

# SELECTED ECONOMIC INDICATORS CENTRAL MISSISSIPPI VALLEY

## 4TH QUARTER 1975

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### STATE ACTIVITY

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### METROPOLITAN AREA ACTIVITY

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### CHECK PAYMENTS 10 OTHER CITIES

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Prepared by Federal Reserve Bank of St. Louis  
Released: February 9, 1976

## THE DATA

Selected economic data are provided for five states, seven Standard and one Nonstandard Metropolitan Statistical Areas which are entirely or partially within the Eighth Federal Reserve District. Also included are check payment series for ten other Eighth District cities.

Data are presented in both unadjusted and seasonally adjusted index form. Index numbers are on a 1971=100 base. The latest data in most series are preliminary and are revised as the final figures are received.

### Manpower Utilization

Basic employment data are from the respective State Employment Security Office and the United States Department of Labor. All manpower data for metropolitan areas are based on the redefinition of SMSA areas announced in late April 1973, except for Memphis which is a Nonstandard Metropolitan Statistical Area. Memphis data include Shelby and Tipton Counties in Tennessee and Crittenden County, Arkansas, but exclude De Soto County, Mississippi.

Total employment and unemployment series are household (place-of-residence) data; payroll employment, nonmanufacturing and manufacturing employment are establishment (place-of-work) data.

### Banking Activity

Total loan and total deposit data are for Federal Reserve member banks only and are averages

of data for the last Wednesday of the preceding month, the Wednesday on or preceding the 15th of the current month, and the last Wednesday of the current month. Data are collected by this Bank and the Board of Governors of the Federal Reserve System. The Fort Smith SMSA data cover only those counties within the Eighth Federal Reserve District.

Check payments are debits to demand deposit accounts, except interbank and U.S. Government accounts. The data are based on a sample of commercial banks in each area adjusted to reflect total debits of all banks in the area and the number of trading days in the month. Data are collected by this Bank and the Board of Governors of the Federal Reserve System.

All banking data remain on the Standard Metropolitan Statistical Area definitions prior to the April 1973 announcement.

### Income

State personal income figures are annual rates of monthly figures published by Business Week. United States data are from the Department of Commerce.

Farm cash receipts are annual rates of monthly figures published by the United States Department of Agriculture.

SUMMARY OF CENTRAL MISSISSIPPI VALLEY ECONOMIC ACTIVITY

Employment in the Central Mississippi Valley (CMV) registered increases in both the third and fourth quarters of last year following four quarters of decline. The recovery has been stronger in the nonmetropolitan areas than in the larger CMV cities. In the two quarters of economic recovery, total employment in the CMV metropolitan areas and states increased at annual rates of 1.9 and 3.8 percent, respectively, compared with a 2.5 percent rate for the nation as a whole.

Employment growth accelerated in the fourth quarter for the CMV states, while it decelerated in the metropolitan areas. For example, total employment in the five CMV states increased at a 6.1 percent annual rate in the fourth quarter after a modest 1.5 percent rate of increase in the third quarter. Employment in the metropolitan areas increased at only an 0.8 percent rate in the fourth quarter, compared with a 3.1 percent rate of increase in the previous quarter.

Personal income in the five state area dropped in the first quarter of 1975, but rose at a rapid 14 percent rate from the first to the third quarter. While U.S. personal income on a quarterly basis continued to increase during the recession it has risen less rapidly than in the CMV states since the first quarter.

Member bank deposits in CMV cities rose somewhat faster in the last three quarters of 1975 than in the previous three quarters. However, in some of the major cities bank loan demand remains relatively weak.

|               | <u>Total Employment*</u>        |                                 | <u>Unemployment Rate</u> |                |
|---------------|---------------------------------|---------------------------------|--------------------------|----------------|
|               | II 1975<br>to<br><u>IV 1975</u> | II 1974<br>to<br><u>II 1975</u> | <u>IV 1975</u>           | <u>IV 1974</u> |
| United States | 2.5 %                           | - 1.9 %                         | 8.4 %                    | 6.6 %          |
| Arkansas      | 6.5                             | - 4.0                           | 7.8                      | 5.9            |
| Kentucky      | 5.2                             | - 0.2                           | 7.7                      | 5.3            |
| Mississippi   | 5.3                             | - 4.5                           | 6.5                      | 5.3            |
| Missouri      | 1.8                             | - 3.4                           | 7.4                      | 5.4            |
| Tennessee     | 2.8                             | - 2.3                           | 8.3                      | 6.6            |
| State Summary | 3.3                             | - 2.7                           | 7.6                      | 5.7            |
| St. Louis     | 2.6                             | - 3.5                           | 8.9                      | 6.8            |
| Louisville    | 0.2                             | - 4.9                           | 9.0                      | 5.7            |
| Memphis       | - 2.0                           | - 5.7                           | 8.8                      | 5.1            |
| Little Rock   | 3.3                             | - 3.9                           | 6.6                      | 4.6            |
| Evansville    | 4.1                             | - 6.3                           | 7.1                      | 4.6            |
| Springfield   | 2.8                             | - 3.6                           | 5.4                      | 4.2            |
| Fort Smith    | 12.2                            | - 7.1                           | 8.3                      | 6.0            |
| Pine Bluff    | - 0.4                           | - 5.2                           | 9.1                      | 5.6            |
| SMSA Summary  | 1.9                             | - 4.4                           | 8.4                      | 6.6            |

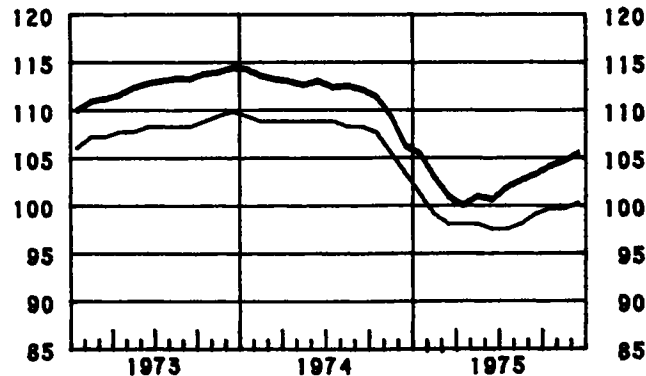
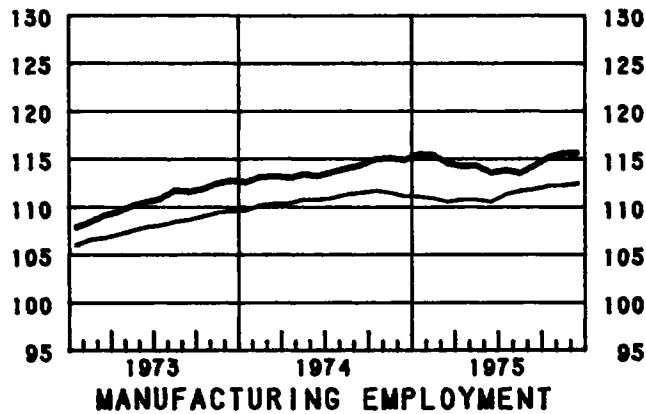
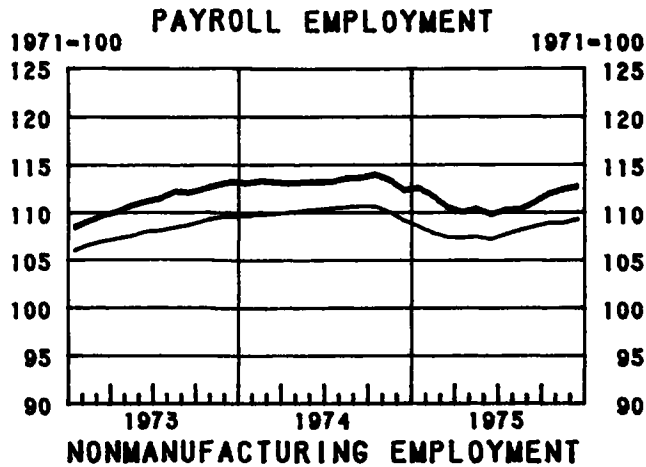
\* Compounded annual rates of change

# CENTRAL MISSISSIPPI VALLEY STATE SUMMARY

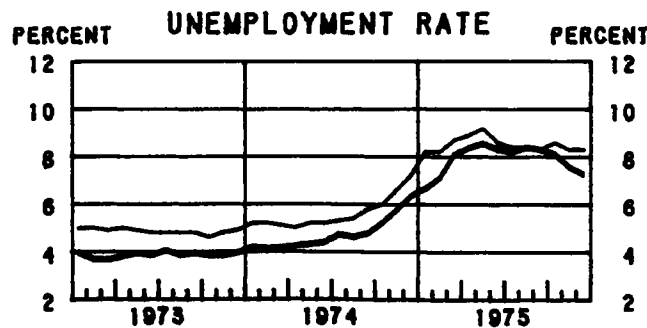
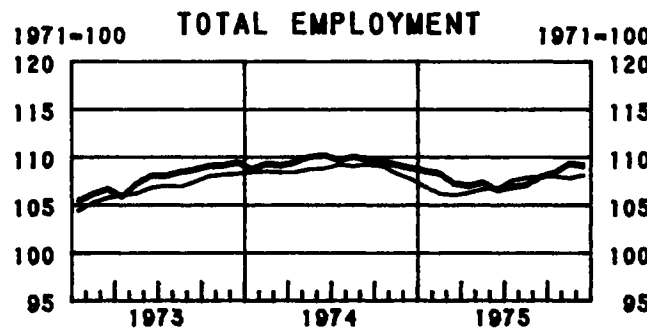
|                                   | 1974<br>IV | 1975  |       |       |       | OCT   | 1975<br>NOV | DEC   |
|-----------------------------------|------------|-------|-------|-------|-------|-------|-------------|-------|
|                                   |            | I     | II    | III   | IV    |       |             |       |
| <b>MANPOWER UTILIZATION</b>       |            |       |       |       |       |       |             |       |
| TOTAL EMPLOYMENT INDEX            |            |       |       |       |       |       |             |       |
| C.M.V. STATES                     | 109.0      | 107.9 | 106.8 | 107.2 | 108.8 | 108.3 | 109.2       | 109.0 |
| UNITED STATES                     | 108.4      | 106.4 | 106.6 | 107.8 | 107.9 | 108.0 | 107.8       | 108.1 |
| PAYROLL EMPLOYMENT INDEX          |            |       |       |       |       |       |             |       |
| C.M.V. STATES                     | 113.1      | 111.5 | 109.9 | 110.4 | 112.2 | 111.8 | 112.3       | 112.5 |
| UNITED STATES                     | 109.9      | 107.9 | 107.3 | 108.1 | 109.0 | 108.9 | 108.9       | 109.2 |
| NONMANUFACTURING EMPLOYMENT INDEX |            |       |       |       |       |       |             |       |
| C.M.V. STATES                     | 114.9      | 115.0 | 113.9 | 113.8 | 115.4 | 115.1 | 115.5       | 115.5 |
| UNITED STATES                     | 111.4      | 110.9 | 110.7 | 111.6 | 112.3 | 112.3 | 112.3       | 112.4 |
| MANUFACTURING EMPLOYMENT INDEX    |            |       |       |       |       |       |             |       |
| C.M.V. STATES                     | 108.8      | 103.0 | 100.4 | 102.5 | 104.6 | 104.0 | 104.5       | 105.4 |
| UNITED STATES                     | 105.6      | 99.5  | 97.8  | 98.2  | 99.8  | 99.6  | 99.6        | 100.2 |
| UNEMPLOYMENT RATE                 |            |       |       |       |       |       |             |       |
| C.M.V. STATES                     | 5.7        | 7.2   | 8.4   | 8.2   | 7.6   | 8.1   | 7.5         | 7.2   |
| UNITED STATES                     | 6.6        | 8.4   | 8.9   | 8.4   | 8.4   | 8.6   | 8.3         | 8.3   |
| <b>INCOME</b>                     |            |       |       |       |       |       |             |       |
| PERSONAL INCOME INDEX             |            |       |       |       |       |       |             |       |
| C.M.V. STATES                     | 142.6      | 142.5 | 146.7 | 152.3 | N.A.  | N.A.  | N.A.        | N.A.  |
| UNITED STATES                     | 139.1      | 140.1 | 142.5 | 146.9 | 150.7 | 149.9 | 150.8       | 151.4 |
| FARM CASH RECEIPTS INDEX          |            |       |       |       |       |       |             |       |
| C.M.V. STATES                     | 160.2      | 160.3 | 148.9 | 159.2 | N.A.  | 162.9 | N.A.        | N.A.  |
| UNITED STATES                     | 177.5      | 161.9 | 163.9 | 184.9 | N.A.  | 188.3 | N.A.        | N.A.  |

N.A. - NOT AVAILABLE  
ALL INDEXES: 1971=100

# CENTRAL MISSISSIPPI VALLEY STATE SUMMARY



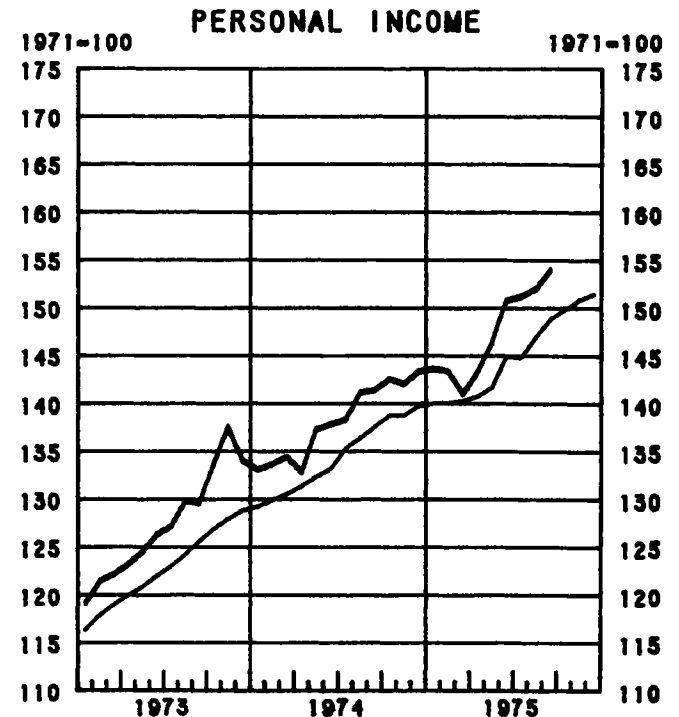
C.M.V. STATES — U.S. - - -



ALL DATA ARE SEASONALLY ADJUSTED

**PERCENTAGE CHANGE**  
**SEASONALLY ADJUSTED INDEX**

|                          | YEAR ENDING   |      |
|--------------------------|---------------|------|
|                          | DECEMBER 1975 |      |
|                          | STATE SUMMARY | U.S. |
| TOTAL PAYROLL EMPLOYMENT | +0.4          | +0.1 |
| NONMANUFACTURING         | +0.7          | +1.2 |
| MANUFACTURING            | -0.6          | -3.1 |
| TOTAL EMPLOYMENT         | +0.3          | +0.4 |
| PERSONAL INCOME          | N.A.          | N.A. |



PREPARED BY FEDERAL RESERVE BANK OF ST. LOUIS

# ARKANSAS

## MANPOWER UTILIZATION

### TOTAL EMPLOYMENT

THOUSANDS OF PERSONS

793.5 749.9 781.0 795.5 785.7 808.3 787.7 761.2

SEASONALLY ADJUSTED INDEX

113.3 110.4 108.7 109.0 112.2 111.9 112.5 112.1

### PAYROLL EMPLOYMENT

THOUSANDS OF PERSONS

643.1 611.8 615.6 623.2 632.5 636.6 629.8 631.2

SEASONALLY ADJUSTED INDEX

117.2 113.5 111.5 111.9 115.3 115.1 115.1 115.6

### NONMANUFACTURING EMPLOYMENT

THOUSANDS OF PERSONS

448.9 439.1 445.2 444.2 451.8 454.0 450.2 451.2

SEASONALLY ADJUSTED INDEX

118.9 118.6 117.4 116.0 119.7 119.5 119.6 119.9

### MANUFACTURING EMPLOYMENT

THOUSANDS OF PERSONS

194.2 172.7 170.5 178.9 180.7 182.6 179.6 180.0

SEASONALLY ADJUSTED INDEX

113.5 102.4 98.6 103.0 105.6 105.4 105.1 106.4

### UNEMPLOYMENT

THOUSANDS OF PERSONS

48.6 84.9 82.4 69.8 64.0 61.4 65.5 65.0

SEASONALLY ADJUSTED RATE

5.9 8.6 10.0 9.1 7.8 8.0 8.0 7.4

## INCOME

### PERSONAL INCOME

MILLIONS OF DOLLARS

9,824 8,156 8,524 9,340 N.A. N.A. N.A. N.A.

ANNUAL RATE

149.6 145.0 150.0 160.0 N.A. N.A. N.A. N.A.

SEASONALLY ADJUSTED INDEX

### FARM CASH RECEIPTS

MILLIONS OF DOLLARS

3,609 1,774 1,120 1,798 N.A. 5,248 N.A. N.A.

ANNUAL RATE

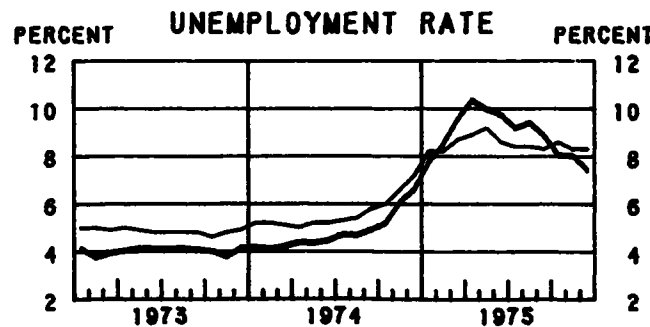
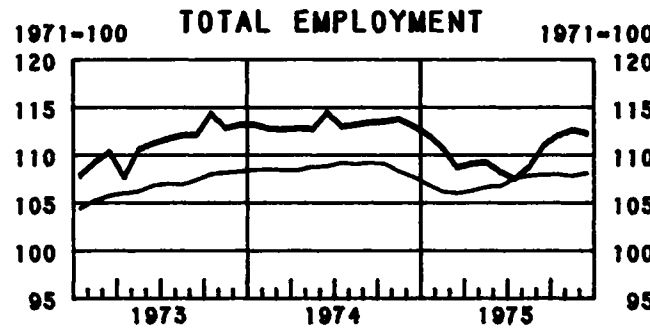
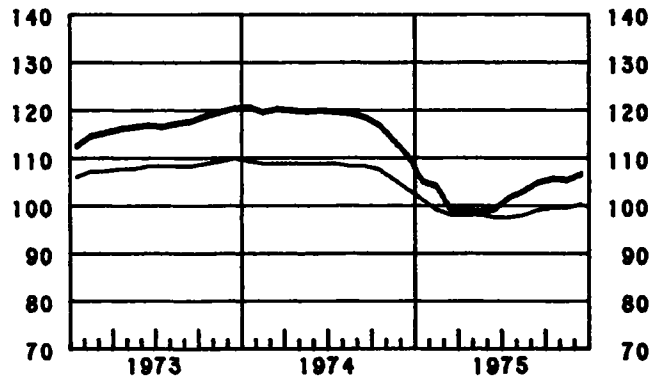
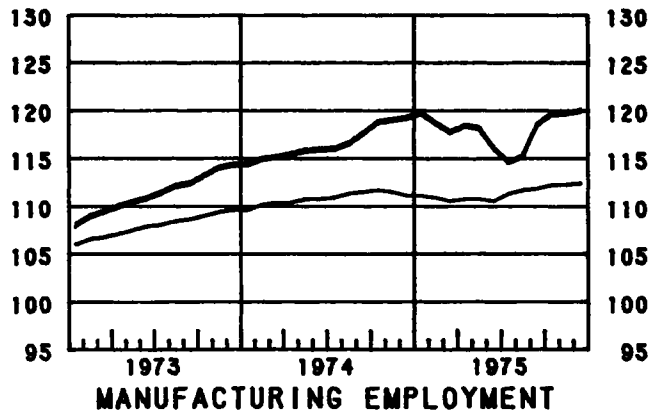
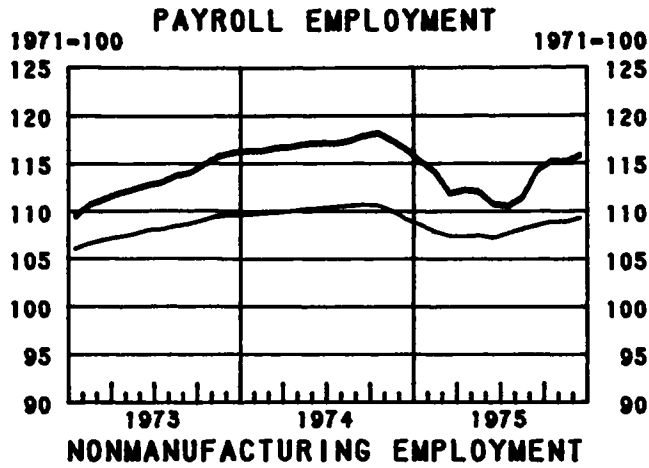
151.4 228.5 152.4 214.5 N.A. 208.2 N.A. N.A.

