### U.S. Crop and Livestock Prices

- **Crops**
- **Livestock**

### COMMERCIAL BANK PERFORMANCE RATIOS

#### U.S. Banks by Asset Size/Third Quarter 2019

<table>
<thead>
<tr>
<th></th>
<th>All</th>
<th>$100 million-$300 million</th>
<th>Less than $100 million</th>
<th>$300 million-$1 billion</th>
<th>Less than $300 million</th>
<th>$1 billion-$15 billion</th>
<th>Less than $1 billion</th>
<th>$15 billion-$1 billion</th>
<th>Less than $15 billion</th>
<th>$1 billion-$15 billion</th>
<th>Less than $1 billion</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Return on Average Assets</strong></td>
<td>1.33</td>
<td>1.21</td>
<td>1.17</td>
<td>1.35</td>
<td>1.28</td>
<td>1.38</td>
<td>1.34</td>
<td>1.34</td>
<td>1.34</td>
<td>1.34</td>
<td>1.34</td>
</tr>
<tr>
<td><strong>Net Interest Margin</strong></td>
<td>3.34</td>
<td>4.00</td>
<td>3.99</td>
<td>3.96</td>
<td>3.97</td>
<td>3.90</td>
<td>3.93</td>
<td>3.93</td>
<td>3.93</td>
<td>3.93</td>
<td>3.93</td>
</tr>
<tr>
<td><strong>Nonperforming Loan Ratio</strong></td>
<td>0.87</td>
<td>0.95</td>
<td>1.00</td>
<td>0.80</td>
<td>0.87</td>
<td>0.71</td>
<td>0.77</td>
<td>0.77</td>
<td>0.77</td>
<td>0.77</td>
<td>0.77</td>
</tr>
<tr>
<td><strong>Loan Loss Reserve Ratio</strong></td>
<td>1.18</td>
<td>1.33</td>
<td>1.34</td>
<td>1.27</td>
<td>1.30</td>
<td>1.01</td>
<td>1.11</td>
<td>1.11</td>
<td>1.11</td>
<td>1.11</td>
<td>1.11</td>
</tr>
</tbody>
</table>

#### Return on Average Assets*

- **Arkansas**: 1.41%
- **Illinois**: 1.41%
- **Indiana**: 1.41%
- **Kentucky**: 1.41%
- **Mississippi**: 1.41%
- **Missouri**: 1.41%
- **Tennessee**: 1.41%

#### Net Interest Margin*

- **Arkansas**: 4.31%
- **Illinois**: 3.71%
- **Indiana**: 3.93%
- **Kentucky**: 3.93%
- **Mississippi**: 3.93%
- **Missouri**: 3.93%
- **Tennessee**: 3.93%

#### Nonperforming Loan Ratio

- **Arkansas**: 1.00%
- **Illinois**: 1.00%
- **Indiana**: 1.00%
- **Kentucky**: 1.00%
- **Mississippi**: 1.00%
- **Missouri**: 1.00%
- **Tennessee**: 1.00%

#### Loan Loss Reserve Ratio

- **Arkansas**: 1.00%
- **Illinois**: 1.00%
- **Indiana**: 1.00%
- **Kentucky**: 1.00%
- **Mississippi**: 1.00%
- **Missouri**: 1.00%
- **Tennessee**: 1.00%

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

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

*Annualized data.
# Regional Economic Indicators

Data as of Nov. 14, 2019.

## Nonfarm Employment Growth/Third Quarter 2019

<table>
<thead>
<tr>
<th>Total Nonagricultural</th>
<th>United States</th>
<th>Eighth District</th>
<th>Arkansas</th>
<th>Illinois</th>
<th>Indiana</th>
<th>Kentucky</th>
<th>Mississippi</th>
<th>Missouri</th>
<th>Tennessee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent Change</td>
<td>1.5%</td>
<td>1.2%</td>
<td>1.4%</td>
<td>1.1%</td>
<td>1.1%</td>
<td>1.2%</td>
<td>1.6%</td>
<td>1.3%</td>
<td>1.7%</td>
</tr>
</tbody>
</table>

### Year-over-Year Percent Change

- **Natural Resources/Mining:** 0.9
- **Construction:** 2.3
- **Manufacturing:** 1.0
- **Trade/Transportation/Utilities:** 0.5
- **Information:** 0.0
- **Financial Activities:** 1.3
- **Professional & Business Services:** 2.1
- **Educational & Health Services:** 2.7
- **Leisure & Hospitality:** 1.9
- **Other Services:** 1.7
- **Government:** 0.7

* Eighth District growth rates are calculated from the sums of the seven states. Each state's data are for the entire state even though parts of six of the states are not within the District's borders.

## Housing Permits/Third Quarter

### Year-over-Year Percent Change in Year-to-Date Levels

<table>
<thead>
<tr>
<th>United States</th>
<th>Arkansas</th>
<th>Illinois</th>
<th>Indiana</th>
<th>Kentucky</th>
<th>Mississippi</th>
<th>Missouri</th>
<th>Tennessee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent Change</td>
<td>-4.2%</td>
<td>-6.2%</td>
<td>-15.1%</td>
<td>-14.4%</td>
<td>-15.7%</td>
<td>-6.5%</td>
<td>-4.3%</td>
</tr>
</tbody>
</table>

## Real Personal Income/Second Quarter

### Year-over-Year Percent Change

<table>
<thead>
<tr>
<th>United States</th>
<th>Arkansas</th>
<th>Illinois</th>
<th>Indiana</th>
<th>Kentucky</th>
<th>Mississippi</th>
<th>Missouri</th>
<th>Tennessee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent Change</td>
<td>3.5%</td>
<td>2.6%</td>
<td>0.9%</td>
<td>-3.3%</td>
<td>-2.2%</td>
<td>-3.1%</td>
<td>-1.8%</td>
</tr>
</tbody>
</table>

* NOTE: All data are seasonally adjusted unless otherwise noted.

## Unemployment Rates

<table>
<thead>
<tr>
<th>United States</th>
<th>2019 Q3</th>
<th>2019 Q2</th>
<th>2018 Q3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arkansas</td>
<td>3.4%</td>
<td>3.4%</td>
<td>3.6%</td>
</tr>
<tr>
<td>Illinois</td>
<td>4.0%</td>
<td>4.4%</td>
<td>4.2%</td>
</tr>
<tr>
<td>Indiana</td>
<td>3.3%</td>
<td>3.6%</td>
<td>3.5%</td>
</tr>
<tr>
<td>Kentucky</td>
<td>4.4%</td>
<td>4.0%</td>
<td>4.4%</td>
</tr>
<tr>
<td>Mississippi</td>
<td>5.2%</td>
<td>5.0%</td>
<td>4.7%</td>
</tr>
<tr>
<td>Missouri</td>
<td>3.2%</td>
<td>3.3%</td>
<td>4.0%</td>
</tr>
<tr>
<td>Tennessee</td>
<td>3.5%</td>
<td>3.3%</td>
<td>3.5%</td>
</tr>
</tbody>
</table>

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