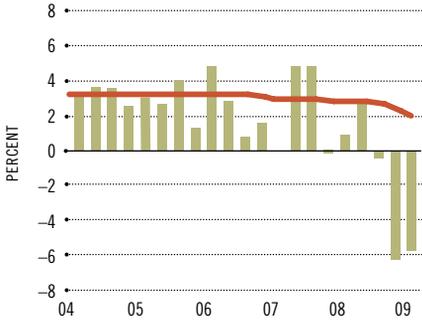
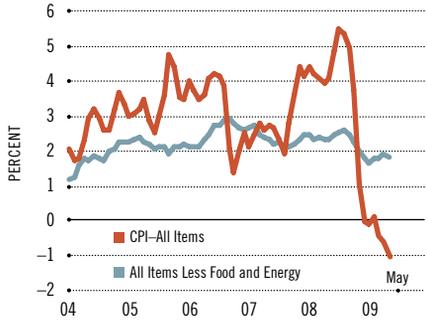


REAL GDP GROWTH



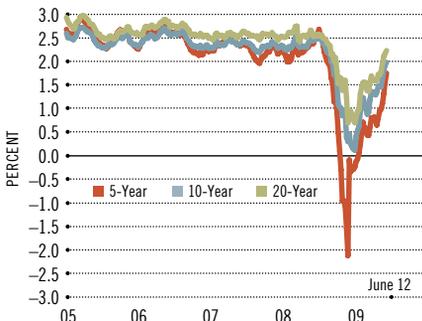
NOTE: Each bar is a one-quarter growth rate (annualized); the red line is the 10-year growth rate.

CONSUMER PRICE INDEX



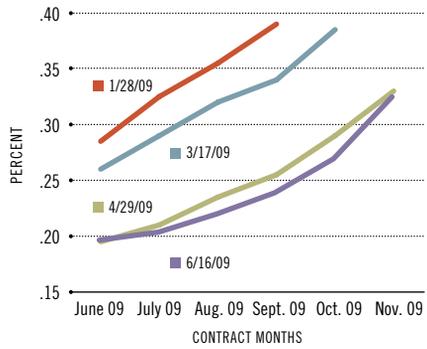
NOTE: Percent change from a year earlier.

INFLATION-INDEXED TREASURY YIELD SPREADS



NOTE: Weekly data.

RATES ON FEDERAL FUNDS FUTURES ON SELECTED DATES

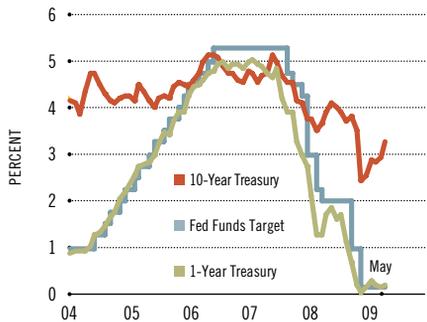


CIVILIAN UNEMPLOYMENT RATE



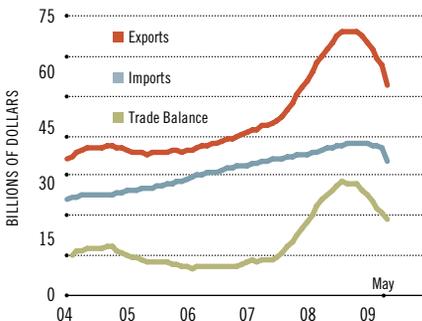
NOTE: Beginning in January 2003, household data reflect revised population controls used in the Current Population Survey.

INTEREST RATES



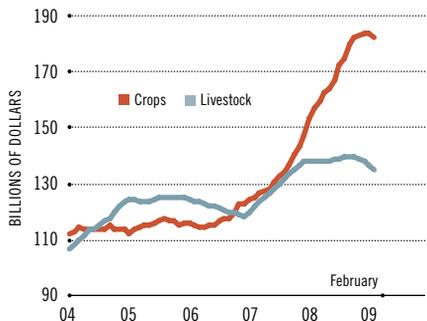
NOTE: On Dec. 16, 2008, the FOMC set a target range for the federal funds rate of 0 to 0.25 percent. The observations

