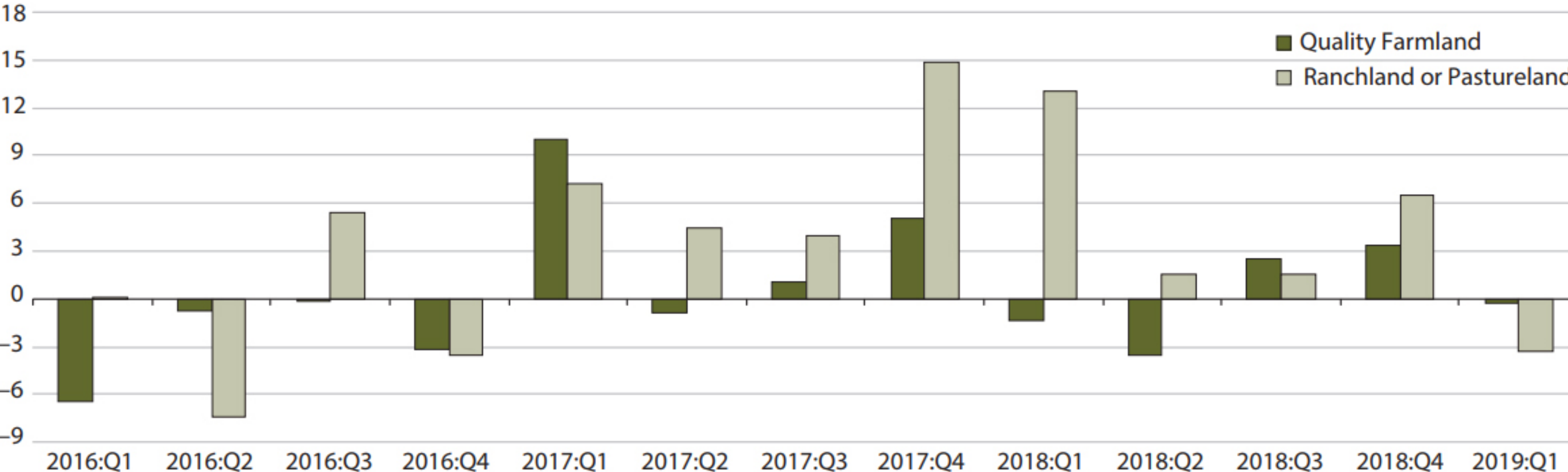


Year-Over-Year Change in Average Eighth District Land Values

Percent Change



NOTE: Percent changes are calculated using responses only from those banks reporting in both the past and the current quarters.