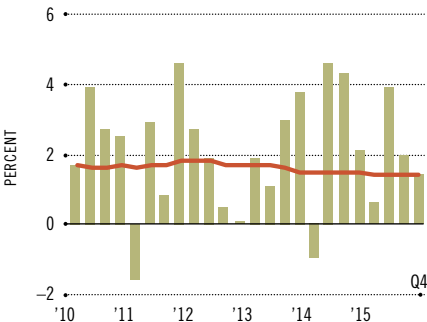
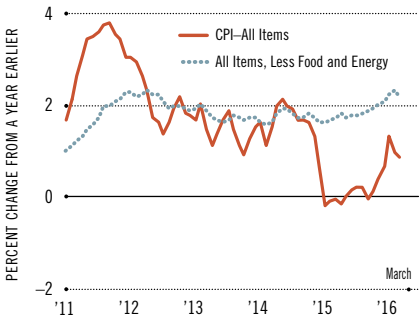


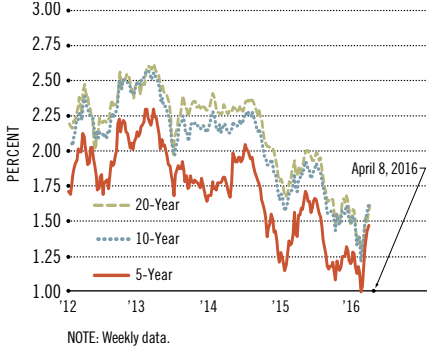
REAL GDP GROWTH



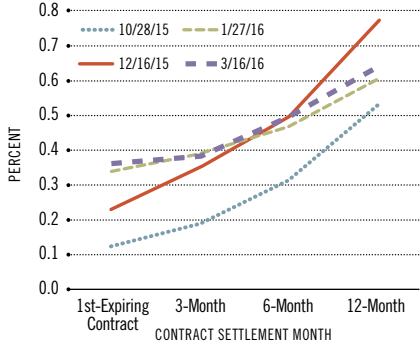
CONSUMER PRICE INDEX



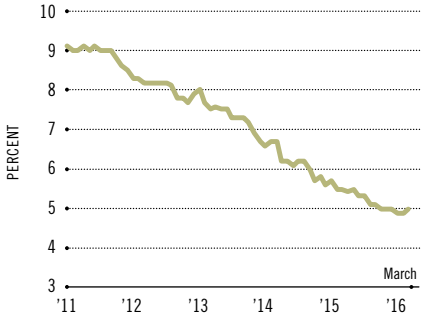
INFLATION-INDEXED TREASURY YIELD SPREADS



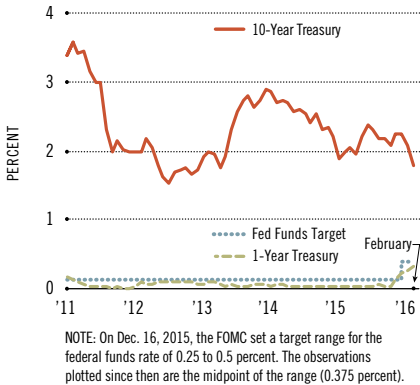
RATES ON FEDERAL FUNDS FUTURES ON SELECTED DATES



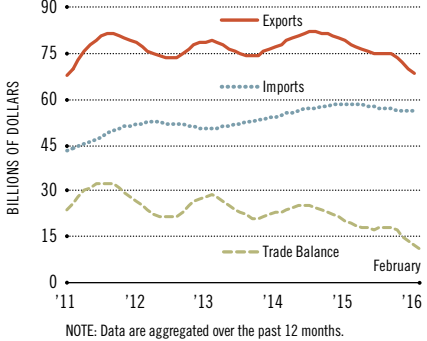
CIVILIAN UNEMPLOYMENT RATE



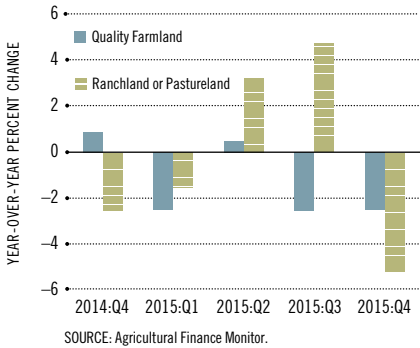
INTEREST RATES



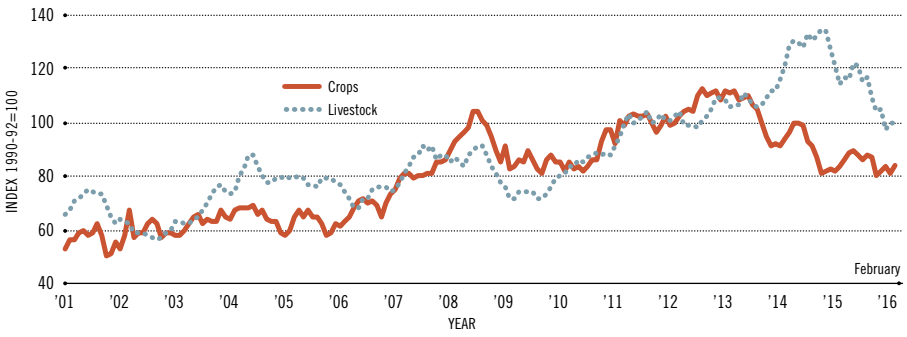
U.S. AGRICULTURAL TRADE



AVERAGE LAND VALUES ACROSS THE EIGHTH DISTRICT



U.S. CROP AND LIVESTOCK PRICES

