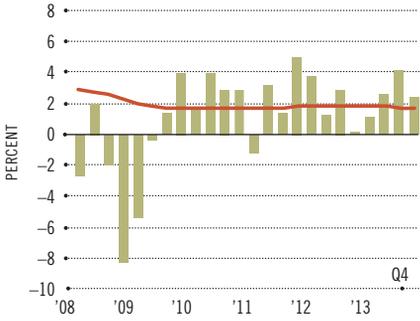
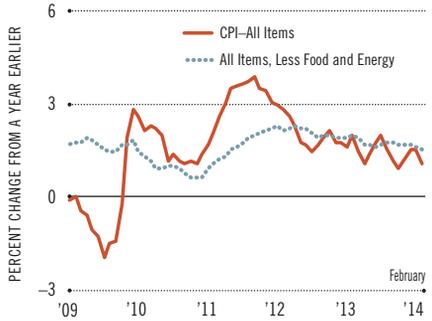


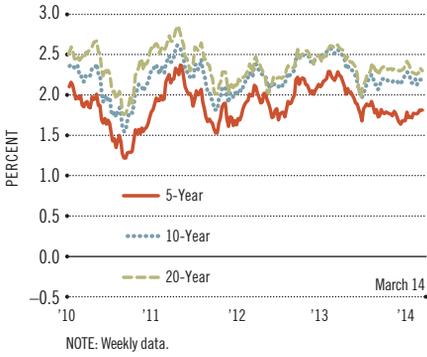
REAL GDP GROWTH



CONSUMER PRICE INDEX



INFLATION-INDEXED TREASURY YIELD SPREADS



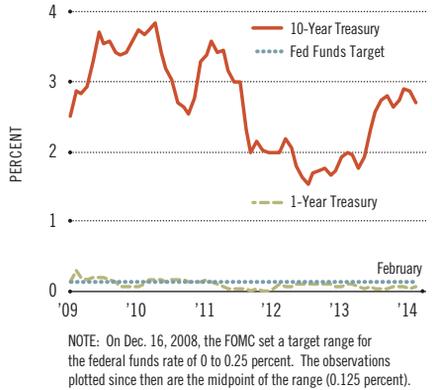
RATES ON FEDERAL FUNDS FUTURES ON SELECTED DATES



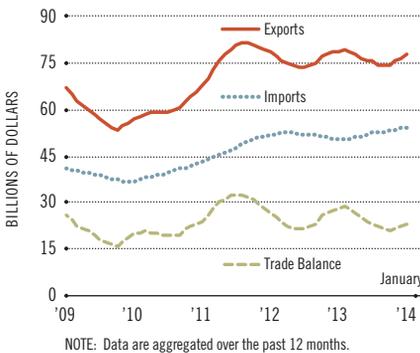
CIVILIAN UNEMPLOYMENT RATE



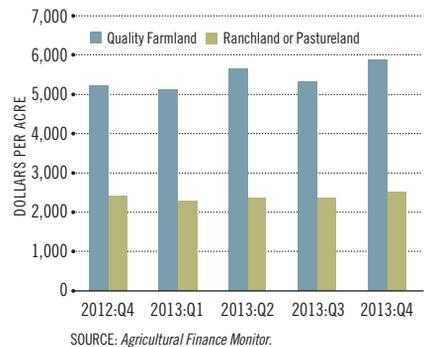
INTEREST RATES



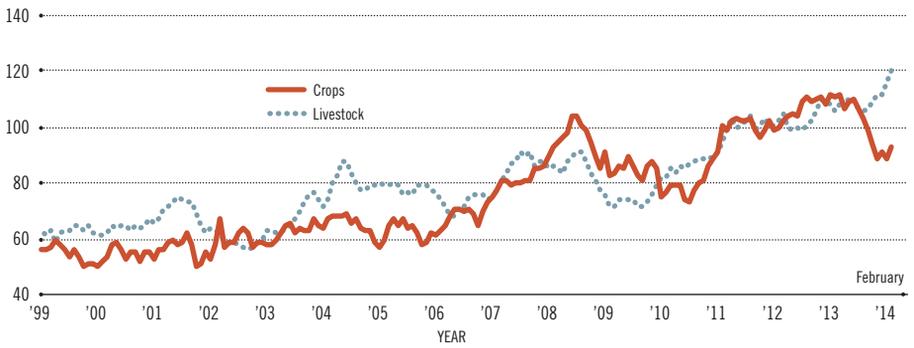
U.S. AGRICULTURAL TRADE



AVERAGE LAND VALUES ACROSS THE EIGHTH DISTRICT



