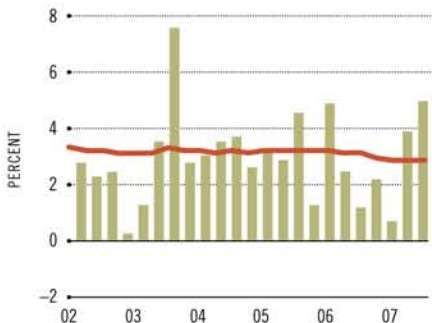
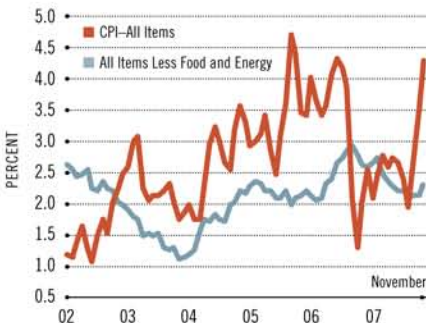


**REAL GDP GROWTH**



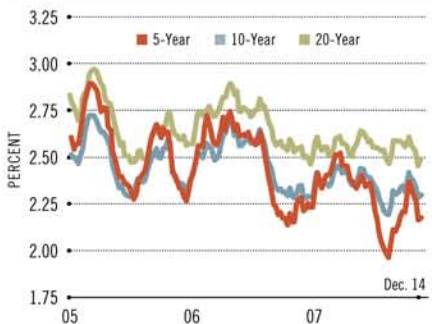
NOTE: Each bar is a one-quarter growth rate (annualized); the red line is the 10-year growth rate.

**CONSUMER PRICE INDEX**



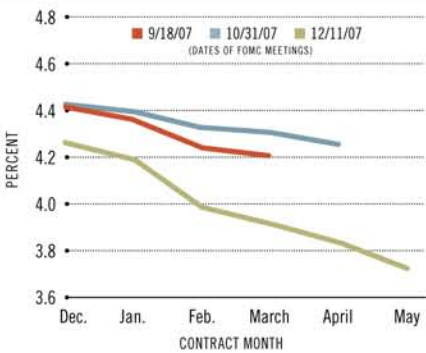
NOTE: Percent change from a year earlier.

**INFLATION-INDEXED TREASURY YIELD SPREADS**

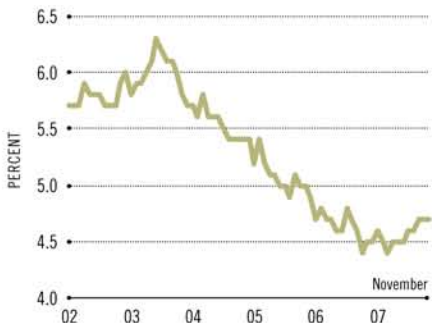


NOTE: Weekly data.

**RATES ON FEDERAL FUNDS FUTURES ON SELECTED DATES**



**CIVILIAN UNEMPLOYMENT RATE**



NOTE: Beginning in January 2003, household data reflect revised population controls used in the Current Population Survey.

**INTEREST RATES**



NOTE: Except for the fed funds target, which is end-of-period, data are monthly averages of daily data.

**U.S. AGRICULTURAL TRADE**



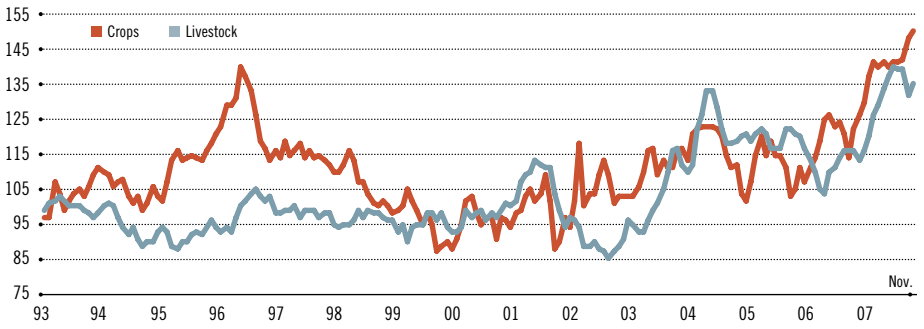
NOTE: Data are aggregated over the past 12 months.

