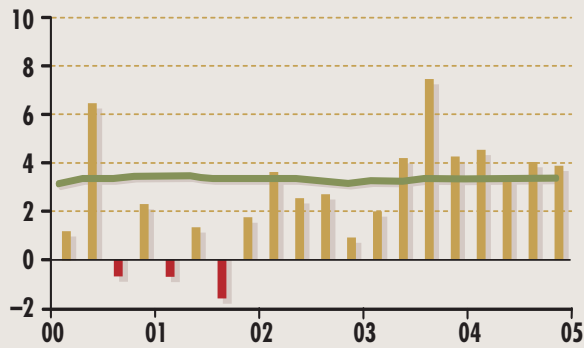


# Major Macroeconomic Indicators

## Real GDP Growth

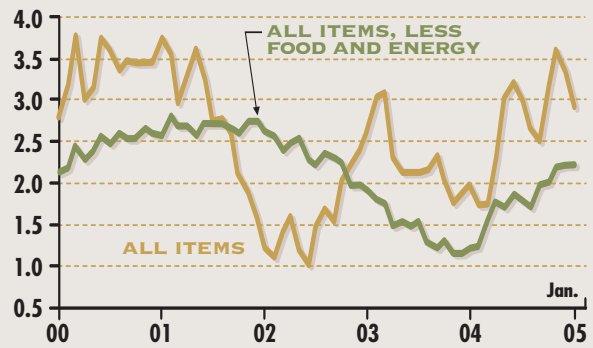
PERCENT



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

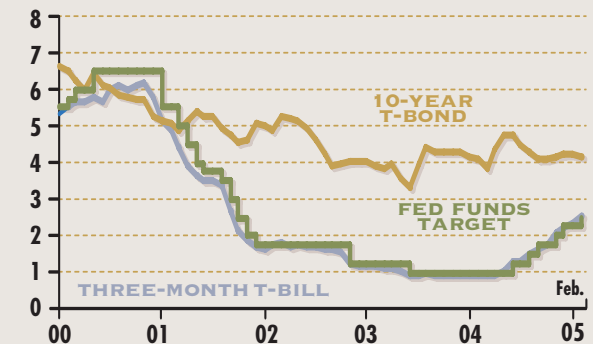
PERCENT



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

## Interest Rates

PERCENT

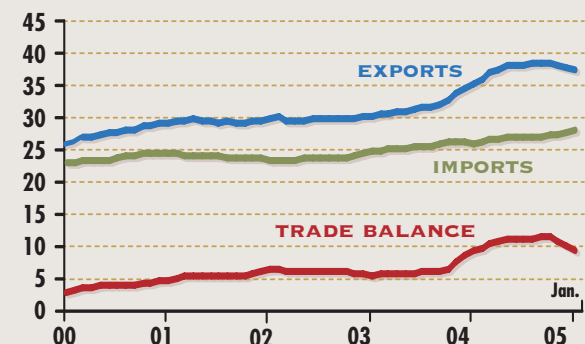


NOTE: Except for the fed funds target, which is end-of-period, data are monthly averages of daily data.

# Farm Sector Indicators

## U.S. Agricultural Trade

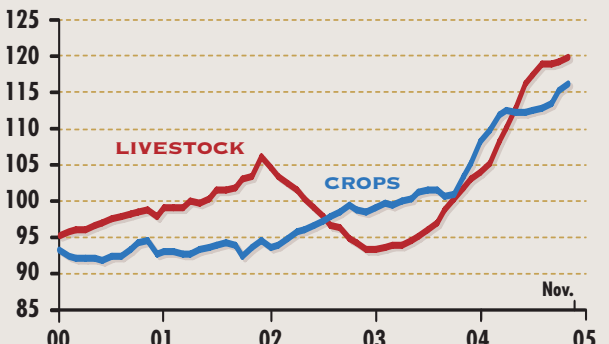
BILLIONS OF DOLLARS



NOTE: Data are aggregated over the past 12 months.

