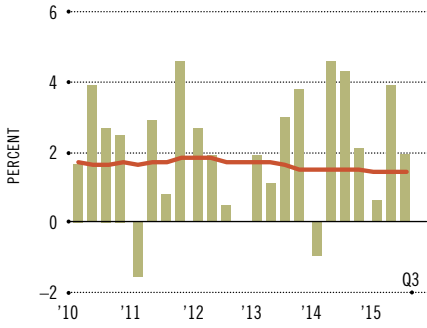
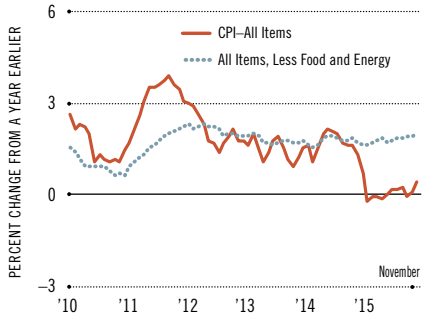


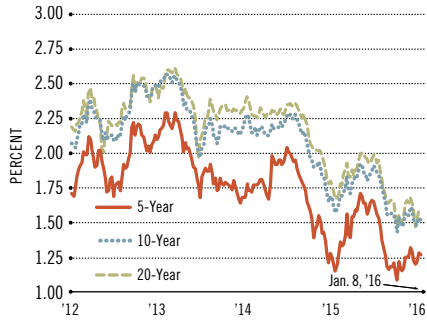
REAL GDP GROWTH



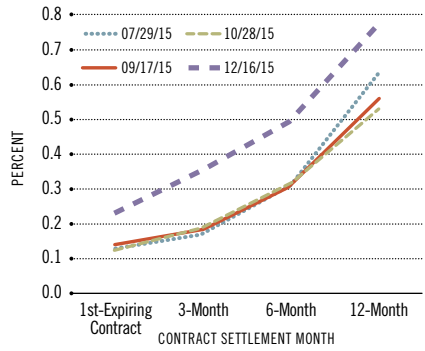
CONSUMER PRICE INDEX



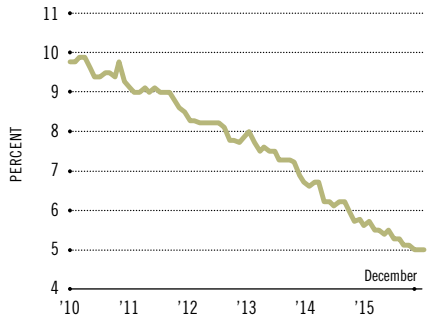
INFLATION-INDEXED TREASURY YIELD SPREADS



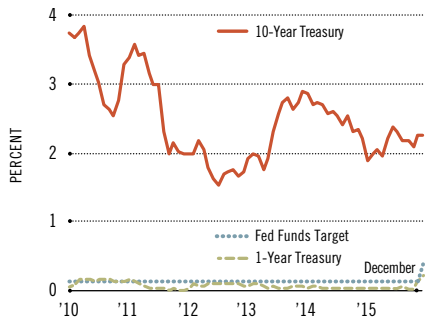
RATES ON FEDERAL FUNDS FUTURES ON SELECTED DATES



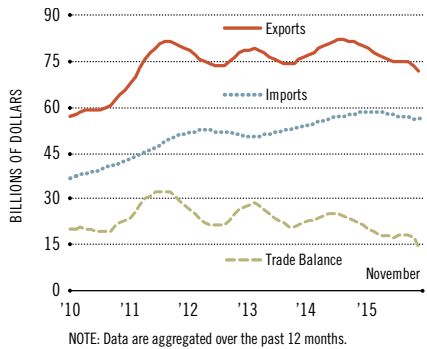
CIVILIAN UNEMPLOYMENT RATE



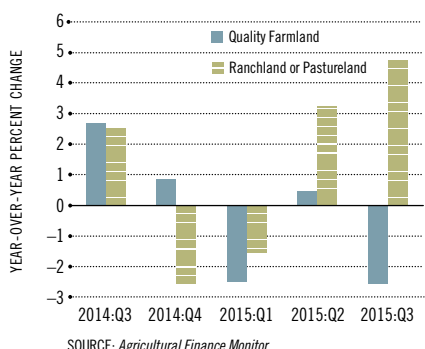
INTEREST RATES



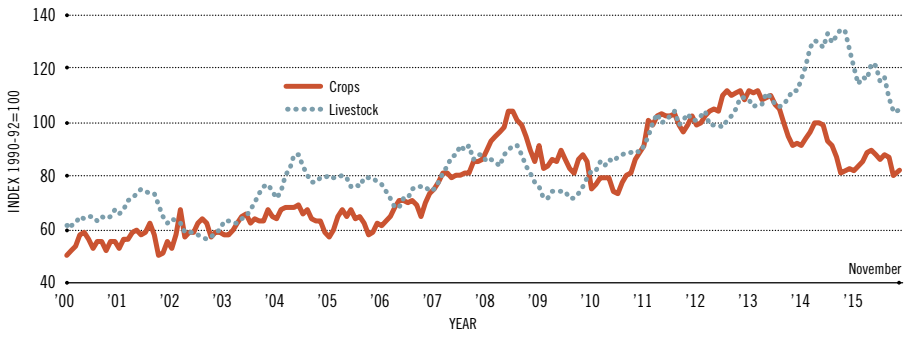
