Table 1: U.S. Economic Outlook

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<tbody>
<tr>
<td>Real GDP Growth</td>
<td>2.0</td>
<td>0.9</td>
<td>3.3</td>
<td>-0.2 - 1.8</td>
<td>-1.3 - 1.5</td>
<td>0.7 - 2.0</td>
</tr>
<tr>
<td>Unemployment Rate</td>
<td>4.6</td>
<td>4.9</td>
<td>5.3</td>
<td>5.7 - 5.9</td>
<td>5.8 - 6.2</td>
<td>5.8 - 6.5</td>
</tr>
<tr>
<td>Consumer Price Index</td>
<td>2.9</td>
<td>4.3</td>
<td>5.0</td>
<td>4.1 - 7.6</td>
<td>1.6 - 3.6</td>
<td>2.2 - 3.7</td>
</tr>
<tr>
<td>Producer Price Index</td>
<td>3.9</td>
<td>9.2</td>
<td>10.6</td>
<td>4.3 - 13.9</td>
<td>-4.5 - 6.6</td>
<td>n/a</td>
</tr>
</tbody>
</table>

Source: Blue Chip Economic Indicators  
* Forecasted September 10, 2008

Chart 1: The Tenth Federal Reserve District (10 J)
Chart 4: Unemployment Rate
Seasonally adjusted

Source: Bureau of Labor Statistics
Latest release: 09/19/2008

Chart 5: Unemployment Rates in Kansas Cities, July 2008
Seasonally adjusted

Source: Bureau of Labor Statistics
Latest release: 08/27/2008
Chart 6: Unemployment Rates by County, July 2008

Source: Bureau of Labor Statistics

Latest Release Date: 08/27/2008

Chart 7: Private Job Growth by Industry

July 2008 over July 2007

Source: Bureau of Labor Statistics

Latest release: 08/15/2008

Note: Number in parentheses is the industry's share of total private jobs in Kansas in Jul-08.
Chart 8: Net Percentage of Firms Planning to Increase Employment

Chart 9: Growth in Real Personal Income

Source: Manpower Inc. Latest release: 09/09/2008

Source: Bureau of Economic Analysis Latest release: 09/18/2008
Chart 10: Manufacturing Activity
Month-over-month PMI indexes, seasonally adjusted

Sources: ISM, FRBKC Manufacturing Survey
Latest release: 08/28/2008 for the Manufacturing Survey and 09/02/2008 for ISM
Note: 10J index is computed on ISM basis (50 = zero change)

Chart 11: Tenth District Manufacturing Indexes: Activity Expected in Six Months
Seasonally adjusted

Source: FRBKC Manufacturing Survey
Latest release: 08/28/2008
Chart 12: Value of Commercial Construction Contracts
Seasonally adjusted, 3-month moving average

Source: F.W. Dodge, Inc. Latest release: 09/15/2008

Chart 13: Value of Residential Construction Contracts
Seasonally adjusted, 3-month moving average

Source: F.W. Dodge, Inc. Latest release: 09/15/2008
Chart 14: Sales of Existing Homes
Seasonally adjusted

Table 2: Home Price Appreciation

<table>
<thead>
<tr>
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<th>OFHEO(^1) Q2 2008 over Q2 2007</th>
<th>NAR(^2) Q2 2008 over Q2 2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>United States</td>
<td>-1.71%</td>
<td>-7.61%</td>
</tr>
<tr>
<td>Kansas</td>
<td>1.26%</td>
<td></td>
</tr>
<tr>
<td>Kansas City</td>
<td>0.05%</td>
<td>-3.11%</td>
</tr>
<tr>
<td>Lawrence</td>
<td>0.90%</td>
<td></td>
</tr>
<tr>
<td>Topeka</td>
<td>-0.09%</td>
<td>-1.25%</td>
</tr>
<tr>
<td>Wichita</td>
<td>2.22%</td>
<td>3.45%</td>
</tr>
</tbody>
</table>

1) Office of Federal Housing Enterprise Oversight; Repeat sales index (quality-adjusted)
2) National Association of Realtors; Median sales price (not quality-adjusted)
Chart 15: Foreclosure Inventory

Source: Mortgage Bankers Association
Latest release: 09/05/2008
Chart 16: Kansas Foreclosure Inventory Map, 2008

Legend
- No Foreclosures
- Less than 1% of Mortgages
- 1% to 2% of Mortgages
- 2% to 5% of Mortgages
- More than 5% of Mortgages

Source: RealtyTrac, Census Bureau
Chart 17: U.S. Crop Prices

Chart 17: U.S. Crop Prices

Dollars per bushel

Soybeans

Wheat

Corn

Jan-07 | Mar-07 | Jun-07 | Sep-07 | Dec-07 | Feb-08 | May-08 | Aug-08

0 | 2 | 4 | 6 | 8 | 10 | 12 | 14 | 16 | 18

Source: USDA

Chart 18: Farmland Values in Kansas
Quarter-over-quarter

Chart 18: Farmland Values in Kansas
Quarter-over-quarter

Percent

Nonirrigated

Irrigated

Ranchland

Source: Federal Reserve Bank of Kansas City, Ag Credit Survey
Chart 19: U.S. Real Farm Income and Production Expenses

Source: USDA

Chart 20: Oil Prices

Source: Bloomberg Energy Services Latest release: 09/15/2008
Chart 21: Natural Gas Prices

Month-over-month price diffusion index for the Tenth District

$/MMBTU

Aug-03 Aug-04 Aug-05 Aug-06 Aug-07 Aug-08 Aug-09

Source: Bloomberg Energy Services
Latest release: 09/15/2008

Chart 22: Manufacturing Price Pressures

Month-over-month price diffusion index for the Tenth District

Index

Prices paid for raw materials

Prices received for finished products

Aug-04 Aug-05 Aug-06 Aug-07 Aug-08

Source: FRBKC Manufacturing Survey
Latest release: 08/28/2008
Chart 23: Manufacturing Price Pressures
Six-month-ahead price diffusion index for the Tenth District

Source: FRBKC Manufacturing Survey
Latest release: 08/28/2008

Chart 24: University of Michigan’s Consumer Confidence Index

Source: University of Michigan
Latest release: 09/12/2008