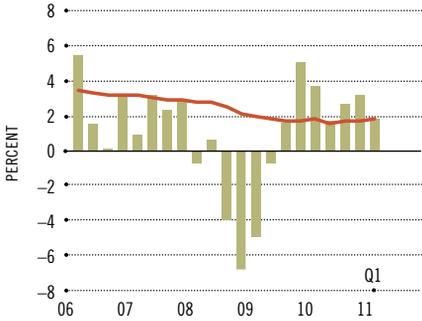
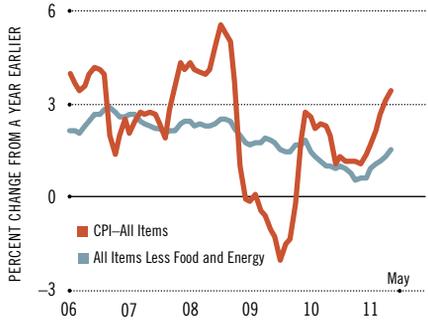


**REAL GDP GROWTH**

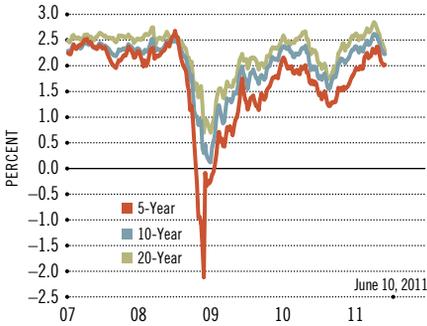


NOTE: Each bar is a one-quarter growth rate (annualized); the red line is the 10-year growth rate.

**CONSUMER PRICE INDEX**

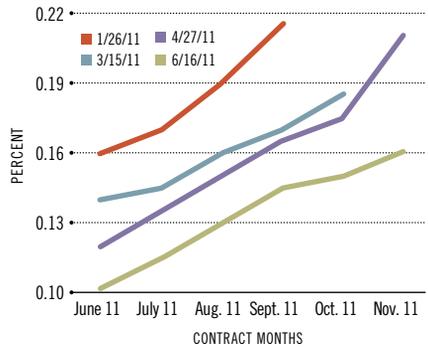


**INFLATION-INDEXED TREASURY YIELD SPREADS**



NOTE: Weekly data.

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



**CIVILIAN UNEMPLOYMENT RATE**

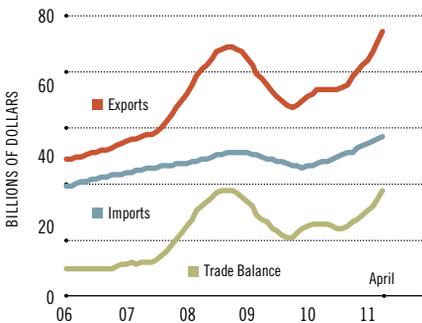


**INTEREST RATES**



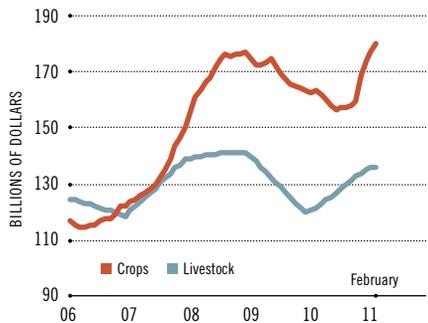
NOTE: On Dec. 16, 2008, the FOMC set a target range for the federal funds rate of 0 to 0.25 percent. The observations plotted since then are the midpoint of the range (0.125 percent).

**U.S. AGRICULTURAL TRADE**



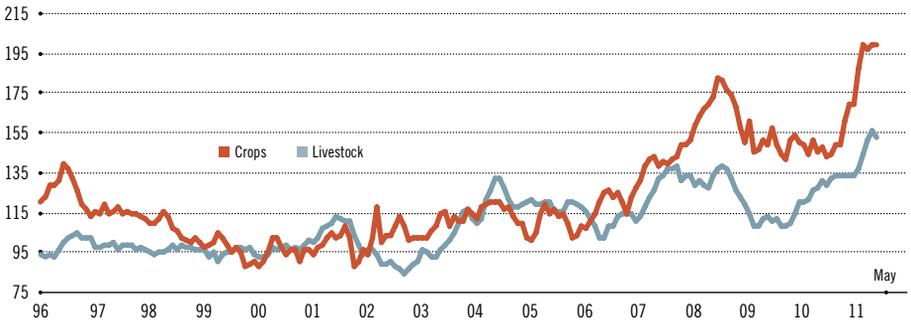
NOTE: Data are aggregated over the past 12 months.

