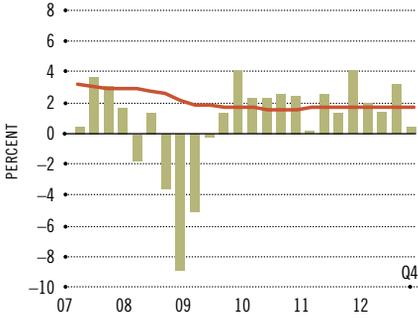
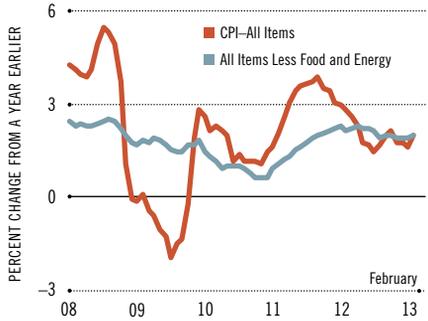


REAL GDP GROWTH

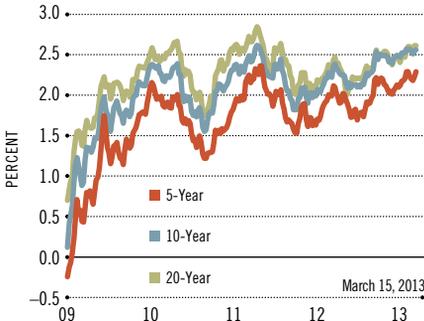


NOTE: Each bar is a one-quarter growth rate (annualized); the red line is the 10-year growth rate.

CONSUMER PRICE INDEX

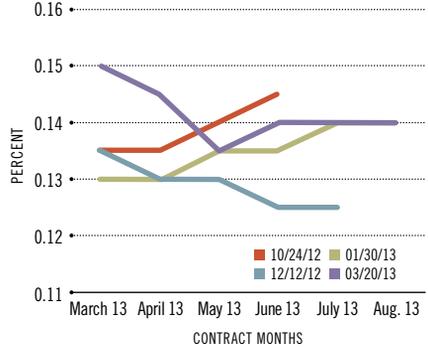


INFLATION-INDEXED TREASURY YIELD SPREADS



NOTE: Weekly data.

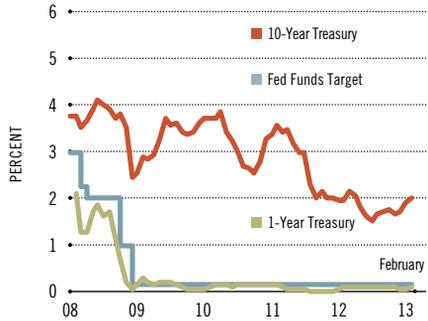
RATES ON FEDERAL FUNDS FUTURES ON SELECTED DATES



CIVILIAN UNEMPLOYMENT RATE

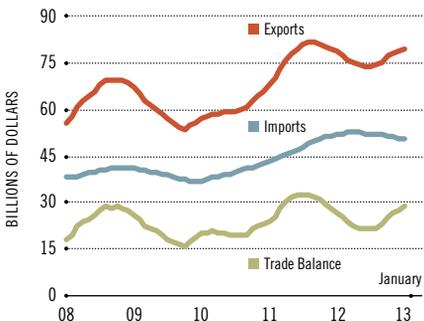


INTEREST RATES



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



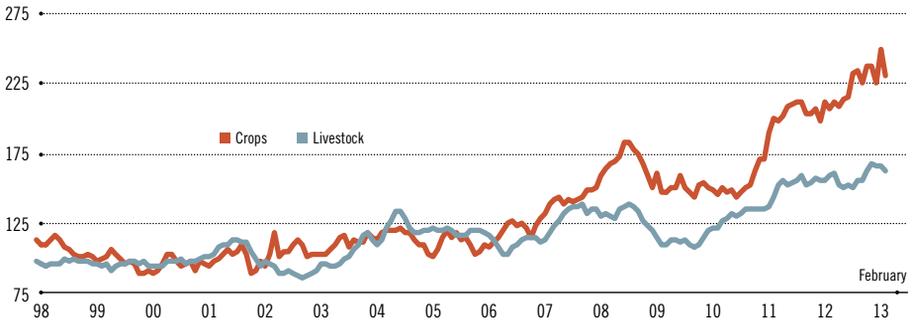
NOTE: Data are aggregated over the past 12 months.

