



State Profile

Arkansas

Second Quarter 2012

ECONOMIC INDICATORS

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

	Q2-12	Q1-12	Q2-11	2011	2010
Total Nonfarm (share of trailing four quarter employment in parentheses)	0.3%	0.5%	0.0%	-0.1%	-0.3%
Manufacturing (13%)	-2.1%	-3.0%	-0.6%	-1.2%	-2.1%
Other (non-manufacturing) Goods-Producing (5%)	-3.4%	1.7%	-4.2%	-2.6%	-4.0%
Private Service-Producing (63%)	0.8%	0.9%	0.9%	0.2%	0.2%
Government (19%)	1.6%	1.8%	-1.4%	0.3%	0.6%
Unemployment Rate (% of labor force)	7.2%	7.5%	8.1%	8.0%	7.9%

Other Indicators (change from year ago, unless noted)

	Q2-12	Q1-12	Q2-11	2011	2010
Single-Family Home Permits	23.2%	31.3%	-19.0%	-14.6%	5.0%
Multifamily Building Permits	-63.6%	-38.5%	-33.2%	-3.1%	22.6%
Home Price Index	-0.7%	0.6%	-2.1%	-1.4%	-2.3%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	4.34	4.54	5.11	4.83	5.46

BANKING TRENDS

General Information

	Q2-12	Q1-12	Q2-11	2011	2010
Institutions (#)	126	126	127	127	130
Total Assets (in millions)	60,237	60,057	57,400	58,503	58,206
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions	37	38	38	38	36

Asset Quality

	Q2-12	Q1-12	Q2-11	2011	2010
Past-Due and Nonaccrual Loans / Total Loans (median %)	3.37	3.40	3.45	3.19	3.83
Noncurrent Loans / Total Loans (median %)	1.87	1.90	2.26	1.88	1.83
ALLL/Total Loans (median %)	1.87	1.94	1.78	1.93	1.70
ALLL/Noncurrent Loans (median multiple)	0.99	0.93	0.76	0.91	0.88
Net Loan Losses / Total Loans (median %)	0.19	0.12	0.15	0.39	0.44

Capital / Earnings

	Q2-12	Q1-12	Q2-11	2011	2010
Tier 1 Leverage (median %)	10.33	10.24	10.20	10.26	9.81
Return on Assets (median %)	1.00	0.96	0.99	0.89	0.86
Pretax Return on Assets (median %)	1.30	1.21	1.27	1.10	1.03
Net Interest Margin (median %)	3.98	3.93	4.04	4.04	3.99
Yield on Earning Assets (median %)	4.72	4.77	5.14	5.13	5.35
Cost of Funding Earning Assets (median %)	0.77	0.81	1.06	1.01	1.35
Provisions to Avg. Assets (median %)	0.15	0.15	0.24	0.29	0.41
Noninterest Income to Avg. Assets (median %)	0.62	0.64	0.63	0.66	0.70
Overhead to Avg. Assets (median %)	2.87	2.88	2.88	2.94	2.96

Liquidity/Sensitivity

	Q2-12	Q1-12	Q2-11	2011	2010
Net Loans to Assets (median %)	60.29	58.20	61.99	59.54	62.24
Noncore Funding to Assets (median %)	23.59	24.18	25.40	24.36	26.98
Long-term Assets to Assets (median %, call filers)*	18.53	19.82	19.69	20.96	18.18
Brokered Deposits (number of institutions)	72	71	72	72	71
Brokered Deposits to Assets (median % for those above)	2.08	2.27	3.22	2.46	3.49

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

	Q2-12	Q1-12	Q2-11	2011	2010
Commercial and Industrial	57.23	56.28	60.28	59.23	65.90
Commercial Real Estate	171.95	170.38	178.16	179.21	184.34
Construction & Development	34.61	36.21	41.27	37.27	38.89
Multifamily Residential Real Estate	8.26	9.40	10.54	9.16	10.47
Nonresidential Real Estate	124.12	124.20	130.13	128.32	130.87
Residential Real Estate	152.14	141.48	146.82	144.14	148.76
Consumer	29.79	30.60	30.90	31.13	35.73
Agriculture	47.13	40.04	45.96	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 (27%)
Little Rock-North Little Rock-Conway, AR	37	13,731	\$100 million to \$250 million	48 (38.1%)
Fayetteville-Springdale-Rogers, AR-MO	38	8,229	\$250 million to \$1 billion	34 (27%)
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%)

* Prior to 2012, does not include data for insured savings institutions that filed Thrift Financial Reports. Beginning in 2012, all insured institutions file Call Reports.