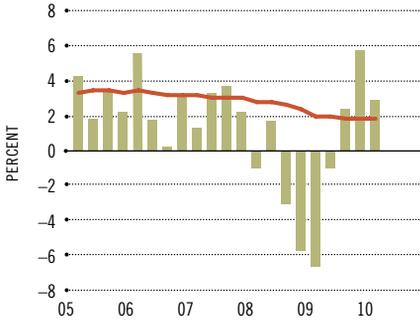
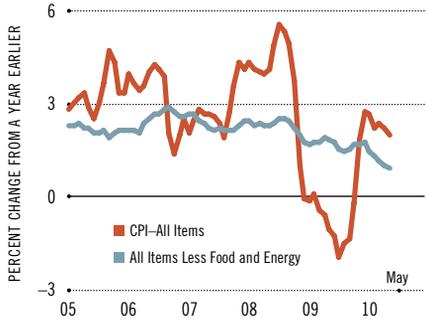


**REAL GDP GROWTH**

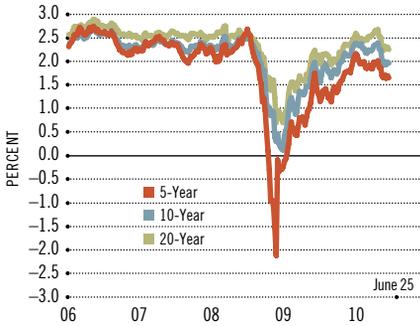


NOTE: Each bar is a one-quarter growth rate (annualized); the red line is the 10-year growth rate.

**CONSUMER PRICE INDEX**



**INFLATION-INDEXED TREASURY YIELD SPREADS**



NOTE: Weekly data.

**RATES ON FEDERAL FUNDS FUTURES ON SELECTED DATES**



**CIVILIAN UNEMPLOYMENT RATE**

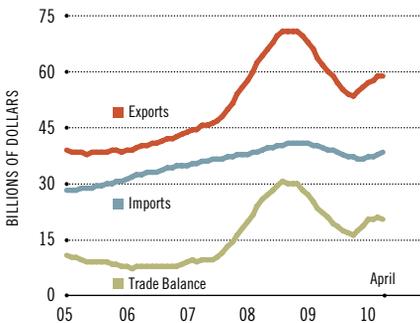


**INTEREST RATES**



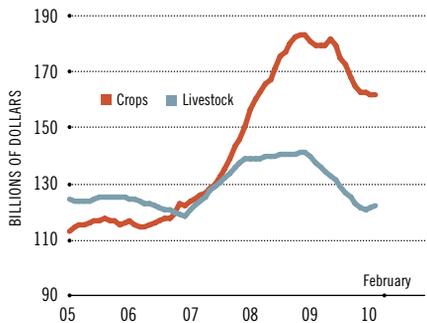
NOTE: On Dec. 16, 2008, the FOMC set a target range for the federal funds rate of 0 to 0.25 percent. The observations plotted since then are the midpoint of the range (0.125 percent).

**U.S. AGRICULTURAL TRADE**



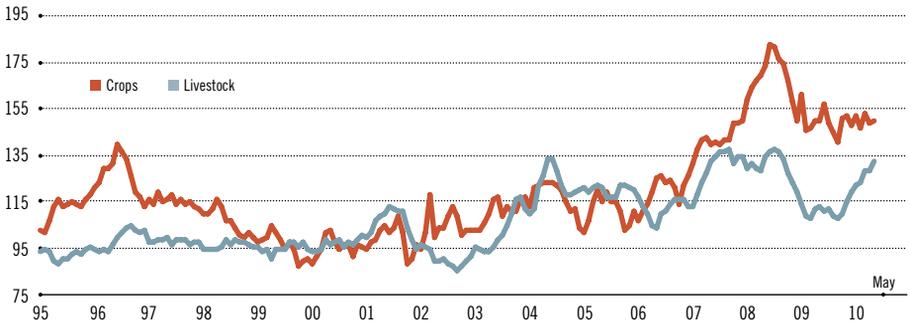
NOTE: Data are aggregated over the past 12 months.

**FARMING CASH RECEIPTS**



NOTE: Data are aggregated over the past 12 months.

