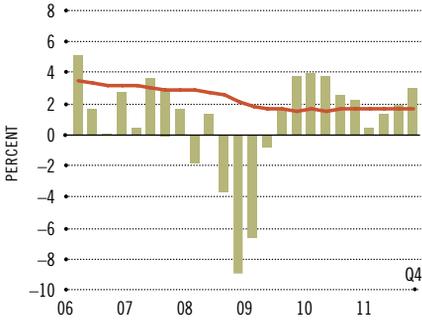
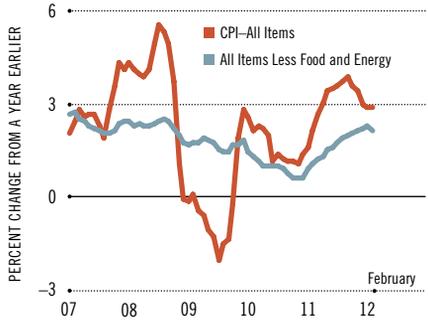


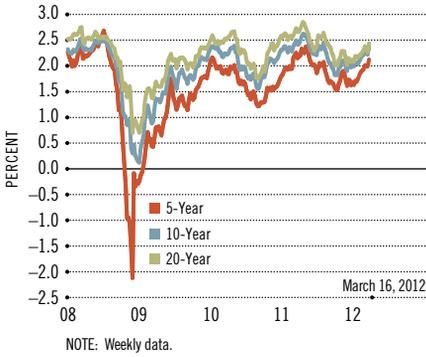
REAL GDP GROWTH



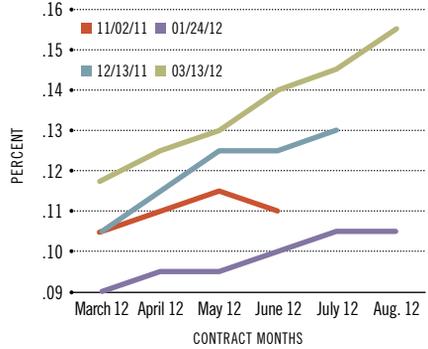
CONSUMER PRICE INDEX



INFLATION-INDEXED TREASURY YIELD SPREADS



RATES ON FEDERAL FUNDS FUTURES ON SELECTED DATES



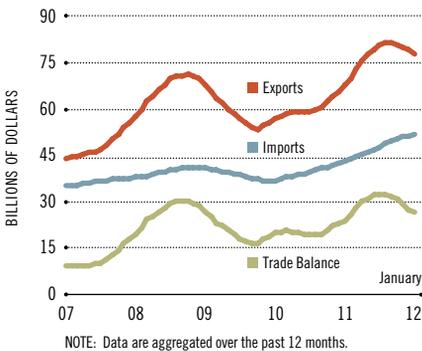
CIVILIAN UNEMPLOYMENT RATE



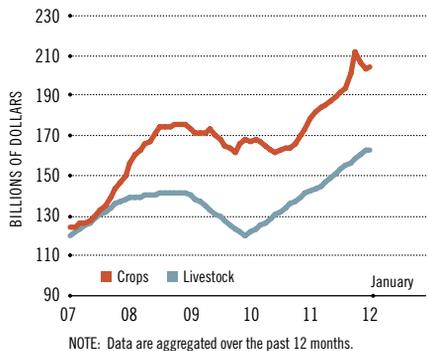
INTEREST RATES



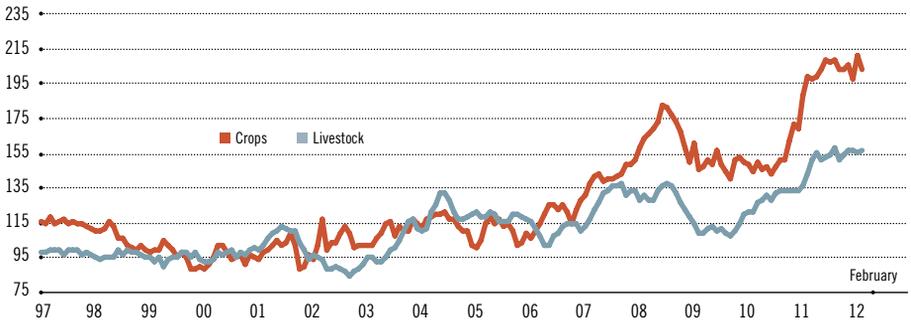
U.S. AGRICULTURAL TRADE



FARMING CASH RECEIPTS



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

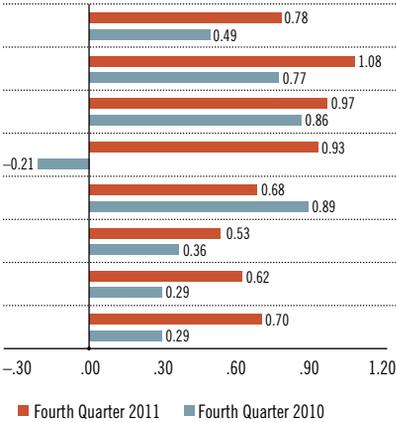


COMMERCIAL BANK PERFORMANCE RATIOS

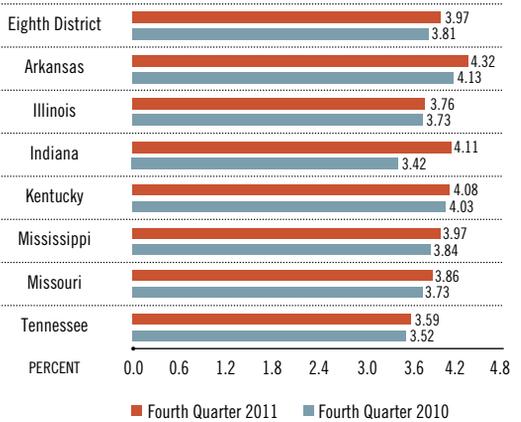
U.S. BANKS BY ASSET SIZE / FOURTH QUARTER 2011

