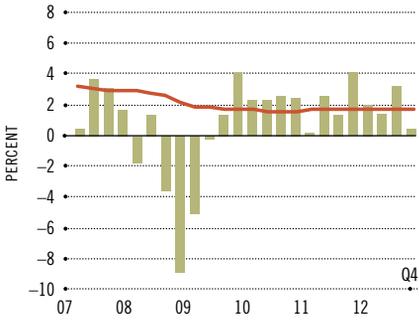
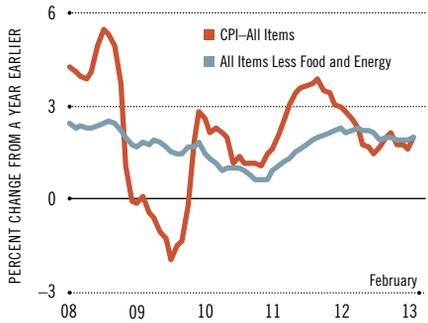


REAL GDP GROWTH

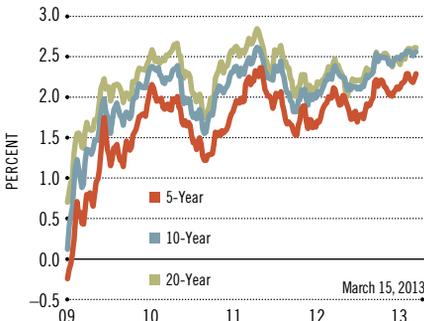


NOTE: Each bar is a one-quarter growth rate (annualized); the red line is the 10-year growth rate.

CONSUMER PRICE INDEX

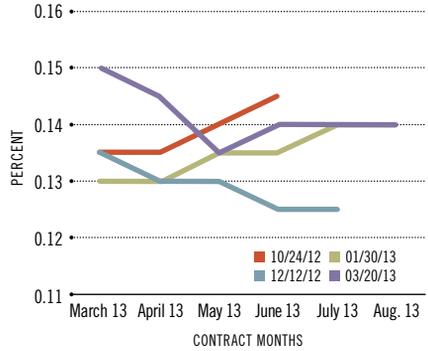


INFLATION-INDEXED TREASURY YIELD SPREADS



NOTE: Weekly data.

RATES ON FEDERAL FUNDS FUTURES ON SELECTED DATES



CIVILIAN UNEMPLOYMENT RATE

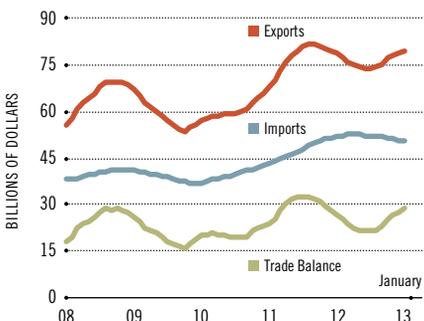


INTEREST RATES



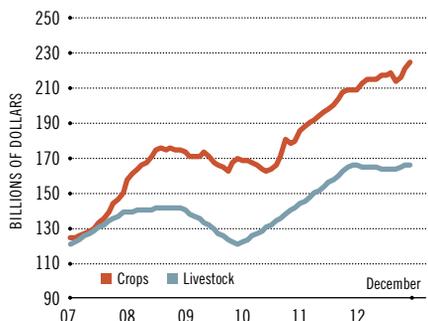
NOTE: On Dec. 16, 2008, the FOMC set a target range for the federal funds rate of 0 to 0.25 percent. The observations plotted since then are the midpoint of the range (0.125 percent).

U.S. AGRICULTURAL TRADE



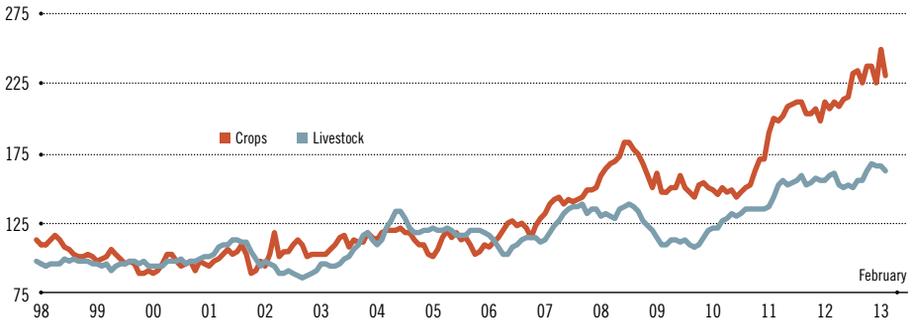
NOTE: Data are aggregated over the past 12 months.

FARMING CASH RECEIPTS



NOTE: Data are aggregated over the past 12 months.

