

# National and District Data

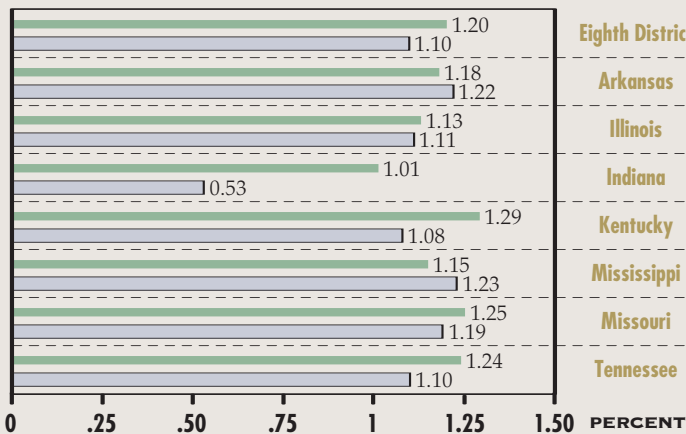
SELECTED INDICATORS OF THE NATIONAL ECONOMY AND BANKING, AGRICULTURAL AND BUSINESS CONDITIONS IN THE EIGHTH FEDERAL RESERVE DISTRICT

## Commercial Bank Performance Ratios

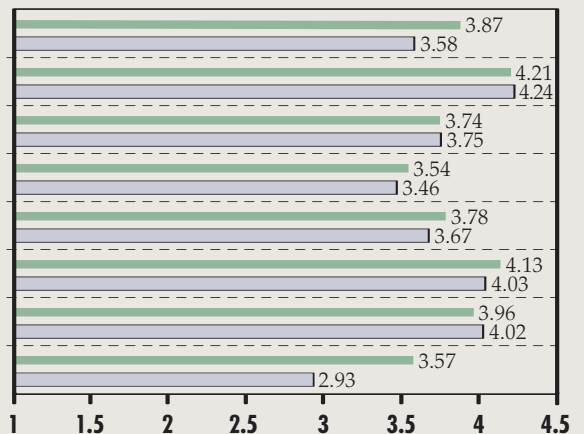
THIRD QUARTER 2005

U.S. Banks by Asset Size	ALL	\$100 MILLION- \$300 MILLION	LESS THAN \$300 MILLION	\$300 MILLION- \$1 BILLION	LESS THAN \$1 BILLION	\$1BILLION- \$15 BILLION	LESS THAN \$15 BILLION	MORE THAN \$15 BILLION
	Return on Average Assets*	1.34	1.28	1.20	1.39	1.29	1.42	1.35
Net Interest Margin*	3.57	4.35	4.34	4.29	4.32	3.88	4.10	3.36
Nonperforming Loan Ratio	0.76	0.72	0.77	0.63	0.70	0.63	0.67	0.80
Loan Loss Reserve Ratio	1.35	1.28	1.31	1.29	1.30	1.34	1.32	1.37