SEASONALLY ADJUSTED INDEX

N.A. - NOT AVAILABLE

ALL INDEXES: 1971=100

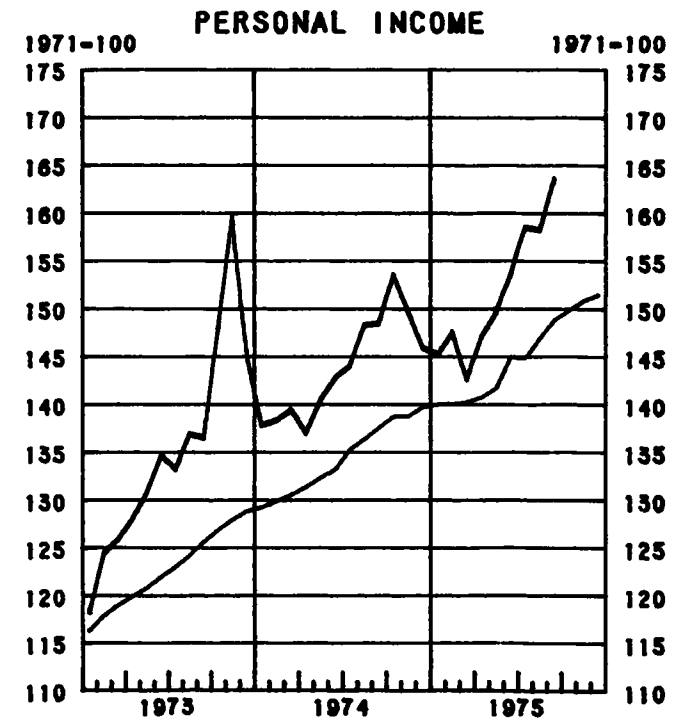
# ARKANSAS



**PERCENTAGE CHANGE  
SEASONALLY ADJUSTED INDEX**

**YEAR ENDING  
DECEMBER 1975**

|                          | ARKANSAS | U.S. |
|--------------------------|----------|------|
| TOTAL PAYROLL EMPLOYMENT | -0.5     | +0.1 |
| NONMANUFACTURING         | +0.7     | +1.2 |
| MANUFACTURING            | -3.4     | -3.1 |
| TOTAL EMPLOYMENT         | -0.6     | +0.4 |
| PERSONAL INCOME          | N.A.     | N.A. |



ARKANSAS — U.S. —

ALL DATA ARE SEASONALLY ADJUSTED

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# KENTUCKY

## MANPOWER UTILIZATION

### TOTAL EMPLOYMENT

THOUSANDS OF PERSONS

1361.4 1319.9 1355.2 1390.7 1390.7 1408.0 1395.7 1368.4

SEASONALLY ADJUSTED INDEX

112.8 114.4 112.4 114.1 115.3 114.9 115.7 115.2

### PAYROLL EMPLOYMENT

THOUSANDS OF PERSONS

1087.8 1062.8 1065.3 1070.8 1085.7 1082.6 1087.6 1086.8

SEASONALLY ADJUSTED INDEX

116.1 116.2 113.8 114.0 115.8 115.5 116.1 115.8

### NONMANUFACTURING EMPLOYMENT

THOUSANDS OF PERSONS

799.0 786.7 796.2 798.3 811.0 811.4 813.2 808.4

SEASONALLY ADJUSTED INDEX

116.6 118.2 116.2 116.2 118.4 118.6 118.8 117.8

### MANUFACTURING EMPLOYMENT

THOUSANDS OF PERSONS

288.8 276.1 269.1 272.5 274.7 271.2 274.4 278.4

SEASONALLY ADJUSTED INDEX

114.4 111.0 107.3 108.3 108.8 107.1 109.0 110.4

### UNEMPLOYMENT

THOUSANDS OF PERSONS

73.3 102.4 112.0 116.1 110.9 112.3 106.1 114.3

SEASONALLY ADJUSTED RATE

5.3 6.3 7.9 8.2 7.7 8.3 7.4 7.4

## INCOME

### PERSONAL INCOME

MILLIONS OF DOLLARS

15,804 15,660 15,520 16,104 N.A. N.A. N.A. N.A.

ANNUAL RATE

141.7 147.5 146.2 151.3 N.A. N.A. N.A. N.A.

SEASONALLY ADJUSTED INDEX

141.7 147.5 146.2 151.3 N.A. N.A. N.A. N.A.

### FARM CASH RECEIPTS

MILLIONS OF DOLLARS

2,956 1,422 739 904 N.A. 1,774 N.A. N.A.

ANNUAL RATE

182.8 146.1 143.3 143.4 N.A. 150.7 N.A. N.A.

SEASONALLY ADJUSTED INDEX

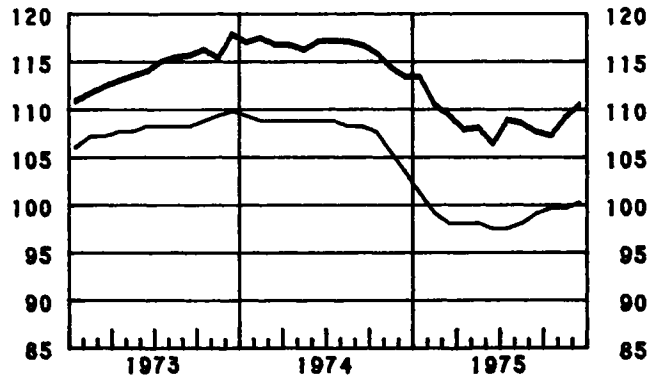
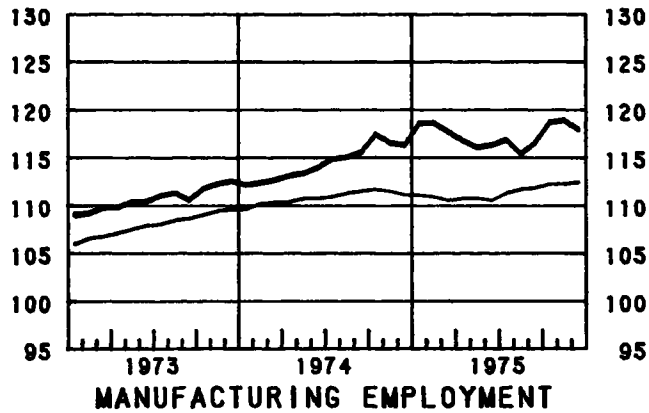
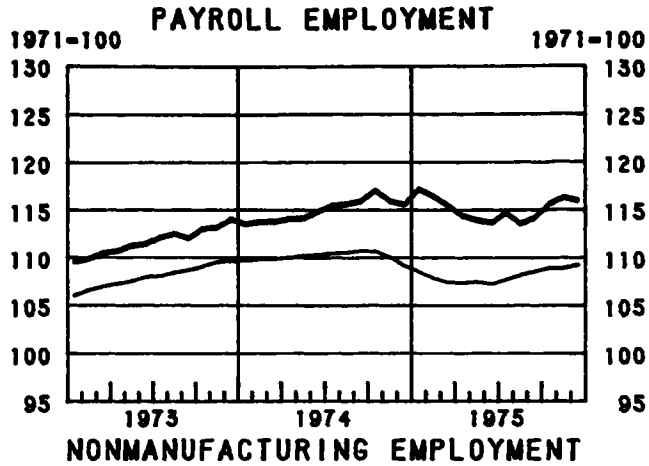
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N.A. - NOT AVAILABLE

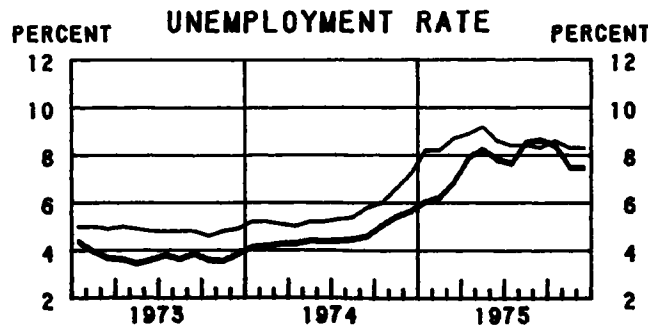
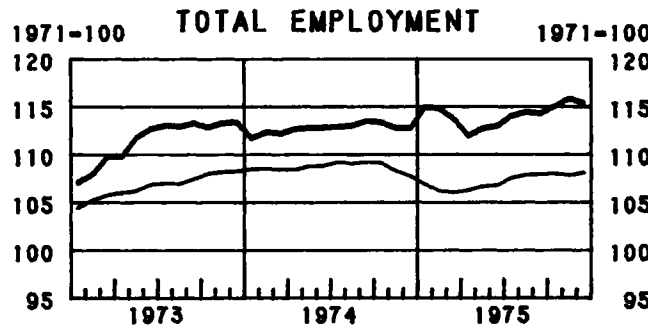
ALL INDEXES: 1971=100



# KENTUCKY



KENTUCKY — U.S. - - -

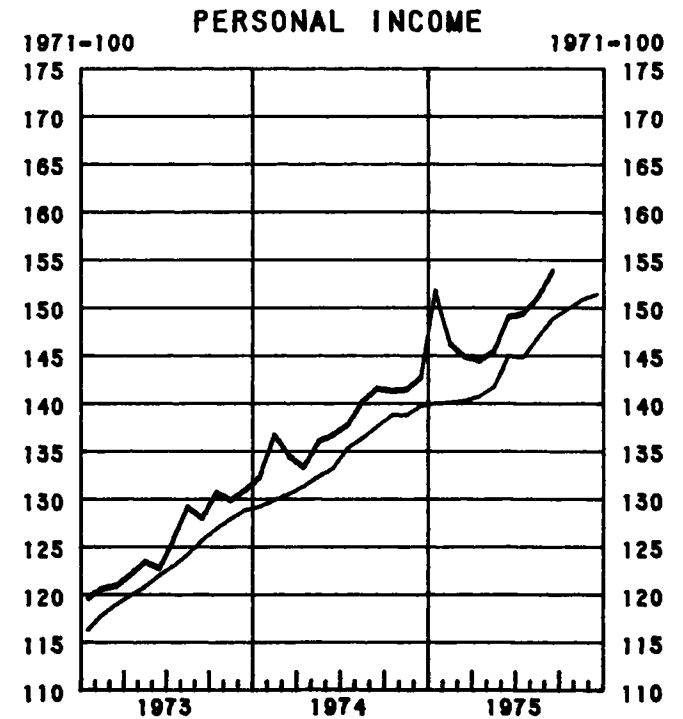


ALL DATA ARE SEASONALLY ADJUSTED

**PERCENTAGE CHANGE  
SEASONALLY ADJUSTED INDEX**

**YEAR ENDING  
DECEMBER 1975**

|                          | KENTUCKY | U.S. |
|--------------------------|----------|------|
| TOTAL PAYROLL EMPLOYMENT | +0.4     | +0.1 |
| NONMANUFACTURING         | +1.5     | +1.2 |
| MANUFACTURING            | -2.5     | -3.1 |
| TOTAL EMPLOYMENT         | +2.4     | +0.4 |
| PERSONAL INCOME          | N.A.     | N.A. |



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# MISSISSIPPI

## MANPOWER UTILIZATION

### TOTAL EMPLOYMENT

THOUSANDS OF PERSONS

895.6 852.8 864.8 879.3 883.9 896.1 885.3 870.4

SEASONALLY ADJUSTED INDEX

114.6 112.6 110.4 111.1 113.3 111.9 113.9 114.0

### PAYROLL EMPLOYMENT

THOUSANDS OF PERSONS

695.1 673.6 671.6 679.4 695.9 693.0 695.7 699.1

SEASONALLY ADJUSTED INDEX

116.2 115.1 113.1 114.0 116.4 115.6 116.4 117.1

### NONMANUFACTURING EMPLOYMENT

THOUSANDS OF PERSONS

484.8 472.8 472.9 473.1 482.8 480.9 482.2 485.4

SEASONALLY ADJUSTED INDEX

118.8 118.6 116.8 116.7 118.3 117.5 118.3 119.0

### MANUFACTURING EMPLOYMENT

THOUSANDS OF PERSONS

210.3 200.8 198.6 206.4 213.1 212.1 213.5 213.7

SEASONALLY ADJUSTED INDEX

110.9 107.4 105.1 108.3 112.3 111.5 112.5 113.0

### UNEMPLOYMENT

THOUSANDS OF PERSONS

46.2 71.6 79.8 75.2 56.1 57.6 55.7 55.1

SEASONALLY ADJUSTED RATE

5.3 7.1 8.3 8.2 6.5 6.9 6.3 6.2

## INCOME

### PERSONAL INCOME

MILLIONS OF DOLLARS

9,380 8,804 9,120 9,768 N.A. N.A. N.A. N.A.

ANNUAL RATE

139.9 145.1 151.8 160.7 N.A. N.A. N.A. N.A.

SEASONALLY ADJUSTED INDEX

139.9 145.1 151.8 160.7 N.A. N.A. N.A. N.A.

### FARM CASH RECEIPTS

MILLIONS OF DOLLARS

2,706 1,266 836 986 N.A. 2,598 N.A. N.A.

ANNUAL RATE

150.6 142.3 142.4 153.3 N.A. 147.1 N.A. N.A.

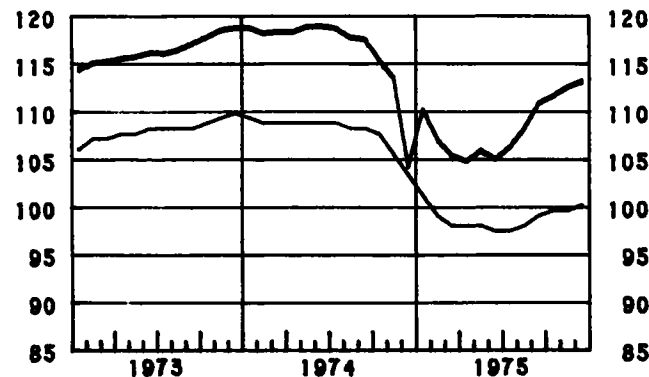
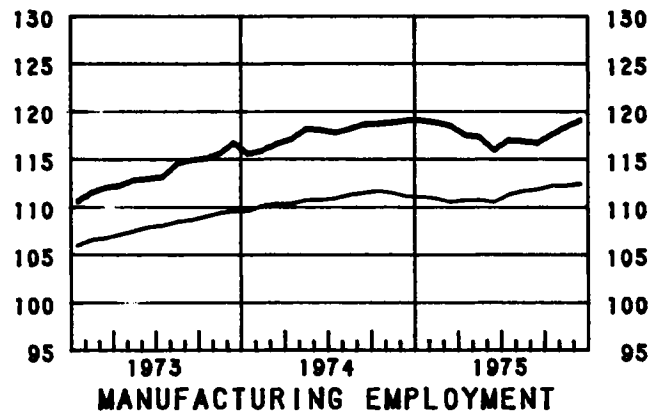
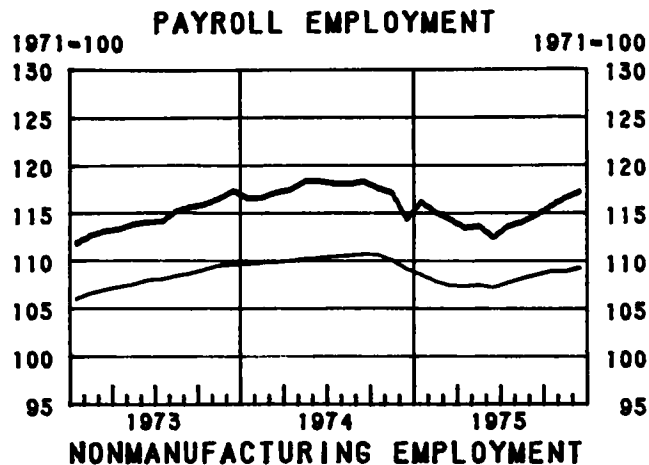
SEASONALLY ADJUSTED INDEX

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N.A. - NOT AVAILABLE

ALL INDEXES: 1971-100

# MISSISSIPPI

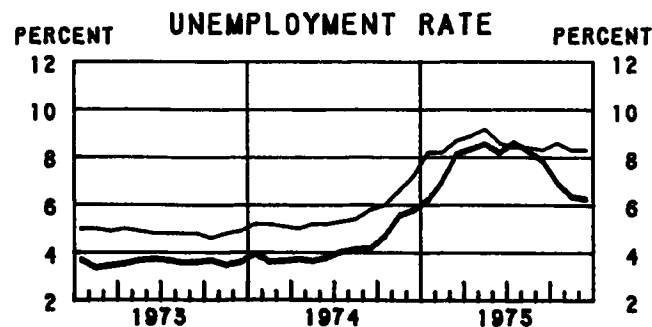
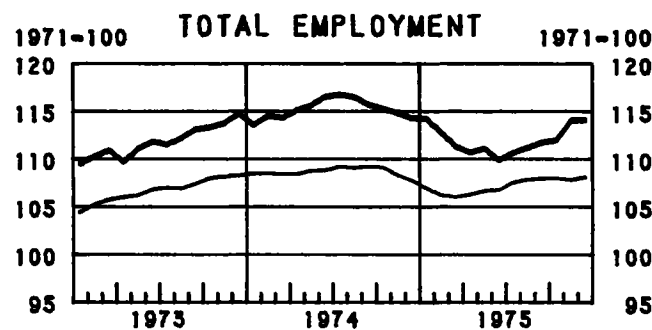


