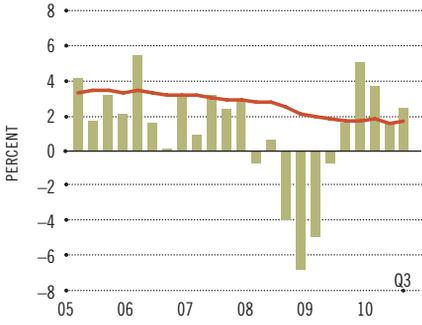
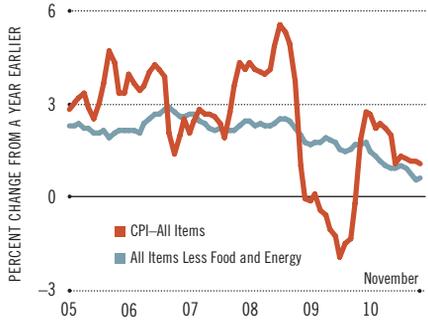


**REAL GDP GROWTH**

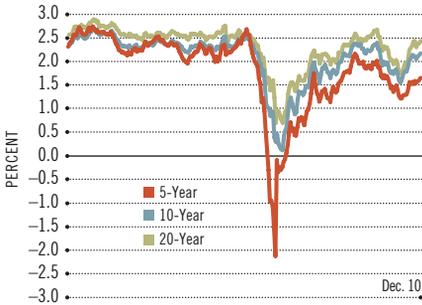


NOTE: Each bar is a one-quarter growth rate (annualized); the red line is the 10-year growth rate.

**CONSUMER PRICE INDEX**

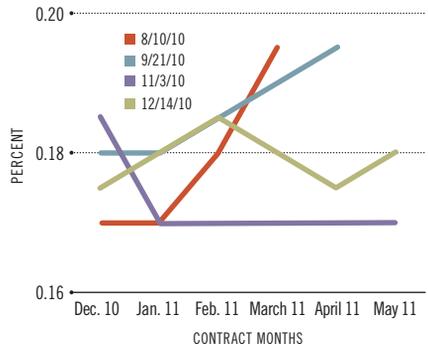


**INFLATION-INDEXED TREASURY YIELD SPREADS**



NOTE: Weekly data.

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



**CIVILIAN UNEMPLOYMENT RATE**

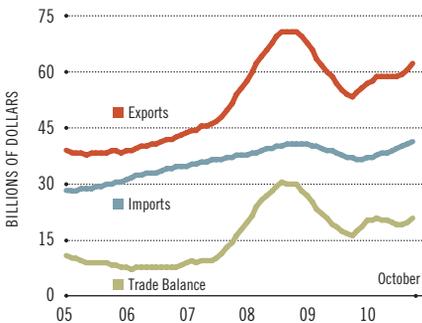


**INTEREST RATES**



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**



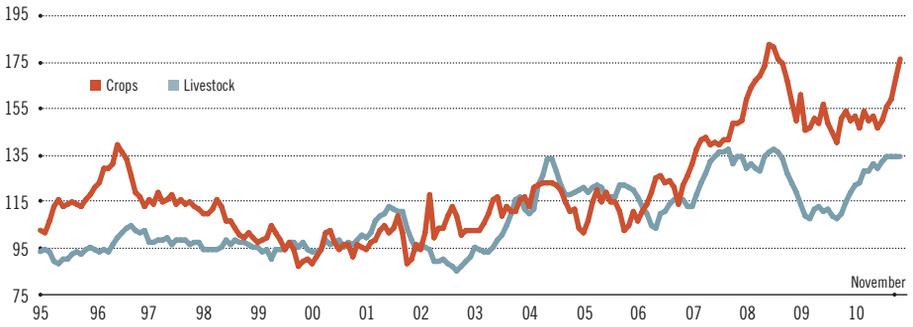
NOTE: Data are aggregated over the past 12 months.

**FARMING CASH RECEIPTS**



NOTE: Data are aggregated over the past 12 months.

