, Transportation and Utilities: 11.8%
- Government: 10.1%
- Manufacturing: 15.3%
- Financial Activities: 4%
- Natural Resources and Mining: 3.9%
- Leisure and Hospitality: 1.5%

### Housing Permits / Fourth Quarter

**Year-over-Year Percent Change in Year-to-Date Levels**

- United States: 3.5%
- Arkansas: 2.9%
- Illinois: 1.7%
- Indiana: 2.8%
- Kentucky: 3.9%
- Mississippi: 2.3%
- Missouri: 2.3%
- Tennessee: 3.1%

### Real Personal Income* / Fourth Quarter

**Year-over-Year Percent Change**

- United States: 4.0%
- Arkansas: 4.5%
- Illinois: 4.9%
- Indiana: 4.5%
- Kentucky: 4.5%
- Mississippi: 4.5%
- Missouri: 4.5%
- Tennessee: 4.5%

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

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All data are seasonally adjusted unless otherwise noted.