**FARMING CASH RECEIPTS**



NOTE: Data are aggregated over the past 12 months.

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



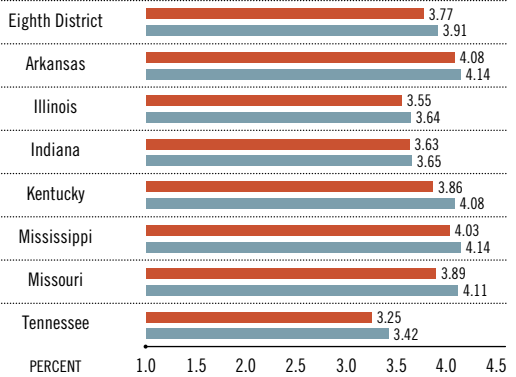
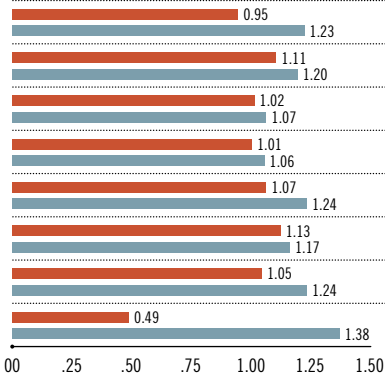
COMMERCIAL BANK PERFORMANCE RATIOS

U.S. BANKS BY ASSET SIZE / THIRD QUARTER 2007

	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*	1.17	1.11	1.02	1.22	1.12	1.23	1.18	1.17
Net Interest Margin*	3.41	4.18	4.20	4.09	4.15	3.92	4.03	3.20
Nonperforming Loan Ratio	1.04	1.04	1.05	1.09	1.07	0.92	0.99	1.05
Loan Loss Reserve Ratio	1.22	1.24	1.27	1.23	1.25	1.24	1.24	1.21

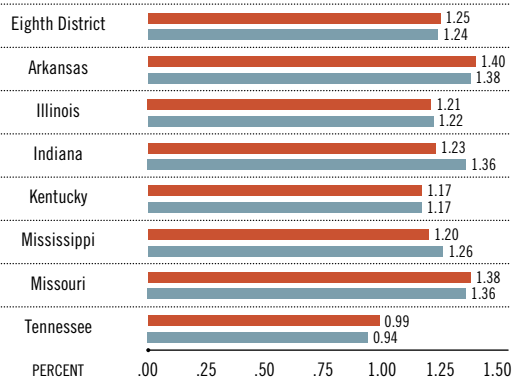
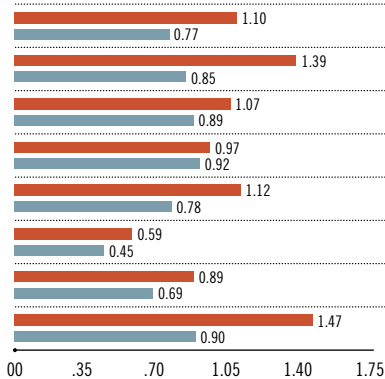
RETURN ON AVERAGE ASSETS\*