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

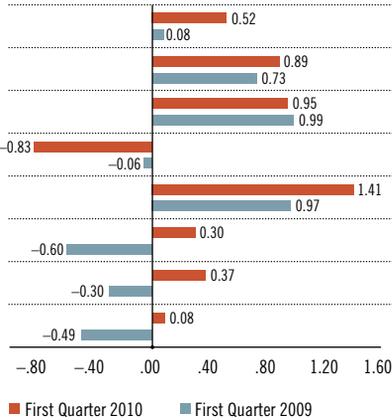


COMMERCIAL BANK PERFORMANCE RATIOS

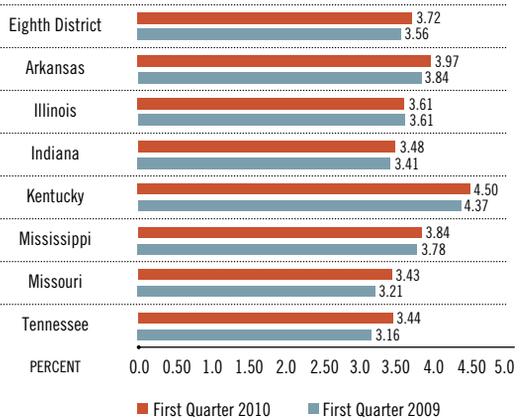
U.S. BANKS BY ASSET SIZE / FIRST QUARTER 2010

	All	\$100 million-\$300 million	Less than \$300 million	\$300 million-\$1 billion	Less than \$1 billion	\$1 billion-\$15 billion	Less than \$15 billion	More than \$15 billion
Return on Average Assets*	0.49	0.45	0.45	0.40	0.42	0.05	0.23	0.57
Net Interest Margin*	3.82	3.88	3.90	3.76	3.83	3.74	3.78	3.83
Nonperforming Loan Ratio	5.64	3.31	3.15	4.03	3.62	4.82	4.26	6.12
Loan Loss Reserve Ratio	3.72	1.79	1.77	2.00	1.89	2.64	2.29	4.23

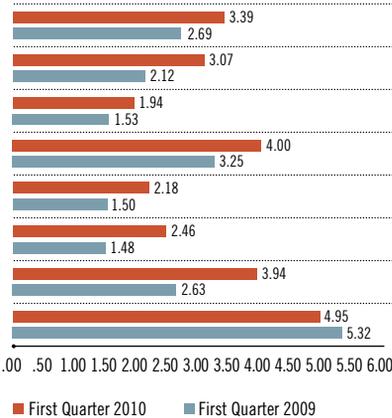
RETURN ON AVERAGE ASSETS\*



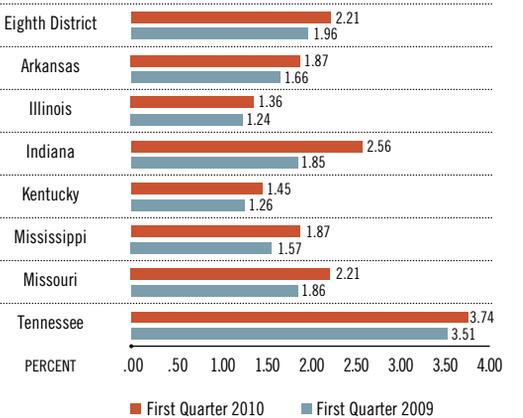
NET INTEREST MARGIN\*



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: [www.research.stlouis.org/fred/data/regional.html](http://www.research.stlouis.org/fred/data/regional.html).