## Farming Cash Receipts

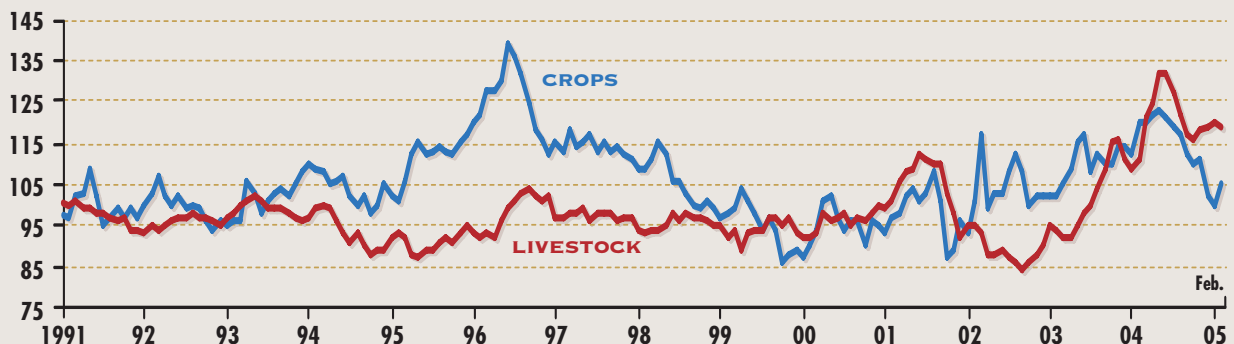
BILLIONS OF DOLLARS



NOTE: Data are aggregated over the past 12 months.

## U.S. Crop and Livestock Prices

INDEX 1990-92=100



# National and District Data

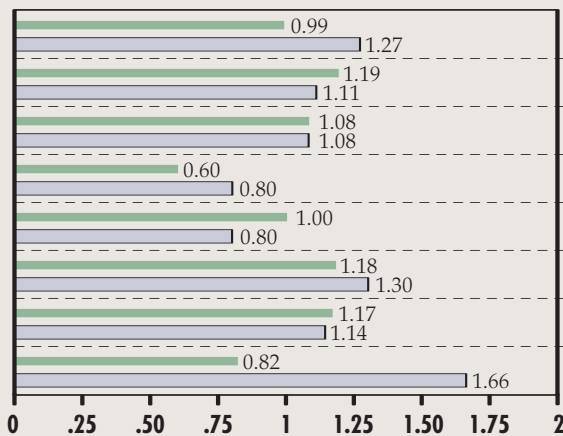
SELECTED INDICATORS OF THE NATIONAL ECONOMY AND BANKING, AGRICULTURAL AND BUSINESS CONDITIONS IN THE EIGHTH FEDERAL RESERVE DISTRICT

## Commercial Bank Performance Ratios

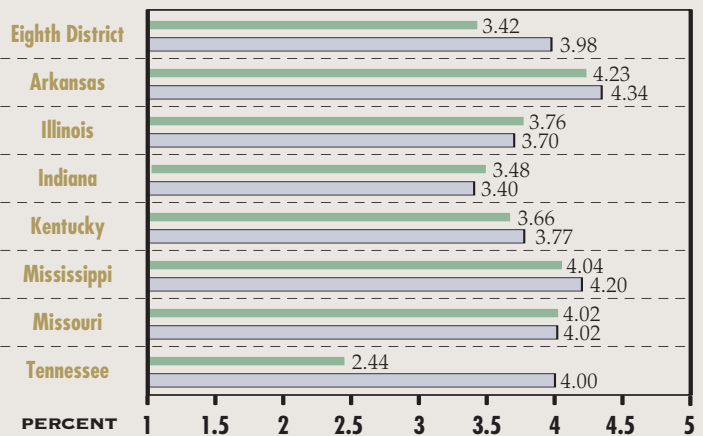
FOURTH QUARTER 2004

<b>U.S. Banks by Asset Size</b>	<b>ALL</b>	<b>\$100 MILLION- \$300 MILLION</b>	<b>LESS THAN \$300 MILLION</b>	<b>\$300 MILLION- \$1 BILLION</b>	<b>LESS THAN \$1 BILLION</b>	<b>\$1 BILLION- \$15 BILLION</b>	<b>LESS THAN \$15 BILLION</b>	<b>MORE THAN \$15 BILLION</b>
<b>Return on Average Assets*</b>	1.34	1.22	1.14	1.28	1.21	1.41	1.31	1.35
<b>Net Interest Margin*</b>	3.67	4.32	4.31	4.23	4.27	3.86	4.07	3.49
<b>Nonperforming Loan Ratio</b>	0.86	0.74	0.79	0.66	0.73	0.72	0.72	0.93
<b>Loan Loss Reserve Ratio</b>	1.51	1.32	1.35	1.36	1.35	1.52	1.44	1.54