FARMING CASH RECEIPTS



NOTE: Data are aggregated over the past 12 months.

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

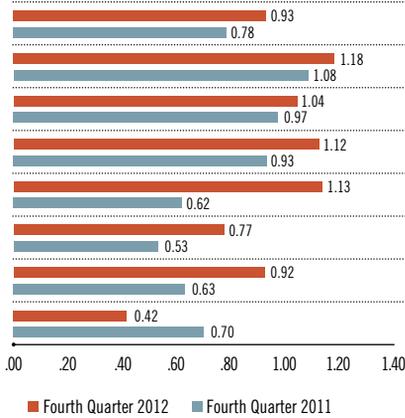


COMMERCIAL BANK PERFORMANCE RATIOS

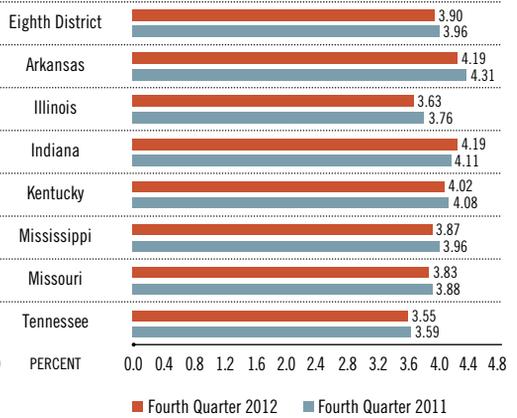
U.S. BANKS BY ASSET SIZE / FOURTH QUARTER 2012

	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*	0.99	0.86	0.84	0.86	0.85	1.09	0.98	0.99
Net Interest Margin*	3.37	3.90	3.90	3.86	3.88	3.89	3.88	3.25
Nonperforming Loan Ratio	3.68	2.29	2.24	2.44	2.35	2.65	2.52	4.04
Loan Loss Reserve Ratio	2.18	1.81	1.80	1.80	1.80	1.88	1.85	2.29