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

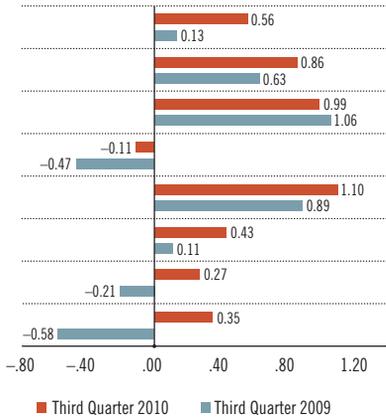


COMMERCIAL BANK PERFORMANCE RATIOS

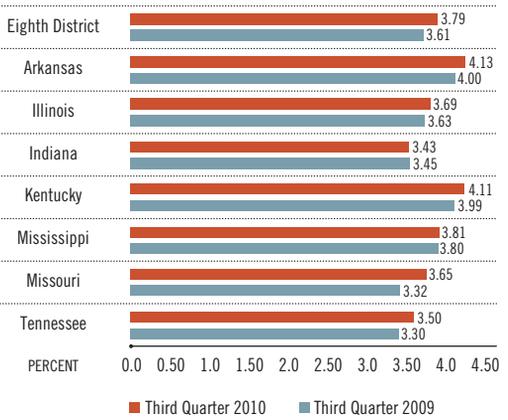
U.S. BANKS BY ASSET SIZE / THIRD QUARTER 2010

	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*	0.52	0.40	0.43	0.44	0.43	0.22	0.32	0.57
Net Interest Margin*	3.72	3.95	3.97	3.84	3.90	3.86	3.88	3.68
Nonperforming Loan Ratio	5.23	3.24	3.07	3.93	3.53	4.49	4.03	5.64
Loan Loss Reserve Ratio	3.47	1.87	1.84	1.99	1.92	2.48	2.21	3.91

