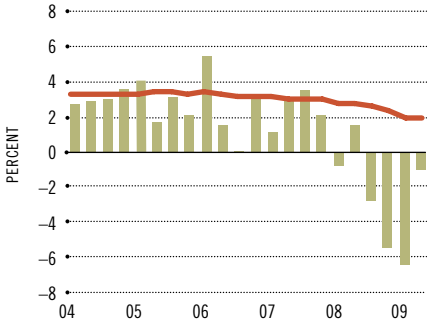
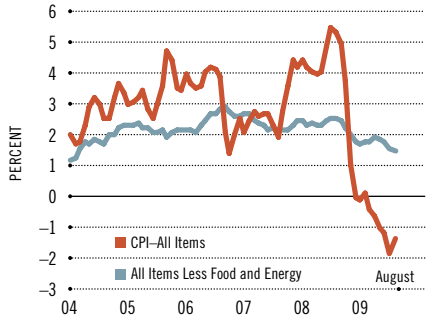


**REAL GDP GROWTH**



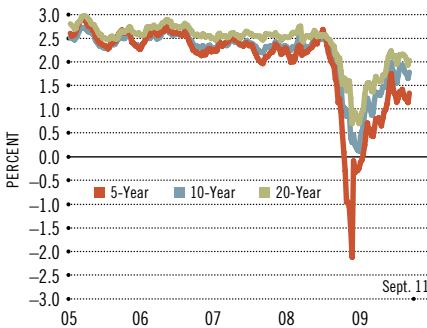
NOTE: Each bar is a one-quarter growth rate (annualized); the red line is the 10-year growth rate.

**CONSUMER PRICE INDEX**



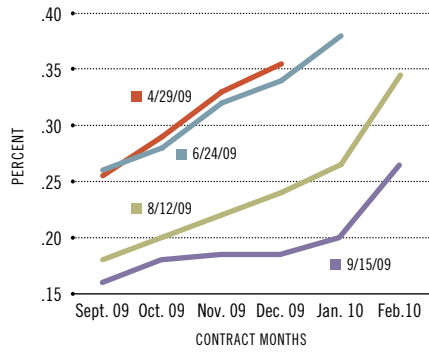
NOTE: Percent change from a year earlier.

**INFLATION-INDEXED TREASURY YIELD SPREADS**

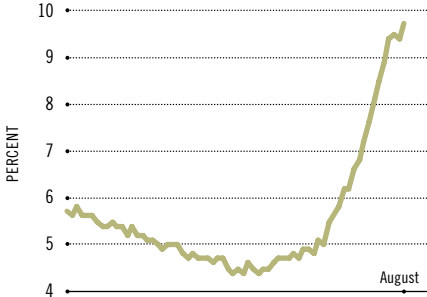


NOTE: Weekly data.

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

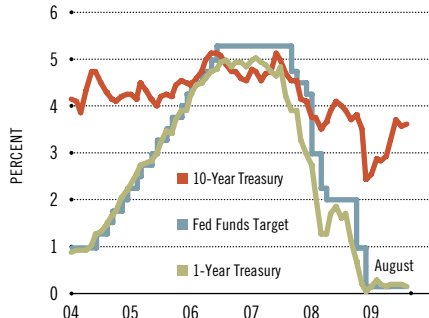


**CIVILIAN UNEMPLOYMENT RATE**



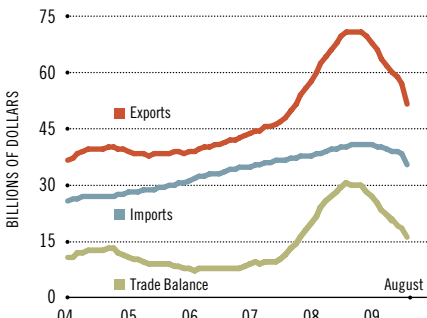
NOTE: Beginning in January 2003, household data reflect revised population controls used in the Current Population Survey.

**INTEREST RATES**



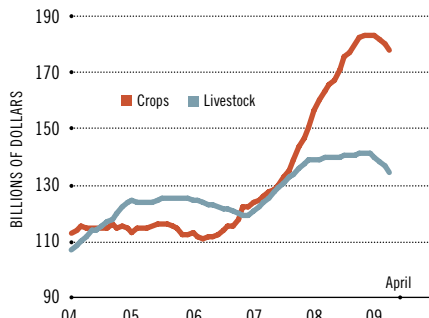
NOTE: On Dec. 16, 2008, the FOMC set a target range for the federal funds rate of 0 to 0.25 percent. The observations plotted since then are the midpoint of the range (0.125 percent).