U.S. AGRICULTURAL TRADE



AVERAGE LAND VALUES ACROSS THE EIGHTH DISTRICT



## U.S. CROP AND LIVESTOCK PRICES

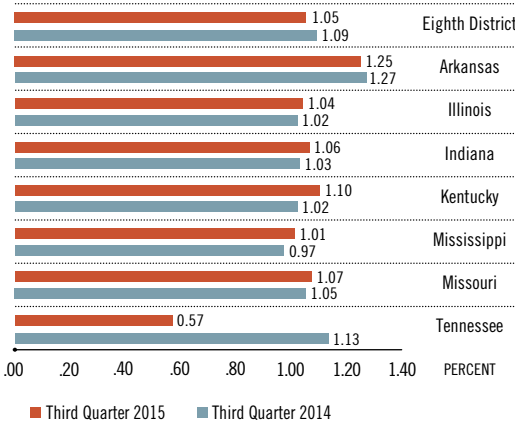


## COMMERCIAL BANK PERFORMANCE RATIOS

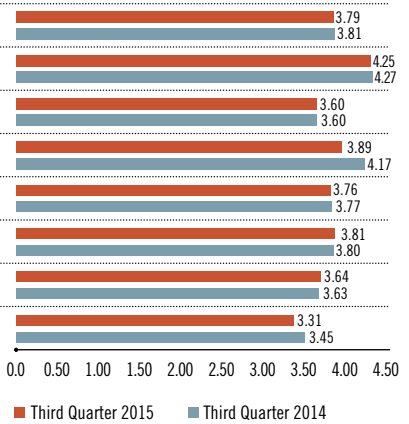
### U.S. BANKS BY ASSET SIZE / THIRD QUARTER 2015

	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	1.00	1.01	1.01	1.14	1.08	1.02
Net Interest Margin*	2.99	3.81	3.81	3.78	3.79	3.81	3.80	2.81
Nonperforming Loan Ratio	1.60	1.18	1.20	1.12	1.15	1.11	1.13	1.74
Loan Loss Reserve Ratio	1.37	1.47	1.48	1.41	1.44	1.29	1.35	1.38

