



State Profile

Arkansas

Fourth Quarter 2011

ECONOMIC INDICATORS

Employment Growth Rates (change from year ago, unless noted)

	Q4-11	Q3-11	Q4-10	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	-0.4%	-0.8%	0.7%	-0.1%	-0.3%
Manufacturing (14%)	-2.8%	-2.7%	0.8%	-1.2%	-2.1%
Other (non-manufacturing) Goods-Producing (5%)	-1.9%	-2.1%	-1.4%	-2.6%	-4.0%
Private Service-Producing (63%)	-0.5%	-0.6%	1.2%	0.2%	0.2%
Government (19%)	2.1%	0.2%	-0.6%	0.3%	0.6%
Unemployment Rate (% of labor force)	7.9%	8.1%	8.1%	8.0%	7.9%

Other Indicators (change from year ago, unless noted)

	Q4-11	Q3-11	Q4-10	2011	2010
Single-Family Home Permits	-3.4%	-3.4%	-16.8%	-14.6%	5.0%
Multifamily Building Permits	32.1%	-45.2%	13.8%	-3.1%	22.6%
Home Price Index	-0.7%	-1.5%	-1.3%	-1.5%	-2.3%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	4.13	4.96	5.07	4.81	5.46

BANKING TRENDS

General Information

	Q4-11	Q3-11	Q4-10	2011	2010
Institutions (#)	127	127	130	127	130
Total Assets (in millions)	58,508	58,347	58,206	58,508	58,206
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	38	38	36	38	36

Asset Quality

	Q4-11	Q3-11	Q4-10	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	3.16	3.32	3.83	3.16	3.83
Noncurrent Loans / Total Loans (median %)	1.87	1.90	1.83	1.87	1.83
ALLL/Total Loans (median %)	1.93	1.81	1.70	1.93	1.70
ALLL/Noncurrent Loans (median multiple)	0.93	0.88	0.88	0.93	0.88
Net Loan Losses / Total Loans (median %)	0.37	0.36	0.57	0.39	0.44

Capital / Earnings

	Q4-11	Q3-11	Q4-10	2011	2010
Tier 1 Leverage (median %)	10.26	10.41	9.81	10.26	9.81
Return on Assets (median %)	0.83	1.08	0.73	0.88	0.86
Pretax Return on Assets (median %)	0.99	1.38	0.88	1.10	1.03
Net Interest Margin (median %)	4.03	4.24	4.03	4.04	3.99
Yield on Earning Assets (median %)	5.02	5.32	5.25	5.12	5.35
Cost of Funding Earning Assets (median %)	0.90	0.98	1.23	1.01	1.35
Provisions to Avg. Assets (median %)	0.28	0.27	0.47	0.28	0.41
Noninterest Income to Avg. Assets (median %)	0.62	0.65	0.72	0.66	0.70
Overhead to Avg. Assets (median %)	2.95	2.94	3.02	2.94	2.96

Liquidity/Sensitivity

	Q4-11	Q3-11	Q4-10	2011	2010
Net Loans to Assets (median %)	59.54	61.51	62.24	59.54	62.24
Noncore Funding to Assets (median %)	24.36	25.95	26.98	24.36	26.98
Long-term Assets to Assets (median %, call filers)	20.96	19.46	18.18	20.96	18.18
Brokered Deposits (number of institutions)	71	70	71	71	71
Brokered Deposits to Assets (median % for those above)	2.53	3.18	3.49	2.53	3.49

Loan Concentrations (median % of Total Risk-Based Capital)

	Q4-11	Q3-11	Q4-10	2011	2010
Commercial and Industrial	59.23	59.81	65.90	59.23	65.90
Commercial Real Estate	175.57	180.53	184.34	175.57	184.34
Construction & Development	37.27	39.06	38.89	37.27	38.89
Multifamily Residential Real Estate	9.02	9.92	10.47	9.02	10.47
Nonresidential Real Estate	127.24	125.15	130.87	127.24	130.87
Residential Real Estate	144.14	143.54	148.76	144.14	148.76
Consumer	31.13	31.61	35.73	31.13	35.73
Agriculture	41.79	46.74	45.56	41.79	45.56

BANKING PROFILE

Largest Deposit Markets (from 2011 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Memphis, TN-MS-AR	61	22,701	< \$100 million	34 (26.8%)
Little Rock-North Little Rock, AR	37	13,731	\$100 million to \$250 million	53 (41.7%)
Fayetteville-Springdale-Rogers, AR-MO	38	8,229	\$250 million to \$1 billion	30 (23.6%)
Fort Smith, AR-OK	23	4,323	\$1 billion to \$10 billion	9 (7.1%)
Jonesboro, AR	19	2,569	> \$10 billion	1 (0.8%)