NET INTEREST MARGIN\*



NONPERFORMING LOAN RATIO

LOAN LOSS RESERVE RATIO



■ Third Quarter 2007 ■ Third Quarter 2006

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\* / THIRD QUARTER 2007

YEAR-OVER-YEAR PERCENT CHANGE

	United States	Eighth District	Arkansas	Illinois	Indiana	Kentucky	Mississippi	Missouri	Tennessee
Total Nonagricultural	1.2%	0.8%	0.7%	0.8%	0.6%	0.5%	1.9%	1.0%	0.7%
Natural Resources/Mining	5.1	2.8	16.7	1.3	0.5	2.5	-2.1	0.0	1.6
Construction	-1.1	2.4	0.7	0.5	2.4	2.2	6.5	2.3	5.9
Manufacturing	-1.4	-1.8	-4.2	-0.6	-1.3	-2.0	-1.8	-2.9	-2.5
Trade/Transportation/Utilities	1.0	0.6	0.3	0.2	0.7	0.1	1.2	1.6	0.9
Information	1.2	0.3	3.8	-0.9	0.1	0.8	0.5	-0.7	2.8
Financial Activities	0.9	0.8	2.0	1.0	0.4	2.1	0.5	0.5	0.1
Professional & Business Services	1.7	1.6	2.5	2.3	0.4	2.4	3.7	1.1	-0.3
Educational & Health Services	3.3	1.7	2.6	1.8	0.4	1.2	1.9	2.3	2.0
Leisure & Hospitality	2.9	2.3	2.9	2.5	1.4	0.6	2.9	2.8	2.9
Other Services	0.9	0.4	1.4	-0.4	0.7	0.5	0.5	0.7	0.8
Government	1.0	0.7	1.4	-0.5	2.2	0.4	3.5	0.8	-0.2

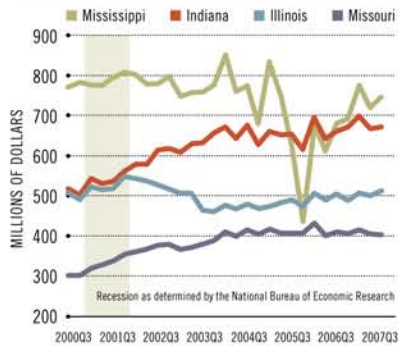
\* NOTE: Nonfarm payroll employment series have been converted from the 1987 Standard Classification (SIC) system basis to a 2002 North American Industry Classification (NAICS) basis.

### UNEMPLOYMENT RATES

PERCENT

	III/2007	II/2007	III/2006
United States	4.6%	4.5%	4.7%
Arkansas	5.6	5.1	5.4
Illinois	5.2	4.9	4.4
Indiana	4.7	4.7	5.0
Kentucky	5.8	5.4	5.7
Mississippi	6.3	6.3	6.7
Missouri	5.2	4.6	5.0
Tennessee	4.3	4.4	5.2

### ADJUSTED GROSS CASINO REVENUE\*

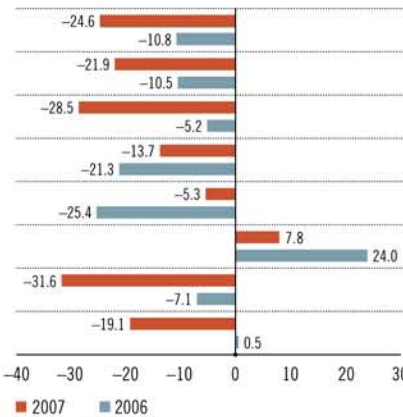


\* NOTE: Adjusted Gross Revenue = Total wagers minus players' winnings. Native American casino revenue (Mississippi only) is not included. In 2007 Q3 dollars.

SOURCE: State gambling commissions.

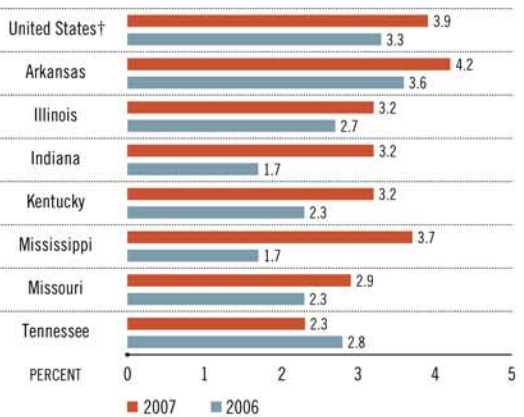
### HOUSING PERMITS / THIRD QUARTER

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



### REAL PERSONAL INCOME\* / SECOND QUARTER

YEAR-OVER-YEAR PERCENT CHANGE



†For the first six months of 2008, this was incorrectly labeled "Eighth District." The data were for the U.S., however.

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

All data are seasonally adjusted unless otherwise noted.