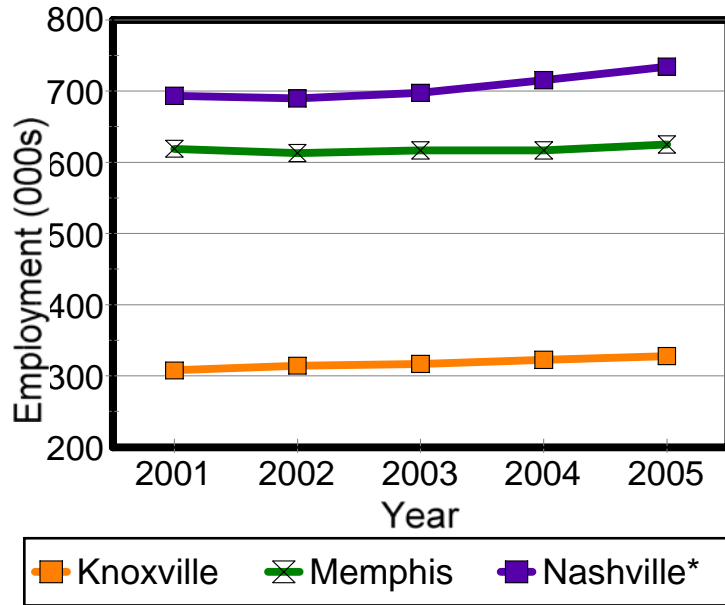


Non-Ag Employment

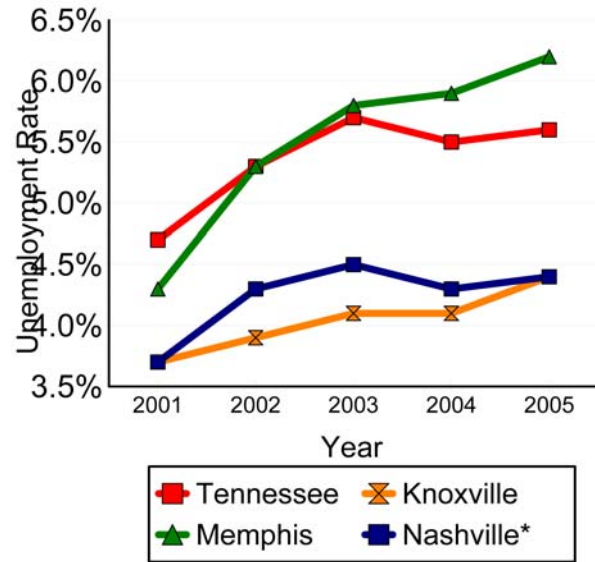
TN Large Markets



| Year | Tennessee | Chattanooga | Clarksville | Jackson | Johnson City | Kingsport - Bristol | Knoxville | Memphis | Nashville* |
|------------------------|-----------|-------------|-------------|---------|--------------|---------------------|-----------|---------|------------|
| 2001 | 2,688.3 | 236.2 | 76.7 | 58.9 | 73.9 | 121.8 | 307.7 | 619.0 | 693.5 |
| 2002 | 2,664.4 | 235.4 | 76.8 | 58.3 | 73.9 | 120.4 | 314.5 | 613.1 | 689.5 |
| 2003 | 2,662.7 | 235.6 | 78.1 | 58.7 | 75.7 | 120.9 | 317.0 | 616.7 | 697.6 |
| 2004 | 2,706.1 | 237.9 | 81.1 | 59.8 | 78.3 | 119.7 | 322.8 | 616.6 | 715.3 |
| 2005 | 2,743.7 | 240.7 | 82.5 | 60.8 | 80.1 | 120.6 | 327.7 | 624.9 | 734.2 |
| *Includes Murfreesboro | | | | | | | | | |

Unemployment Rate

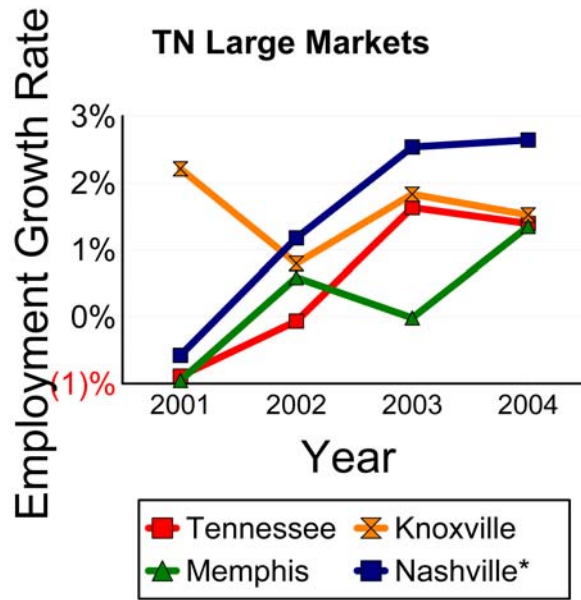
TN Large Markets



| Year | Tennessee | Chattanooga | Clarksville | Jackson | Johnson City | Kingsport - Bristol | Knoxville | Memphis | Nashville* |
|------|-----------|-------------|-------------|---------|--------------|---------------------|-----------|---------|------------|
| 2001 | 4.7% | 3.7% | 5.2% | 4.9% | 4.9% | 4.6% | 3.7% | 4.3% | 3.7% |
| 2002 | 5.3% | 4.3% | 5.6% | 5.9% | 5.8% | 5.4% | 3.9% | 5.3% | 4.3% |
| 2003 | 5.7% | 4.3% | 5.7% | 5.8% | 5.5% | 5.7% | 4.1% | 5.8% | 4.5% |
| 2004 | 5.5% | 4.4% | 5.3% | 5.6% | 5.4% | 5.5% | 4.1% | 5.9% | 4.3% |
| 2005 | 5.6% | 4.8% | 5.9% | 5.7% | 5.2% | 5.3% | 4.4% | 6.2% | 4.4% |

*Includes Murfreesboro

Non-Ag Growth Rate



Non-Agricultural Employment Growth Rate

(by place of work, in thousands)

| Year | Tennessee | Chattanooga | Clarksville | Jackson | Johnson City | Kingsport - Bristol | Knoxville | Memphis | Nashville* |
|------|-----------|-------------|-------------|---------|--------------|---------------------|-----------|---------|------------|
| 2002 | -0.9% | -0.3% | 0.1% | -1.0% | 0.0% | -1.1% | 2.2% | -1.0% | -0.6% |
| 2003 | -0.1% | 0.1% | 1.7% | 0.7% | 2.4% | 0.4% | 0.8% | 0.6% | 1.2% |
| 2004 | 1.6% | 1.0% | 3.8% | 1.9% | 3.4% | -1.0% | 1.8% | -0.0% | 2.5% |
| 2005 | 1.4% | 1.2% | 1.7% | 1.7% | 2.3% | 0.8% | 1.5% | 1.3% | 2.6% |

*Includes Murfreesboro