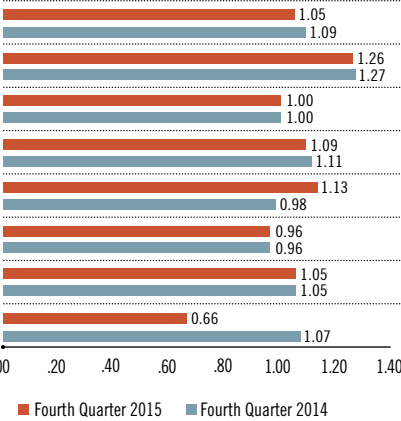


COMMERCIAL BANK PERFORMANCE RATIOS

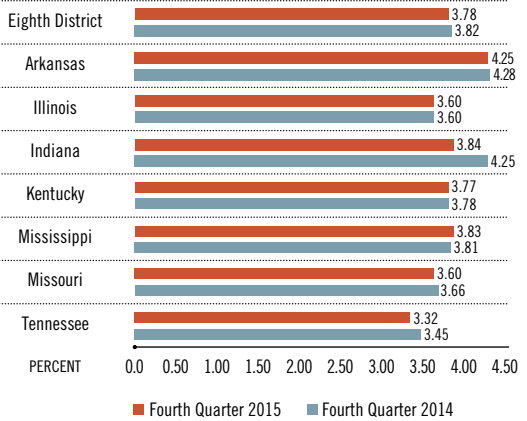
U.S. BANKS BY ASSET SIZE / FOURTH QUARTER 2015

	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*	1.03	1.03	0.99	1.08	1.05	1.16	1.11	1.02
Net Interest Margin*	3.02	3.81	3.81	3.79	3.80	3.82	3.81	2.85
Nonperforming Loan Ratio	1.55	1.10	1.14	1.05	1.08	1.06	1.07	1.68
Loan Loss Reserve Ratio	1.34	1.43	1.44	1.37	1.40	1.26	1.31	1.35

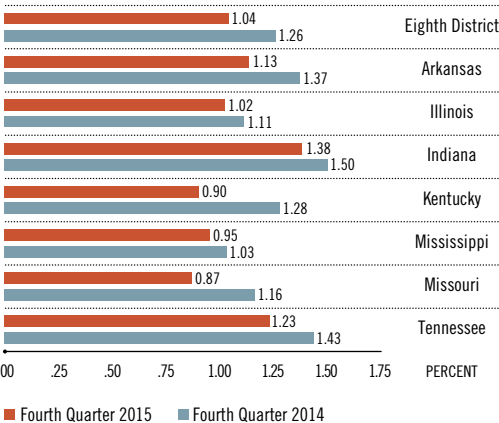
RETURN ON AVERAGE ASSETS*



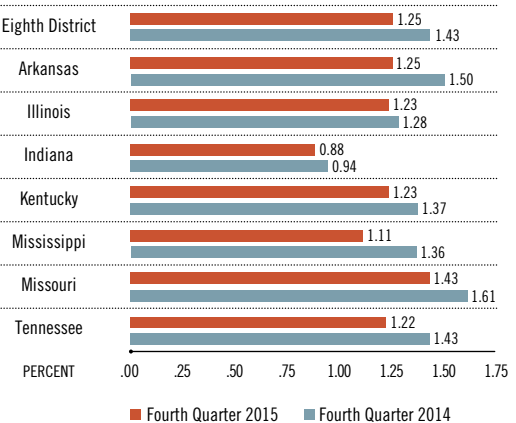
NET INTEREST MARGIN*



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 website at:
www.research.stlouis.org/fred/data/regional.html.