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

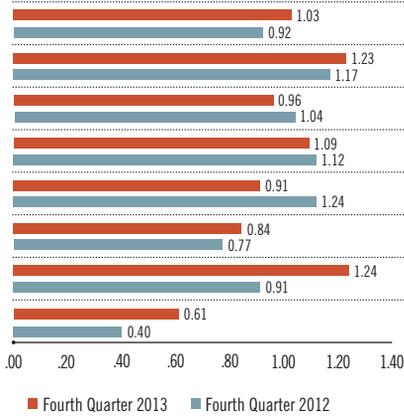


COMMERCIAL BANK PERFORMANCE RATIOS

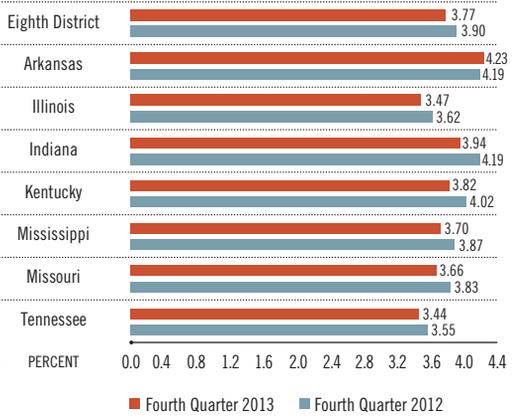
U.S. BANKS BY ASSET SIZE / FOURTH QUARTER 2013

	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*	1.06	0.89	0.87	0.96	0.92	1.09	1.01	1.07
Net Interest Margin*	3.21	3.80	3.79	3.80	3.79	3.91	3.85	3.05
Nonperforming Loan Ratio	2.68	1.71	1.70	1.75	1.73	1.88	1.82	2.94
Loan Loss Reserve Ratio	1.76	1.67	1.67	1.62	1.64	1.60	1.62	1.80