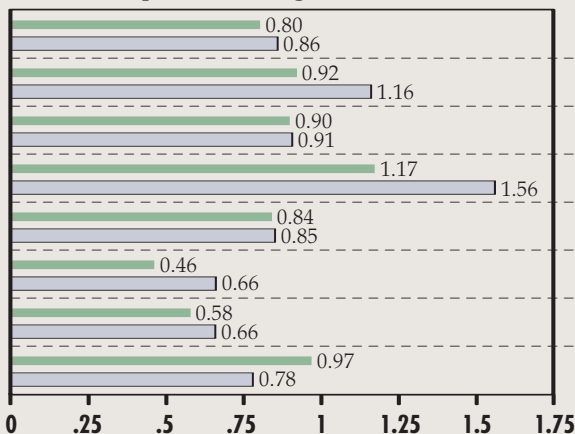
Return on Average Assets\*



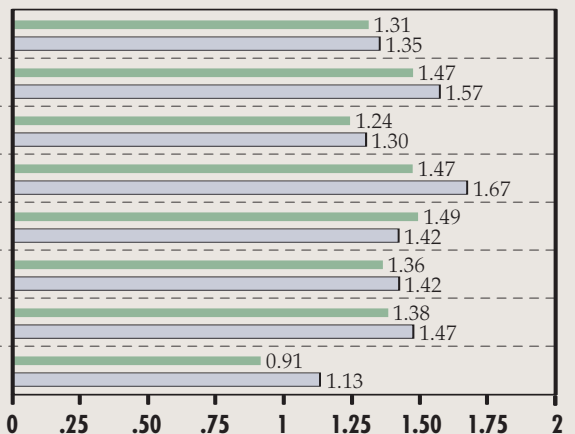
Net Interest Margin\*



Nonperforming Loan Ratio



Loan Loss Reserve Ratio



● Third Quarter 2005

○ Third Quarter 2004

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

THIRD QUARTER 2005									
	UNITED STATES	EIGHTH DISTRICT	ARKANSAS	ILLINOIS	INDIANA	KENTUCKY	MISSISSIPPI	MISSOURI	TENNESSEE
Total Nonagricultural	1.7%	0.8%	1.0%	0.8%	0.8%	1.2%	-0.5%	1.1%	0.9%
Natural Resources/Mining	6.0	2.9	4.1	-0.4	0.5	5.6	-0.4	8.7	0.0
Construction	3.8	1.5	1.9	0.5	2.2	4.1	1.1	0.6	1.8
Manufacturing	-0.7	-0.4	-1.0	-1.0	-0.3	0.3	-1.3	0.9	-0.3
Trade/Transportation/Utilities	1.5	0.7	0.8	0.6	0.5	0.9	-0.6	0.9	1.6
Information	0.5	-1.4	-1.0	-2.6	0.2	-3.1	-0.7	1.7	-3.0
Financial Activities	2.3	0.9	2.0	0.7	1.1	-2.6	-0.3	2.6	1.5
Professional & Business Services	3.1	2.0	1.1	3.0	1.2	3.3	2.3	1.3	0.5
Education & Health Services	2.5	1.8	2.9	1.3	2.7	1.6	0.7	2.1	2.0
Leisure & Hospitality	2.4	1.3	1.0	2.6	1.6	2.9	-4.4	0.6	1.1
Other Services	0.7	0.3	-0.2	-0.1	0.5	1.6	-4.7	1.3	0.9
Government	1.0	0.2	1.9	-0.1	-0.6	0.1	1.0	-0.1	0.4

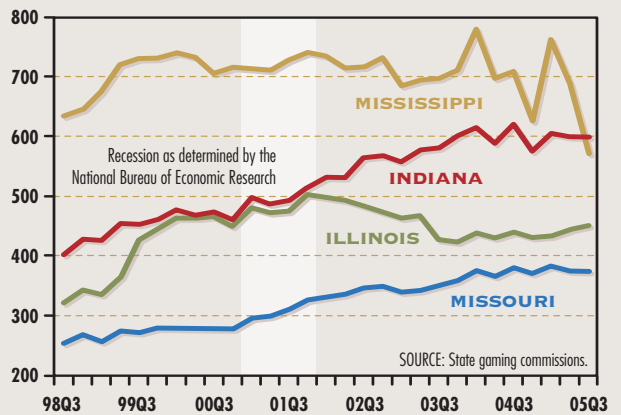
## Unemployment Rates

PERCENT

	III/2005	II/2005	II/2004
United States	5.0%	5.1%	5.4%
Arkansas	5.0	4.9	5.7
Illinois	5.8	5.9	6.2
Indiana	5.4	5.1	5.3
Kentucky	5.7	5.7	5.1
Mississippi	7.9	7.0	6.5
Missouri	5.0	5.5	5.9
Tennessee	5.3	6.0	5.3

## Adjusted Gross Casino Revenue†

MILLIONS OF DOLLARS

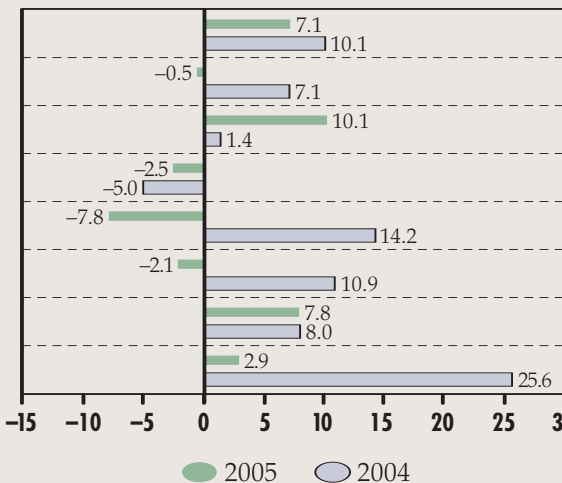


†NOTE: Adjusted gross revenue equals total wagers minus player winnings. Native American casino revenue (Mississippi only) is not included. In 2004 dollars.