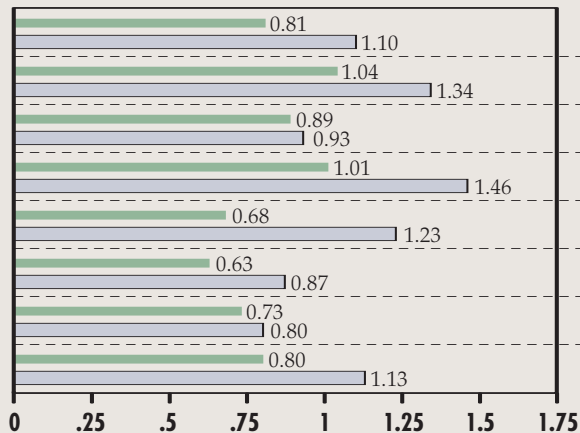
### Return on Average Assets\*



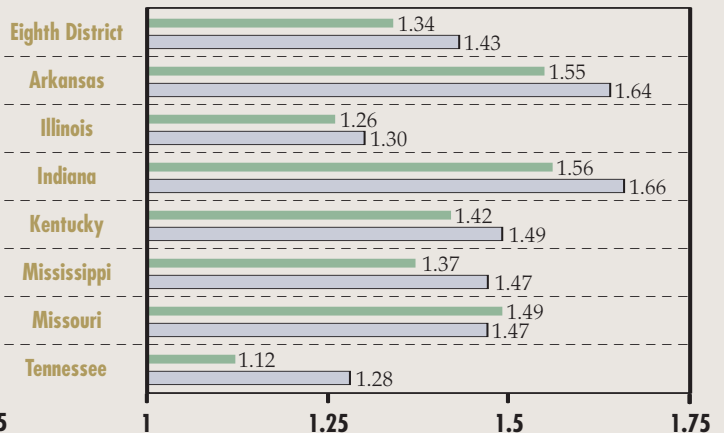
### Net Interest Margin\*



### Nonperforming Loan Ratio



### Loan Loss Reserve Ratio



● Fourth Quarter 2004

○ Fourth 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

FOURTH QUARTER 2004									
	UNITED STATES	EIGHTH DISTRICT	ARKANSAS	ILLINOIS	INDIANA	KENTUCKY	MISSISSIPPI	MISSOURI	TENNESSEE
Total Nonagricultural	1.6%	0.9%	1.2%	0.3%	1.4%	0.8%	1.0%	0.9%	1.5%
Natural Resources/Mining	4.1	0.8	3.2	-3.2	-0.5	3.0	-3.0	5.9	0.0
Construction	3.9	0.5	2.8	-2.4	2.2	0.2	0.6	2.6	1.9
Manufacturing	0.2	0.2	0.0	-0.5	1.1	0.0	-0.1	0.4	0.3
Trade/Transportation/Utilities	1.3	0.3	0.3	0.0	0.0	0.2	0.0	0.2	1.4
Information	-0.6	-3.6	-1.6	-5.6	-1.5	-2.2	-4.9	-2.3	-2.9
Financial Activities	1.5	0.2	0.7	-0.1	-0.2	-1.5	-0.1	1.4	1.3
Professional & Business Services	3.3	2.8	2.5	2.0	4.9	4.0	4.9	0.3	4.4
Educational & Health Services	2.3	2.0	2.3	1.3	3.1	1.7	2.5	2.0	2.2
Leisure & Hospitality	2.4	2.6	3.5	2.4	1.9	3.1	1.7	3.0	3.1
Other Services	0.7	0.8	0.7	0.1	2.4	1.1	0.1	1.1	0.5
Government	0.7	0.1	0.9	-0.5	0.4	-0.2	1.1	0.1	0.3

\*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.