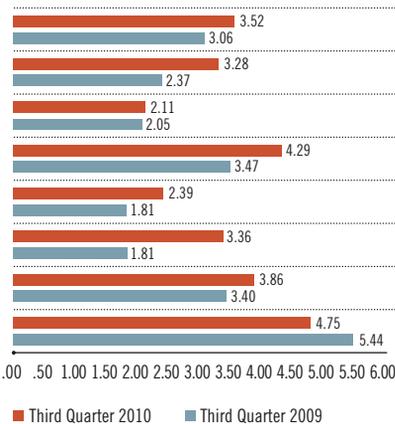
RETURN ON AVERAGE ASSETS\*



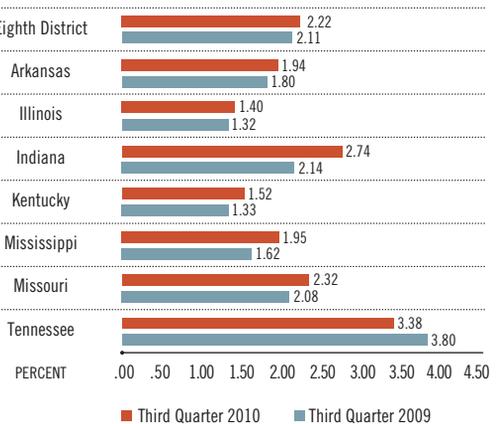
NET INTEREST MARGIN\*



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 / THIRD QUARTER 2010

YEAR-OVER-YEAR PERCENT CHANGE

	United States	Eighth District †	Arkansas	Illinois	Indiana	Kentucky	Mississippi	Missouri	Tennessee
Total Nonagricultural	0.2%	0.2%	0.4%	-0.1%	1.2%	0.6%	-0.5%	-0.4%	0.4%
Natural Resources/Mining	8.9	2.0	-5.2	6.0	6.5	2.0	7.4	-6.9	NA
Construction	-4.5	-6.9	3.8	-8.8	-2.0	-9.2	-7.4	-11.0	NA
Manufacturing	0.0	0.9	3.1	0.0	2.8	1.9	-2.3	-0.6	0.7
Trade/Transportation/Utilities	-0.1	0.2	-1.3	0.1	1.5	1.9	0.0	-0.9	0.1
Information	-2.1	-3.0	-6.6	-1.0	-4.0	-2.6	-2.4	-2.3	-6.6
Financial Activities	-1.6	-1.9	0.5	-2.0	-0.3	-3.6	-1.7	-2.9	-1.9
Professional & Business Services	2.0	3.0	-2.1	2.1	7.7	6.8	3.3	0.1	4.2
Educational & Health Services	2.0	1.2	3.8	1.3	-0.2	0.8	1.1	1.0	2.0
Leisure & Hospitality	0.4	-0.1	-3.0	-0.5	1.1	-0.1	-0.8	1.7	-1.2
Other Services	0.2	0.3	3.2	-0.2	-1.2	-2.2	2.2	2.6	0.1
Government	-0.5	-0.1	-0.3	-0.1	-0.8	-0.3	-0.7	0.7	0.5

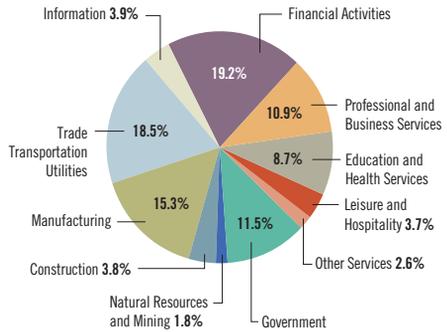
† Eighth District growth rates are calculated from the sums of the seven states. For Natural Resources/Mining and Construction categories, the data exclude Tennessee (for which data on these individual sectors is no longer available).

### UNEMPLOYMENT RATES

	III/2010	II/2010	III/2009
United States	9.6%	9.7%	9.6%
Arkansas	7.5	7.7	7.5
Illinois	10.1	10.8	10.6
Indiana	10.2	10.0	10.3
Kentucky	10.0	10.3	10.8
Mississippi	10.2	11.3	9.8
Missouri	9.3	9.3	9.7
Tennessee	9.6	10.3	10.9

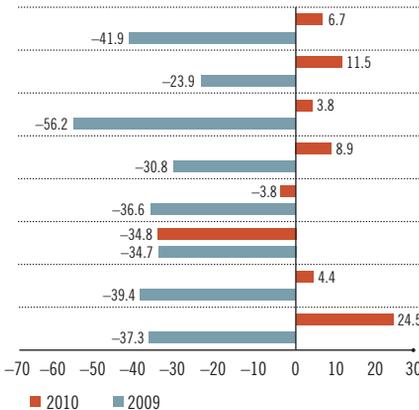
### DISTRICT REAL GROSS STATE PRODUCT BY INDUSTRY—2009

UNITED STATES...\$12,904 BILLION | DISTRICT TOTAL...\$1,577 BILLION  
CHAINED 2005 DOLLARS



### HOUSING PERMITS / THIRD QUARTER

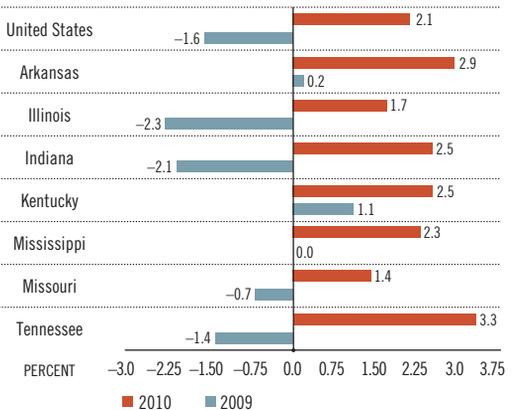
YEAR-OVER-YEAR PERCENT CHANGE IN YEAR-TO-DATE LEVELS



All data are seasonally adjusted unless otherwise noted.

### REAL PERSONAL INCOME\* / THIRD QUARTER

YEAR-OVER-YEAR PERCENT CHANGE



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