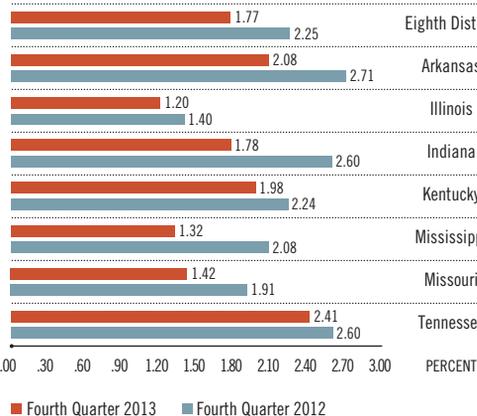
RETURN ON AVERAGE ASSETS\*



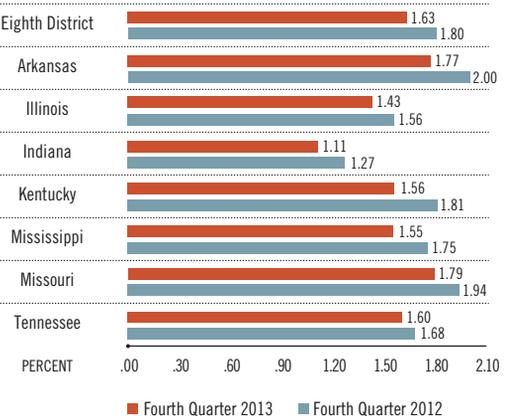
NET INTEREST MARGIN\*



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 / FOURTH QUARTER 2013

YEAR-OVER-YEAR PERCENT CHANGE

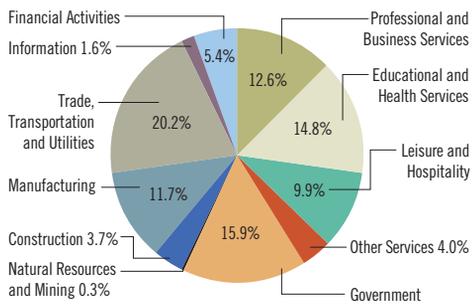
	United States	Eighth District †	Arkansas	Illinois	Indiana	Kentucky	Mississippi	Missouri	Tennessee
Total Nonagricultural	1.8%	1.2%	1.0%	1.1%	1.8%	0.2%	1.7%	1.4%	1.3%
Natural Resources/Mining	4.2	0.1	2.0	3.2	5.3	-4.2	1.5	-4.8	NA
Construction	3.2	1.6	3.8	-0.3	-5.9	-0.5	17.7	6.6	NA
Manufacturing	0.7	0.1	-0.2	-1.3	0.6	-1.3	0.2	1.5	2.1
Trade/Transportation/Utilities	1.9	1.4	2.2	1.2	3.6	-0.7	0.8	1.3	1.1
Information	0.3	-1.4	-1.4	0.5	-0.4	-6.5	0.5	-3.4	-1.6
Financial Activities	1.1	1.7	3.0	0.7	2.3	0.5	1.7	3.5	2.1
Professional & Business Services	3.7	3.1	3.0	3.4	3.6	4.8	5.3	1.5	2.2
Educational & Health Services	1.7	1.3	1.9	1.2	0.5	0.4	0.6	2.3	1.7
Leisure & Hospitality	3.5	2.4	0.2	1.6	3.3	2.2	2.1	2.0	4.6
Other Services	0.5	0.7	-5.1	3.1	0.8	-3.7	-1.3	1.8	-0.5
Government	-0.2	-0.2	-0.5	-0.5	2.3	-0.2	-0.4	-1.2	-1.1

† 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

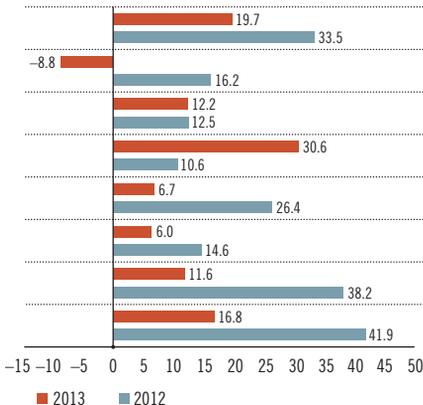
	IV/2013	III/2013	IV/2012
United States	7.0%	7.2%	7.8%
Arkansas	7.5	7.7	7.5
Illinois	9.0	9.2	9.0
Indiana	6.9	7.5	8.1
Kentucky	8.1	8.4	8.2
Mississippi	8.0	8.6	9.1
Missouri	6.1	6.6	6.8
Tennessee	7.9	8.3	8.1

### EIGHTH DISTRICT PAYROLL EMPLOYMENT BY INDUSTRY-2013



### HOUSING PERMITS / FOURTH QUARTER

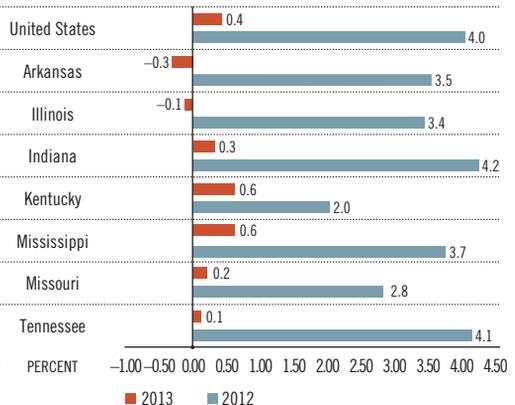
YEAR-OVER-YEAR PERCENT CHANGE IN YEAR-TO-DATE LEVELS



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.