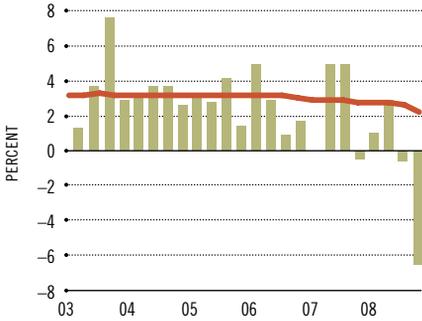
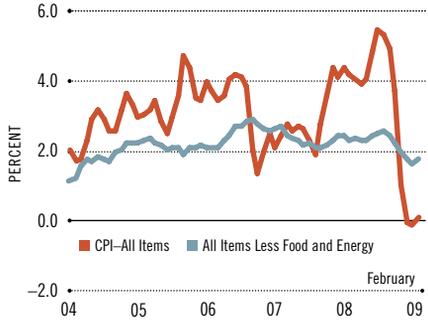


REAL GDP GROWTH



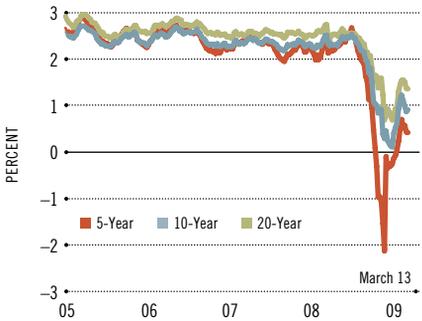
NOTE: Each bar is a one-quarter growth rate (annualized); the red line is the 10-year growth rate.

CONSUMER PRICE INDEX



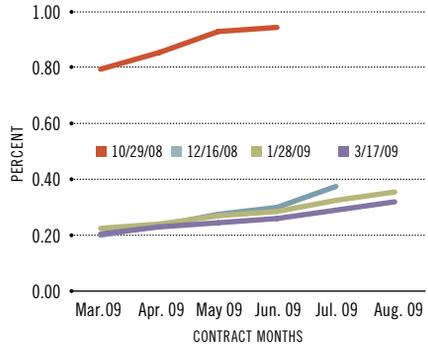
NOTE: Percent change from a year earlier.

INFLATION-INDEXED TREASURY YIELD SPREADS



NOTE: Weekly data.

RATES ON FEDERAL FUNDS FUTURES ON SELECTED DATES

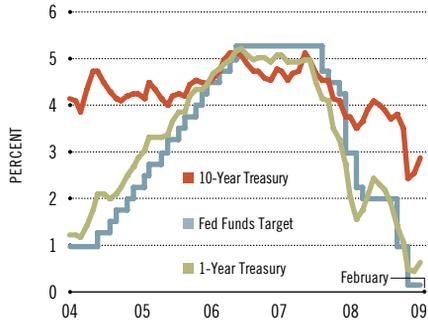


CIVILIAN UNEMPLOYMENT RATE



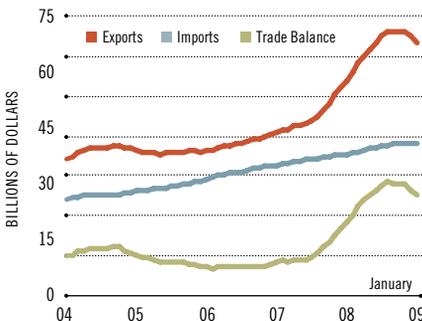
NOTE: Beginning in January 2003, household data reflect revised population controls used in the Current Population Survey.

INTEREST RATES



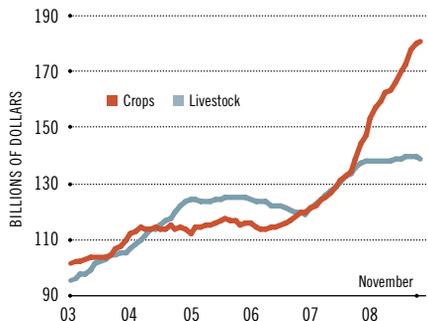
NOTE: On Dec. 16, 2008, the FOMC set a target range for the federal funds rate of 0 to 0.25 percent. The observations plotted since then are the midpoint of the range (0.125 percent).

