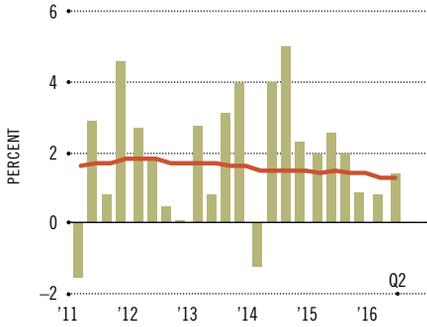
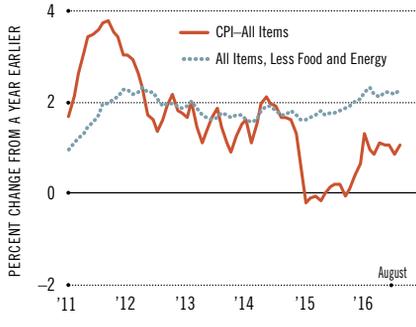


REAL GDP GROWTH

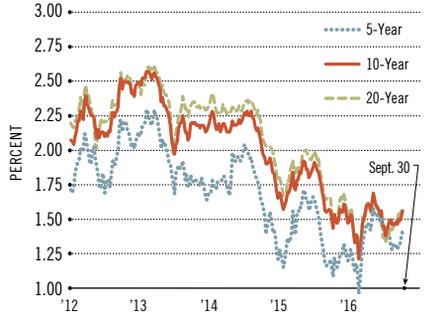


NOTE: Each bar is a one-quarter growth rate (annualized); the red line is the 10-year growth rate.

CONSUMER PRICE INDEX

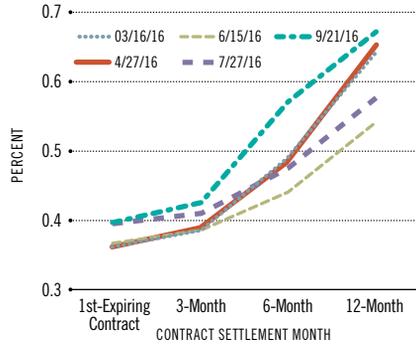


INFLATION-INDEXED TREASURY YIELD SPREADS



NOTE: Weekly data.

RATES ON FEDERAL FUNDS FUTURES ON SELECTED DATES



CIVILIAN UNEMPLOYMENT RATE

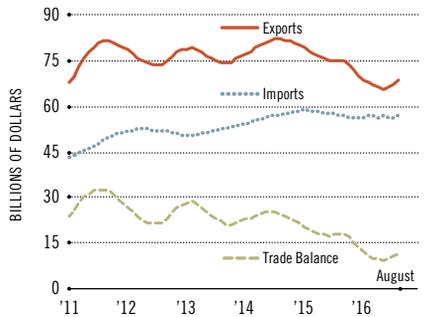


INTEREST RATES



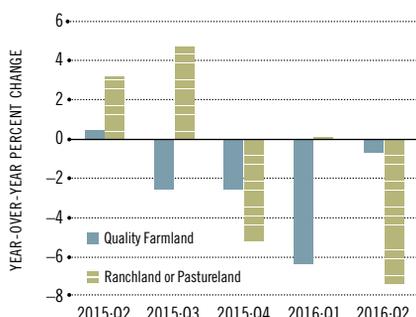
NOTE: On Dec. 16, 2015, the FOMC set a target range for the federal funds rate of 0.25 to 0.5 percent. The observations plotted since then are the midpoint of the range (0.375 percent).

U.S. AGRICULTURAL TRADE



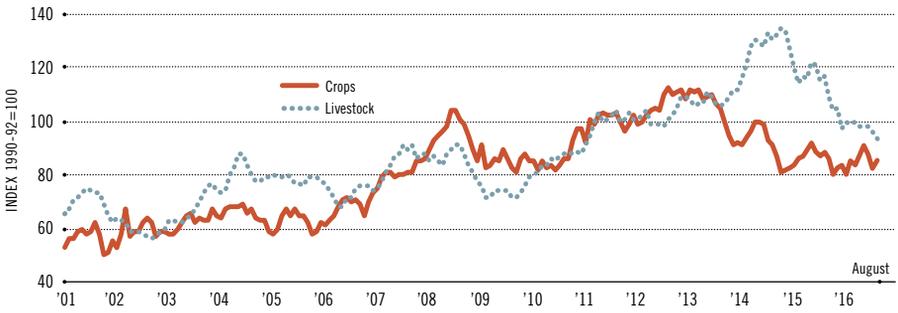
NOTE: Data are aggregated over the past 12 months.