THIRD QUARTER

## Housing Permits

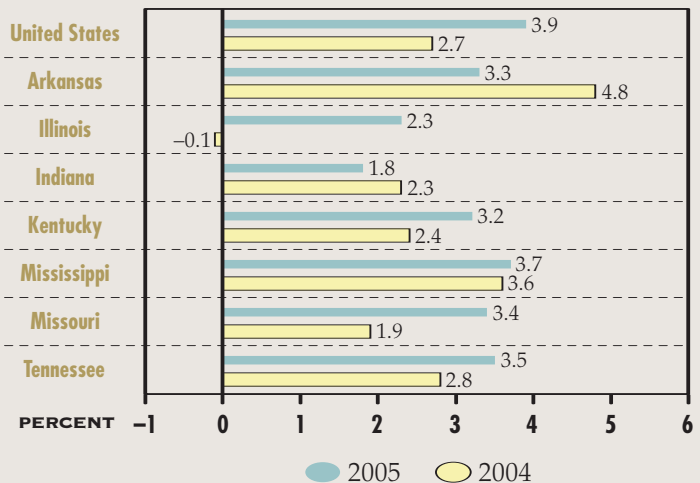
YEAR-OVER-YEAR PERCENT CHANGE IN YEAR-TO-DATE LEVELS



SECOND QUARTER

## Real Personal Income‡

YEAR-OVER-YEAR PERCENT CHANGE



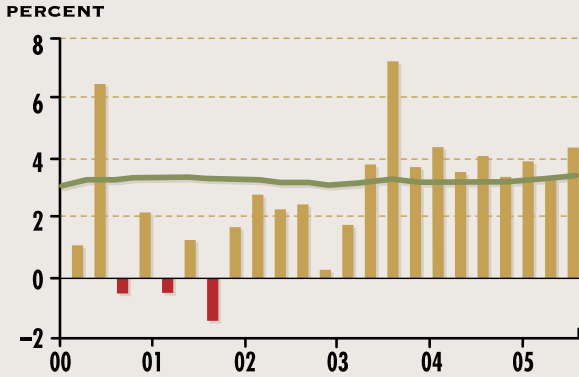
\*NOTE: Data have been converted from the 1987 Standard Classification (SIC) system basis to a 2002 North American Industry Classification (NAICS) basis.

‡NOTE: Real personal income is personal income divided by the PCE chained price index.

# Major Macroeconomic Indicators

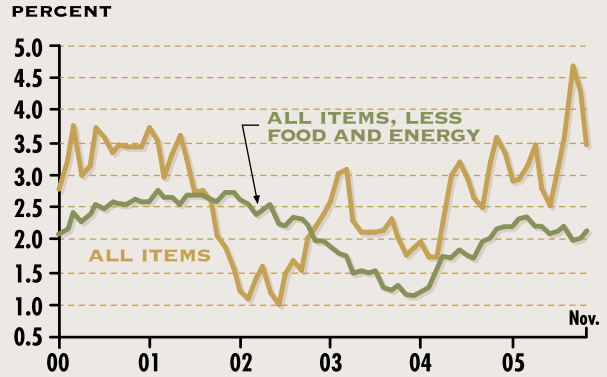
Additional charts can be found on the web version of *The Regional Economist*. Go to [www.stlouisfed.org/publications/re/2006/a/pdf/1\\_06\\_data.pdf](http://www.stlouisfed.org/publications/re/2006/a/pdf/1_06_data.pdf).

## Real GDP Growth



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

## Consumer Price Inflation



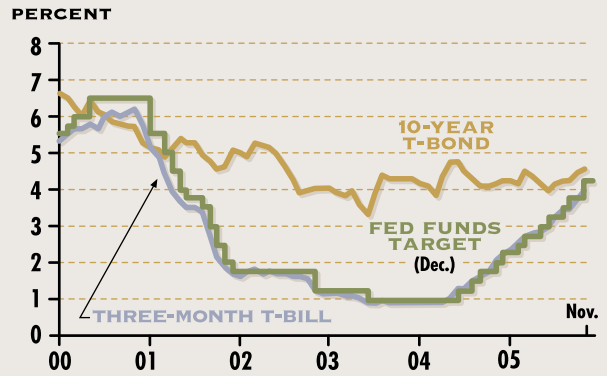
NOTE: Percent change from a year earlier

## Civilian Unemployment Rate



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

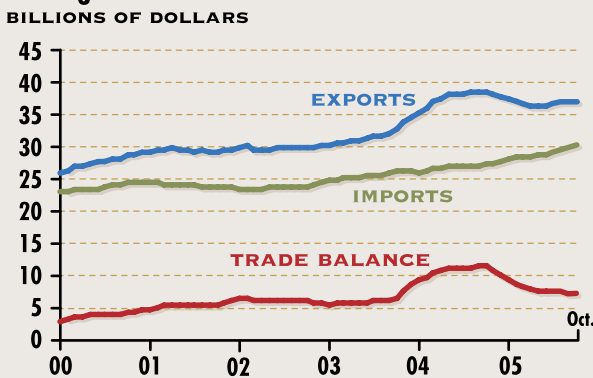
## Interest Rates



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

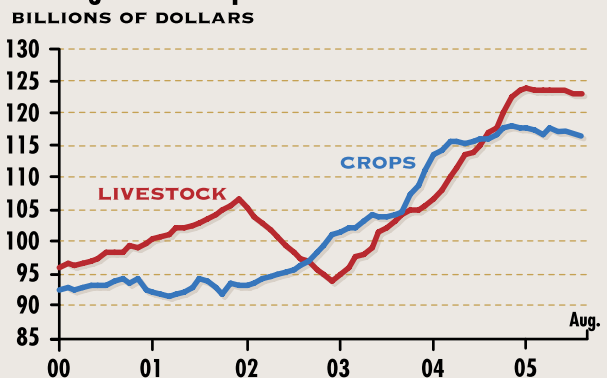
# Farm Sector Indicators

## U.S. Agricultural Trade



NOTE: Data are aggregated over the past 12 months.

## Farming Cash Receipts



NOTE: Data are aggregated over the past 12 months.

## U.S. Crop and Livestock Prices