MISSISSIPPI — U.S. —

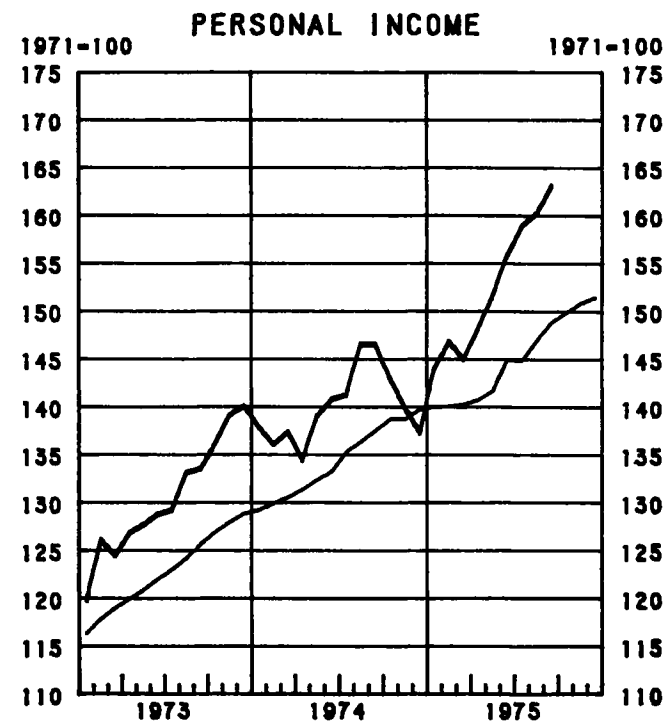
**PERCENTAGE CHANGE  
SEASONALLY ADJUSTED INDEX**

YEAR ENDING  
DECEMBER 1975

|                          | MISSISSIPPI | U.S. |
|--------------------------|-------------|------|
| TOTAL PAYROLL EMPLOYMENT | +2.6        | +0.1 |
| NONMANUFACTURING         | +0.1        | +1.2 |
| MANUFACTURING            | +8.6        | -3.1 |
| TOTAL EMPLOYMENT         | -0.1        | +0.4 |
| PERSONAL INCOME          | N.A.        | N.A. |



ALL DATA ARE SEASONALLY ADJUSTED



PREPARED BY FEDERAL RESERVE BANK OF ST. LOUIS

# MISSOURI

## MANPOWER UTILIZATION

### TOTAL EMPLOYMENT

THOUSANDS OF PERSONS

| 1974<br>IV | 1975   |        |        |        | 1975   |        |        |
|------------|--------|--------|--------|--------|--------|--------|--------|
|            | I      | II     | III    | IV     | OCT    | NOV    | DEC    |
| 1959.0     | 1870.0 | 1933.9 | 1940.6 | 1936.4 | 1954.9 | 1935.5 | 1918.7 |

SEASONALLY ADJUSTED INDEX

|       |       |       |       |       |       |       |       |
|-------|-------|-------|-------|-------|-------|-------|-------|
| 103.6 | 102.1 | 101.5 | 101.5 | 102.4 | 101.9 | 102.9 | 102.5 |
|-------|-------|-------|-------|-------|-------|-------|-------|

### PAYROLL EMPLOYMENT

THOUSANDS OF PERSONS

|        |        |        |        |        |        |        |        |
|--------|--------|--------|--------|--------|--------|--------|--------|
| 1784.9 | 1716.6 | 1736.4 | 1728.6 | 1756.7 | 1754.1 | 1758.6 | 1757.3 |
|--------|--------|--------|--------|--------|--------|--------|--------|

SEASONALLY ADJUSTED INDEX

|       |       |       |       |       |       |       |       |
|-------|-------|-------|-------|-------|-------|-------|-------|
| 107.2 | 105.4 | 104.2 | 104.2 | 105.5 | 105.0 | 105.6 | 105.8 |
|-------|-------|-------|-------|-------|-------|-------|-------|

### NONMANUFACTURING EMPLOYMENT

THOUSANDS OF PERSONS

|        |        |        |        |        |        |        |        |
|--------|--------|--------|--------|--------|--------|--------|--------|
| 1341.8 | 1310.2 | 1334.2 | 1321.0 | 1340.1 | 1339.4 | 1341.8 | 1339.2 |
|--------|--------|--------|--------|--------|--------|--------|--------|

SEASONALLY ADJUSTED INDEX

|       |       |       |       |       |       |       |       |
|-------|-------|-------|-------|-------|-------|-------|-------|
| 108.5 | 108.7 | 107.8 | 107.3 | 108.3 | 108.0 | 108.5 | 108.5 |
|-------|-------|-------|-------|-------|-------|-------|-------|

### MANUFACTURING EMPLOYMENT

THOUSANDS OF PERSONS

|       |       |       |       |       |       |       |       |
|-------|-------|-------|-------|-------|-------|-------|-------|
| 443.1 | 406.4 | 402.2 | 407.6 | 416.5 | 414.7 | 416.8 | 418.1 |
|-------|-------|-------|-------|-------|-------|-------|-------|

SEASONALLY ADJUSTED INDEX

|       |      |      |      |      |      |      |      |
|-------|------|------|------|------|------|------|------|
| 103.5 | 96.1 | 93.9 | 95.0 | 97.4 | 96.5 | 97.4 | 98.2 |
|-------|------|------|------|------|------|------|------|

### UNEMPLOYMENT

THOUSANDS OF PERSONS

|       |       |       |       |       |       |       |       |
|-------|-------|-------|-------|-------|-------|-------|-------|
| 103.3 | 158.6 | 154.3 | 147.6 | 142.2 | 140.3 | 140.9 | 145.5 |
|-------|-------|-------|-------|-------|-------|-------|-------|

SEASONALLY ADJUSTED RATE

|     |     |     |     |     |     |     |     |
|-----|-----|-----|-----|-----|-----|-----|-----|
| 5.4 | 6.9 | 7.6 | 7.3 | 7.4 | 7.7 | 7.3 | 7.1 |
|-----|-----|-----|-----|-----|-----|-----|-----|

## INCOME

### PERSONAL INCOME

MILLIONS OF DOLLARS

|        |        |        |        |      |      |      |      |
|--------|--------|--------|--------|------|------|------|------|
| 26,440 | 24,836 | 25,996 | 26,528 | N.A. | N.A. | N.A. | N.A. |
|--------|--------|--------|--------|------|------|------|------|

ANNUAL RATE

SEASONALLY ADJUSTED INDEX

|       |       |       |       |      |      |      |      |
|-------|-------|-------|-------|------|------|------|------|
| 139.9 | 135.6 | 141.8 | 144.4 | N.A. | N.A. | N.A. | N.A. |
|-------|-------|-------|-------|------|------|------|------|

### FARM CASH RECEIPTS

MILLIONS OF DOLLARS

|       |       |       |       |      |       |      |      |
|-------|-------|-------|-------|------|-------|------|------|
| 3,373 | 2,571 | 1,982 | 2,364 | N.A. | 3,906 | N.A. | N.A. |
|-------|-------|-------|-------|------|-------|------|------|

ANNUAL RATE

SEASONALLY ADJUSTED INDEX

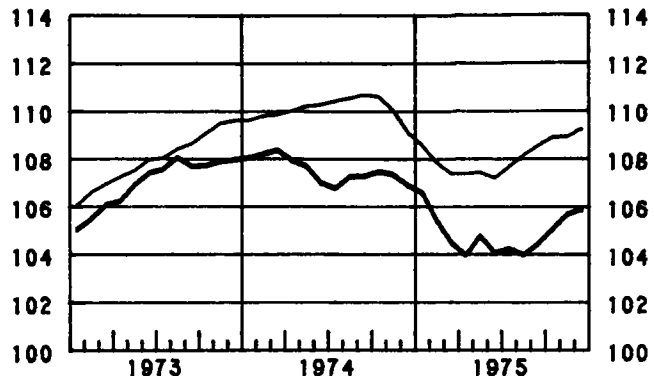
|       |       |       |       |      |       |      |      |
|-------|-------|-------|-------|------|-------|------|------|
| 149.0 | 158.9 | 163.1 | 151.7 | N.A. | 135.4 | N.A. | N.A. |
|-------|-------|-------|-------|------|-------|------|------|

N.A. - NOT AVAILABLE

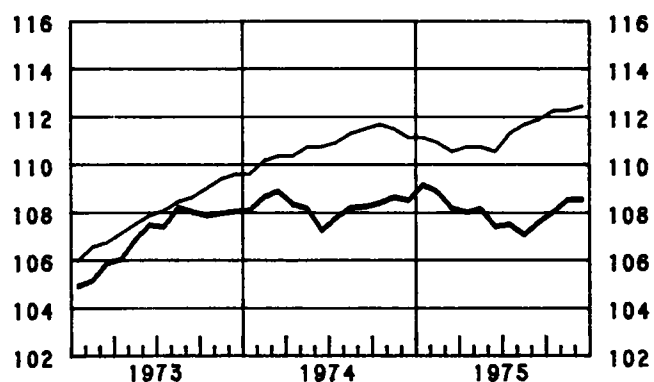
ALL INDEXES: 1971-100

# MISSOURI

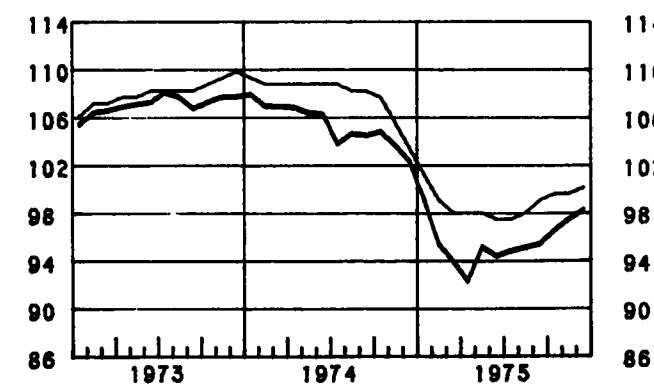
**PAYROLL EMPLOYMENT**  
1971-100



**NONMANUFACTURING EMPLOYMENT**



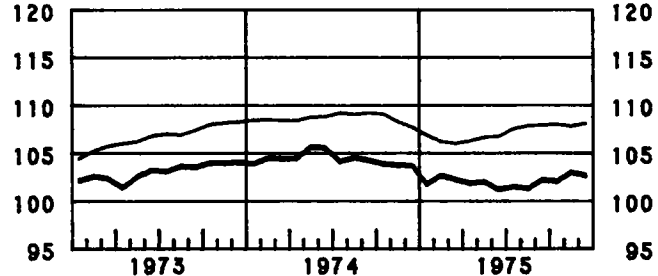
**MANUFACTURING EMPLOYMENT**



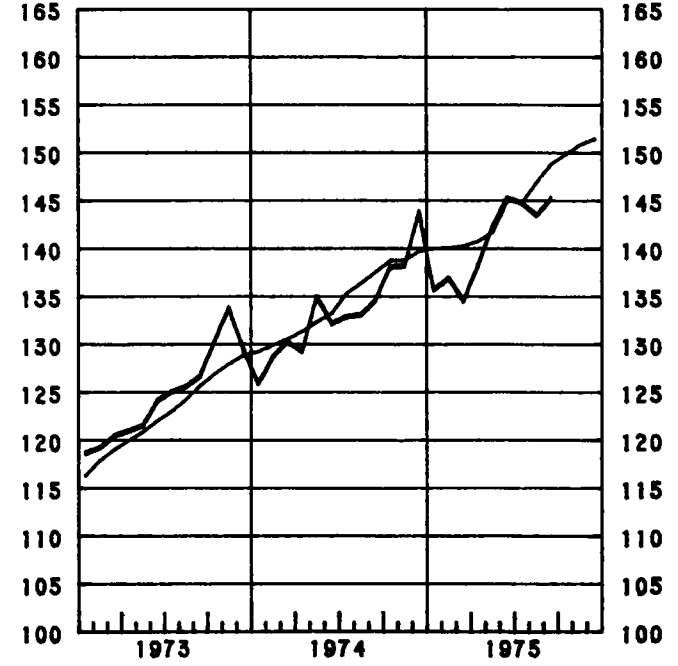
**PERCENTAGE CHANGE  
SEASONALLY ADJUSTED INDEX**  
YEAR ENDING  
DECEMBER 1975

|                          | MISSOURI | U.S. |
|--------------------------|----------|------|
| TOTAL PAYROLL EMPLOYMENT | -0.9     | +0.1 |
| NONMANUFACTURING         | +0.1     | +1.2 |
| MANUFACTURING            | -3.9     | -3.1 |
| TOTAL EMPLOYMENT         | -0.9     | +0.4 |
| PERSONAL INCOME          | N.A.     | N.A. |

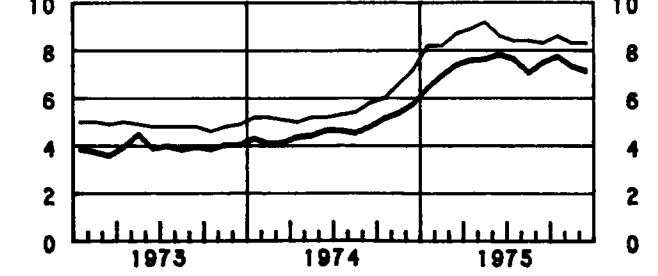
**TOTAL EMPLOYMENT**  
1971-100



**PERSONAL INCOME**  
1971-100



**UNEMPLOYMENT RATE**  
PERCENT



MISSOURI — U.S. —

ALL DATA ARE SEASONALLY ADJUSTED

PREPARED BY FEDERAL RESERVE BANK OF ST. LOUIS

# TENNESSEE

## MANPOWER UTILIZATION

### TOTAL EMPLOYMENT

THOUSANDS OF PERSONS

1735.9 1649.8 1695.0 1712.3 1733.4 1749.9 1739.4 1710.8

SEASONALLY ADJUSTED INDEX

108.0 106.5 106.3 105.9 107.8 107.4 108.0 108.1

### PAYROLL EMPLOYMENT

THOUSANDS OF PERSONS

1573.2 1515.7 1527.6 1542.5 1569.1 1568.4 1569.2 1569.7

SEASONALLY ADJUSTED INDEX

115.2 113.5 112.2 113.0 114.9 114.8 114.9 115.1

### NONMANUFACTURING EMPLOYMENT

THOUSANDS OF PERSONS

1073.1 1043.4 1060.3 1064.9 1080.8 1080.7 1081.4 1080.2

SEASONALLY ADJUSTED INDEX

118.9 118.6 117.7 118.1 119.7 119.7 119.8 119.7

### MANUFACTURING EMPLOYMENT

THOUSANDS OF PERSONS

500.1 472.3 467.3 477.6 488.3 487.7 487.8 489.5

SEASONALLY ADJUSTED INDEX

108.1 103.7 101.6 103.1 105.5 105.2 105.3 106.2

### UNEMPLOYMENT

THOUSANDS OF PERSONS

114.3 157.8 165.0 156.5 144.1 144.6 144.6 143.2

SEASONALLY ADJUSTED RATE

6.6 7.8 8.8 8.9 8.3 8.8 8.3 7.7

## INCOME

### PERSONAL INCOME

MILLIONS OF DOLLARS

19,560 18,856 19,804 20,828 N.A. N.A. N.A. N.A.

ANNUAL RATE

144.8 144.6 151.1 157.9 N.A. N.A. N.A. N.A.

SEASONALLY ADJUSTED INDEX

144.8 144.6 151.1 157.9 N.A. N.A. N.A. N.A.

### FARM CASH RECEIPTS

MILLIONS OF DOLLARS

1,883 767 594 745 N.A. 1,508 N.A. N.A.

ANNUAL RATE

149.2 130.6 126.1 135.0 N.A. 134.5 N.A. N.A.

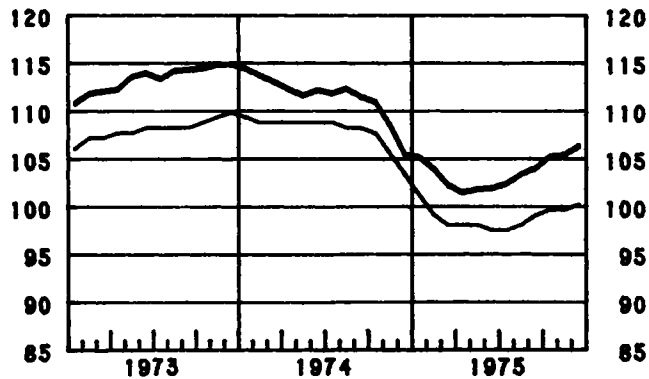
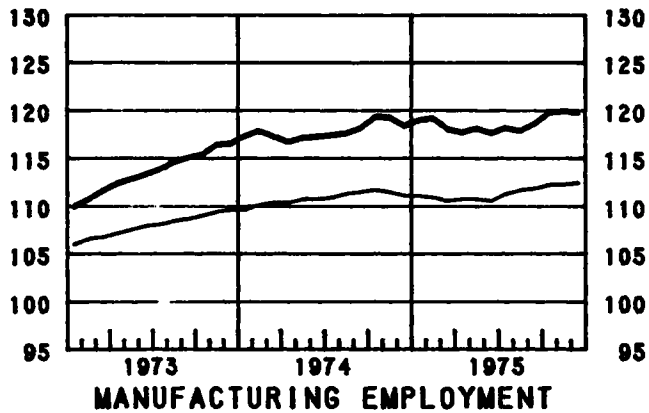
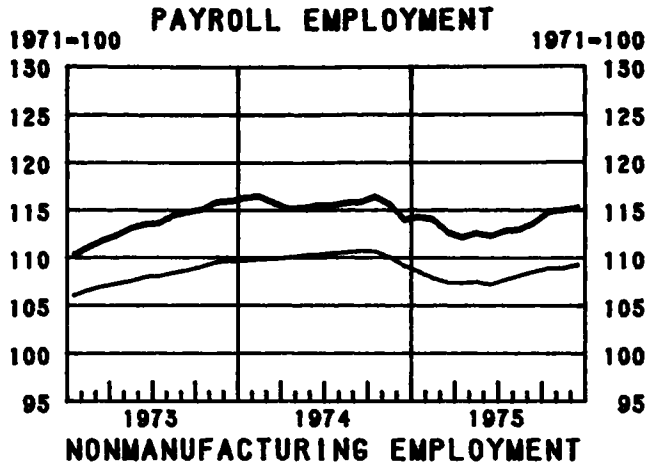
SEASONALLY ADJUSTED INDEX

149.2 130.6 126.1 135.0 N.A. 134.5 N.A. N.A.