AVERAGE LAND VALUES ACROSS THE EIGHTH DISTRICT



SOURCE: Agricultural Finance Monitor.

U.S. CROP AND LIVESTOCK PRICES

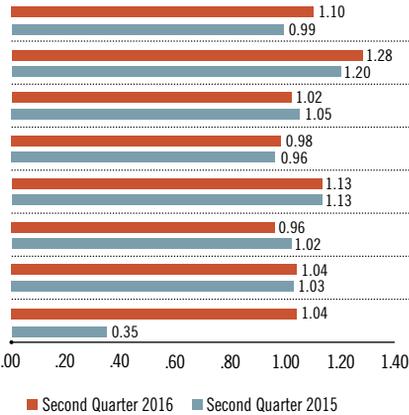


COMMERCIAL BANK PERFORMANCE RATIOS

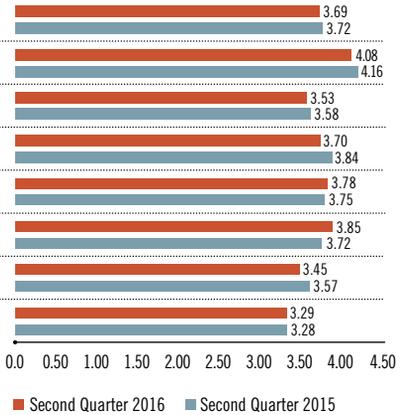
U.S. BANKS BY ASSET SIZE / SECOND QUARTER 2016

	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*	0.99	1.05	1.03	1.08	1.06	1.08	1.07	0.97
Net Interest Margin*	3.01	3.82	3.81	3.80	3.81	3.78	3.79	2.84
Nonperforming Loan Ratio	1.49	1.12	1.15	1.00	1.06	1.04	1.05	1.61
Loan Loss Reserve Ratio	1.33	1.42	1.43	1.36	1.39	1.21	1.28	1.34