U.S. AGRICULTURAL TRADE



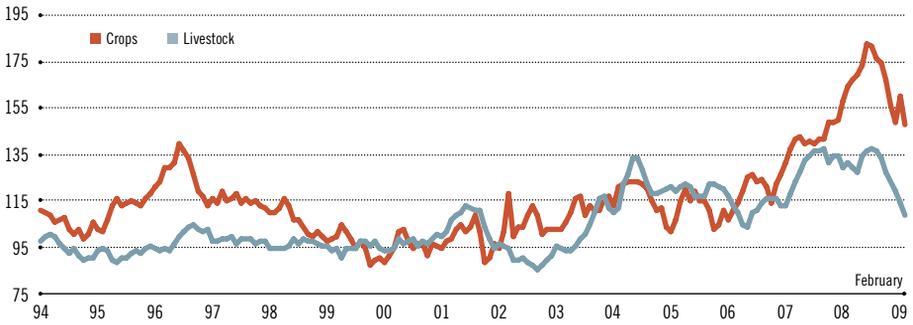
NOTE: Data are aggregated over the past 12 months.

FARMING CASH RECEIPTS



NOTE: Data are aggregated over the past 12 months.

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



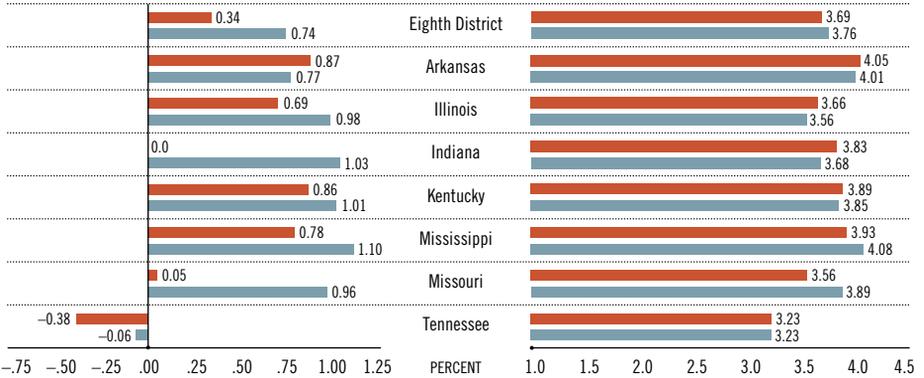
COMMERCIAL BANK PERFORMANCE RATIOS

U.S. BANKS BY ASSET SIZE / FOURTH QUARTER 2008

	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*	0.22	0.50	0.44	0.31	0.38	-0.07	0.14	0.25
Net Interest Margin*	3.15	3.91	3.94	3.84	3.89	3.83	3.86	2.94
Nonperforming Loan Ratio	2.94	2.22	2.13	2.58	2.37	2.89	2.64	3.06
Loan Loss Reserve Ratio	2.30	1.39	1.40	1.51	1.45	1.89	1.69	2.53

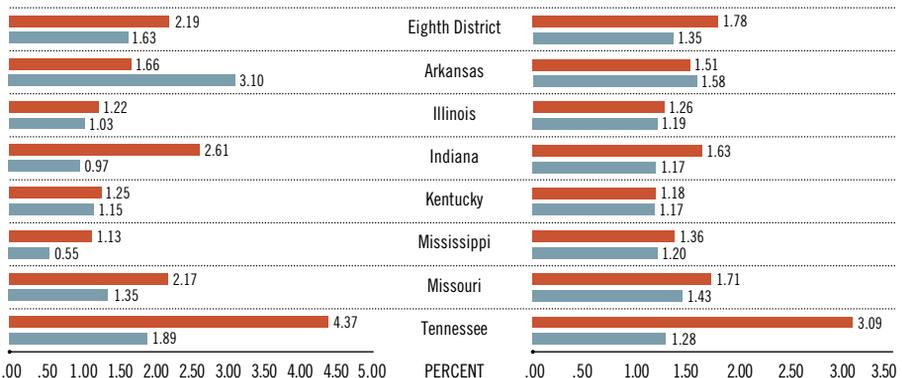
RETURN ON AVERAGE ASSETS*

NET INTEREST MARGIN*



NONPERFORMING LOAN RATIO

LOAN LOSS RESERVE RATIO



■ Fourth Quarter 2008 ■ Fourth Quarter 2007

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:
<http://research.stlouisfed.org/fred2/categories/133>.