	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*	0.87	0.62	0.62	0.60	0.61	0.77	0.69	0.92
Net Interest Margin*	3.53	4.01	4.01	3.92	3.96	3.97	3.97	3.42
Nonperforming Loan Ratio	4.21	2.80	2.68	3.32	3.02	3.57	3.31	4.49
Loan Loss Reserve Ratio	2.69	1.90	1.88	1.97	1.93	2.17	2.05	2.90

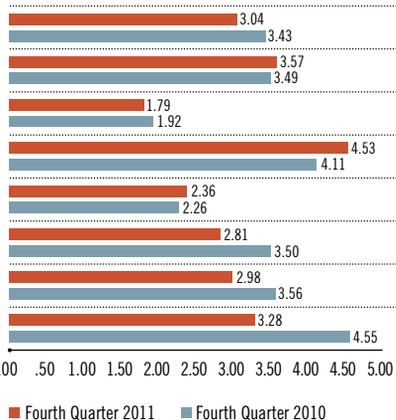
RETURN ON AVERAGE ASSETS*



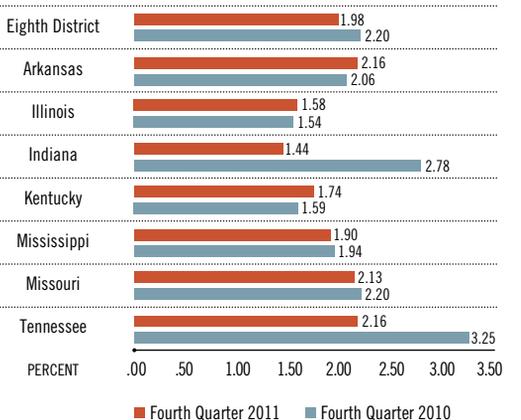
NET INTEREST MARGIN*



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 2011

YEAR-OVER-YEAR PERCENT CHANGE

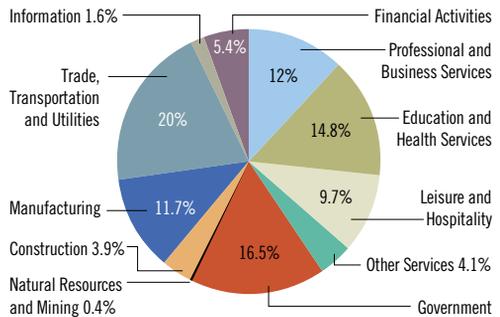
	United States	Eighth District †	Arkansas	Illinois	Indiana	Kentucky	Mississippi	Missouri	Tennessee
Total Nonagricultural	1.3%	0.7%	0.4%	1.0%	0.0%	1.3%	0.7%	0.0%	1.0%
Natural Resources/Mining	11.1	0.6	2.5	-1.4	0.0	0.0	3.0	0.0	NA
Construction	0.7	0.5	0.7	1.5	7.5	-4.6	-3.7	-3.8	NA
Manufacturing	1.8	1.5	-3.2	1.9	1.5	2.6	-1.1	3.8	1.9
Trade/Transportation/Utilities	1.6	0.2	-0.6	1.2	-1.0	0.9	0.9	0.3	-0.9
Information	-1.6	-3.6	-0.2	-3.8	-2.0	0.4	-1.6	-8.0	-2.8
Financial Activities	0.4	-0.5	2.7	-0.7	1.3	-3.7	0.8	-2.0	0.8
Professional & Business Services	3.5	2.5	0.6	3.0	0.1	6.7	6.3	1.7	1.4
Educational & Health Services	2.0	1.3	1.6	2.0	-0.4	2.2	3.8	0.3	1.4
Leisure & Hospitality	2.3	0.9	1.2	0.9	1.2	4.6	-2.0	-0.8	1.3
Other Services	0.1	-0.6	1.7	-0.9	-1.0	-0.9	-1.5	-1.1	1.0
Government	-1.2	-0.6	1.7	-1.1	-2.6	-1.3	0.0	-0.6	1.6

† 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 are no longer available).

UNEMPLOYMENT RATES

	IV/2011	III/2011	IV/2010
United States	8.7%	9.1%	9.6%
Arkansas	7.9	8.1	8.1
Illinois	9.8	10.1	9.7
Indiana	9.0	9.2	9.5
Kentucky	9.1	9.6	10.0
Mississippi	10.6	10.9	10.5
Missouri	8.1	8.6	9.3
Tennessee	8.7	9.2	9.6

EIGHTH DISTRICT PAYROLL-EMPLOYMENT BY INDUSTRY 2011



HOUSING PERMITS / FOURTH QUARTER

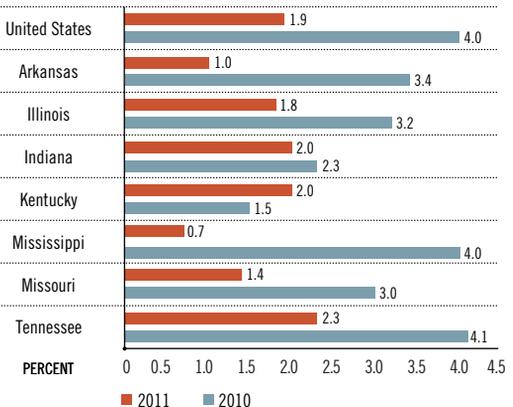
YEAR-OVER-YEAR PERCENT CHANGE IN YEAR-TO-DATE LEVELS



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.