U.S. AGRICULTURAL TRADE



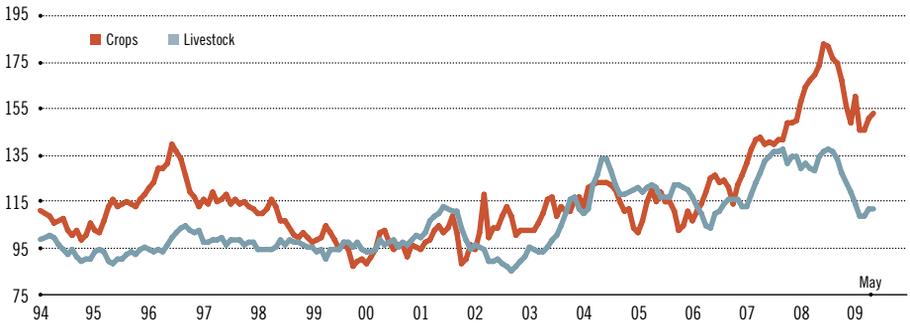
NOTE: Data are aggregated over the past 12 months.

FARMING CASH RECEIPTS



NOTE: Data are aggregated over the past 12 months.

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



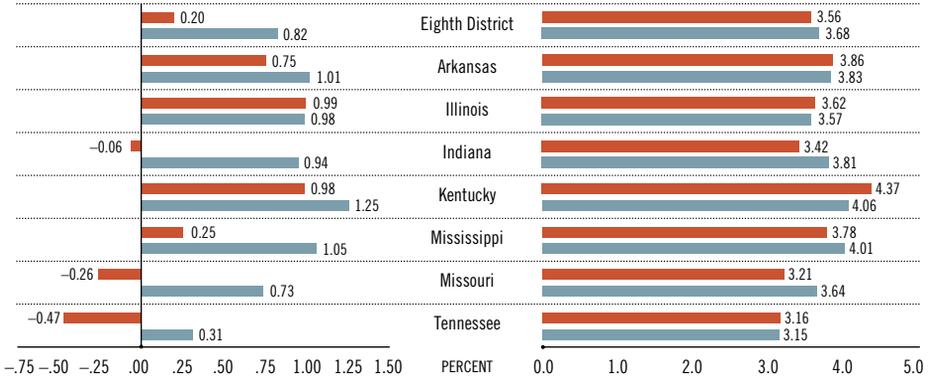
COMMERCIAL BANK PERFORMANCE RATIOS

U.S. BANKS BY ASSET SIZE / FIRST QUARTER 2009

	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*	0.23	0.41	0.39	0.35	0.37	-0.37	-0.03	0.30
Net Interest Margin*	3.23	3.72	3.76	3.62	3.68	3.50	3.58	3.13
Nonperforming Loan Ratio	3.76	2.64	2.53	3.06	2.82	3.74	3.31	3.94
Loan Loss Reserve Ratio	2.64	1.49	1.49	1.59	1.54	2.08	1.84	2.96

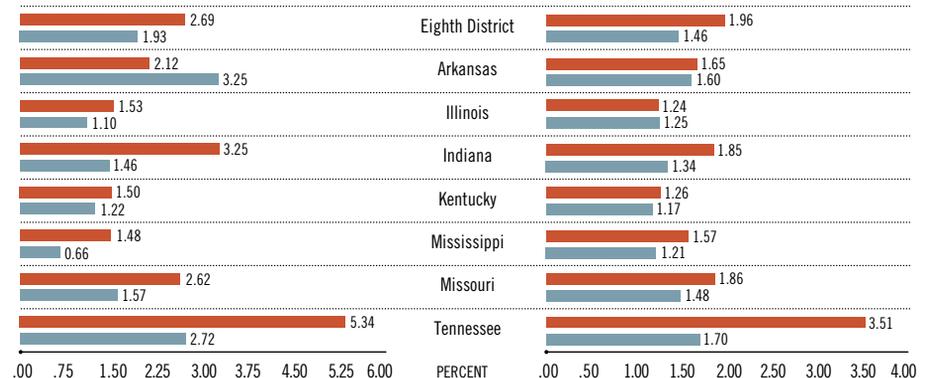
RETURN ON AVERAGE ASSETS*

NET INTEREST MARGIN*



NONPERFORMING LOAN RATIO

LOAN LOSS RESERVE RATIO



■ First Quarter 2009 ■ First Quarter 2008

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.

