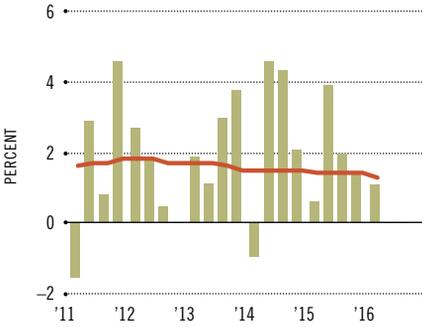
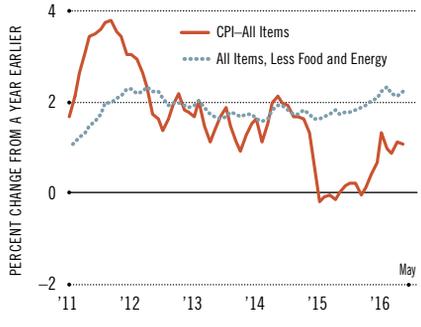


REAL GDP GROWTH

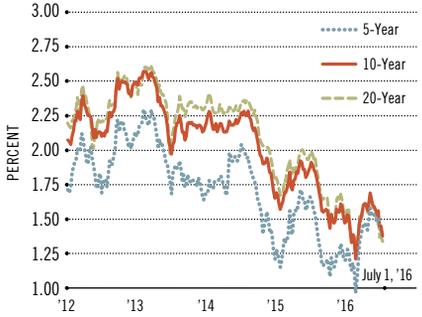


NOTE: Each bar is a one-quarter growth rate (annualized); the red line is the 10-year growth rate.

CONSUMER PRICE INDEX

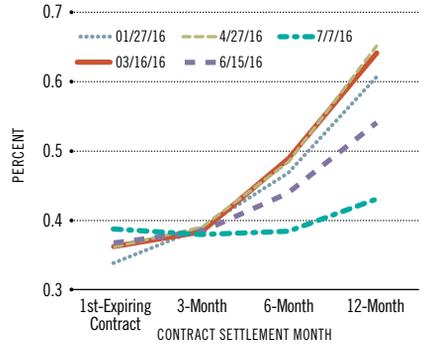


INFLATION-INDEXED TREASURY YIELD SPREADS



NOTE: Weekly data.

RATES ON FEDERAL FUNDS FUTURES ON SELECTED DATES



CIVILIAN UNEMPLOYMENT RATE

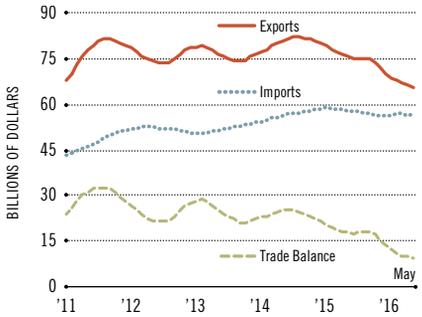


INTEREST RATES



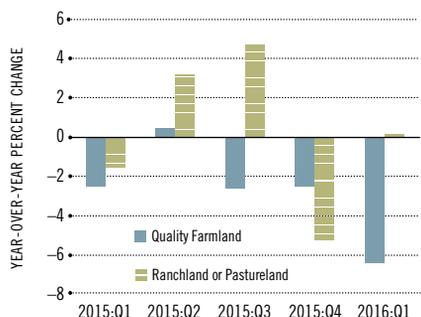
NOTE: On Dec. 16, 2015, the FOMC set a target range for the federal funds rate of 0.25 to 0.5 percent. The observations plotted since then are the midpoint of the range (0.375 percent).

U.S. AGRICULTURAL TRADE



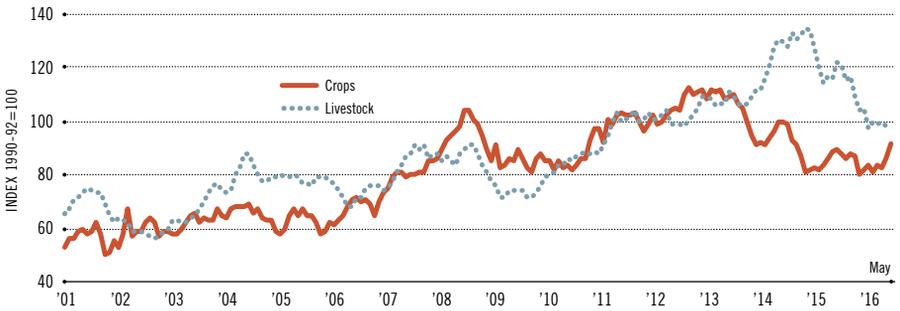
NOTE: Data are aggregated over the past 12 months.

