

# National and District Data

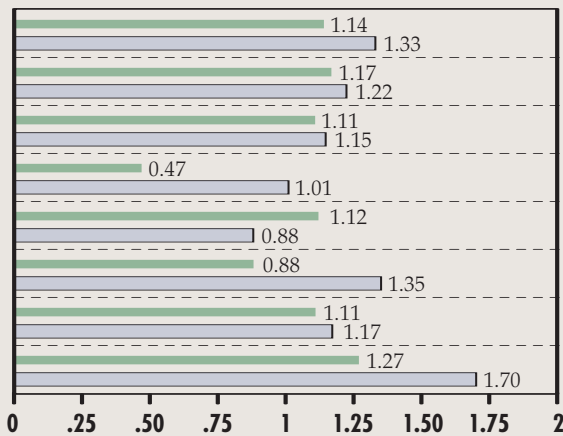
SELECTED INDICATORS OF THE NATIONAL ECONOMY AND BANKING, AGRICULTURAL AND BUSINESS CONDITIONS IN THE EIGHTH FEDERAL RESERVE DISTRICT

## Commercial Bank Performance Ratios

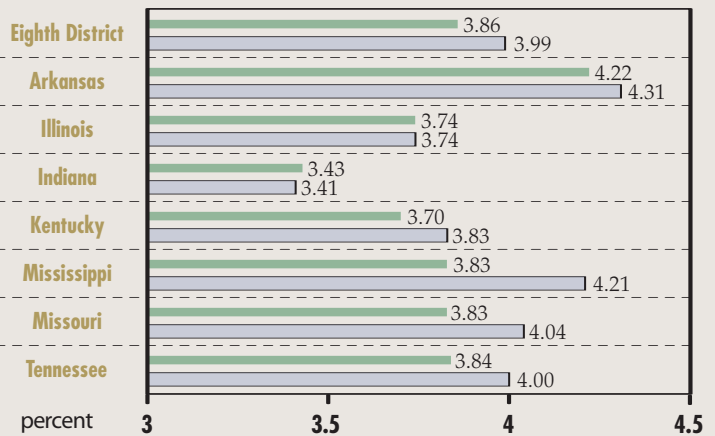
SECOND QUARTER 2004

U.S. Banks by Asset Size	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*	1.35	1.21	1.15	1.28	1.21	1.43	1.32
Net Interest Margin*	3.60	4.25	4.24	4.17	4.21	3.84	4.03	3.43
Nonperforming Loan Ratio	0.97	0.82	0.90	0.75	0.83	0.82	0.83	1.03
Loan Loss Reserve Ratio	1.63	1.35	1.39	1.42	1.40	1.60	1.50	1.69

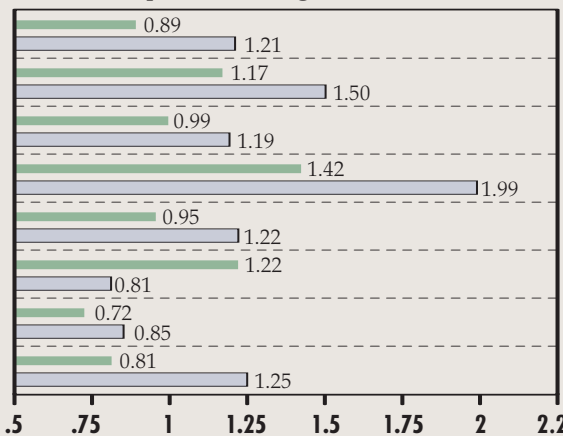
### Return on Average Assets\*



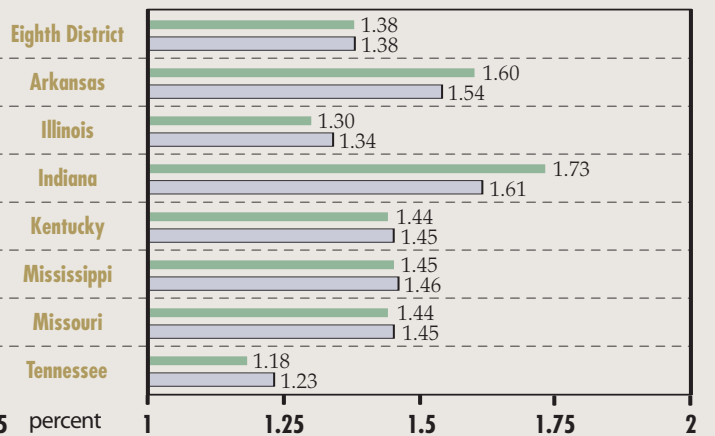
### Net Interest Margin\*



### Nonperforming Loan Ratio



### Loan Loss Reserve Ratio



● Second Quarter 2004

○ Second Quarter 2003

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.stlouisfed.org/fred/data/regional.html](http://www.research.stlouisfed.org/fred/data/regional.html)

