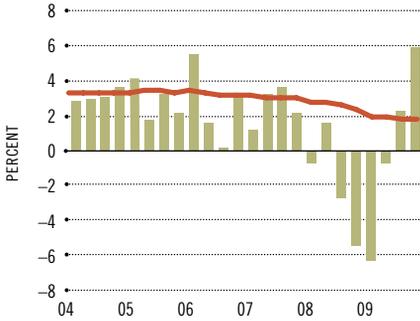
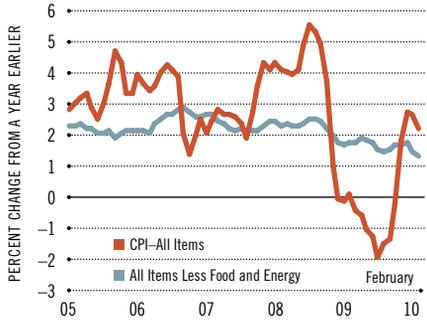


REAL GDP GROWTH

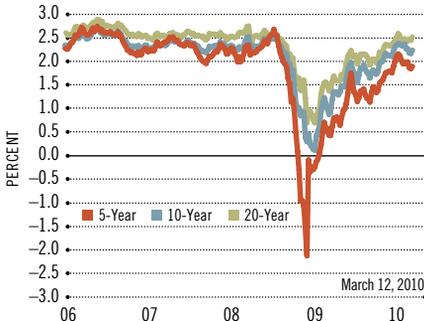


NOTE: Each bar is a one-quarter growth rate (annualized); the red line is the 10-year growth rate.

CONSUMER PRICE INDEX

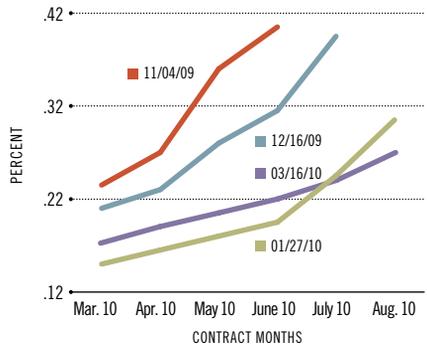


INFLATION-INDEXED TREASURY YIELD SPREADS



NOTE: Weekly data.

RATES ON FEDERAL FUNDS FUTURES ON SELECTED DATES



CIVILIAN UNEMPLOYMENT RATE

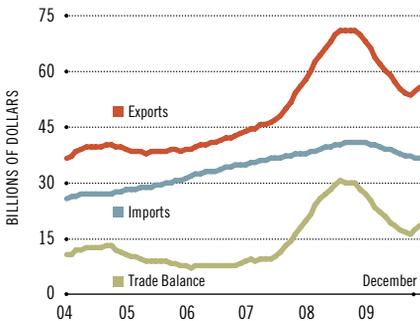


INTEREST RATES



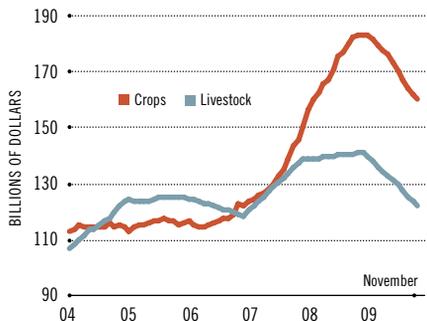
NOTE: On Dec. 16, 2008, the FOMC set a target range for the federal funds rate of 0 to 0.25 percent. The observations plotted since then are the midpoint of the range (0.125 percent).

U.S. AGRICULTURAL TRADE



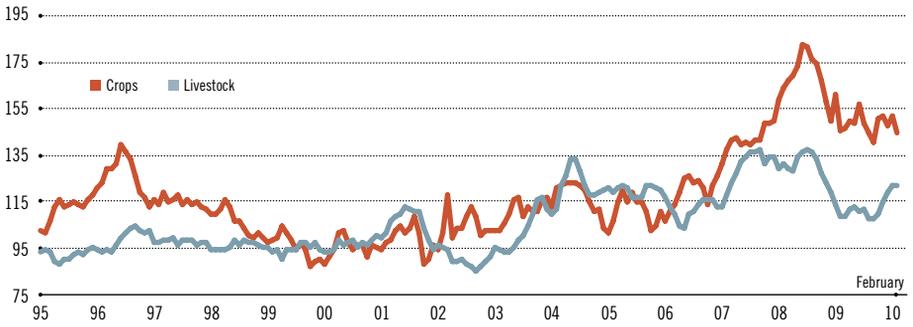
NOTE: Data are aggregated over the past 12 months.