AVERAGE LAND VALUES ACROSS THE EIGHTH DISTRICT



SOURCE: Agricultural Finance Monitor.

## U.S. CROP AND LIVESTOCK PRICES

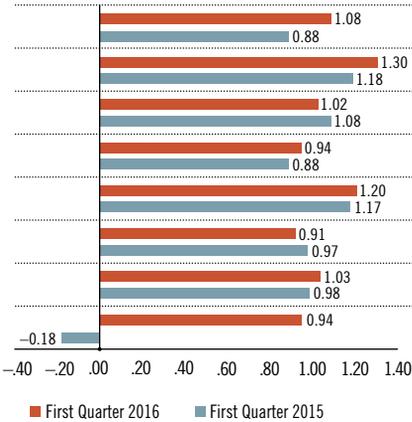


## COMMERCIAL BANK PERFORMANCE RATIOS

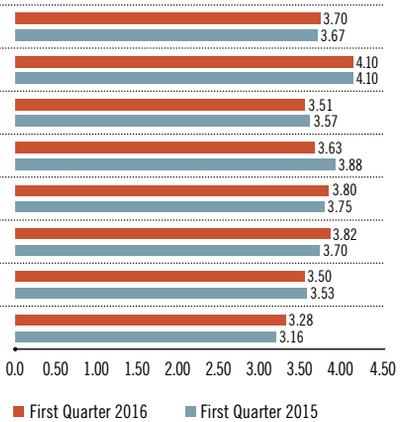
### U.S. BANKS BY ASSET SIZE / FIRST QUARTER 2016

	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*	0.94	1.02	1.00	1.05	1.03	1.07	1.05	0.92
Net Interest Margin*	3.02	3.79	3.79	3.79	3.79	3.78	3.79	2.86
Nonperforming Loan Ratio	1.57	1.15	1.18	1.06	1.11	1.09	1.10	1.71
Loan Loss Reserve Ratio	1.35	1.44	1.46	1.38	1.41	1.23	1.30	1.36

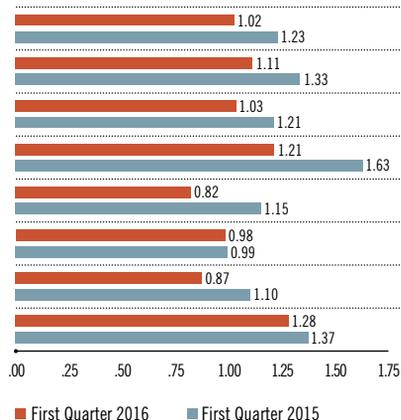
### RETURN ON AVERAGE ASSETS\*



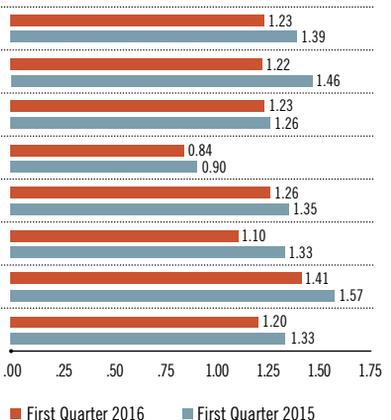
### NET INTEREST MARGIN\*



### NONPERFORMING LOAN RATIO



### LOAN LOSS RESERVE RATIO



NOTE: Data include only that portion of the state within Eighth District boundaries.

SOURCE: Federal Financial Institutions Examination Council Reports of Condition and Income for all Insured U.S. Commercial Banks.

\* Annualized data.

For additional banking and regional data, visit our website at: <https://fred.stlouisfed.org>.