REGIONAL ECONOMIC INDICATORS

NONFARM EMPLOYMENT GROWTH / FOURTH QUARTER 2015

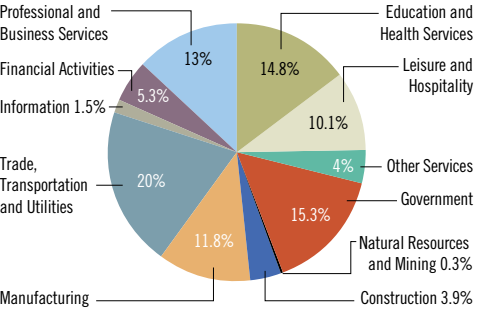
YEAR-OVER-YEAR PERCENT CHANGE									
	United States	Eighth District †	Arkansas	Illinois	Indiana	Kentucky	Mississippi	Missouri	Tennessee
Total Nonagricultural	2.0%	1.6%	2.0%	1.3%	1.5%	1.5%	1.3%	1.0%	2.6%
Natural Resources/Mining	-13.9	-13.9	-16.2	-7.5	-8.4	-19.3	-19.2	-0.8	0.8
Construction	4.4	3.8	5.4	3.4	4.4	3.3	0.9	4.9	NA
Manufacturing	0.4	1.0	-0.4	-0.5	1.3	2.7	2.3	0.2	2.6
Trade/Transportation/Utilities	1.8	1.7	3.0	1.5	1.7	2.2	1.5	0.6	2.3
Information	1.1	-1.1	2.5	1.4	-4.4	-3.4	-2.0	-3.9	0.1
Financial Activities	1.9	1.4	0.7	0.9	1.8	2.8	-0.2	0.6	3.1
Professional & Business Services	3.3	1.4	2.3	-0.1	-0.3	2.3	1.9	3.2	3.9
Educational & Health Services	3.2	2.7	2.7	2.3	4.0	2.6	1.9	2.2	2.8
Leisure & Hospitality	3.0	3.0	5.3	3.9	2.3	3.6	3.2	-0.5	3.8
Other Services	1.1	1.0	2.7	1.0	0.9	-0.6	2.0	0.9	1.4
Government	0.4	0.0	0.1	0.7	-0.1	-1.7	0.4	0.1	0.1

† 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).

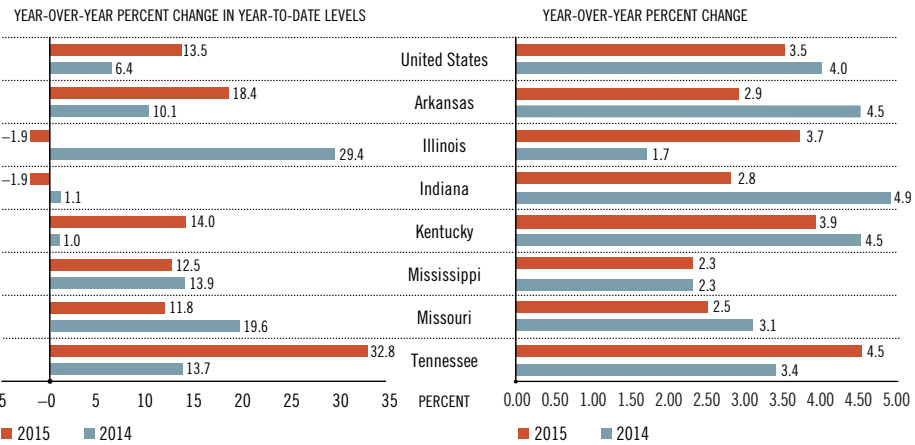
UNEMPLOYMENT RATES

	IV/2015	III/2015	IV/2014
United States	5.0%	5.2%	5.7%
Arkansas	4.8	5.1	5.6
Illinois	6.0	5.8	6.2
Indiana	4.5	4.6	5.6
Kentucky	5.6	5.3	5.5
Mississippi	6.6	6.3	6.9
Missouri	4.4	4.7	5.5
Tennessee	5.6	5.6	6.3

EIGHTH DISTRICT PAYROLL EMPLOYMENT BY INDUSTRY-2015



HOUSING PERMITS / FOURTH QUARTER



All data are seasonally adjusted unless otherwise noted.

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