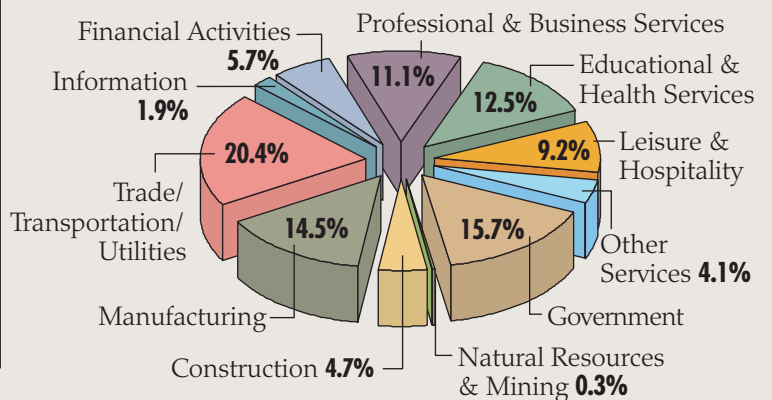
## Unemployment Rates

PERCENT

	IV/2004	III/2004	IV/2003
United States	5.4%	5.4%	5.9%
Arkansas	5.6	5.7	5.9
Illinois	6.1	6.2	6.7
Indiana	5.2	5.3	5.3
Kentucky	4.7	5.1	6.0
Mississippi	6.8	6.5	5.9
Missouri	5.8	5.9	5.5
Tennessee	5.3	5.3	5.6

## Eighth District Payroll

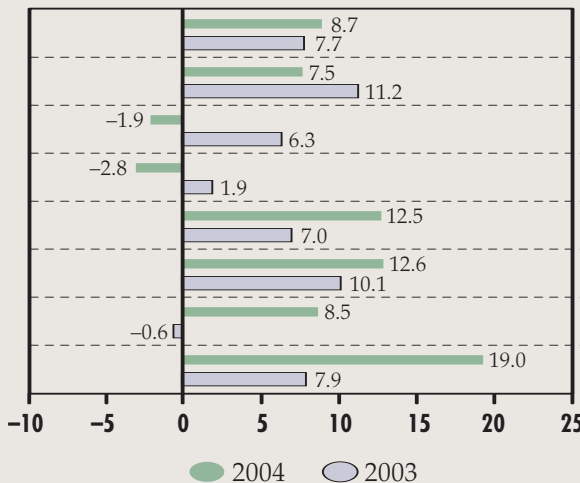
EMPLOYMENT BY INDUSTRY-2004



## FOURTH QUARTER

### Housing Permits

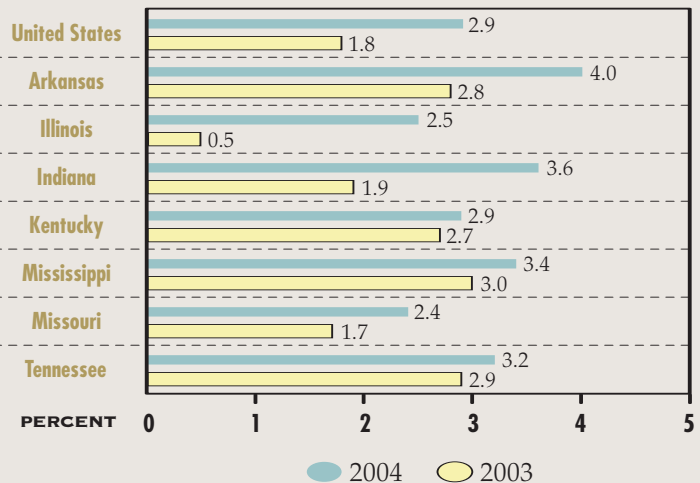
YEAR-OVER-YEAR PERCENT CHANGE IN YEAR-TO-DATE LEVELS



## THIRD 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.