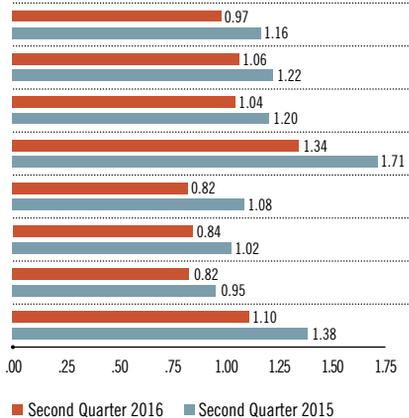
RETURN ON AVERAGE ASSETS*



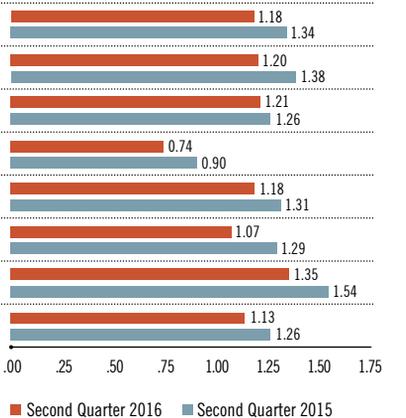
NET INTEREST MARGIN*



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 / SECOND QUARTER 2016

YEAR-OVER-YEAR PERCENT CHANGE

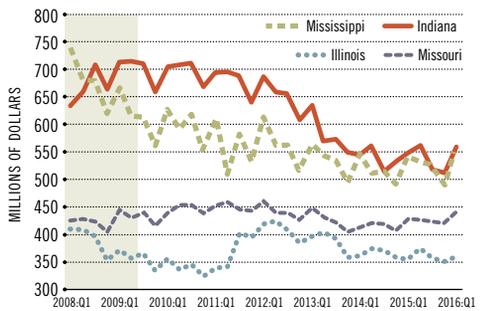
	United States	Eighth District †	Arkansas	Illinois	Indiana	Kentucky	Mississippi	Missouri	Tennessee
Total Nonagricultural	1.7%	1.3%	2.0%	0.7%	1.2%	1.5%	0.8%	0.8%	2.5%
Natural Resources/Mining	-16.5	-12.4	-19.3	-4.2	-10.5	-18.9	-11.0	-0.8	-2.2
Construction	3.6	1.8	1.1	1.3	3.9	-0.2	0.3	2.4	NA
Manufacturing	-0.3	0.1	-0.4	-1.6	-0.2	1.5	0.9	-1.0	3.4
Trade/Transportation/Utilities	1.7	1.8	2.7	0.6	3.3	3.3	1.7	-0.1	2.8
Information	0.9	-2.7	5.3	-3.5	-6.1	-4.6	-1.2	-3.6	1.0
Financial Activities	2.1	1.1	0.5	-0.3	1.2	3.2	-3.1	3.4	2.4
Professional & Business Services	2.8	1.6	4.6	1.5	-2.4	2.6	-2.1	3.9	2.5
Educational & Health Services	3.0	2.6	3.8	1.5	4.4	3.7	1.9	0.9	4.3
Leisure & Hospitality	2.7	2.3	3.1	3.1	2.0	1.3	3.4	1.4	1.6
Other Services	1.2	0.6	2.1	0.6	-0.1	-1.2	-0.6	0.4	2.6
Government	0.4	-0.3	0.3	-0.2	-0.6	-1.1	0.9	-0.8	0.2

† 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

	II/2016	I/2016	II/2015
United States	4.9%	4.9%	5.4%
Arkansas	3.9	4.2	5.4
Illinois	6.4	6.4	5.9
Indiana	5.0	4.8	4.8
Kentucky	5.2	5.7	5.3
Mississippi	5.9	6.5	6.4
Missouri	4.4	4.2	5.1
Tennessee	4.2	4.9	5.8

EIGHTH DISTRICT REAL ADJUSTED GROSS CASINO REVENUE

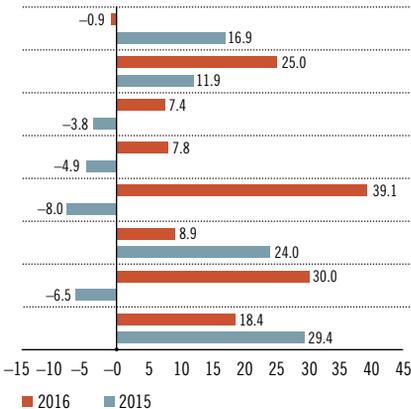


* NOTES: Adjusted gross revenue = Total wagers minus player winnings. Native American casino revenue is not included. In 2003 dollars.

SOURCE: State gaming commissions.

HOUSING PERMITS / SECOND QUARTER

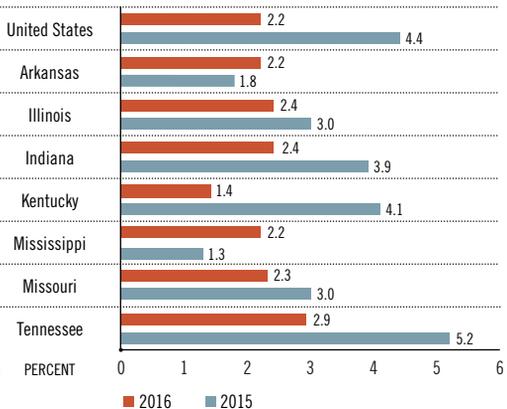
YEAR-OVER-YEAR PERCENT CHANGE IN YEAR-TO-DATE LEVELS



All data are seasonally adjusted unless otherwise noted.

REAL PERSONAL INCOME / SECOND QUARTER

YEAR-OVER-YEAR PERCENT CHANGE



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