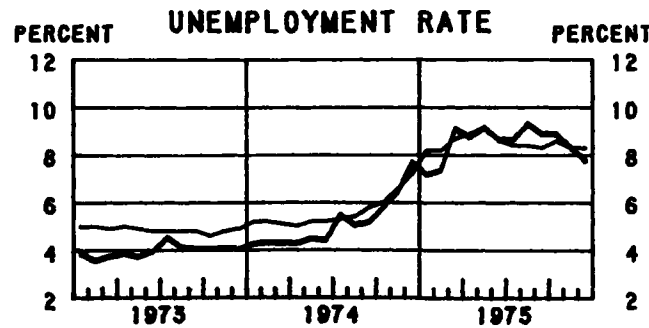
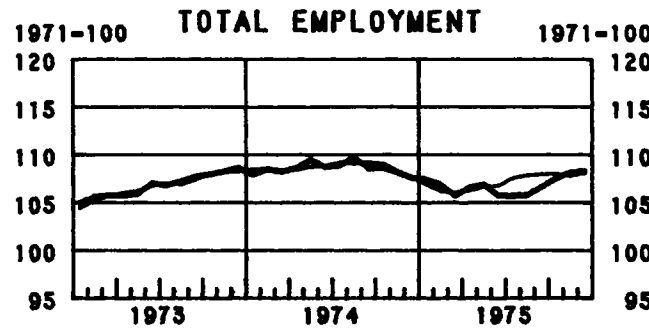
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ALL INDEXES: 1971=100

# TENNESSEE



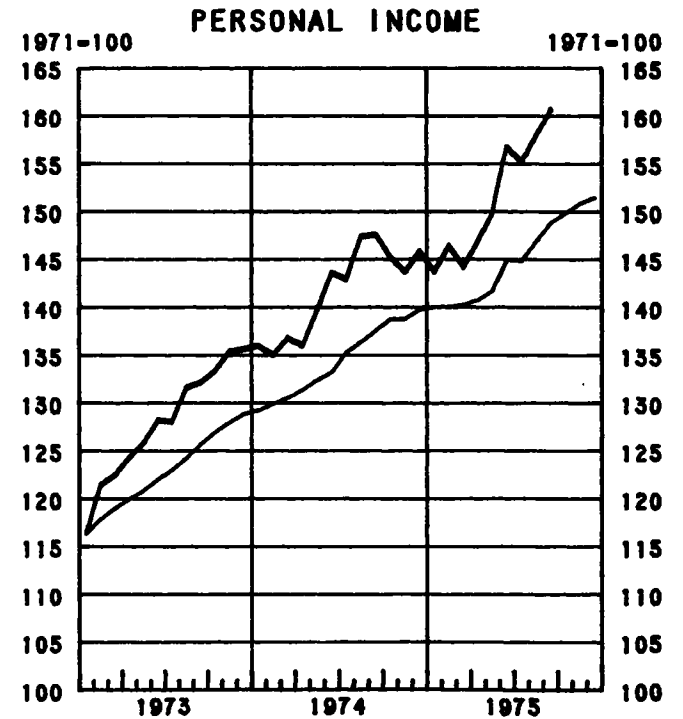
TENNESSEE — U.S. —



ALL DATA ARE SEASONALLY ADJUSTED

**PERCENTAGE CHANGE**  
**SEASONALLY ADJUSTED INDEX**  
**YEAR ENDING**  
**DECEMBER 1975**

|                          | TENNESSEE | U.S. |
|--------------------------|-----------|------|
| TOTAL PAYROLL EMPLOYMENT | +1.2      | +0.1 |
| NONMANUFACTURING         | +1.2      | +1.2 |
| MANUFACTURING            | +1.0      | -3.1 |
| TOTAL EMPLOYMENT         | +0.6      | +0.4 |
| PERSONAL INCOME          | N.A.      | N.A. |



PREPARED BY FEDERAL RESERVE BANK OF ST. LOUIS

# EIGHT CENTRAL MISSISSIPPI VALLEY METROPOLITAN AREAS

|  | 1974<br>IV | 1975  |       |       |       | OCT   | 1975<br>NOV | DEC   |
|--|------------|-------|-------|-------|-------|-------|-------------|-------|
|  |            | I     | II    | III   | IV    |       |             |       |
| <b>MANPOWER UTILIZATION</b>              |            |       |       |       |       |       |             |       |
| <b>PAYROLL EMPLOYMENT INDEX</b>          |            |       |       |       |       |       |             |       |
| C.M.V. AREAS                             | 107.2      | 105.7 | 104.1 | 105.0 | 105.6 | 105.5 | 105.7       | 105.7 |
| UNITED STATES                            | 109.9      | 107.9 | 107.3 | 108.1 | 109.0 | 108.9 | 108.9       | 109.2 |
| <b>NONMANUFACTURING EMPLOYMENT INDEX</b> |            |       |       |       |       |       |             |       |
| C.M.V. AREAS                             | 109.0      | 109.9 | 108.4 | 108.9 | 109.4 | 109.5 | 109.5       | 109.4 |
| UNITED STATES                            | 111.4      | 110.9 | 110.7 | 111.6 | 112.3 | 112.3 | 112.3       | 112.4 |
| <b>MANUFACTURING EMPLOYMENT INDEX</b>    |            |       |       |       |       |       |             |       |
| C.M.V. AREAS                             | 102.5      | 95.0  | 93.1  | 95.0  | 96.0  | 95.5  | 96.2        | 96.3  |
| UNITED STATES                            | 105.6      | 99.5  | 97.8  | 98.2  | 99.8  | 99.6  | 99.6        | 100.2 |
| <b>UNEMPLOYMENT RATE</b>                 |            |       |       |       |       |       |             |       |
| C.M.V. AREAS                             | 5.9        | 7.3   | 8.2   | 8.3   | 8.5   | 8.6   | 8.4         | 8.5   |
| UNITED STATES                            | 6.6        | 8.4   | 8.9   | 8.4   | 8.4   | 8.6   | 8.3         | 8.3   |
| <b>BANKING ACTIVITY</b>                  |            |       |       |       |       |       |             |       |
| NUMBER OF MEMBER BANKS                   | 103        | 103   | 103   | 103   | 104   | 104   | 104         | 104   |
| <b>MEMBER BANK LOANS INDEX</b>           |            |       |       |       |       |       |             |       |
| C.M.V. AREAS                             | 157.7      | 154.6 | 154.3 | 154.2 | 152.4 | 152.2 | 152.8       | 152.2 |
| UNITED STATES                            | 162.8      | 161.3 | 157.8 | 156.0 | 157.2 | 156.4 | 157.3       | 157.9 |
| <b>MEMBER BANK DEPOSITS INDEX</b>        |            |       |       |       |       |       |             |       |
| C.M.V. AREAS                             | 128.8      | 129.7 | 133.3 | 134.8 | 137.8 | 135.8 | 138.1       | 139.5 |
| UNITED STATES                            | 138.8      | 139.8 | 141.4 | 142.5 | 144.6 | 143.5 | 145.4       | 144.8 |
| <b>CHECK PAYMENTS INDEX *</b>            |            |       |       |       |       |       |             |       |
| C.M.V. AREAS                             | 179.4      | 188.6 | 191.1 | 192.2 | 193.0 | 193.5 | 192.6       | 192.8 |
| UNITED STATES                            | 189.0      | 185.5 | 185.2 | 192.4 | N.A.  | 193.9 | 193.1       | N.A.  |

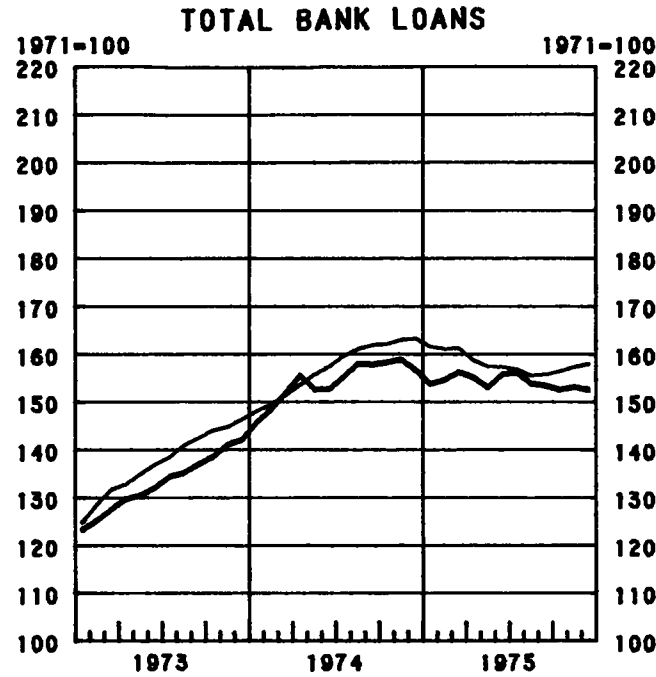
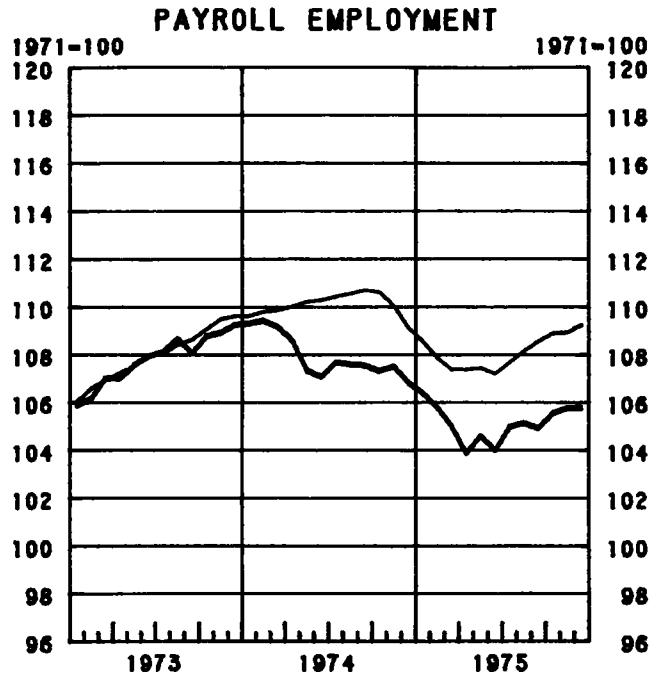
\* BASED ON A SAMPLING OF MEMBER AND NONMEMBER BANKS.

N.A. - NOT AVAILABLE

ALL INDEXES: 1971=100



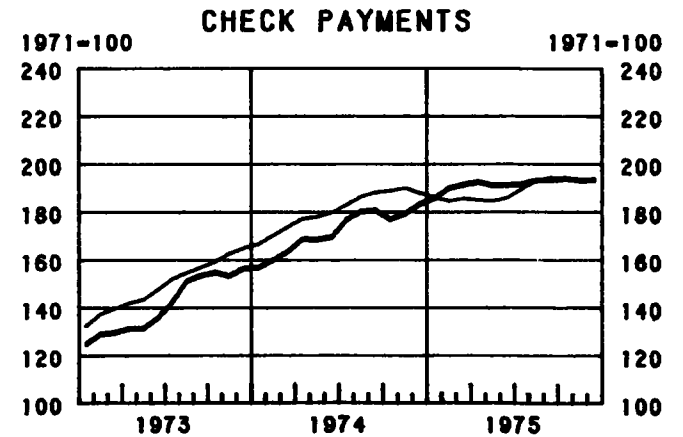
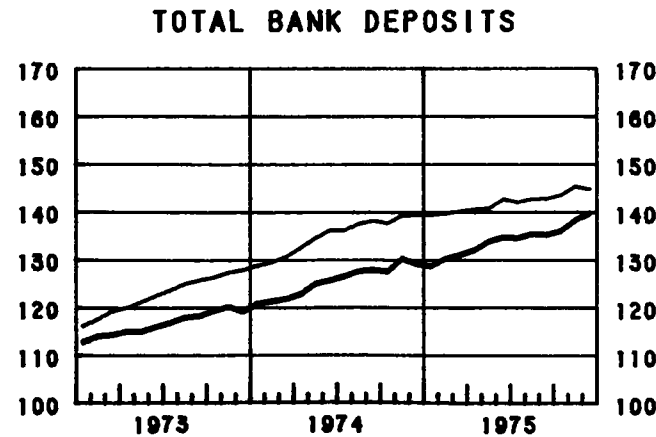
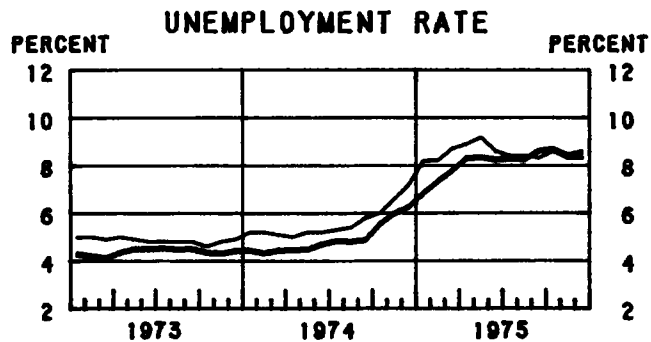
# EIGHT CENTRAL MISSISSIPPI VALLEY METROPOLITAN AREAS



**PERCENTAGE CHANGE  
SEASONALLY ADJUSTED INDEX**

|                          | YEAR ENDING<br>DECEMBER 1975 |      |
|--------------------------|------------------------------|------|
|                          | AREA<br>SUMMARY              | U.S. |
| TOTAL PAYROLL EMPLOYMENT | -0.9                         | +0.1 |
| TOTAL LOANS              | -2.6                         | -3.3 |
| TOTAL DEPOSITS           | +8.3                         | +3.9 |
| CHECK PAYMENTS *         | +7.8                         | +1.7 |

\* YEAR ENDING NOVEMBER



C.M.V. AREAS ——— U.S. ———

ALL DATA ARE SEASONALLY ADJUSTED

PREPARED BY FEDERAL RESERVE BANK OF ST. LOUIS

# ST LOUIS, MISSOURI-ILLINOIS METROPOLITAN AREA

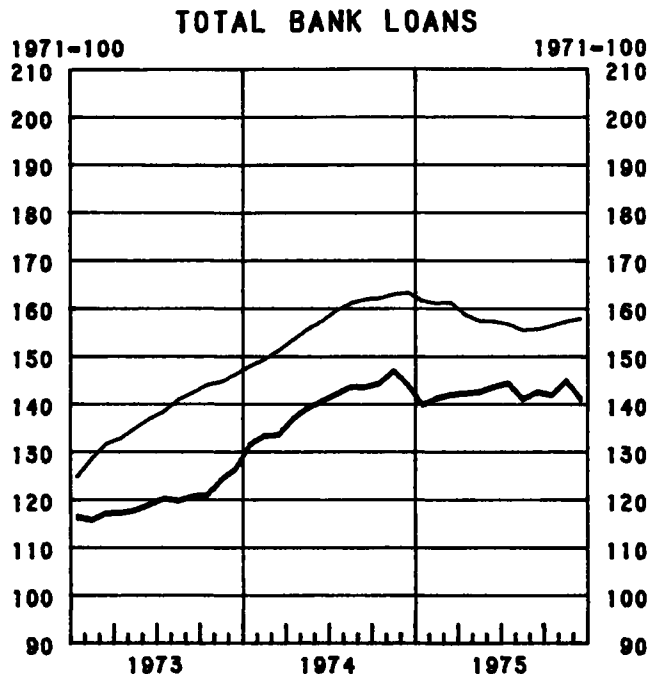
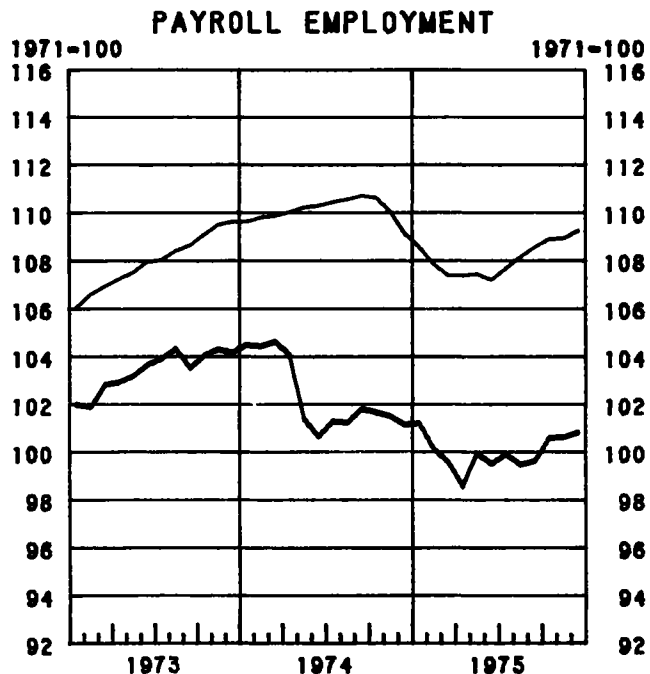
|                                    | 1974  | 1975  |       |       |       | 1975  |       |       |
|------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|
|                                    | IV    | I     | II    | III   | IV    | OCT   | NOV   | DEC   |
| <b>MANPOWER UTILIZATION</b>        |       |       |       |       |       |       |       |       |
| <b>PAYROLL EMPLOYMENT</b>          |       |       |       |       |       |       |       |       |
| THOUSANDS OF PERSONS               | 914.2 | 883.2 | 892.9 | 894.2 | 907.7 | 907.3 | 907.9 | 907.9 |
| SEASONALLY ADJUSTED INDEX          | 101.4 | 100.2 | 99.3  | 99.6  | 100.6 | 100.6 | 100.6 | 100.8 |
| <b>NONMANUFACTURING EMPLOYMENT</b> |       |       |       |       |       |       |       |       |
| THOUSANDS OF PERSONS               | 657.6 | 648.2 | 656.6 | 653.0 | 662.1 | 662.0 | 662.3 | 661.9 |
| SEASONALLY ADJUSTED INDEX          | 103.1 | 104.1 | 103.1 | 102.9 | 103.8 | 103.9 | 103.8 | 103.7 |
| <b>MANUFACTURING EMPLOYMENT</b>    |       |       |       |       |       |       |       |       |
| THOUSANDS OF PERSONS               | 256.6 | 235.1 | 236.3 | 241.2 | 245.6 | 245.3 | 245.6 | 246.0 |
| SEASONALLY ADJUSTED INDEX          | 97.1  | 91.0  | 90.1  | 91.6  | 92.9  | 92.4  | 92.8  | 93.6  |
| <b>UNEMPLOYMENT</b>                |       |       |       |       |       |       |       |       |
| THOUSANDS OF PERSONS               | 62.7  | 89.9  | 86.6  | 87.8  | 83.9  | 84.5  | 81.8  | 85.5  |
| SEASONALLY ADJUSTED RATE           | 6.8   | 8.0   | 8.5   | 8.8   | 8.9   | 9.1   | 8.8   | 9.0   |
| <b>BANKING ACTIVITY</b>            |       |       |       |       |       |       |       |       |
| NUMBER OF MEMBER BANKS             | 60    | 61    | 61    | 61    | 62    | 62    | 62    | 62    |
| <b>MEMBER BANK LOANS</b>           |       |       |       |       |       |       |       |       |
| MILLIONS OF DOLLARS                | 3,756 | 3,714 | 3,687 | 3,661 | 3,690 | 3,641 | 3,714 | 3,714 |
| SEASONALLY ADJUSTED INDEX          | 144.9 | 140.7 | 142.6 | 142.4 | 142.3 | 141.6 | 144.7 | 140.7 |
| <b>MEMBER BANK DEPOSITS</b>        |       |       |       |       |       |       |       |       |
| MILLIONS OF DOLLARS                | 4,892 | 4,912 | 5,016 | 5,040 | 5,223 | 5,128 | 5,227 | 5,313 |
| SEASONALLY ADJUSTED INDEX          | 125.4 | 126.1 | 130.6 | 131.2 | 133.9 | 132.5 | 134.1 | 135.1 |
| <b>CHECK PAYMENTS *</b>            |       |       |       |       |       |       |       |       |
| BILLIONS OF DOLLARS<br>ANNUAL RATE | 291.4 | 308.0 | 311.0 | 300.8 | 312.2 | 317.0 | 277.2 | 342.5 |
| SEASONALLY ADJUSTED INDEX          | 178.5 | 188.0 | 190.5 | 188.8 | 190.9 | 189.7 | 191.0 | 192.0 |

\* BASED ON A SAMPLING OF MEMBER AND NONMEMBER BANKS.