REGIONAL ECONOMIC INDICATORS

NONFARM EMPLOYMENT GROWTH* / FOURTH QUARTER 2008

YEAR-OVER-YEAR PERCENT CHANGE

	United States	Eighth District†	Arkansas	Illinois	Indiana	Kentucky	Mississippi	Missouri	Tennessee
Total Nonagricultural	-1.6%	-1.7%	-0.6%	-1.7%	-2.1%	-1.9%	-2.1%	-0.7%	-2.3%
Natural Resources/Mining	7.9	6.0	12.9	3.3	0.5	14.0	-2.1	-11.9	NA†
Construction	-7.6	-6.3	0.9	-8.2	-9.2	-5.6	-2.9	-4.4	NA†
Manufacturing	-4.9	-5.7	-4.2	-3.3	-7.9	-6.8	-7.5	-5.3	-6.5
Trade/Transportation/Utilities	-2.6	-2.6	-3.2	-2.3	-2.2	-2.3	-3.2	-2.2	-3.8
Information	-2.2	-2.0	-5.7	-1.6	-1.8	-1.3	-1.0	-0.2	-4.2
Financial Activities	-2.4	-2.0	-2.8	-2.8	-2.9	0.3	-2.3	-1.3	-0.8
Professional & Business Services	-3.0	-2.8	-0.9	-3.6	-4.2	-3.5	-2.3	0.9	-3.5
Educational & Health Services	2.8	2.4	2.8	2.3	3.8	1.7	-0.3	2.3	2.8
Leisure & Hospitality	-1.3	-0.7	1.8	-2.0	1.3	0.2	-2.8	-0.4	-0.8
Other Services	0.1	-0.5	0.2	0.7	-1.1	-2.5	-0.9	0.4	-2.6
Government	1.0	0.9	1.9	0.5	1.4	-1.0	2.1	1.3	0.7

* NOTE: Nonfarm payroll employment series have been converted from the 1987 Standard Classification (SIC) system basis to a 2002 North American Industry Classification (NAICS) basis.

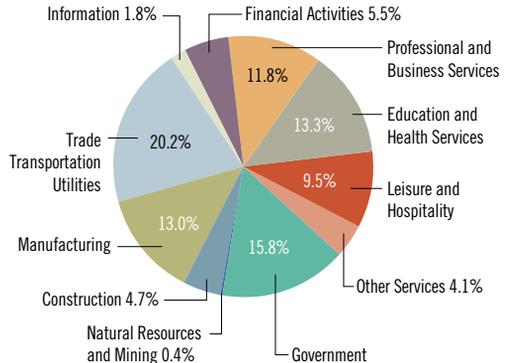
† Eighth District growth rates are calculated from the sums of the seven states. For Natural Resources/Mining and Construction categories, the data exclude Tennessee (for which data on these individual sectors is no longer available).

UNEMPLOYMENT RATES

	IV/2008	III/2008	IV/2007
United States	6.9%	6.1%	4.8%
Arkansas	5.5	5.1	5.0
Illinois	7.0	6.7	5.5
Indiana	7.1	6.0	4.6
Kentucky	7.2	6.7	5.4
Mississippi	7.5	7.3	6.2
Missouri	6.8	6.2	5.3
Tennessee	7.2	6.7	5.3

EIGHTH DISTRICT PAYROLL

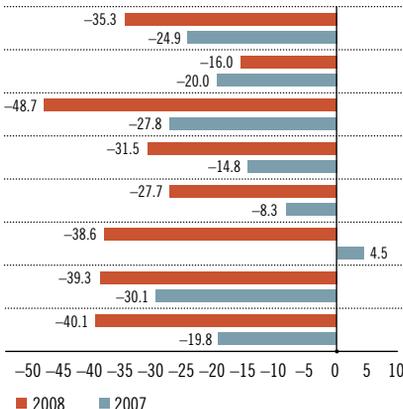
EMPLOYMENT BY INDUSTRY-2008



NOTE: The percentages are calculated from the sums of the seven district states. For Tennessee, construction is no longer reported separately from natural resources/mining; so, the total of the two is included here in the construction category.

HOUSING PERMITS / FOURTH QUARTER

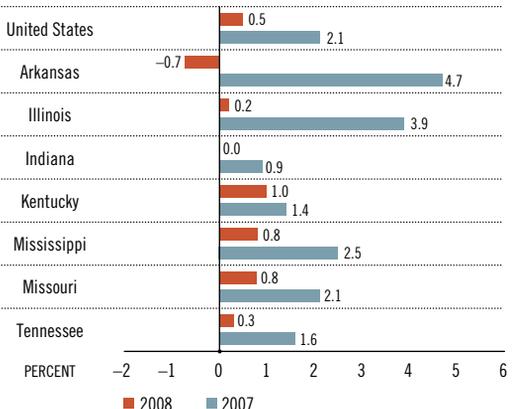
YEAR-OVER-YEAR PERCENT CHANGE IN YEAR-TO-DATE LEVELS



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.