# Regional Economic Indicators

## Nonfarm Employment Growth\*

YEAR-OVER-YEAR PERCENT CHANGE

SECOND QUARTER 2004									
	UNITED STATES	EIGHTH DISTRICT	ARKANSAS	ILLINOIS	INDIANA	KENTUCKY	MISSISSIPPI	MISSOURI	TENNESSEE
Total Nonagricultural	1.0%	0.4%	0.7%	-0.2%	0.5%	0.4%	0.8%	1.1%	0.8%
Natural Resources/Mining	3.2	0.9	0.0	2.1	1.9	2.5	-3.0	-0.7	1.6
Construction	3.0	1.7	-0.8	-0.5	5.3	4.2	0.1	2.7	1.2
Manufacturing	-1.2	-0.4	-0.9	-1.2	-0.6	-0.5	0.8	1.4	-0.2
Trade/Transportation/Utilities	0.8	0.1	0.8	-0.5	-0.5	0.5	0.1	0.1	1.3
Information	-0.7	-2.0	-0.5	-3.3	-0.5	-1.1	-2.4	-1.5	-1.6
Financial Activities	0.7	0.6	1.6	0.6	-0.8	1.3	1.3	1.0	0.4
Professional & Business Services	3.1	0.7	0.5	-0.2	2.3	-0.2	3.7	1.6	0.8
Educational & Health Services	2.0	1.7	2.7	1.0	1.4	0.9	2.2	2.8	2.1
Leisure & Hospitality	2.1	1.7	1.7	1.9	0.1	3.2	0.0	2.0	2.4
Other Services	0.3	0.5	0.2	-0.2	0.2	2.2	-2.5	2.4	0.6
Government	-0.2	-0.6	0.7	-1.2	0.3	-2.4	1.1	-0.7	-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.

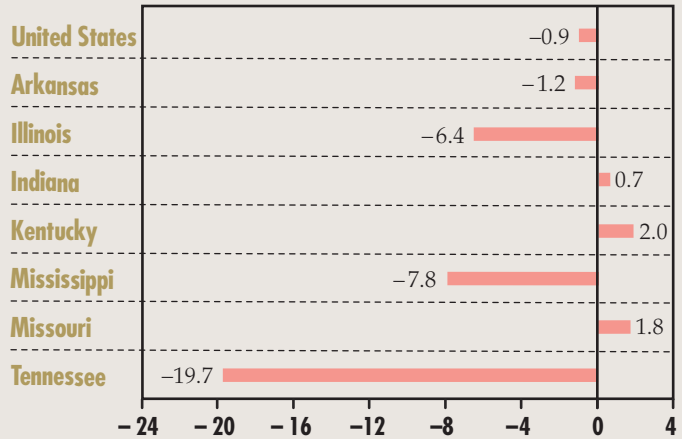
## Unemployment Rates

PERCENT

	II/2004	I/2004	II/2003
United States	5.6%	5.6%	6.1%
Arkansas	5.7	5.4	6.2
Illinois	6.1	6.2	6.6
Indiana	5.0	5.2	5.1
Kentucky	5.4	5.4	6.3
Mississippi	5.3	5.1	6.8
Missouri	5.0	4.9	5.8
Tennessee	4.7	5.0	5.8

## Total Bankruptcies

YEAR-OVER-YEAR PERCENT CHANGE<sup>1</sup>

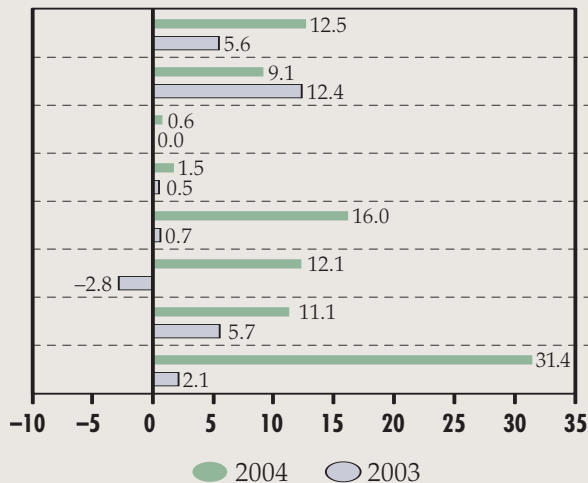


<sup>1</sup>Comparing year ending June 30, 2004, with year ending June 30, 2003.