N.A. - NOT AVAILABLE

ALL INDEXES: 1971-100

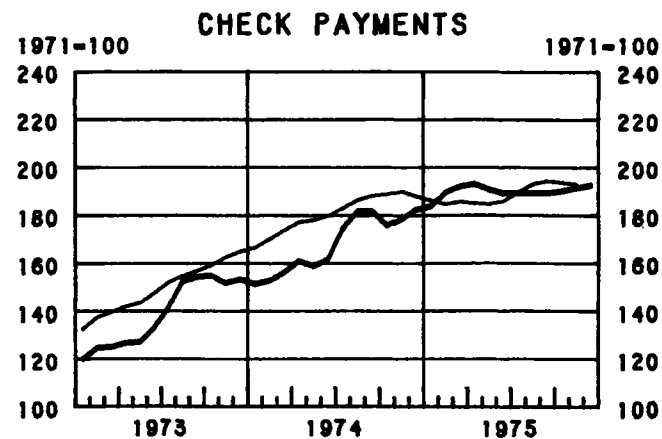
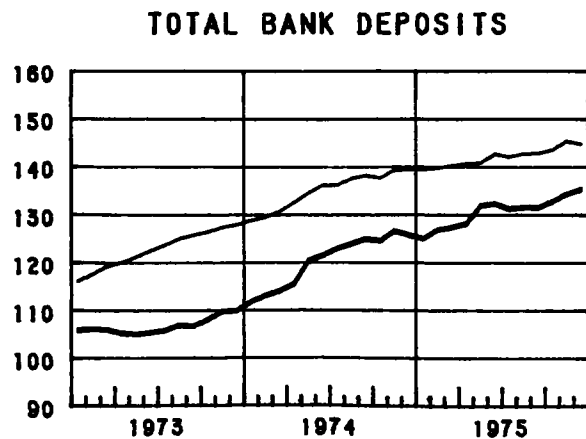
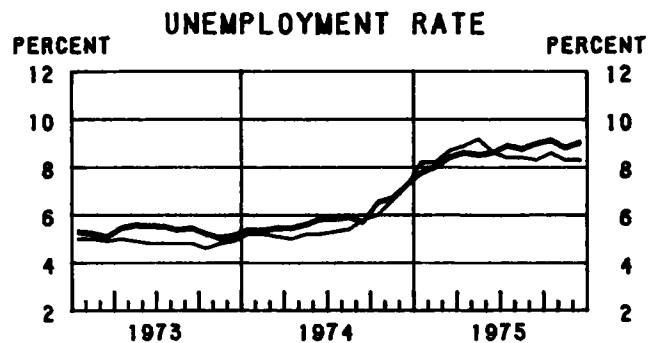
# ST. LOUIS MISSOURI-ILLINOIS METROPOLITAN AREA



**PERCENTAGE CHANGE  
SEASONALLY ADJUSTED INDEX  
YEAR ENDING  
DECEMBER 1975**

|                          | ST. LOUIS | U.S. |
|--------------------------|-----------|------|
| TOTAL PAYROLL EMPLOYMENT | -0.3      | +0.1 |
| TOTAL LOANS              | -2.0      | -3.3 |
| TOTAL DEPOSITS           | +7.7      | +3.9 |
| CHECK PAYMENTS *         | +7.4      | +1.7 |

\* YEAR ENDING NOVEMBER



ST. LOUIS — U.S. —

ALL DATA ARE SEASONALLY ADJUSTED

PREPARED BY FEDERAL RESERVE BANK OF ST. LOUIS

# LOUISVILLE, KENTUCKY-INDIANA METROPOLITAN AREA

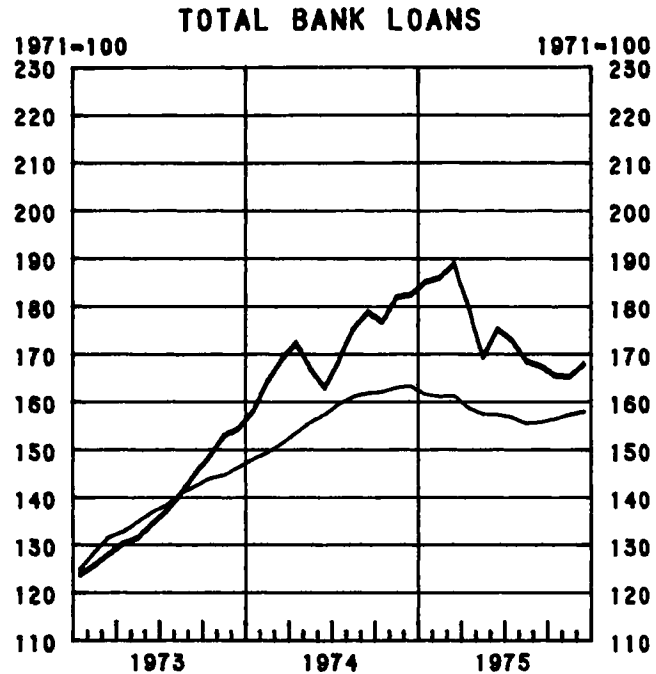
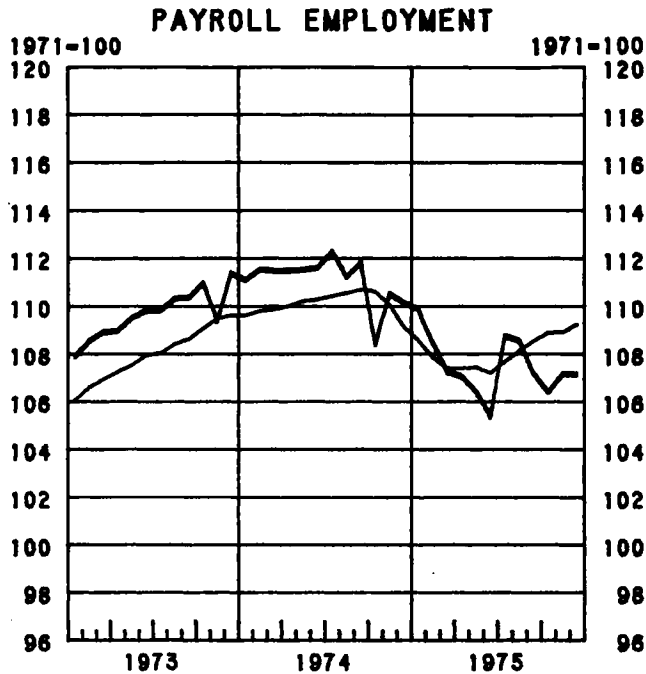
|                                    | 1974  | 1975  |       |       |       | 1975  |       |       |
|------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|
|                                    | IV    | I     | II    | III   | IV    | OCT   | NOV   | DEC   |
| <b>MANPOWER UTILIZATION</b>        |       |       |       |       |       |       |       |       |
| <b>PAYROLL EMPLOYMENT</b>          |       |       |       |       |       |       |       |       |
| THOUSANDS OF PERSONS               | 363.5 | 352.9 | 352.5 | 359.1 | 354.3 | 351.3 | 356.8 | 354.9 |
| SEASONALLY ADJUSTED INDEX          | 109.6 | 108.5 | 106.2 | 108.1 | 106.9 | 106.3 | 107.1 | 107.1 |
| <b>NONMANUFACTURING EMPLOYMENT</b> |       |       |       |       |       |       |       |       |
| THOUSANDS OF PERSONS               | 251.6 | 245.9 | 250.3 | 254.1 | 250.6 | 250.7 | 251.3 | 249.7 |
| SEASONALLY ADJUSTED INDEX          | 112.2 | 112.6 | 111.4 | 112.7 | 111.8 | 112.1 | 111.7 | 111.5 |
| <b>MANUFACTURING EMPLOYMENT</b>    |       |       |       |       |       |       |       |       |
| THOUSANDS OF PERSONS               | 112.0 | 107.0 | 102.2 | 105.0 | 103.8 | 100.6 | 105.5 | 105.2 |
| SEASONALLY ADJUSTED INDEX          | 104.3 | 99.9  | 95.3  | 98.5  | 96.6  | 94.4  | 97.6  | 97.8  |
| <b>UNEMPLOYMENT</b>                |       |       |       |       |       |       |       |       |
| THOUSANDS OF PERSONS               | 20.3  | 24.1  | 33.6  | 33.8  | 32.2  | 33.4  | 30.0  | 33.3  |
| SEASONALLY ADJUSTED RATE           | 5.7   | 5.7   | 8.6   | 8.5   | 9.0   | 9.2   | 8.5   | 9.2   |
| <b>BANKING ACTIVITY</b>            |       |       |       |       |       |       |       |       |
| NUMBER OF MEMBER BANKS             | 8     | 8     | 7     | 7     | 7     | 7     | 7     | 7     |
| <b>MEMBER BANK LOANS</b>           |       |       |       |       |       |       |       |       |
| MILLIONS OF DOLLARS                | 1,841 | 1,924 | 1,755 | 1,676 | 1,696 | 1,634 | 1,677 | 1,775 |
| SEASONALLY ADJUSTED INDEX          | 180.2 | 186.5 | 174.7 | 169.4 | 166.0 | 165.3 | 164.9 | 167.7 |
| <b>MEMBER BANK DEPOSITS</b>        |       |       |       |       |       |       |       |       |
| MILLIONS OF DOLLARS                | 2,057 | 2,062 | 2,058 | 2,058 | 2,159 | 2,072 | 2,148 | 2,258 |
| SEASONALLY ADJUSTED INDEX          | 137.9 | 138.5 | 138.4 | 140.1 | 144.8 | 140.8 | 144.3 | 149.3 |
| <b>CHECK PAYMENTS *</b>            |       |       |       |       |       |       |       |       |
| BILLIONS OF DOLLARS                | 58.2  | 58.3  | 60.4  | 62.0  | 64.7  | 64.3  | 60.0  | 69.8  |
| ANNUAL RATE                        |       |       |       |       |       |       |       |       |
| SEASONALLY ADJUSTED INDEX          | 177.4 | 183.6 | 188.1 | 192.9 | 197.3 | 198.7 | 195.8 | 197.4 |

\* BASED ON A SAMPLING OF MEMBER AND NONMEMBER BANKS.

N.A. - NOT AVAILABLE

ALL INDEXES: 1971-100

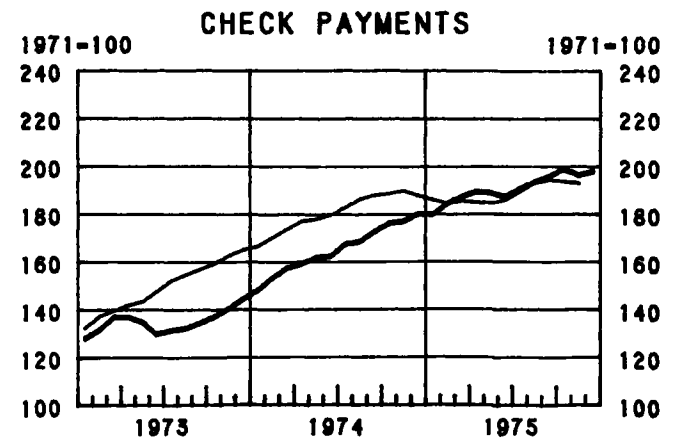
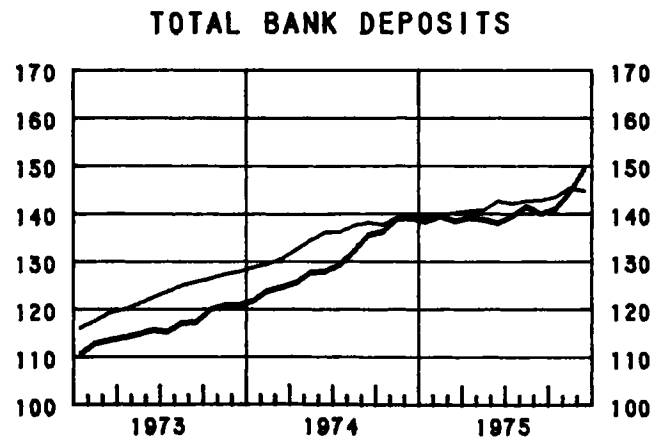
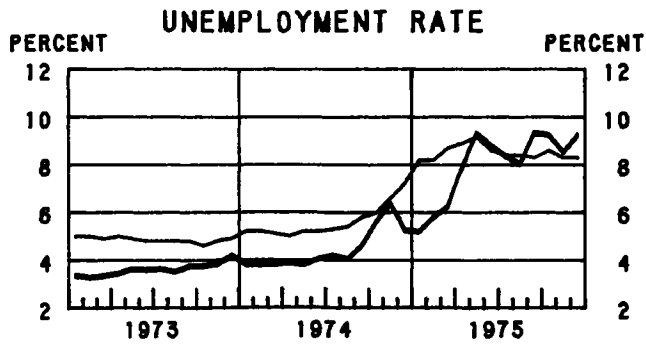
# LOUISVILLE KENTUCKY-INDIANA METROPOLITAN AREA



**PERCENTAGE CHANGE  
SEASONALLY ADJUSTED INDEX  
YEAR ENDING  
DECEMBER 1975**

|                          | LOUISVILLE | U.S. |
|--------------------------|------------|------|
| TOTAL PAYROLL EMPLOYMENT | -2.7       | +0.1 |
| TOTAL LOANS              | -7.9       | -3.3 |
| TOTAL DEPOSITS           | +7.6       | +3.9 |
| CHECK PAYMENTS *         | +10.9      | +1.7 |

\* YEAR ENDING NOVEMBER



LOUISVILLE ——— U.S. ———

ALL DATA ARE SEASONALLY ADJUSTED

PREPARED BY FEDERAL RESERVE BANK OF ST. LOUIS

# MEMPHIS, TENNESSEE-ARKANSAS METROPOLITAN AREA

|                                    | 1974<br>IV | 1975  |       |       |       | OCT   | 1975<br>NOV | DEC   |
|------------------------------------|------------|-------|-------|-------|-------|-------|-------------|-------|
|                                    |            | I     | II    | III   | IV    |       |             |       |
| <b>MANPOWER UTILIZATION</b>        |            |       |       |       |       |       |             |       |
| <b>PAYROLL EMPLOYMENT</b>          |            |       |       |       |       |       |             |       |
| THOUSANDS OF PERSONS               | 321.5      | 317.1 | 316.8 | 318.9 | 319.3 | 320.4 | 319.0       | 318.5 |
| SEASONALLY ADJUSTED INDEX          | 110.7      | 111.4 | 109.6 | 109.8 | 110.0 | 110.2 | 110.0       | 109.9 |
| <b>NONMANUFACTURING EMPLOYMENT</b> |            |       |       |       |       |       |             |       |
| THOUSANDS OF PERSONS               | 259.7      | 259.8 | 260.6 | 262.8 | 262.7 | 263.8 | 262.4       | 261.8 |
| SEASONALLY ADJUSTED INDEX          | 112.6      | 115.0 | 113.4 | 113.9 | 113.9 | 114.2 | 113.9       | 113.5 |
| <b>MANUFACTURING EMPLOYMENT</b>    |            |       |       |       |       |       |             |       |
| THOUSANDS OF PERSONS               | 61.7       | 57.2  | 56.3  | 56.1  | 56.6  | 56.6  | 56.6        | 56.7  |
| SEASONALLY ADJUSTED INDEX          | 103.6      | 97.3  | 94.7  | 93.9  | 95.1  | 94.4  | 95.0        | 96.0  |
| <b>UNEMPLOYMENT</b>                |            |       |       |       |       |       |             |       |
| THOUSANDS OF PERSONS               | 16.8       | 24.1  | 28.1  | 30.9  | 28.9  | 27.7  | 30.0        | 29.1  |
| SEASONALLY ADJUSTED RATE           | 5.1        | 6.9   | 7.0   | 8.3   | 8.8   | 9.0   | 8.6         | 8.8   |
| <b>BANKING ACTIVITY</b>            |            |       |       |       |       |       |             |       |
| NUMBER OF MEMBER BANKS             | 8          | 8     | 8     | 8     | 8     | 8     | 8           | 8     |
| <b>MEMBER BANK LOANS</b>           |            |       |       |       |       |       |             |       |
| MILLIONS OF DOLLARS                | 1,761      | 1,644 | 1,588 | 1,563 | 1,541 | 1,506 | 1,531       | 1,585 |
| SEASONALLY ADJUSTED INDEX          | 157.6      | 143.2 | 143.6 | 143.0 | 137.9 | 138.2 | 136.5       | 139.1 |
| <b>MEMBER BANK DEPOSITS</b>        |            |       |       |       |       |       |             |       |
| MILLIONS OF DOLLARS                | 2,158      | 2,110 | 2,139 | 2,145 | 2,219 | 2,195 | 2,230       | 2,233 |
| SEASONALLY ADJUSTED INDEX          | 119.5      | 117.9 | 119.6 | 121.1 | 122.9 | 122.0 | 123.7       | 123.1 |
| <b>CHECK PAYMENTS *</b>            |            |       |       |       |       |       |             |       |
| BILLIONS OF DOLLARS<br>ANNUAL RATE | 74.6       | 74.9  | 73.2  | 77.4  | 76.7  | 79.0  | 72.9        | 78.3  |
| SEASONALLY ADJUSTED INDEX          | 192.7      | 203.9 | 202.8 | 212.7 | 199.6 | 208.8 | 196.4       | 193.5 |

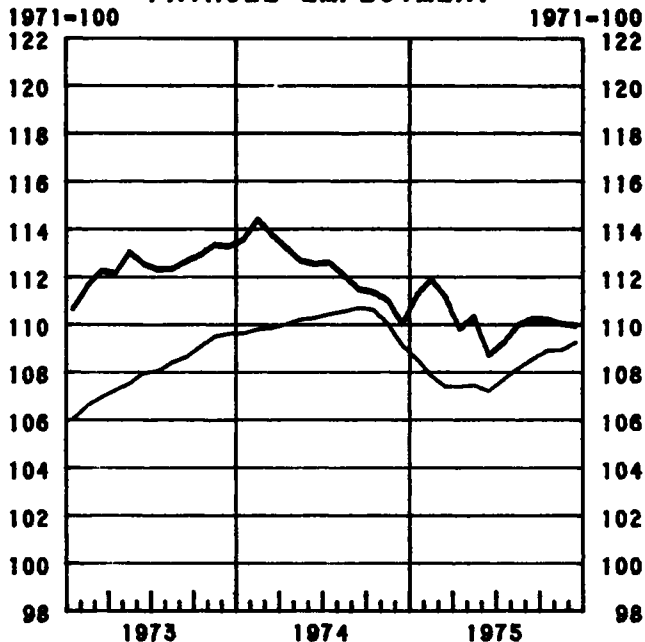
\* BASED ON A SAMPLING OF MEMBER AND NONMEMBER BANKS.