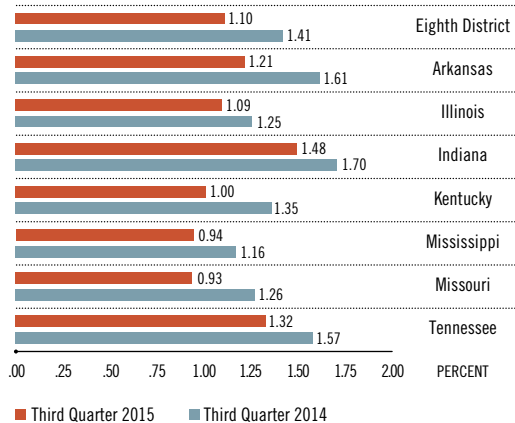
### RETURN ON AVERAGE ASSETS\*



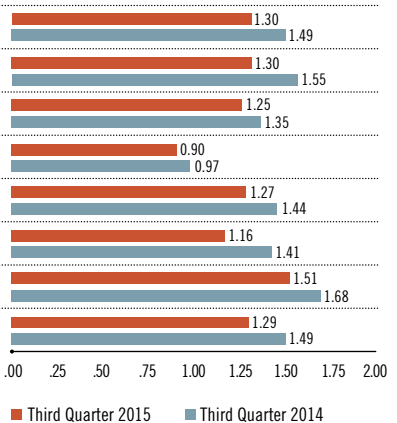
### NET INTEREST MARGIN\*



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

## REGIONAL ECONOMIC INDICATORS

### NONFARM EMPLOYMENT GROWTH / THIRD QUARTER 2015

YEAR-OVER-YEAR PERCENT CHANGE

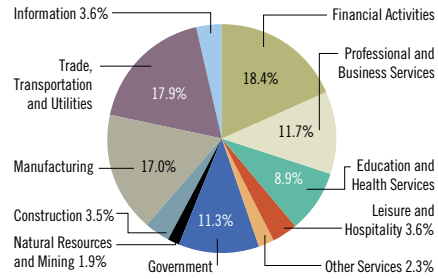
	United States	Eighth District †	Arkansas	Illinois	Indiana	Kentucky	Mississippi	Missouri	Tennessee
Total Nonagricultural	2.0%	1.5%	2.1%	0.6%	2.5%	1.9%	1.0%	1.2%	1.9%
Natural Resources/Mining	-9.8	-8.5	-6.3	-8.4	-6.8	-11.2	-8.9	-4.8	NA
Construction	3.4	2.3	14.7	4.0	-2.2	4.4	-5.5	1.0	NA
Manufacturing	1.0	0.9	-1.2	-1.4	2.5	2.2	1.4	1.8	1.7
Trade/Transportation/Utilities	2.0	1.6	0.7	0.6	4.2	0.8	0.6	0.7	3.0
Information	1.7	-1.0	1.0	-1.9	-1.1	1.0	1.8	-0.8	-2.1
Financial Activities	1.9	1.2	2.9	-0.5	1.4	3.8	2.5	1.8	2.0
Professional & Business Services	3.4	2.1	5.6	2.2	1.7	2.7	2.5	0.5	2.3
Educational & Health Services	2.8	1.9	3.6	1.0	3.7	3.3	0.9	1.1	1.3
Leisure & Hospitality	3.0	2.5	3.8	1.3	2.7	3.0	3.5	2.2	3.4
Other Services	1.1	-0.5	-0.6	-0.9	0.7	0.8	-1.9	-0.7	-0.9
Government	0.5	0.8	-0.2	-0.2	2.3	0.5	1.0	2.4	0.6

† 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

	III/2015	II/2015	III/2014
United States	5.2%	5.4%	6.1%
Arkansas	5.4	5.7	5.9
Illinois	5.6	6.0	6.5
Indiana	4.6	5.1	5.8
Kentucky	5.1	5.1	6.0
Mississippi	6.3	6.6	7.4
Missouri	5.6	5.8	5.7
Tennessee	5.7	5.8	6.6

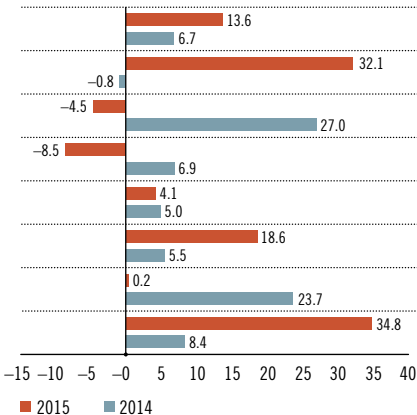
### DISTRICT REAL GROSS STATE PRODUCT BY INDUSTRY-2014



United States \$15,774 Billion  
District Total \$ 1,883 Billion  
Chained 2009 Dollars

### HOUSING PERMITS / THIRD QUARTER

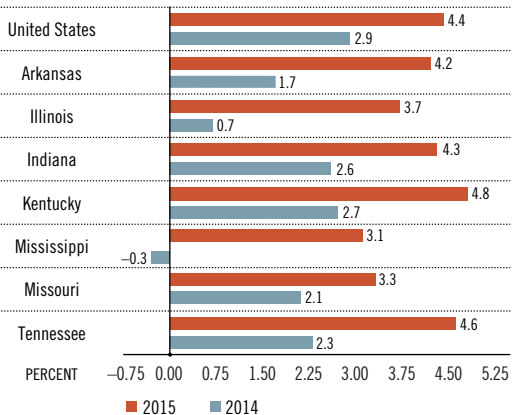
YEAR-OVER-YEAR PERCENT CHANGE IN YEAR-TO-DATE LEVELS



All data are seasonally adjusted unless otherwise noted.

### REAL PERSONAL INCOME\* / THIRD QUARTER

YEAR-OVER-YEAR PERCENT CHANGE



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