**U.S. AGRICULTURAL TRADE**



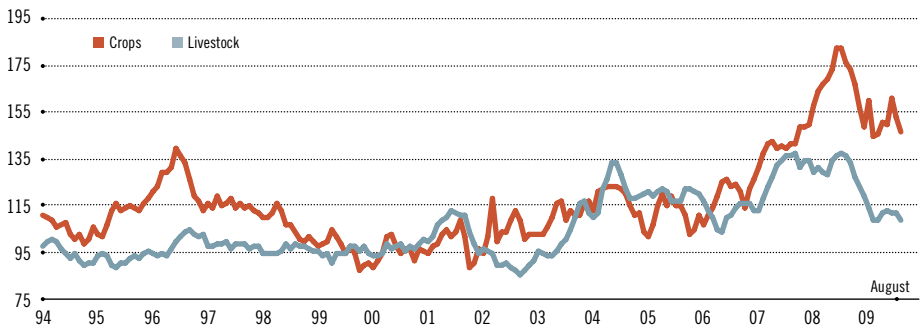
NOTE: Data are aggregated over the past 12 months.

**FARMING CASH RECEIPTS**



NOTE: Data are aggregated over the past 12 months.

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

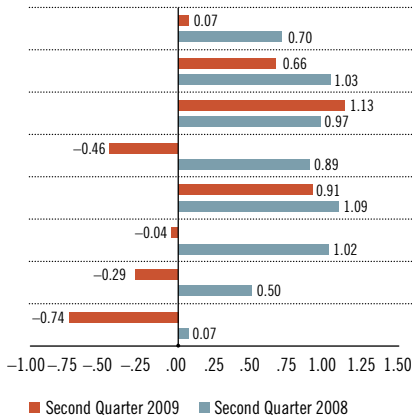


COMMERCIAL BANK PERFORMANCE RATIOS

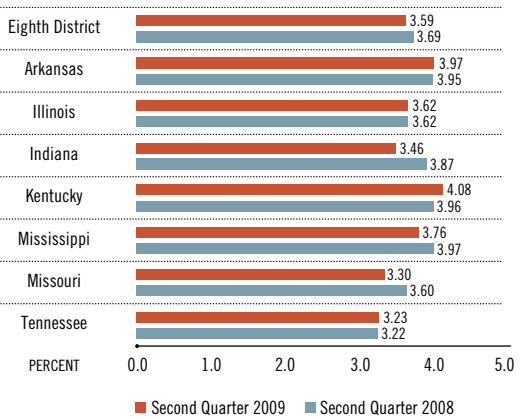
U.S. BANKS BY ASSET SIZE / SECOND QUARTER 2009

	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*	0.04	0.19	0.18	0.11	0.14	-0.68	-0.29	0.14
Net Interest Margin*	3.30	3.75	3.79	3.64	3.71	3.47	3.58	3.22
Nonperforming Loan Ratio	4.39	2.89	2.74	3.44	3.12	4.33	3.77	4.64
Loan Loss Reserve Ratio	2.94	1.56	1.55	1.72	1.64	2.28	1.98	3.32