FARMING CASH RECEIPTS



NOTE: Data are aggregated over the past 12 months.

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

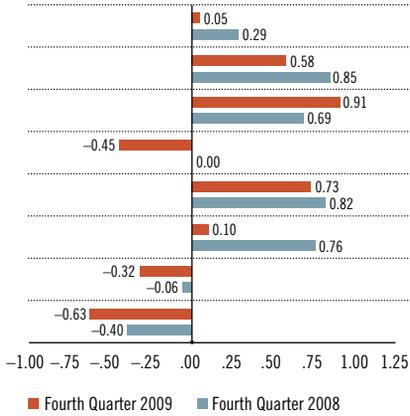


COMMERCIAL BANK PERFORMANCE RATIOS

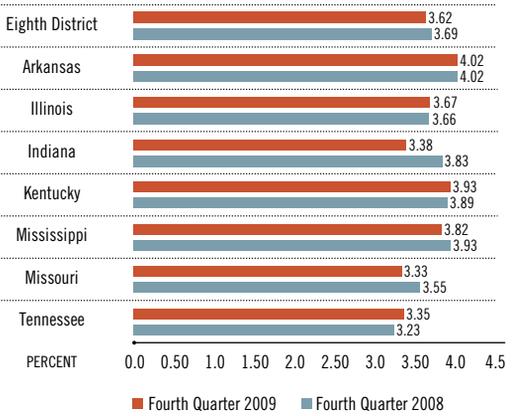
U.S. BANKS BY ASSET SIZE / FOURTH QUARTER 2009

| | 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* | 0.07 | 0.10 | 0.10 | -0.05 | 0.02 | -0.47 | -0.24 | 0.16 |
| Net Interest Margin* | 3.45 | 3.82 | 3.86 | 3.72 | 3.79 | 3.64 | 3.71 | 3.38 |
| Nonperforming Loan Ratio | 5.57 | 3.16 | 2.96 | 3.91 | 3.46 | 4.78 | 4.17 | 6.12 |
| Loan Loss Reserve Ratio | 3.29 | 1.70 | 1.68 | 1.95 | 1.82 | 2.41 | 2.14 | 3.75 |

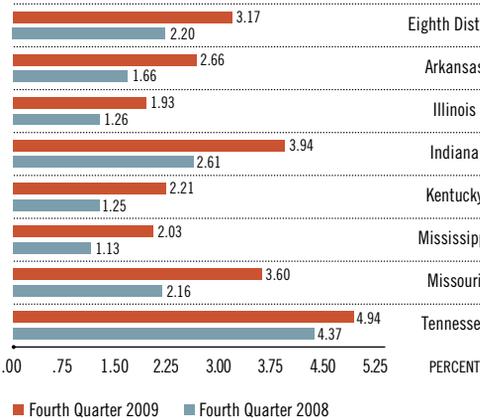
RETURN ON AVERAGE ASSETS*



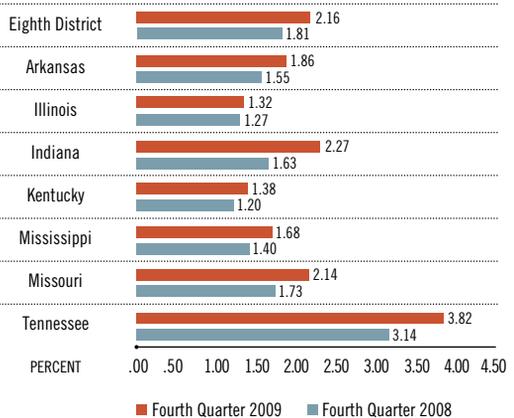
NET INTEREST MARGIN*



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.