REGIONAL ECONOMIC INDICATORS

NONFARM EMPLOYMENT GROWTH* / FIRST QUARTER 2009

YEAR-OVER-YEAR PERCENT CHANGE

	United States	Eighth District †	Arkansas	Illinois	Indiana	Kentucky	Mississippi	Missouri	Tennessee
Total Nonagricultural	-3.1%	-3.2%	-2.1%	-3.5%	-3.8%	-3.3%	-3.2%	-1.9%	-3.9%
Natural Resources/Mining	2.6	6.7%	11.1	3.9	3.1	13.2	0.0	-7.6	#NA
Construction	-11.9	-10.5%	-0.9	-12.1	-13.7	-13.6	-6.4	-8.3	#NA
Manufacturing	-9.1	-10.2%	-8.5	-7.6	-13.0	-13.6	-10.0	-8.7	-10.6
Trade/Transportation/Utilities	-4.0	-3.5%	-4.7	-3.6	-2.9	-2.9	-3.5	-2.3	-4.8
Information	-3.6	-3.4%	-7.1	-3.6	-2.7	-1.7	-2.0	-0.4	-7.1
Financial Activities	-3.8	-3.0%	-6.0	-3.1	-2.0	-1.3	-5.0	-2.1	-4.3
Professional & Business Services	-5.2	-5.1%	-2.0	-6.8	-7.3	-2.7	-6.0	-1.7	-4.4
Educational & Health Services	2.6	2.4%	2.4	1.5	4.6	1.7	0.4	2.2	3.0
Leisure & Hospitality	-2.2	-1.4%	1.2	-3.5	0.8	1.0	-3.2	-1.2	-1.5
Other Services	-1.6	-2.4%	-1.0	-0.8	-4.5	-3.1	-1.5	-3.0	-3.6
Government	0.6	0.4%	1.9	0.0	0.3	-1.3	1.5	1.2	0.4

* 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.

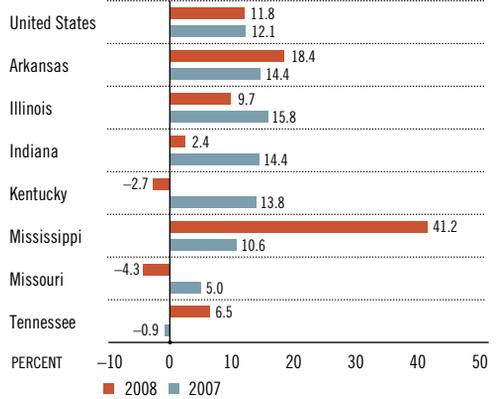
† Eighth District growth rates are calculated from the sums of the seven states. For Natural Resources/Mining and Construction categories, the data exclude Tennessee (for which data on these individual sectors is no longer available).

UNEMPLOYMENT RATES

	I/2009	IV/2008	I/2008
United States	8.1%	6.9%	4.9%
Arkansas	6.4	5.5	4.8
Illinois	8.5	7.0	5.9
Indiana	9.6	7.1	5.0
Kentucky	9.3	7.2	5.7
Mississippi	9.1	7.5	6.0
Missouri	8.4	6.8	5.5
Tennessee	9.1	7.2	5.5

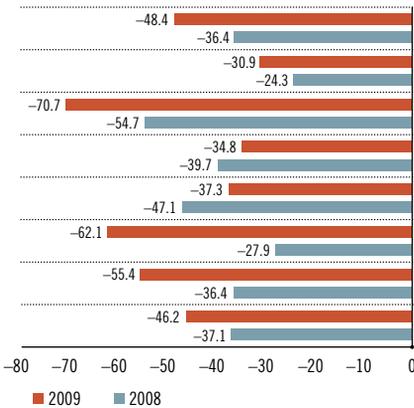
EXPORTS

YEAR-OVER-YEAR PERCENT CHANGE



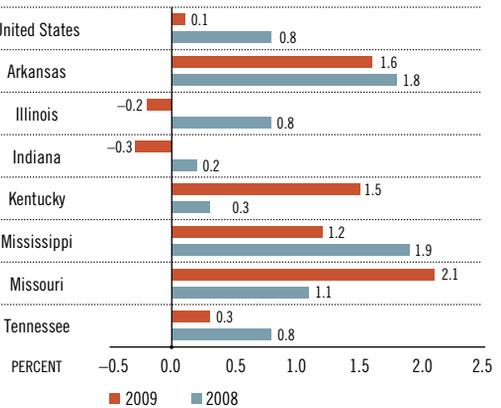
HOUSING PERMITS / FIRST QUARTER

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.