**FARMING CASH RECEIPTS**



NOTE: Data are aggregated over the past 12 months.

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

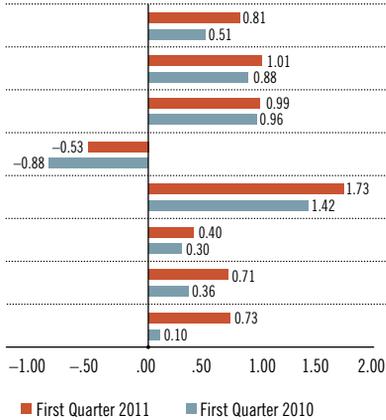


COMMERCIAL BANK PERFORMANCE RATIOS

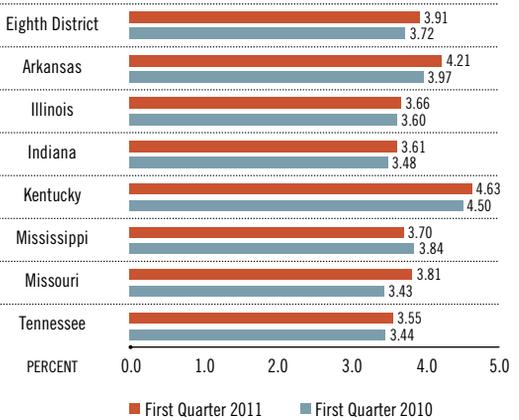
U.S. BANKS BY ASSET SIZE / FIRST QUARTER 2011

	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*	0.86	0.57	0.59	0.57	0.58	0.68	0.63	0.92
Net Interest Margin*	3.57	3.91	3.91	3.81	3.86	3.90	3.88	3.48
Nonperforming Loan Ratio	4.85	3.25	3.11	3.86	3.50	4.16	3.85	5.18
Loan Loss Reserve Ratio	3.19	1.96	1.94	2.09	2.01	2.44	2.24	3.51