N.A. - NOT AVAILABLE

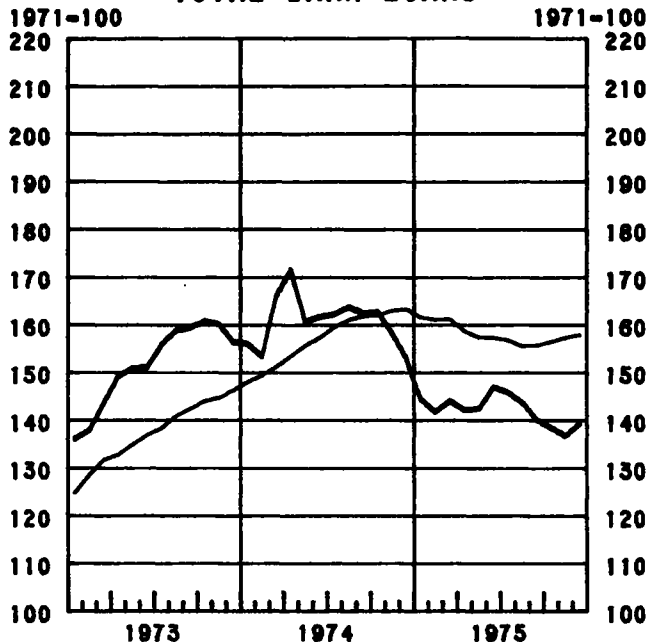
ALL INDEXES: 1971-100

# MEMPHIS TENNESSEE-ARKANSAS METROPOLITAN AREA

**PAYROLL EMPLOYMENT**



**TOTAL BANK LOANS**



**PERCENTAGE CHANGE  
SEASONALLY ADJUSTED INDEX**

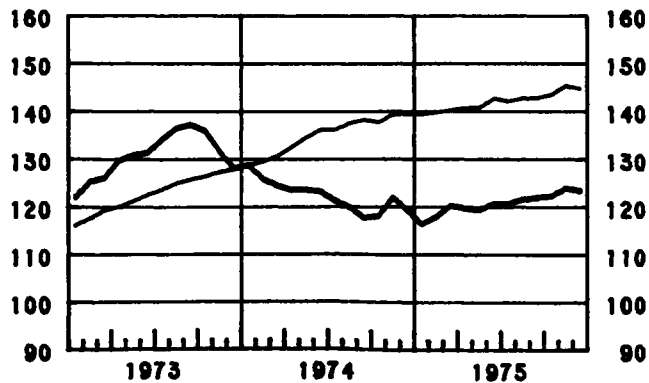
YEAR ENDING  
DECEMBER 1975

MEMPHIS    U.S.

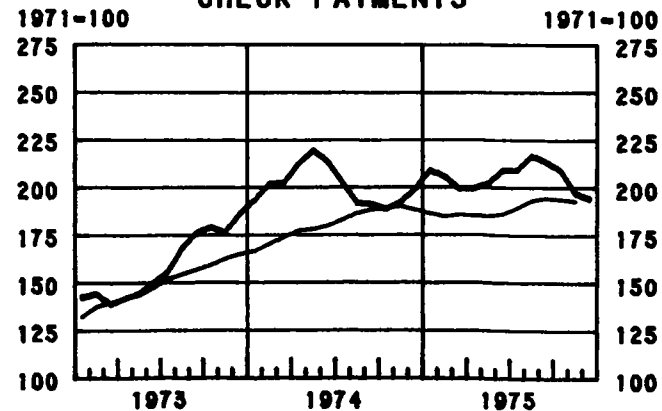
|                          |      |      |
|--------------------------|------|------|
| TOTAL PAYROLL EMPLOYMENT | -0.0 | +0.1 |
| TOTAL LOANS              | -8.7 | -3.3 |
| TOTAL DEPOSITS           | +3.4 | +3.9 |
| CHECK PAYMENTS *         | +2.7 | +1.7 |

\* YEAR ENDING NOVEMBER

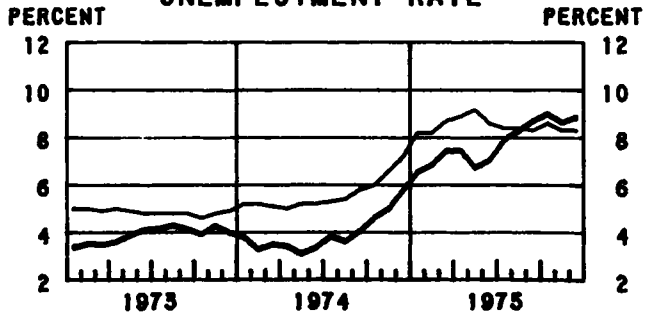
**TOTAL BANK DEPOSITS**



**CHECK PAYMENTS**



**UNEMPLOYMENT RATE**



ALL DATA ARE SEASONALLY ADJUSTED

PREPARED BY FEDERAL RESERVE BANK OF ST. LOUIS

MEMPHIS ——— U.S. ———

# LITTLE ROCK, NORTH LITTLE ROCK, ARKANSAS METROPOLITAN AREA

|                             | 1974<br>IV | 1975  |       |       |       | OCT   | 1975<br>NOV | DEC   |
|-----------------------------|------------|-------|-------|-------|-------|-------|-------------|-------|
|                             |            | I     | II    | III   | IV    |       |             |       |
| <b>MANPOWER UTILIZATION</b> |            |       |       |       |       |       |             |       |
| PAYROLL EMPLOYMENT          |            |       |       |       |       |       |             |       |
| THOUSANDS OF PERSONS        | 155.7      | 149.6 | 150.0 | 150.8 | 151.7 | 152.3 | 151.6       | 151.1 |
| SEASONALLY ADJUSTED INDEX   | 120.8      | 118.4 | 115.9 | 115.7 | 117.7 | 117.6 | 117.7       | 117.7 |
| NONMANUFACTURING EMPLOYMENT |            |       |       |       |       |       |             |       |
| THOUSANDS OF PERSONS        | 126.3      | 122.6 | 123.4 | 123.6 | 124.7 | 124.9 | 124.4       | 124.8 |
| SEASONALLY ADJUSTED INDEX   | 124.4      | 123.5 | 121.0 | 120.2 | 122.8 | 122.5 | 122.7       | 123.2 |
| MANUFACTURING EMPLOYMENT    |            |       |       |       |       |       |             |       |
| THOUSANDS OF PERSONS        | 29.4       | 27.0  | 26.5  | 27.3  | 27.0  | 27.4  | 27.2        | 26.3  |
| SEASONALLY ADJUSTED INDEX   | 107.5      | 99.6  | 96.9  | 98.9  | 98.6  | 99.1  | 99.4        | 97.3  |
| UNEMPLOYMENT                |            |       |       |       |       |       |             |       |
| THOUSANDS OF PERSONS        | 7.3        | 11.3  | 12.4  | 10.4  | 10.3  | 9.5   | 10.9        | 10.6  |
| SEASONALLY ADJUSTED RATE    | 4.6        | 6.6   | 7.8   | 6.5   | 6.6   | 6.5   | 7.3         | 5.9   |
| <b>BANKING ACTIVITY</b>     |            |       |       |       |       |       |             |       |
| NUMBER OF MEMBER BANKS      | 7          | 7     | 7     | 7     | 7     | 7     | 7           | 7     |
| MEMBER BANK LOANS           |            |       |       |       |       |       |             |       |
| MILLIONS OF DOLLARS         | 711        | 728   | 764   | 776   | 789   | 766   | 801         | 802   |
| SEASONALLY ADJUSTED INDEX   | 182.5      | 185.6 | 194.0 | 203.3 | 202.8 | 198.9 | 204.7       | 204.7 |
| MEMBER BANK DEPOSITS        |            |       |       |       |       |       |             |       |
| MILLIONS OF DOLLARS         | 831        | 857   | 898   | 905   | 948   | 923   | 945         | 977   |
| SEASONALLY ADJUSTED INDEX   | 142.4      | 147.0 | 154.6 | 158.0 | 162.6 | 159.5 | 161.6       | 166.7 |
| CHECK PAYMENTS *            |            |       |       |       |       |       |             |       |
| BILLIONS OF DOLLARS         | 21.8       | 22.8  | 24.5  | 23.5  | 25.2  | 28.1  | 21.8        | 25.8  |
| ANNUAL RATE                 |            |       |       |       |       |       |             |       |
| SEASONALLY ADJUSTED INDEX   | 188.2      | 201.8 | 210.9 | 207.6 | 214.0 | 212.8 | 217.7       | 211.4 |

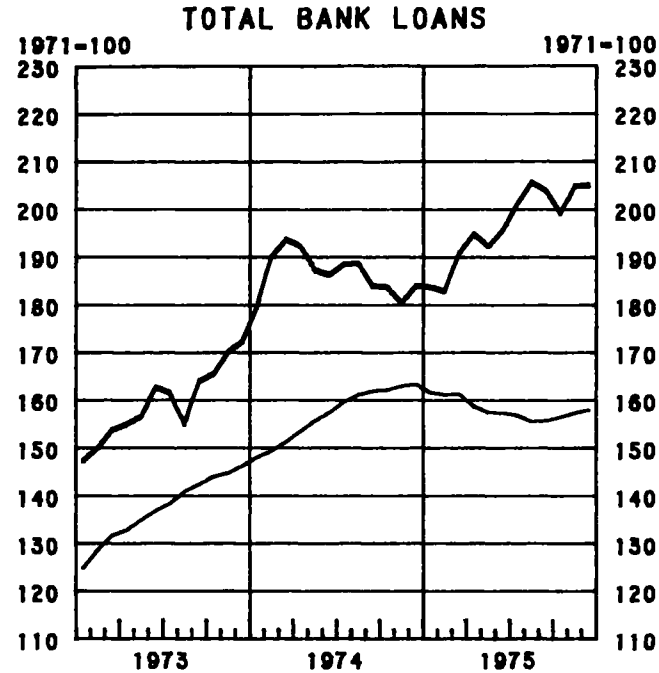
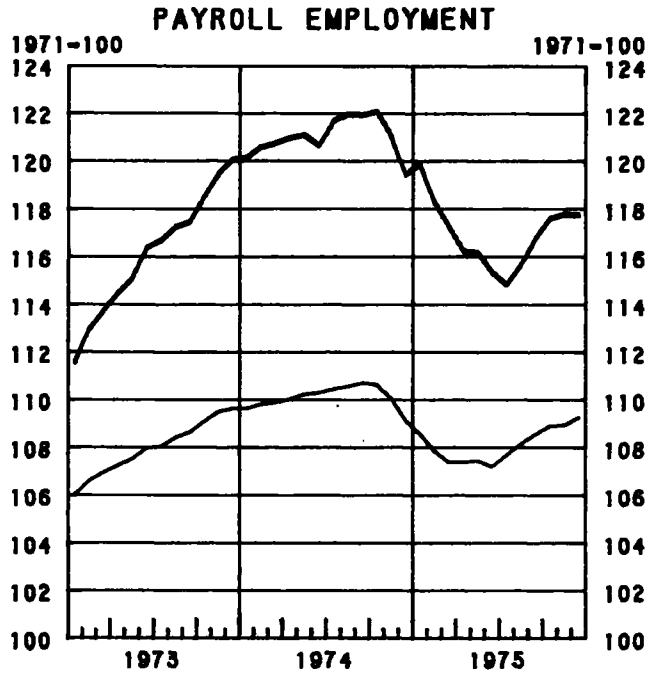
\* BASED ON A SAMPLING OF MEMBER AND NONMEMBER BANKS.

N.A. - NOT AVAILABLE

ALL INDEXES: 1971-100



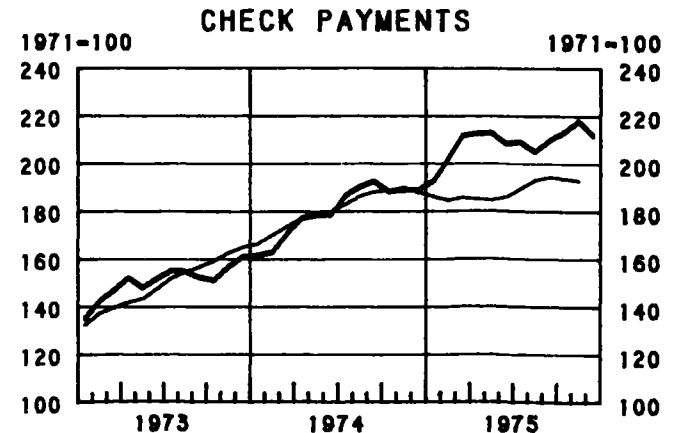
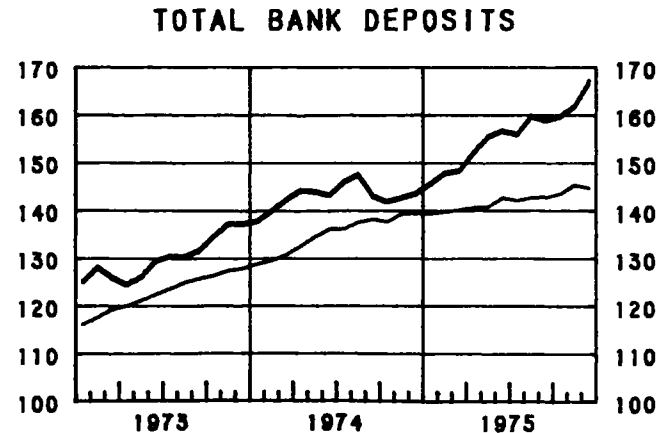
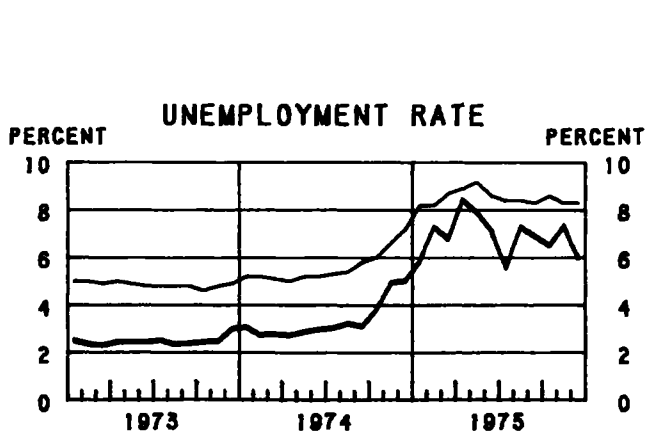
# LITTLE ROCK NORTH LITTLE ROCK, ARKANSAS METROPOLITAN AREA



**PERCENTAGE CHANGE  
SEASONALLY ADJUSTED INDEX  
YEAR ENDING  
DECEMBER 1975**

|                          | LITTLE ROCK | U.S. |
|--------------------------|-------------|------|
| TOTAL PAYROLL EMPLOYMENT | -1.4        | +0.1 |
| TOTAL LOANS              | +11.4       | -3.3 |
| TOTAL DEPOSITS           | +16.4       | +3.9 |
| CHECK PAYMENTS *         | +15.5       | +1.7 |

\* YEAR ENDING NOVEMBER



LITTLE ROCK — U.S. —

ALL DATA ARE SEASONALLY ADJUSTED

PREPARED BY FEDERAL RESERVE BANK OF ST. LOUIS

# EVANSVILLE, INDIANA-KENTUCKY METROPOLITAN AREA

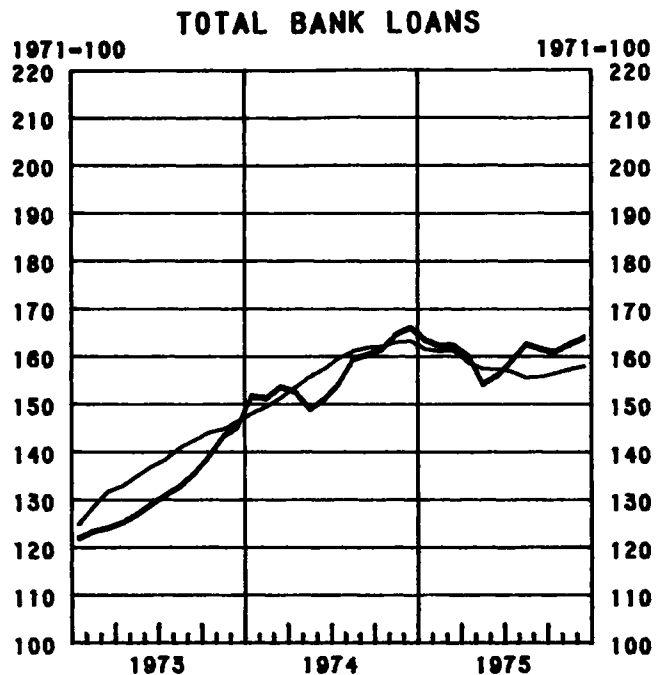
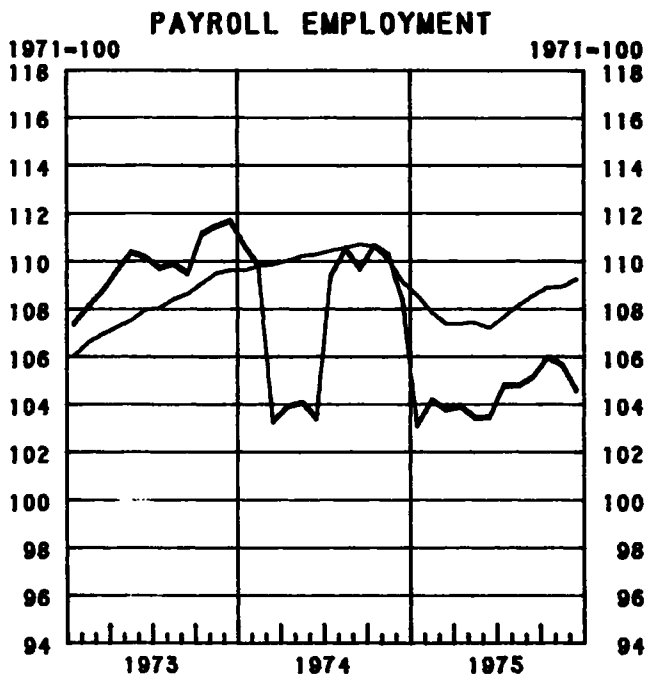
|                             | 1974  | 1975  |       |       |       | OCT   | 1975<br>NOV | DEC   |
|-----------------------------|-------|-------|-------|-------|-------|-------|-------------|-------|
|                             | IV    | I     | II    | III   | IV    |       |             |       |
| <b>MANPOWER UTILIZATION</b> |       |       |       |       |       |       |             |       |
| PAYROLL EMPLOYMENT          |       |       |       |       |       |       |             |       |
| THOUSANDS OF PERSONS        | 109.4 | 103.1 | 103.9 | 105.9 | 105.2 | 105.8 | 105.4       | 104.4 |
| SEASONALLY ADJUSTED INDEX   | 109.7 | 103.6 | 103.5 | 104.9 | 105.3 | 105.9 | 105.6       | 104.5 |
| NONMANUFACTURING EMPLOYMENT |       |       |       |       |       |       |             |       |
| THOUSANDS OF PERSONS        | 70.3  | 68.8  | 69.2  | 70.7  | 70.5  | 70.6  | 70.5        | 70.5  |
| SEASONALLY ADJUSTED INDEX   | 109.6 | 109.1 | 108.1 | 109.5 | 110.0 | 110.2 | 110.0       | 109.8 |
| MANUFACTURING EMPLOYMENT    |       |       |       |       |       |       |             |       |
| THOUSANDS OF PERSONS        | 39.1  | 34.3  | 34.7  | 35.2  | 34.7  | 35.2  | 34.9        | 33.9  |
| SEASONALLY ADJUSTED INDEX   | 109.9 | 94.0  | 95.4  | 96.6  | 97.1  | 98.4  | 97.8        | 95.2  |
| UNEMPLOYMENT                |       |       |       |       |       |       |             |       |
| THOUSANDS OF PERSONS        | 5.6   | 11.1  | 10.2  | 8.4   | 8.5   | 8.4   | 8.2         | 8.8   |
| SEASONALLY ADJUSTED RATE    | 4.6   | 8.0   | 8.4   | 7.4   | 7.1   | 7.2   | 7.0         | 7.1   |
| <b>BANKING ACTIVITY</b>     |       |       |       |       |       |       |             |       |
| NUMBER OF MEMBER BANKS      | 9     | 9     | 9     | 9     | 9     | 9     | 9           | 9     |
| MEMBER BANK LOANS           |       |       |       |       |       |       |             |       |
| MILLIONS OF DOLLARS         | 459   | 451   | 435   | 442   | 454   | 443   | 456         | 464   |
| SEASONALLY ADJUSTED INDEX   | 163.8 | 162.5 | 156.4 | 160.9 | 162.2 | 160.7 | 162.3       | 163.7 |
| MEMBER BANK DEPOSITS        |       |       |       |       |       |       |             |       |
| MILLIONS OF DOLLARS         | 587   | 590   | 618   | 628   | 651   | 630   | 652         | 670   |
| SEASONALLY ADJUSTED INDEX   | 143.0 | 143.1 | 150.9 | 155.7 | 158.6 | 156.5 | 158.7       | 160.5 |
| CHECK PAYMENTS *            |       |       |       |       |       |       |             |       |
| BILLIONS OF DOLLARS         | 10.1  | 10.0  | 9.8   | 9.9   | 10.4  | 10.6  | 9.5         | 11.2  |
| ANNUAL RATE                 | 10.1  | 10.0  | 9.8   | 9.9   | 10.4  | 10.6  | 9.5         | 11.2  |
| SEASONALLY ADJUSTED INDEX   | 166.7 | 168.9 | 163.2 | 161.4 | 173.1 | 170.0 | 172.1       | 177.1 |

\* BASED ON A SAMPLING OF MEMBER AND NONMEMBER BANKS.