## SECOND QUARTER

### Housing Permits

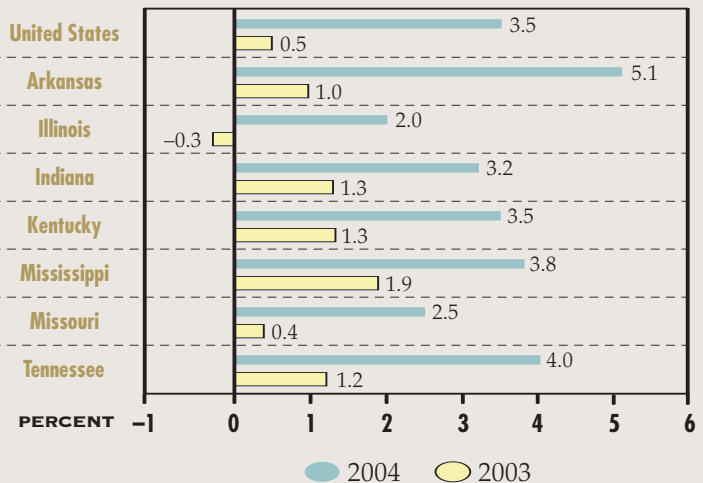
YEAR-OVER-YEAR PERCENT CHANGE IN YEAR-TO-DATE LEVELS



## FIRST QUARTER

### Real Personal Income<sup>‡</sup>

YEAR-OVER-YEAR PERCENT CHANGE

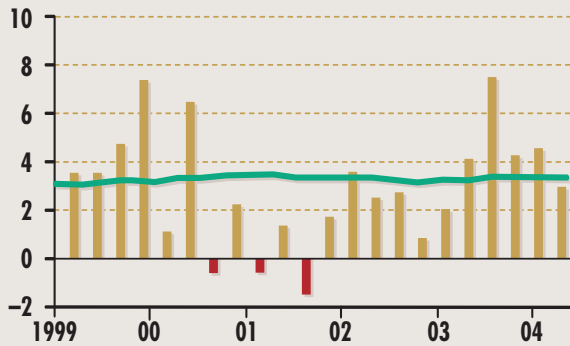


<sup>‡</sup>NOTE: Real personal income is personal income divided by the PCE chained price index.

# Major Macroeconomic Indicators

## Real GDP Growth

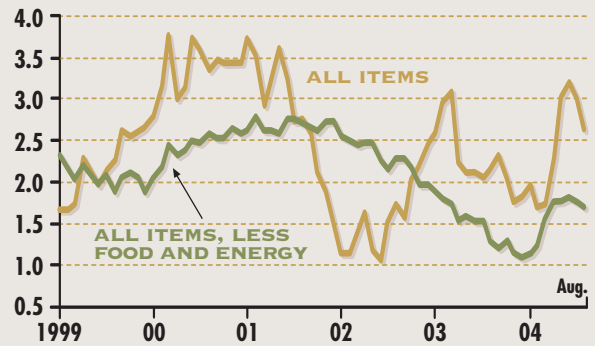
PERCENT



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

## Consumer Price Inflation

PERCENT



NOTE: Percent change from a year earlier

## Civilian Unemployment Rate

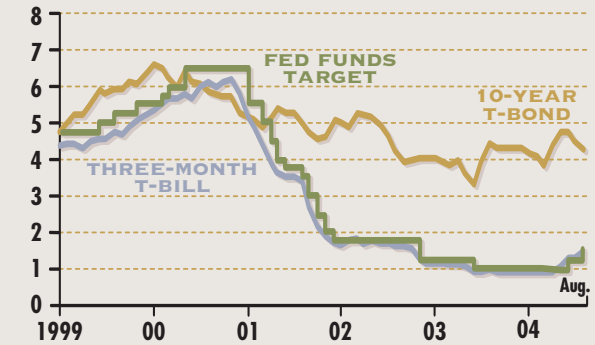
PERCENT



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

## Interest Rates

PERCENT

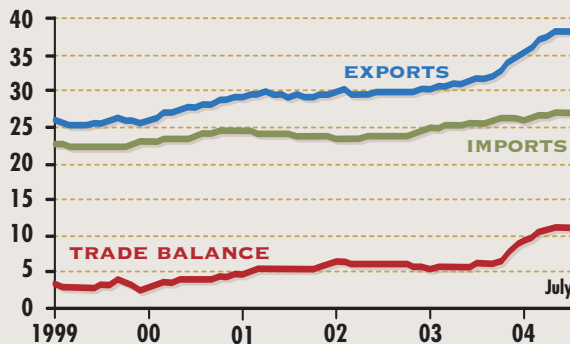


NOTE: Except for the fed funds target, which is end-of-period, data are monthly averages of daily data.

# Farm Sector Indicators

## U.S. Agricultural Trade

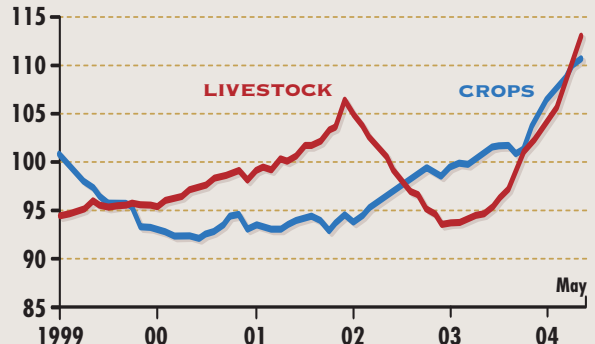
BILLIONS OF DOLLARS



NOTE: Data are aggregated over the past 12 months. Beginning with December 1999 data, series are based on the new NAICS product codes.

## Farming Cash Receipts

BILLIONS OF DOLLARS



NOTE: Data are aggregated over the past 12 months.

## U.S. Crop and Livestock Prices

INDEX 1990-92=100