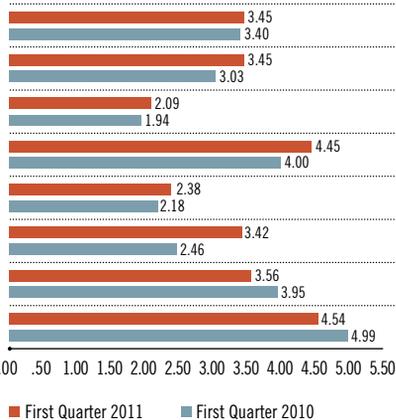
RETURN ON AVERAGE ASSETS\*



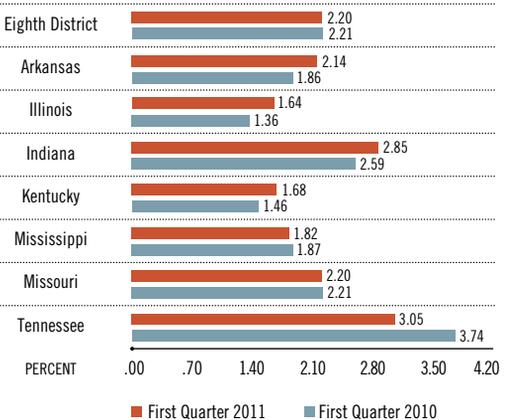
NET INTEREST MARGIN\*



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 2011

YEAR-OVER-YEAR PERCENT CHANGE

	United States	Eighth District †	Arkansas	Illinois	Indiana	Kentucky	Mississippi	Missouri	Tennessee
Total Nonagricultural	0.9%	1.1%	1.7%	1.3%	1.0%	1.8%	1.2%	0.1%	1.1%
Natural Resources/Mining	10.8	4.8	5.0	7.1	2.7	4.8	5.7	0.0	NA
Construction	-1.1	-0.7	-3.7	0.0	3.2	-7.2	4.6	-3.1	NA
Manufacturing	1.7	1.3	-0.9	1.5	2.9	2.7	-1.8	1.9	-0.3
Trade/Transportation/Utilities	0.9	0.8	1.8	1.4	0.4	0.3	1.1	-0.1	1.0
Information	-1.6	-2.8	2.2	-3.6	-2.9	-1.2	1.6	-4.9	-1.8
Financial Activities	-0.7	-0.5	2.5	-1.8	0.3	-1.0	-1.6	1.6	-0.6
Professional & Business Services	2.8	3.7	5.8	3.3	5.3	6.0	11.3	0.1	3.0
Educational & Health Services	2.1	2.3	1.8	2.8	2.2	1.7	2.8	1.4	2.8
Leisure & Hospitality	1.3	1.6	4.8	2.0	-1.0	6.0	1.4	0.3	0.8
Other Services	2.0	1.1	5.4	1.5	-1.4	3.9	0.8	0.7	-0.7
Government	-1.3	-0.7	0.2	-0.7	-2.0	1.0	-1.9	-1.2	-0.1

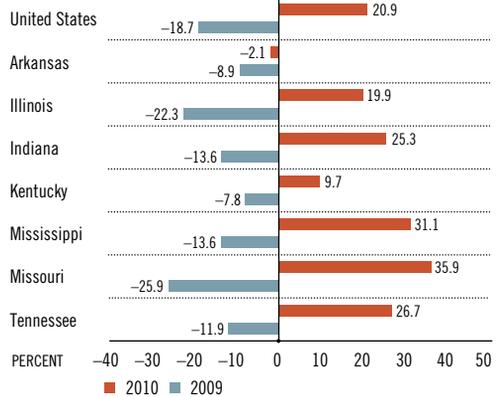
† Eighth District growth rates are calculated from the sums of the seven states. For Natural Resources/Mining and Construction categories, the data exclude Tennessee (for which data on these individual sectors is no longer available).

### UNEMPLOYMENT RATES

	I/2011	IV/2010	I/2010
United States	8.9%	9.6%	9.7%
Arkansas	7.8	7.9	8.0
Illinois	8.9	9.4	11.1
Indiana	8.8	9.6	10.7
Kentucky	10.3	10.2	10.9
Mississippi	10.2	10.2	10.9
Missouri	9.3	9.6	9.6
Tennessee	9.5	9.4	10.3

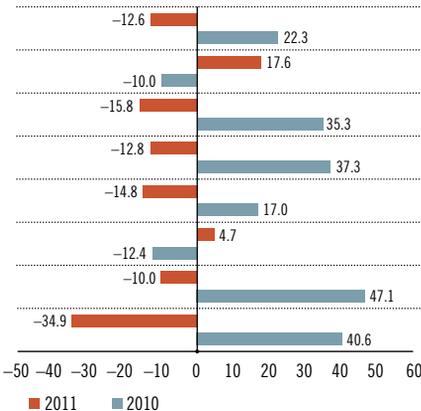
### EXPORTS

YEAR-OVER-YEAR PERCENT CHANGE



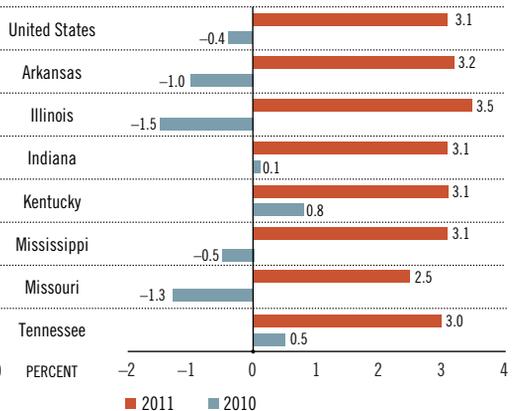
### HOUSING PERMITS / FIRST QUARTER

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



### REAL PERSONAL INCOME\* / FIRST QUARTER

YEAR-OVER-YEAR PERCENT CHANGE



All data are seasonally adjusted unless otherwise noted.

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