N.A. - NOT AVAILABLE

ALL INDEXES: 1971-100

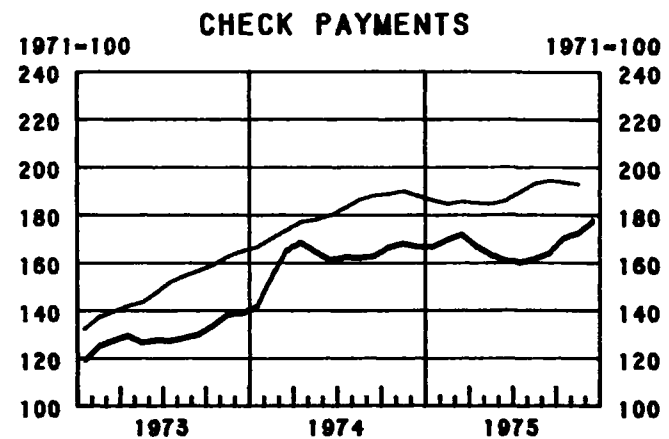
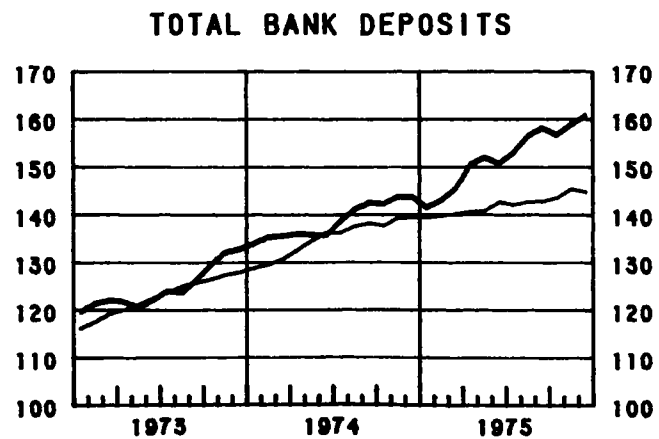
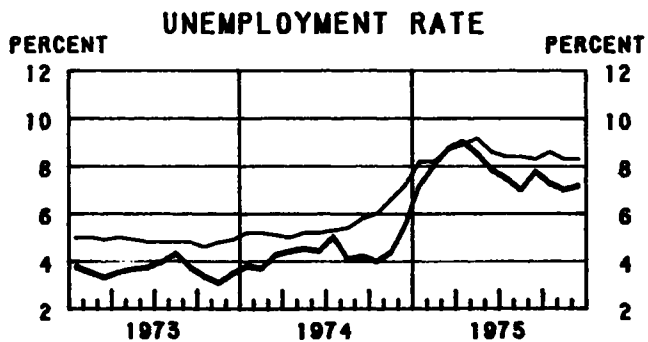
# EVANSVILLE INDIANA-KENTUCKY METROPOLITAN AREA



**PERCENTAGE CHANGE  
SEASONALLY ADJUSTED INDEX  
YEAR ENDING  
DECEMBER 1975**

|                          | EVANSVILLE | U.S. |
|--------------------------|------------|------|
| TOTAL PAYROLL EMPLOYMENT | -3.4       | +0.1 |
| TOTAL LOANS              | -1.3       | -3.3 |
| TOTAL DEPOSITS           | +11.9      | +3.9 |
| CHECK PAYMENTS *         | +2.7       | +1.7 |

\* YEAR ENDING NOVEMBER



EVANSVILLE — U.S. —

ALL DATA ARE SEASONALLY ADJUSTED

PREPARED BY FEDERAL RESERVE BANK OF ST. LOUIS

# SPRINGFIELD MISSOURI METROPOLITAN AREA

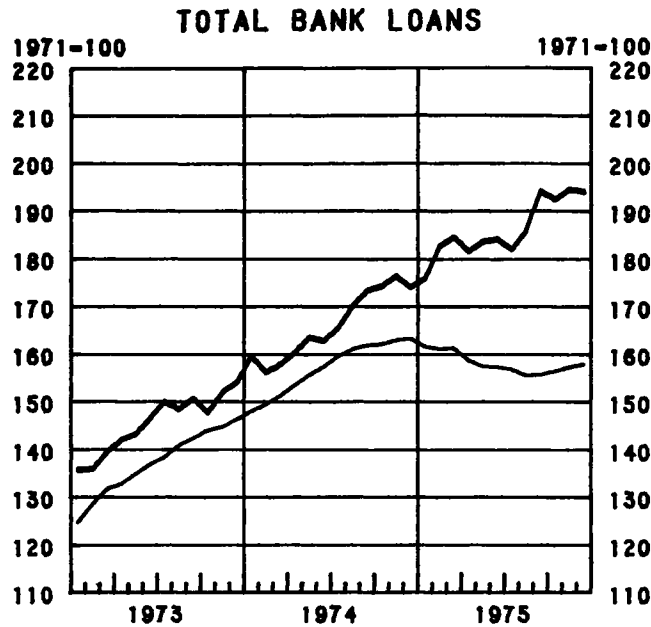
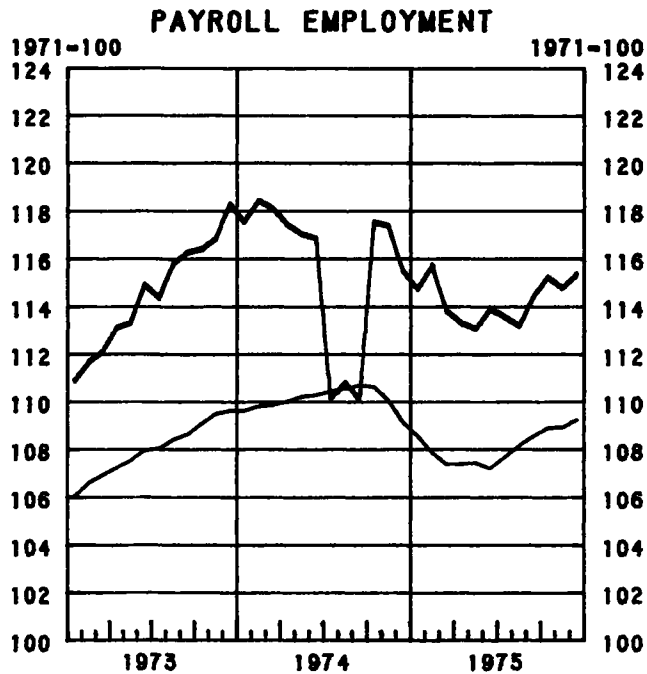
|                                    | 1974  | 1975  |       |       |       | 1975  |       |       |
|------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|
|                                    | IV    | I     | II    | III   | IV    | OCT   | NOV   | DEC   |
| <b>MANPOWER UTILIZATION</b>        |       |       |       |       |       |       |       |       |
| <b>PAYROLL EMPLOYMENT</b>          |       |       |       |       |       |       |       |       |
| THOUSANDS OF PERSONS               | 72.5  | 69.6  | 70.1  | 70.2  | 71.5  | 71.9  | 71.3  | 71.3  |
| SEASONALLY ADJUSTED INDEX          | 116.7 | 114.7 | 113.4 | 113.7 | 115.1 | 115.2 | 114.7 | 115.3 |
| <b>NONMANUFACTURING EMPLOYMENT</b> |       |       |       |       |       |       |       |       |
| THOUSANDS OF PERSONS               | 53.5  | 52.4  | 53.4  | 52.8  | 54.3  | 54.2  | 54.4  | 54.3  |
| SEASONALLY ADJUSTED INDEX          | 118.0 | 119.0 | 118.2 | 117.7 | 119.8 | 119.0 | 119.9 | 120.4 |
| <b>MANUFACTURING EMPLOYMENT</b>    |       |       |       |       |       |       |       |       |
| THOUSANDS OF PERSONS               | 19.0  | 17.1  | 16.8  | 17.4  | 17.2  | 17.7  | 16.9  | 17.0  |
| SEASONALLY ADJUSTED INDEX          | 113.4 | 103.2 | 100.5 | 103.0 | 102.5 | 105.0 | 100.8 | 101.7 |
| <b>UNEMPLOYMENT</b>                |       |       |       |       |       |       |       |       |
| THOUSANDS OF PERSONS               | 3.4   | 5.9   | 5.8   | 4.8   | 4.5   | 4.4   | 4.6   | 4.4   |
| SEASONALLY ADJUSTED RATE           | 4.2   | 5.4   | 6.6   | 6.0   | 5.4   | 5.6   | 5.6   | 4.9   |
| <b>BANKING ACTIVITY</b>            |       |       |       |       |       |       |       |       |
| NUMBER OF MEMBER BANKS             | 4     | 4     | 4     | 4     | 4     | 4     | 4     | 4     |
| <b>MEMBER BANK LOANS</b>           |       |       |       |       |       |       |       |       |
| MILLIONS OF DOLLARS                | 168   | 171   | 176   | 181   | 186   | 186   | 185   | 187   |
| SEASONALLY ADJUSTED INDEX          | 174.7 | 180.8 | 182.9 | 187.1 | 193.5 | 192.2 | 194.4 | 193.8 |
| <b>MEMBER BANK DEPOSITS</b>        |       |       |       |       |       |       |       |       |
| MILLIONS OF DOLLARS                | 218   | 219   | 225   | 226   | 238   | 234   | 236   | 243   |
| SEASONALLY ADJUSTED INDEX          | 144.8 | 148.3 | 150.6 | 151.6 | 158.1 | 155.8 | 157.9 | 160.7 |
| <b>CHECK PAYMENTS *</b>            |       |       |       |       |       |       |       |       |
| BILLIONS OF DOLLARS                | 7.4   | 7.3   | 7.9   | 8.6   | 9.5   | 10.0  | 8.2   | 10.2  |
| ANNUAL RATE                        |       |       |       |       |       |       |       |       |
| SEASONALLY ADJUSTED INDEX          | 145.4 | 146.7 | 155.0 | 163.3 | 180.9 | 174.6 | 184.5 | 183.6 |

\* BASED ON A SAMPLING OF MEMBER AND NONMEMBER BANKS.

N.A. - NOT AVAILABLE

ALL INDEXES: 1971-100

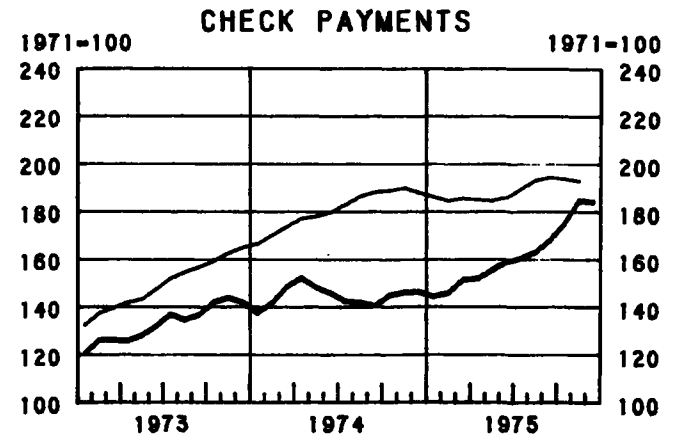
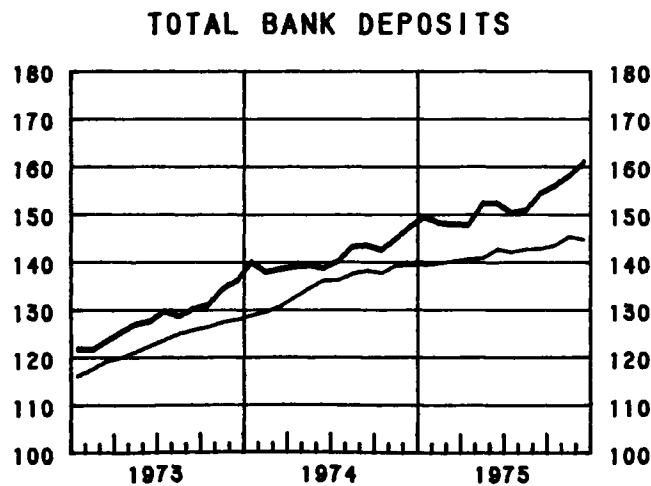
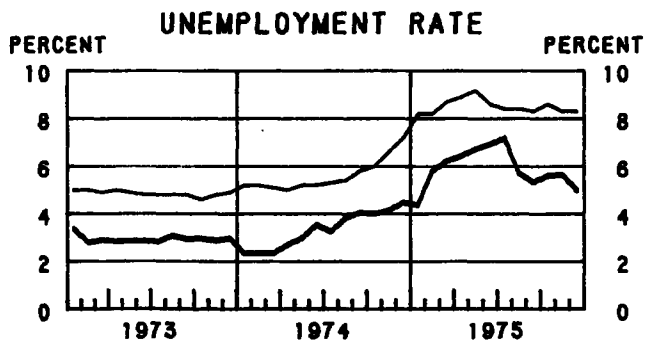
# SPRINGFIELD MISSOURI METROPOLITAN AREA



**PERCENTAGE CHANGE**  
**SEASONALLY ADJUSTED INDEX**  
**YEAR ENDING**  
**DECEMBER 1975**

|                          | SPRINGFIELD | U.S. |
|--------------------------|-------------|------|
| TOTAL PAYROLL EMPLOYMENT | -0.0        | +0.1 |
| TOTAL LOANS              | +11.6       | -3.3 |
| TOTAL DEPOSITS           | +9.1        | +3.9 |
| CHECK PAYMENTS *         | +26.7       | +1.7 |