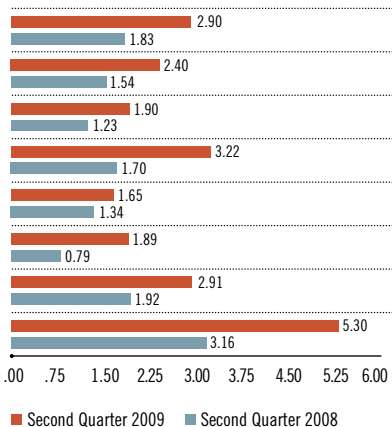
RETURN ON AVERAGE ASSETS\*



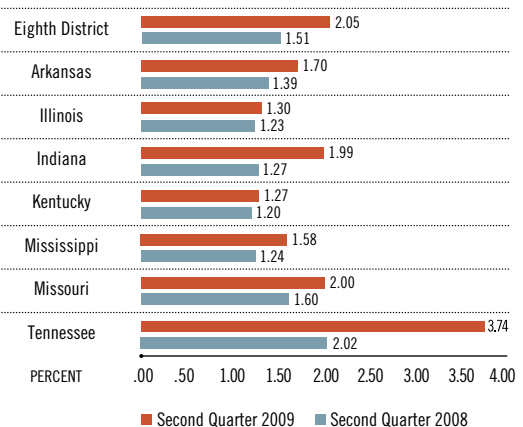
NET INTEREST MARGIN\*



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\* / SECOND QUARTER 2009

YEAR-OVER-YEAR PERCENT CHANGE

	United States	Eighth District †	Arkansas	Illinois	Indiana	Kentucky	Mississippi	Missouri	Tennessee
Total Nonagricultural	-4.0%	-4.1%	-2.3%	-4.6%	-5.1%	-4.3%	-3.1%	-2.7%	-4.6%
Natural Resources/Mining	-4.9	5.8	10.1	3.0	2.5	10.0	0.0	-2.0	#NA
Construction	-13.7	-12.0	-4.8	-13.5	-13.1	-18.5	-5.7	-9.6	#NA
Manufacturing	-11.7	-13.2	-10.5	-11.8	-17.1	-15.4	-11.0	-10.9	-12.6
Trade/Transportation/Utilities	-4.6	-3.9	-4.9	-3.9	-4.1	-3.3	-3.0	-2.7	-4.9
Information	-4.9	-5.0	-9.8	-6.3	-2.9	-2.2	-2.5	-1.5	-8.4
Financial Activities	-5.0	-4.0	-5.3	-4.7	-2.6	-2.8	-5.4	-2.2	-5.0
Professional & Business Services	-6.6	-6.6	-3.0	-8.0	-7.7	-5.6	-8.9	-3.4	-6.3
Educational & Health Services	2.2	1.9	5.2	0.7	2.9	0.7	1.8	2.0	2.4
Leisure & Hospitality	-2.4	-1.7	1.5	-3.6	0.8	0.5	-3.0	-2.4	-1.7
Other Services	-2.2	-2.7	-2.0	-1.7	-4.0	-2.4	-2.0	-3.6	-3.3
Government	0.5	0.5	2.1	0.1	-0.5	-1.2	2.2	1.3	1.1

\* 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.

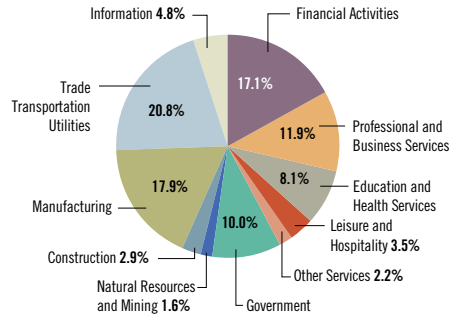
† Eighth District growth rates are calculated from the sums of the seven states. For Natural Resources/Mining and Construction categories, the data exclude Tennessee (for which data on these individual sectors is no longer available).

### UNEMPLOYMENT RATES

	II/2009	I/2009	II/2008
United States	9.3%	8.1%	5.4%
Arkansas	6.9	6.4	4.9
Illinois	9.9	8.5	6.4
Indiana	10.4	9.6	5.4
Kentucky	10.5	9.3	6.2
Mississippi	9.3	9.1	6.7
Missouri	8.8	8.4	5.7
Tennessee	10.5	9.1	6.2

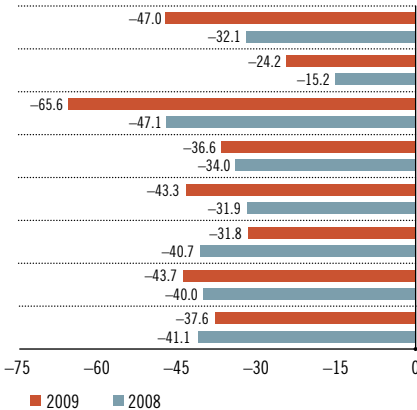
### DISTRICT REAL GROSS STATE PRODUCT BY INDUSTRY—2008

UNITED STATES...\$11,524 BILLION | DISTRICT TOTAL...\$1,408 BILLION  
CHAINED 2000 DOLLARS



### HOUSING PERMITS / SECOND QUARTER

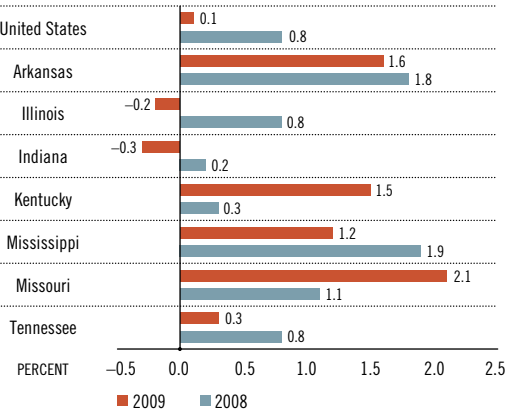
YEAR-OVER-YEAR PERCENT CHANGE IN YEAR-TO-DATE LEVELS



All data are seasonally adjusted unless otherwise noted.

### REAL PERSONAL INCOME\* / FIRST QUARTER

YEAR-OVER-YEAR PERCENT CHANGE



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