REGIONAL ECONOMIC INDICATORS

NONFARM EMPLOYMENT GROWTH / FOURTH QUARTER 2009

YEAR-OVER-YEAR PERCENT CHANGE

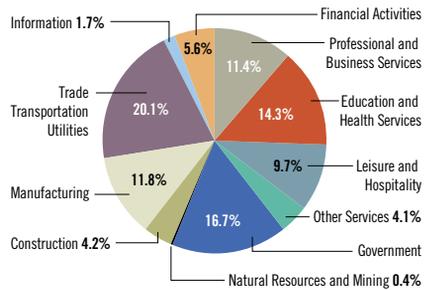
| | United States | Eighth District † | Arkansas | Illinois | Indiana | Kentucky | Mississippi | Missouri | Tennessee |
|----------------------------------|---------------|-------------------|----------|----------|---------|----------|-------------|----------|-----------|
| Total Nonagricultural | -4.0% | -4.5% | -3.0% | -5.1% | -5.1% | -3.5% | -4.1% | -3.5% | -5.1% |
| Natural Resources/Mining | -12.9 | -10.4 | -12.7 | -4.4 | -2.0 | -9.8 | -18.5 | -15.3 | NA |
| Construction | -15.8 | -15.0 | -8.9 | -16.2 | -14.3 | -14.4 | -16.4 | -15.8 | NA |
| Manufacturing | -11.0 | -12.3 | -10.8 | -12.8 | -13.3 | -11.7 | -9.7 | -11.3 | -12.9 |
| Trade/Transportation/Utilities | -4.4 | -5.1 | -4.9 | -5.5 | -4.6 | -4.7 | -4.3 | -4.3 | -6.4 |
| Information | -5.8 | -6.3 | -7.9 | -7.2 | -7.2 | -6.7 | -6.0 | -3.1 | -7.1 |
| Financial Activities | -4.6 | -3.7 | -2.3 | -5.1 | -2.7 | -4.6 | -3.1 | -1.9 | -3.3 |
| Professional & Business Services | -5.2 | -6.6 | -3.0 | -8.2 | -5.9 | 0.2 | -8.9 | -7.0 | -7.2 |
| Educational & Health Services | 1.7 | 1.7 | 3.5 | 1.5 | 0.6 | 0.9 | 2.8 | 2.1 | 2.2 |
| Leisure & Hospitality | -2.1 | -2.8 | 0.0 | -3.7 | -4.1 | 0.0 | -4.2 | -1.5 | -3.5 |
| Other Services | -2.9 | -3.6 | -2.6 | -3.5 | -4.9 | -6.8 | -3.3 | -2.2 | -2.3 |
| Government | -0.3 | 0.5 | 1.3 | -0.1 | 0.2 | 1.4 | 1.0 | 1.6 | -0.5 |

† 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/2009 | III/2009 | IV/2008 |
|---------------|---------|----------|---------|
| United States | 10.0% | 9.6% | 7.0% |
| Arkansas | 7.6 | 7.5 | 6.0 |
| Illinois | 10.9 | 10.6 | 7.3 |
| Indiana | 9.8 | 10.3 | 7.4 |
| Kentucky | 10.7 | 10.8 | 7.9 |
| Mississippi | 10.4 | 9.8 | 7.6 |
| Missouri | 9.6 | 9.7 | 7.2 |
| Tennessee | 10.7 | 10.9 | 8.0 |

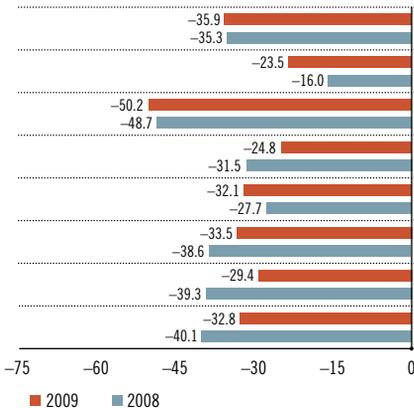
DISTRICT EMPLOYMENT BY INDUSTRY—2009



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

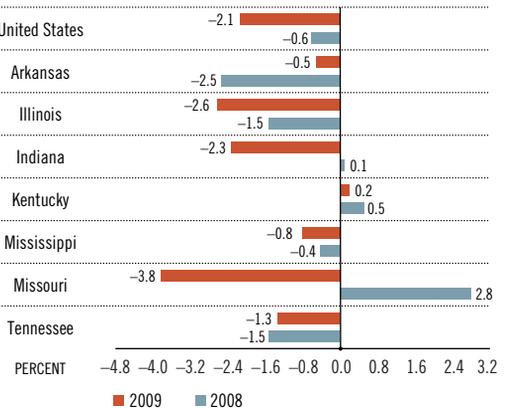
YEAR-OVER-YEAR PERCENT CHANGE IN YEAR-TO-DATE LEVELS



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.