\* YEAR ENDING NOVEMBER



SPRINGFIELD ——— U.S. ———

ALL DATA ARE SEASONALLY ADJUSTED

PREPARED BY FEDERAL RESERVE BANK OF ST. LOUIS

# FORT SMITH, ARKANSAS-OKLAHOMA METROPOLITAN AREA

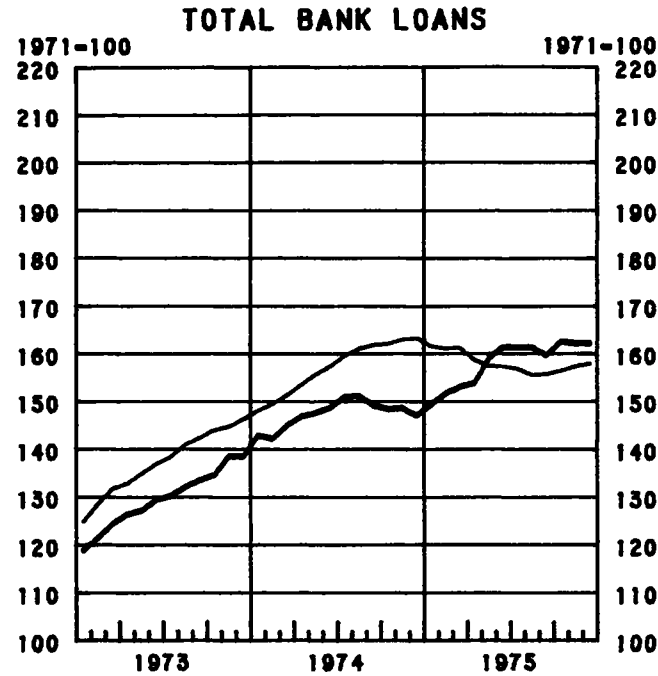
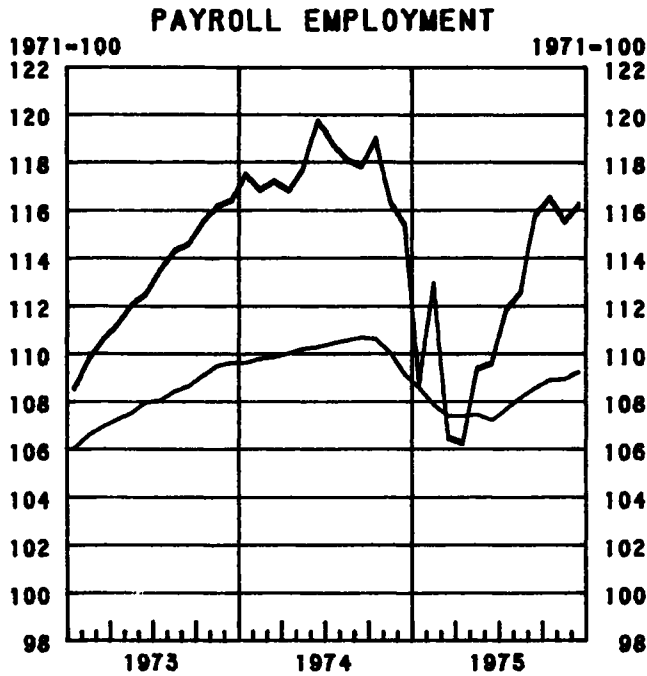
|                                    | 1974  | 1975  |       |       |       | 1975  |       |       |
|------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|
|                                    | IV    | I     | II    | III   | IV    | OCT   | NOV   | DEC   |
| <b>MANPOWER UTILIZATION</b>        |       |       |       |       |       |       |       |       |
| <b>PAYROLL EMPLOYMENT</b>          |       |       |       |       |       |       |       |       |
| THOUSANDS OF PERSONS               | 56.4  | 51.7  | 52.8  | 55.6  | 56.0  | 56.5  | 55.8  | 55.8  |
| SEASONALLY ADJUSTED INDEX          | 116.8 | 109.3 | 108.4 | 113.4 | 116.0 | 116.5 | 115.4 | 116.2 |
| <b>NONMANUFACTURING EMPLOYMENT</b> |       |       |       |       |       |       |       |       |
| THOUSANDS OF PERSONS               | 35.2  | 34.1  | 34.5  | 35.3  | 35.9  | 36.1  | 35.7  | 35.8  |
| SEASONALLY ADJUSTED INDEX          | 114.0 | 113.2 | 111.6 | 113.6 | 116.3 | 116.8 | 115.8 | 116.2 |
| <b>MANUFACTURING EMPLOYMENT</b>    |       |       |       |       |       |       |       |       |
| THOUSANDS OF PERSONS               | 21.3  | 17.6  | 18.3  | 20.3  | 20.2  | 20.4  | 20.1  | 20.0  |
| SEASONALLY ADJUSTED INDEX          | 121.9 | 102.6 | 102.7 | 112.9 | 115.6 | 115.8 | 114.8 | 116.1 |
| <b>UNEMPLOYMENT</b>                |       |       |       |       |       |       |       |       |
| THOUSANDS OF PERSONS               | 4.4   | 8.1   | 7.3   | 5.6   | 6.2   | 5.8   | 6.1   | 6.6   |
| SEASONALLY ADJUSTED RATE           | 6.0   | 10.0  | 10.7  | 8.4   | 8.3   | 8.2   | 8.5   | 8.3   |
| <b>BANKING ACTIVITY</b>            |       |       |       |       |       |       |       |       |
| NUMBER OF MEMBER BANKS             | 3     | 3     | 3     | 3     | 3     | 3     | 3     | 3     |
| <b>MEMBER BANK LOANS</b>           |       |       |       |       |       |       |       |       |
| MILLIONS OF DOLLARS                | 160   | 161   | 170   | 175   | 176   | 175   | 175   | 177   |
| SEASONALLY ADJUSTED INDEX          | 147.7 | 151.1 | 157.9 | 160.5 | 162.1 | 162.4 | 161.9 | 161.9 |
| <b>MEMBER BANK DEPOSITS</b>        |       |       |       |       |       |       |       |       |
| MILLIONS OF DOLLARS                | 220   | 221   | 235   | 249   | 262   | 260   | 261   | 264   |
| SEASONALLY ADJUSTED INDEX          | 135.1 | 137.8 | 145.5 | 153.1 | 160.5 | 160.3 | 159.9 | 161.3 |
| <b>CHECK PAYMENTS *</b>            |       |       |       |       |       |       |       |       |
| BILLIONS OF DOLLARS                | 4.4   | 4.3   | 4.6   | 5.0   | 5.0   | 5.2   | 4.5   | 5.3   |
| ANNUAL RATE                        |       |       |       |       |       |       |       |       |
| SEASONALLY ADJUSTED INDEX          | 143.6 | 144.5 | 149.7 | 156.1 | 162.1 | 162.6 | 161.5 | 162.2 |

\* BASED ON A SAMPLING OF MEMBER AND NONMEMBER BANKS.

N.A. - NOT AVAILABLE

ALL INDEXES: 1971-100

# FORT SMITH ARKANSAS-OKLAHOMA METROPOLITAN AREA

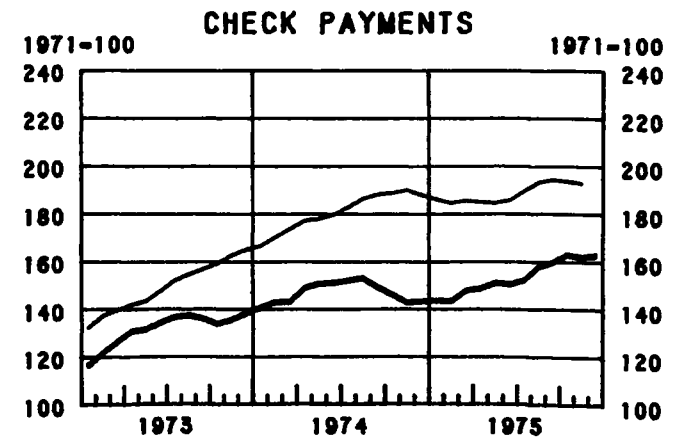
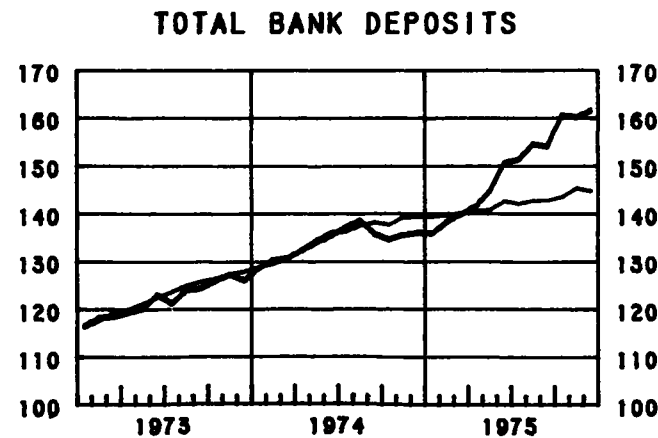
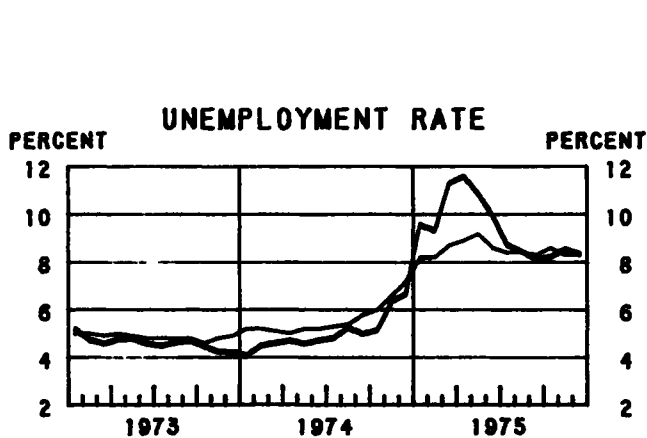


**PERCENTAGE CHANGE**  
**SEASONALLY ADJUSTED INDEX**  
**YEAR ENDING**  
**DECEMBER 1975**

**FORT SMITH U.S.**

|                                 |              |             |
|---------------------------------|--------------|-------------|
| <b>TOTAL PAYROLL EMPLOYMENT</b> | <b>+0.8</b>  | <b>+0.1</b> |
| <b>TOTAL LOANS</b>              | <b>+10.3</b> | <b>-3.3</b> |
| <b>TOTAL DEPOSITS</b>           | <b>+18.8</b> | <b>+3.9</b> |
| <b>CHECK PAYMENTS *</b>         | <b>+13.5</b> | <b>+1.7</b> |

\* YEAR ENDING NOVEMBER



**FORT SMITH** ——— **U.S.** ———

ALL DATA ARE SEASONALLY ADJUSTED

PREPARED BY FEDERAL RESERVE BANK OF ST. LOUIS

# PINE BLUFF ARKANSAS METROPOLITAN AREA

|                                    | 1974  | 1975  |       |       |       | 1975  |       |       |
|------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|
|                                    | IV    | I     | II    | III   | IV    | OCT   | NOV   | DEC   |
| <b>MANPOWER UTILIZATION</b>        |       |       |       |       |       |       |       |       |
| <b>PAYROLL EMPLOYMENT</b>          |       |       |       |       |       |       |       |       |
| THOUSANDS OF PERSONS               | 27.1  | 26.4  | 25.4  | 25.0  | 25.8  | 26.0  | 25.8  | 25.7  |
| SEASONALLY ADJUSTED INDEX          | 109.7 | 108.8 | 104.6 | 102.0 | 104.7 | 104.8 | 104.8 | 104.5 |
| <b>NONMANUFACTURING EMPLOYMENT</b> |       |       |       |       |       |       |       |       |
| THOUSANDS OF PERSONS               | 20.8  | 20.2  | 19.6  | 19.4  | 20.4  | 20.5  | 20.4  | 20.2  |
| SEASONALLY ADJUSTED INDEX          | 108.8 | 108.3 | 105.2 | 103.3 | 106.7 | 106.7 | 106.9 | 106.6 |
| <b>MANUFACTURING EMPLOYMENT</b>    |       |       |       |       |       |       |       |       |
| THOUSANDS OF PERSONS               | 6.3   | 6.2   | 5.8   | 5.6   | 5.5   | 5.5   | 5.5   | 5.5   |
| SEASONALLY ADJUSTED INDEX          | 112.7 | 110.5 | 102.5 | 97.6  | 97.9  | 98.3  | 98.0  | 97.4  |
| <b>UNEMPLOYMENT</b>                |       |       |       |       |       |       |       |       |
| THOUSANDS OF PERSONS               | 1.7   | 2.4   | 2.9   | 3.0   | 2.7   | 2.8   | 2.8   | 2.6   |
| SEASONALLY ADJUSTED RATE           | 5.6   | 6.7   | 8.7   | 9.3   | 9.1   | 9.4   | 9.3   | 8.5   |
| <b>BANKING ACTIVITY</b>            |       |       |       |       |       |       |       |       |
| NUMBER OF MEMBER BANKS             | 4     | 4     | 4     | 4     | 4     | 4     | 4     | 4     |
| <b>MEMBER BANK LOANS</b>           |       |       |       |       |       |       |       |       |
| MILLIONS OF DOLLARS                | 169   | 169   | 169   | 166   | 172   | 164   | 172   | 181   |
| SEASONALLY ADJUSTED INDEX          | 168.1 | 166.1 | 170.3 | 173.8 | 171.3 | 170.5 | 168.9 | 174.4 |
| <b>MEMBER BANK DEPOSITS</b>        |       |       |       |       |       |       |       |       |
| MILLIONS OF DOLLARS                | 224   | 222   | 220   | 225   | 242   | 237   | 241   | 248   |
| SEASONALLY ADJUSTED INDEX          | 146.4 | 146.9 | 149.1 | 155.1 | 158.1 | 158.5 | 156.6 | 159.3 |
| <b>CHECK PAYMENTS *</b>            |       |       |       |       |       |       |       |       |
| BILLIONS OF DOLLARS                | 3.3   | 3.2   | 3.1   | 3.5   | 3.8   | 4.2   | 3.4   | 3.9   |
| ANNUAL RATE                        |       |       |       |       |       |       |       |       |
| SEASONALLY ADJUSTED INDEX          | 161.3 | 193.7 | 193.5 | 214.9 | 182.2 | 186.6 | 185.8 | 174.3 |

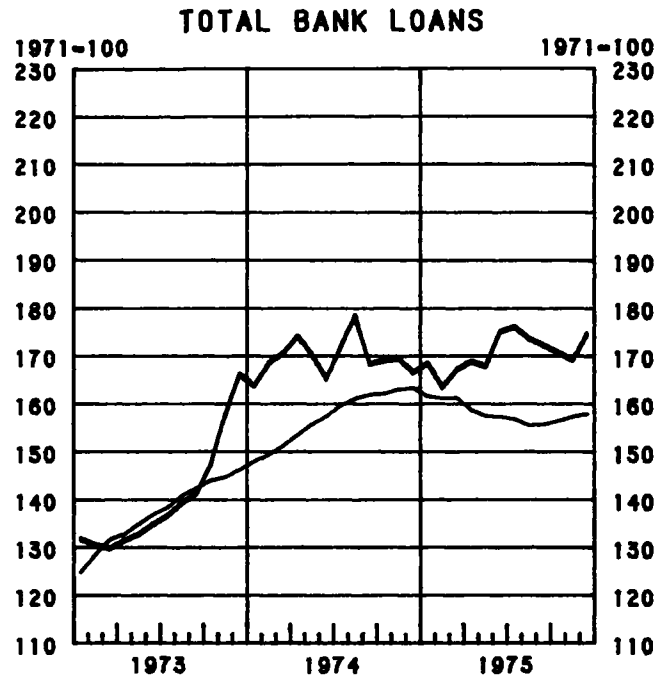
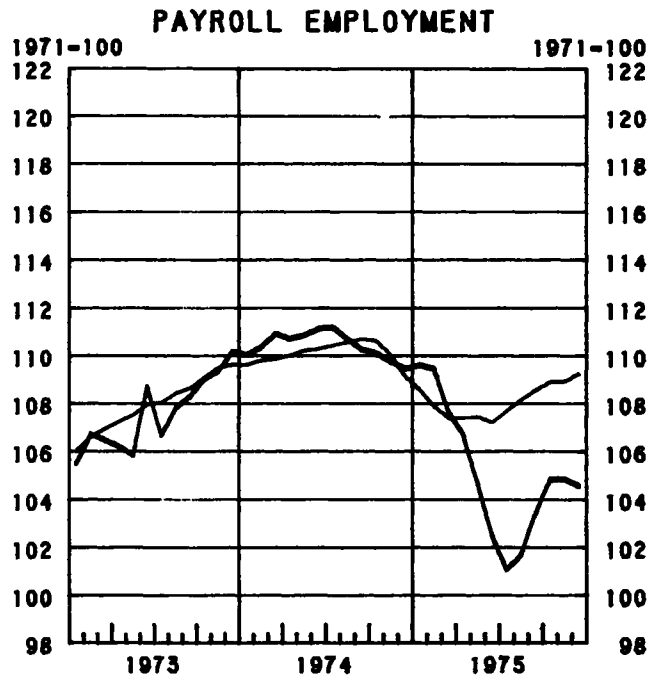
\* BASED ON A SAMPLING OF MEMBER AND NONMEMBER BANKS.

N.A. - NOT AVAILABLE

ALL INDEXES: 1971=100



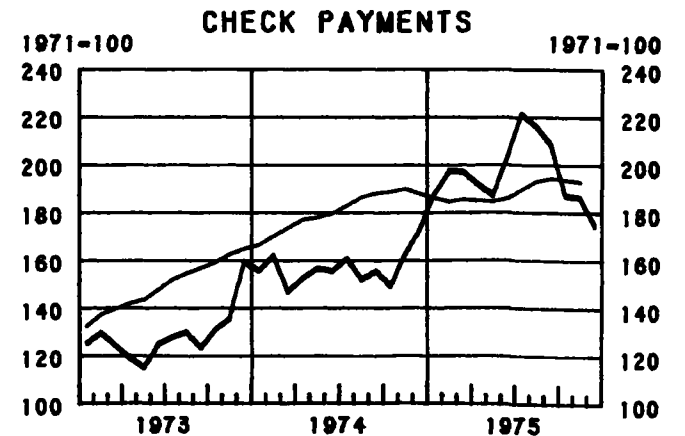
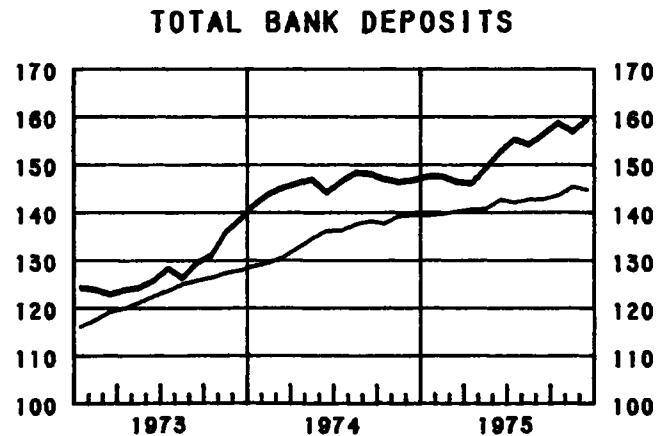
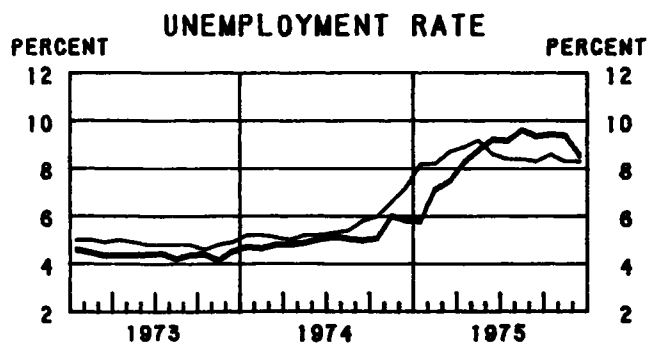
# PINE BLUFF ARKANSAS METROPOLITAN AREA



**PERCENTAGE CHANGE**  
**SEASONALLY ADJUSTED INDEX**  
**YEAR ENDING**  
**DECEMBER 1975**

|                          | PINE BLUFF | U.S. |
|--------------------------|------------|------|
| TOTAL PAYROLL EMPLOYMENT | -4.4       | +0.1 |
| TOTAL LOANS              | +4.9       | -3.3 |
| TOTAL DEPOSITS           | +8.8       | +3.9 |
| CHECK PAYMENTS *         | +14.5      | +1.7 |

\* YEAR ENDING NOVEMBER



PINE BLUFF ——— U.S. ———

ALL DATA ARE SEASONALLY ADJUSTED

PREPARED BY FEDERAL RESERVE BANK OF ST. LOUIS

CHECK PAYMENTS IN TEN MEDIUM-SIZE CITIES 1/

MILLIONS OF DOLLARS

SEASONALLY ADJUSTED INDEX 2/  
1971 = 100

|                      | DEC 1975 | DEC 1975 | NOV 1975 | OCT 1975 | DEC 1974 |
|----------------------|----------|----------|----------|----------|----------|
| EL DORADO, ARK.      | \$ 575   | 552.1    | 587.8    | 529.5    | 476.6    |
| HELLENA, ARK.        | 59       | 162.6    | 157.9    | 165.6    | 157.3    |
| TEXARKANA SMSA, ARK. | 234      | 167.2    | 166.3    | 163.8    | 141.9    |
| QUINCY, ILL.         | 209      | 171.5    | 177.2    | 174.3    | 156.2    |
| OWENSEBORO, KY.      | 234      | 166.1    | 163.7    | 161.3    | 151.4    |
| PADUCAH, KY.         | 174      | 174.4    | 171.9    | 170.9    | 161.3    |
| GREENVILLE, MISS.    | 134      | 142.9    | 141.9    | 147.9    | 153.0    |
| CAPE GIRARDEAU, MO.  | 137      | 199.7    | 201.7    | 203.2    | 174.0    |
| HANNIBAL, MO.        | 43       | 164.0    | 168.1    | 172.8    | 167.9    |
| JACKSON, TENN.       | 178      | 179.5    | 175.8    | 172.0    | 160.8    |

1/ DEBITS TO DEMAND DEPOSIT ACCOUNTS, EXCEPT INTERBANK AND U.S. GOVERNMENT ACCOUNTS.

2/ THREE-MONTH MOVING AVERAGES (EXCEPT LATEST MONTH, WHICH IS A TWO-MONTH AVERAGE).