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

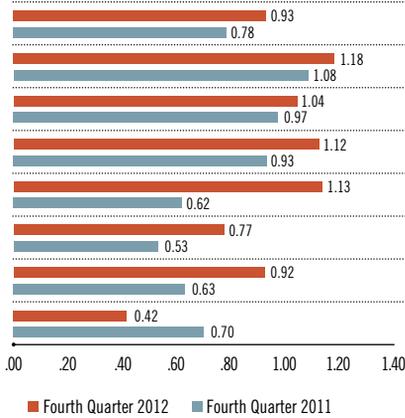


COMMERCIAL BANK PERFORMANCE RATIOS

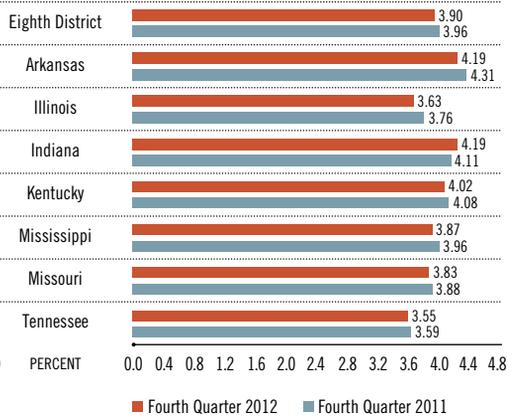
U.S. BANKS BY ASSET SIZE / FOURTH QUARTER 2012

	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

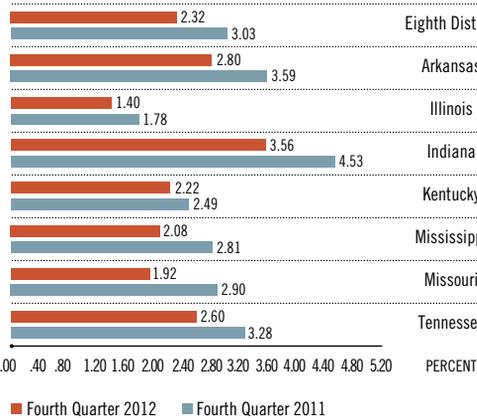
RETURN ON AVERAGE ASSETS\*



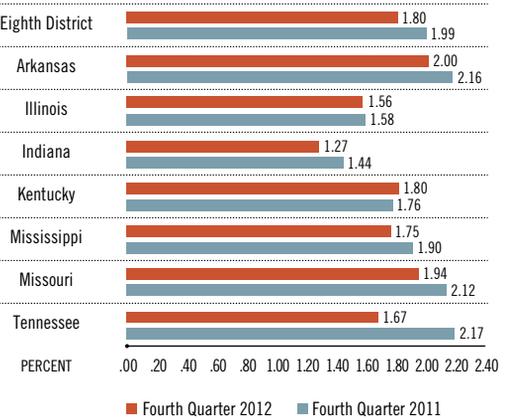
NET INTEREST MARGIN\*



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](http://www.research.stlouis.org/fred/data/regional.html).

## REGIONAL ECONOMIC INDICATORS

### NONFARM EMPLOYMENT GROWTH / FOURTH QUARTER 2012

YEAR-OVER-YEAR PERCENT CHANGE

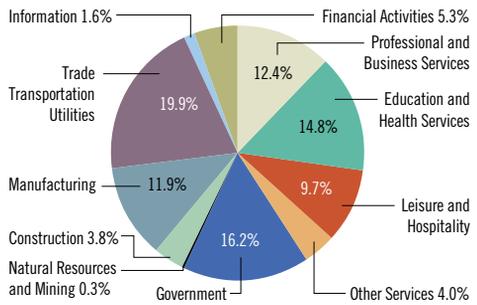
	United States	Eighth District †	Arkansas	Illinois	Indiana	Kentucky	Mississippi	Missouri	Tennessee
Total Nonagricultural	1.6%	1.2%	0.9%	0.7%	2.3%	1.9%	0.0%	1.1%	1.1%
Natural Resources/Mining	3.0	-2.8	1.8	-1.7	-3.4	-6.6	-1.4	0.8	NA
Construction	1.5	-2.5	-7.1	-5.1	2.0	-3.0	-5.0	0.5	NA
Manufacturing	1.3	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

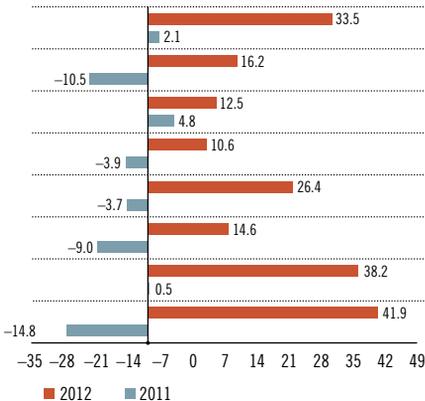
	IV/2012	III/2012	IV/2011
United States	7.8%	8.0%	8.7%
Arkansas	7.2	7.3	7.7
Illinois	8.7	8.9	9.6
Indiana	8.4	8.4	8.9
Kentucky	8.0	8.3	8.9
Mississippi	9.0	9.3	10.1
Missouri	6.6	7.0	7.8
Tennessee	7.7	8.1	8.6

### EIGHTH DISTRICT PAYROLL: EMPLOYMENT BY INDUSTRY-2012



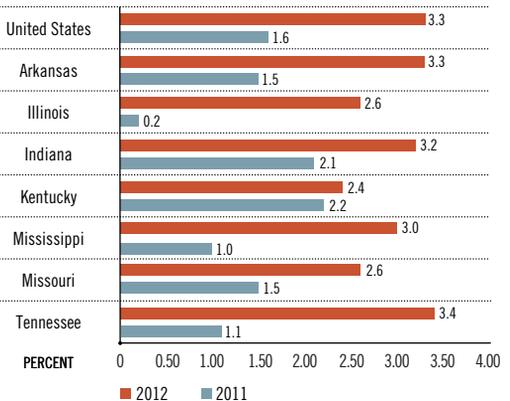
### HOUSING PERMITS / FOURTH QUARTER

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.