## REGIONAL ECONOMIC INDICATORS

### NONFARM EMPLOYMENT GROWTH / FIRST QUARTER 2010

YEAR-OVER-YEAR PERCENT CHANGE

	United States	Eighth District †	Arkansas	Illinois	Indiana	Kentucky	Mississippi	Missouri	Tennessee
Total Nonagricultural	-2.4%	-2.6%	-2.1%	-3.3%	-2.1%	-1.5%	-2.2%	-2.5%	-2.8%
Natural Resources/Mining	-7.3	-6.9	-9.5	-3.9	3.1	-8.1	-7.0	-13.9	NA
Construction	-13.4	-14.4	-6.3	-16.1	-9.8	-16.1	-12.1	-19.5	NA
Manufacturing	-6.6	-7.4	-7.0	-9.2	-6.5	-6.2	-5.5	-7.2	-7.7
Trade/Transportation/Utilities	-2.6	-2.7	-4.9	-3.1	-1.4	-1.4	-1.4	-2.4	-3.8
Information	-4.7	-4.9	-7.7	-5.0	-6.6	-4.9	-5.3	-3.0	-4.5
Financial Activities	-3.5	-2.7	-1.1	-3.0	-1.8	-2.7	-3.3	-2.6	-3.1
Professional & Business Services	-2.2	-2.8	-0.3	-4.7	1.3	2.8	-6.4	-4.6	-2.5
Educational & Health Services	1.7	1.9	3.5	1.7	0.5	1.5	2.9	1.8	2.8
Leisure & Hospitality	-1.3	-2.2	-1.0	-2.8	-2.4	-0.2	-3.4	-1.4	-2.9
Other Services	-1.8	-2.8	-2.5	-2.0	-4.4	-4.8	0.3	-3.4	-2.1
Government	-0.4	0.5	1.0	-0.2	-0.1	1.3	0.6	1.9	-0.2

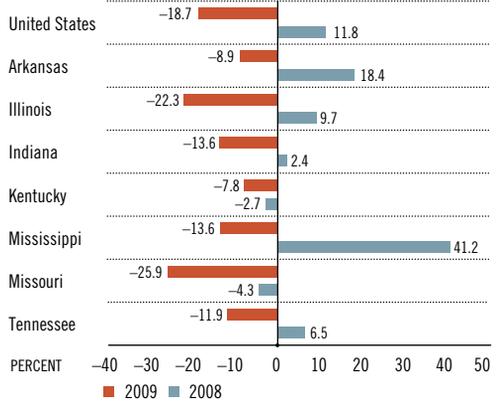
† Eighth District growth rates are calculated from the sums of the seven states. For Natural Resources/Mining and Construction categories, the data exclude Tennessee (for which data on these individual sectors is no longer available).

### UNEMPLOYMENT RATES

	I/2010	IV/2009	I/2009
United States	9.7%	10.0%	8.2%
Arkansas	7.7	7.6	6.8
Illinois	11.4	10.9	8.7
Indiana	9.8	9.8	9.5
Kentucky	10.8	10.7	9.6
Mississippi	11.4	10.4	8.6
Missouri	9.4	9.6	8.5
Tennessee	10.7	10.7	9.6

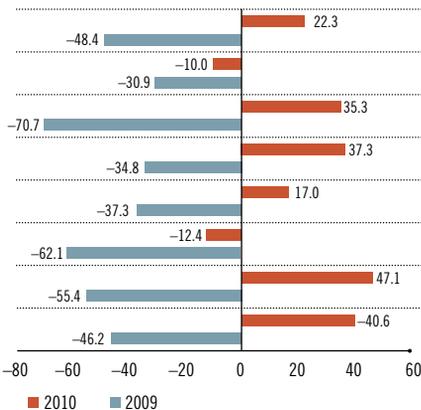
### EXPORTS

YEAR-OVER-YEAR PERCENT CHANGE



### HOUSING PERMITS / FIRST QUARTER

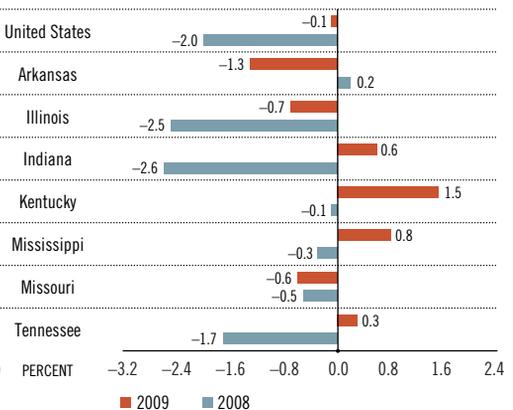
YEAR-OVER-YEAR PERCENT CHANGE IN YEAR-TO-DATE LEVELS



All data are seasonally adjusted unless otherwise noted.

### REAL PERSONAL INCOME\* / FOURTH QUARTER

YEAR-OVER-YEAR PERCENT CHANGE



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