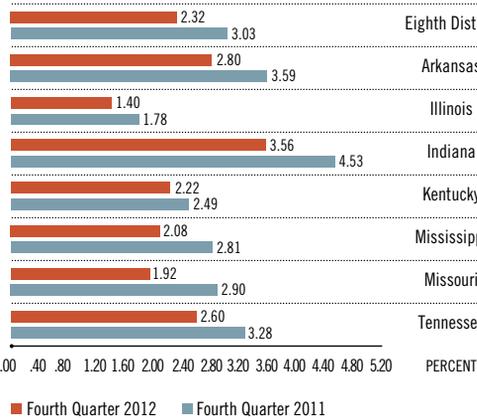
RETURN ON AVERAGE ASSETS*



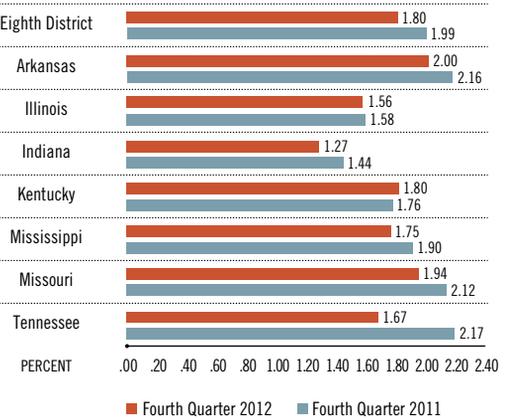
NET INTEREST MARGIN*



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 2012

YEAR-OVER-YEAR PERCENT CHANGE

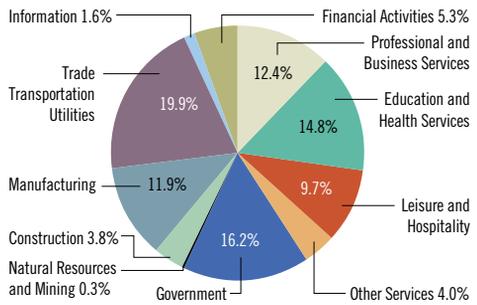
	United States	Eighth District †	Arkansas	Illinois	Indiana	Kentucky	Mississippi	Missouri	Tennessee
Total Nonagricultural	1.6%	1.2%	0.9%	0.7%	2.3%	1.9%	0.0%	1.1%	1.1%
Natural Resources/Mining	3.0	-2.8	1.8	-1.7	-3.4	-6.6	-1.4	0.8	NA
Construction	1.5	-2.5	-7.1	-5.1	2.0	-3.0	-5.0	0.5	NA
Manufacturing	1.3	2.6	0.0	3.3	4.2	1.2	2.0	-0.2	3.3
Trade/Transportation/Utilities	1.9	1.0	1.8	0.0	2.6	3.1	0.6	0.4	0.2
Information	-0.2	-1.5	-1.6	-3.0	1.8	1.3	-0.3	-3.6	0.0
Financial Activities	1.4	0.4	-2.1	1.4	-1.8	2.1	-0.5	2.3	-2.1
Professional & Business Services	3.2	2.7	-0.4	2.6	0.8	6.6	-0.7	5.8	1.5
Educational & Health Services	2.0	1.5	2.2	0.9	2.2	0.0	0.4	2.6	1.9
Leisure & Hospitality	2.8	2.7	4.3	3.2	4.9	4.8	0.8	-0.3	1.3
Other Services	1.3	-0.8	1.9	-3.3	0.0	1.1	1.4	-0.6	0.9
Government	-0.4	-0.1	0.9	-0.8	1.4	-0.1	-0.8	-0.8	0.2

† 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

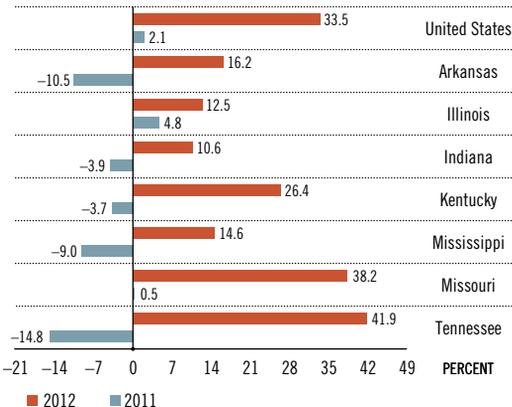
	IV/2012	III/2012	IV/2011
United States	7.8%	8.0%	8.7%
Arkansas	7.2	7.3	7.7
Illinois	8.7	8.9	9.6
Indiana	8.4	8.4	8.9
Kentucky	8.0	8.3	8.9
Mississippi	9.0	9.3	10.1
Missouri	6.6	7.0	7.8
Tennessee	7.7	8.1	8.6

EIGHTH DISTRICT PAYROLL: EMPLOYMENT BY INDUSTRY-2012



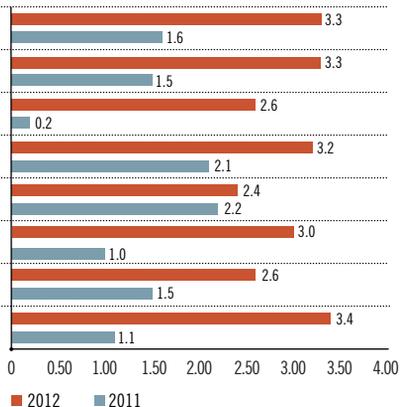
HOUSING PERMITS / FOURTH QUARTER

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



REAL PERSONAL INCOME* / FOURTH QUARTER

YEAR-OVER-YEAR PERCENT CHANGE



All data are seasonally adjusted unless otherwise noted.