## REGIONAL ECONOMIC INDICATORS

### NONFARM EMPLOYMENT GROWTH / FIRST QUARTER 2016

YEAR-OVER-YEAR PERCENT CHANGE

	United States	Eighth District †	Arkansas	Illinois	Indiana	Kentucky	Mississippi	Missouri	Tennessee
Total Nonagricultural	1.9%	1.7%	2.3%	1.2%	1.5%	1.7%	1.5%	0.9%	3.2%
Natural Resources/Mining	-16.4	-13.5	-18.2	-6.3	-10.8	-18.4	-14.3	-4.1	-1.5
Construction	4.5	3.8	2.8	4.1	3.5	3.7	1.3	5.0	NA
Manufacturing	0.1	0.4	-1.2	-1.1	0.1	1.5	2.4	-0.5	3.3
Trade/Transportation/Utilities	1.8	2.1	3.7	1.0	2.5	3.3	2.7	0.5	3.9
Information	1.3	-1.8	5.1	-1.5	-5.1	-3.9	0.0	-3.1	0.5
Financial Activities	1.8	1.5	1.0	0.4	2.0	2.9	-0.5	2.1	3.2
Professional & Business Services	3.1	1.8	3.6	0.8	-1.0	3.0	-0.7	2.8	4.7
Educational & Health Services	3.1	3.0	3.4	2.4	3.5	3.8	2.6	2.5	3.5
Leisure & Hospitality	3.0	2.9	6.9	4.0	3.0	1.6	2.8	-0.3	2.9
Other Services	1.2	1.2	2.7	1.0	1.2	-0.7	0.3	1.5	1.9
Government	0.5	0.0	0.2	0.5	0.4	-1.4	0.8	-1.0	0.0

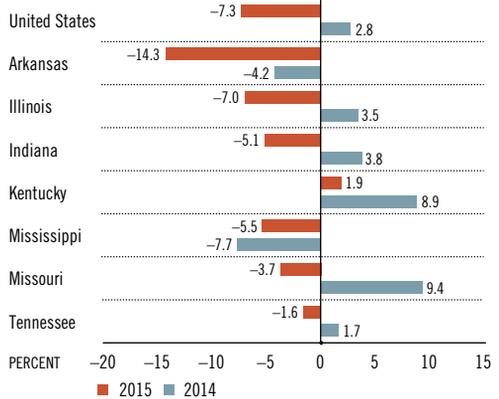
† Eighth District growth rates are calculated from the sums of the seven states. For the Construction category, data on Tennessee are no longer available.

### UNEMPLOYMENT RATES

	I/2016	IV/2015	I/2015
United States	4.9%	5.0%	5.6%
Arkansas	4.2	4.8	5.6
Illinois	6.4	6.0	6.0
Indiana	4.8	4.5	5.2
Kentucky	5.7	5.6	5.3
Mississippi	6.5	6.6	6.6
Missouri	4.2	4.4	5.3
Tennessee	4.9	5.6	6.0

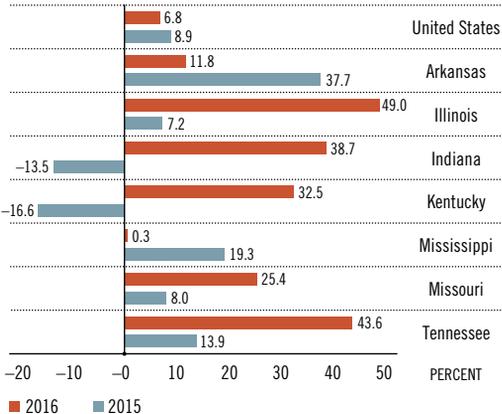
### EXPORTS

YEAR-OVER-YEAR PERCENT CHANGE



### HOUSING PERMITS / FIRST QUARTER

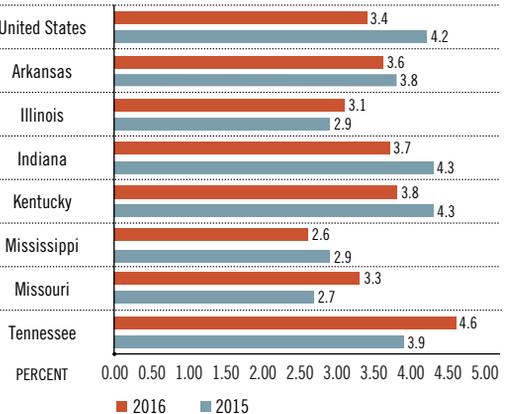
YEAR-OVER-YEAR PERCENT CHANGE IN YEAR-TO-DATE LEVELS



All data are seasonally adjusted unless otherwise noted.

### REAL PERSONAL INCOME / FIRST QUARTER

YEAR-OVER-YEAR PERCENT CHANGE



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