

National and District Data

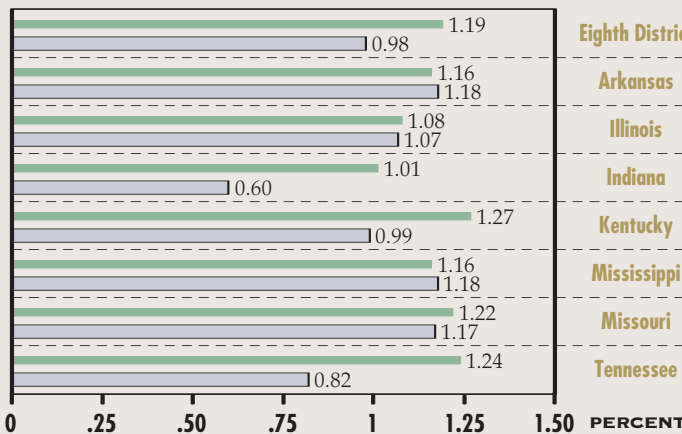
SELECTED INDICATORS OF THE NATIONAL ECONOMY AND BANKING, AGRICULTURAL AND BUSINESS CONDITIONS IN THE EIGHTH FEDERAL RESERVE DISTRICT

Commercial Bank Performance Ratios

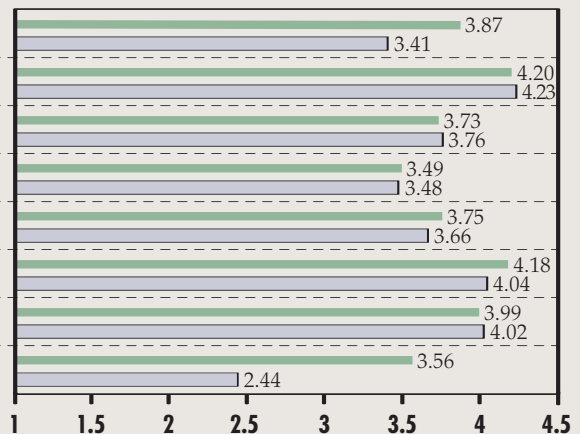
FOURTH QUARTER 2005

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*	1.31	1.24	1.15	1.38	1.26	1.36	1.31
Net Interest Margin*	3.55	4.35	4.35	4.33	4.34	3.86	4.10	3.33
Nonperforming Loan Ratio	0.75	0.68	0.73	0.60	0.67	0.60	0.63	0.81
Loan Loss Reserve Ratio	1.28	1.27	1.30	1.28	1.29	1.26	1.28	1.28

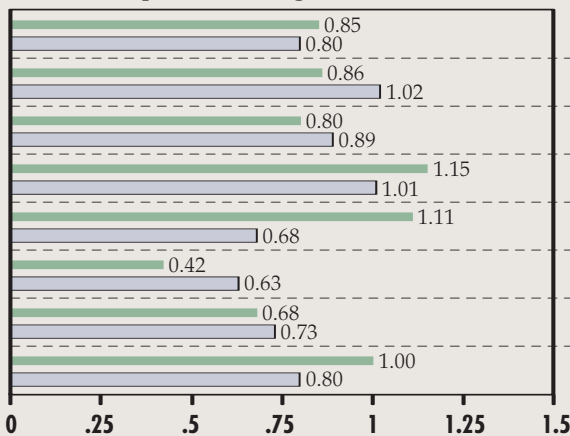
Return on Average Assets*



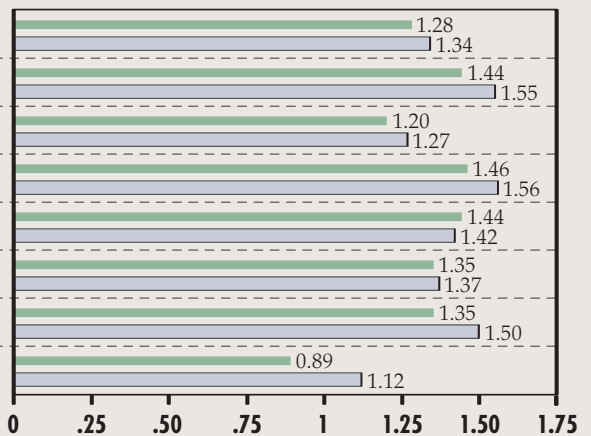
Net Interest Margin*



Nonperforming Loan Ratio



Loan Loss Reserve Ratio



● Fourth Quarter 2005

○ Fourth 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/fred2/

Regional Economic Indicators

Nonfarm Employment Growth*

YEAR-OVER-YEAR PERCENT CHANGE

FOURTH QUARTER 2005									
	UNITED STATES	EIGHTH DISTRICT	ARKANSAS	ILLINOIS	INDIANA	KENTUCKY	MISSISSIPPI	MISSOURI	TENNESSEE
Total Nonagricultural	1.4%	1.1%	1.7%	1.0%	1.0%	1.5%	-0.2%	1.0%	1.3%
Natural Resources/Mining	6.9	5.3	4.4	7.7	1.5	10.4	-5.2	6.9	3.4
Construction	4.1	2.2	6.1	0.2	1.0	2.6	10.2	2.3	3.2
Manufacturing	-0.7	-1.1	-1.7	-1.3	-0.2	-0.5	-2.5	-1.5	-1.4
Trade/Transportation/Utilities	1.2	0.9	1.4	0.2	1.0	0.9	-0.1	1.3	1.8
Information	-0.8	-1.0	-0.2	-1.3	0.1	0.8	-4.6	-2.3	0.3
Financial Activities	1.9	1.5	1.8	2.0	0.0	1.3	-0.7	2.4	0.9
Professional & Business Services	2.9	3.1	2.9	3.2	2.1	4.1	7.2	3.2	2.1
Education & Health Services	2.1	2.2	2.8	2.3	2.2	1.8	0.9	2.2	2.5
Leisure & Hospitality	2.0	2.0	2.8	2.7	2.1	2.7	-5.4	1.5	3.7
Other Services	-0.4	0.2	2.3	0.8	0.4	0.3	-1.2	-1.8	0.6
Government	0.7	0.4	2.5	0.1	0.5	1.3	-0.3	-0.5	0.1

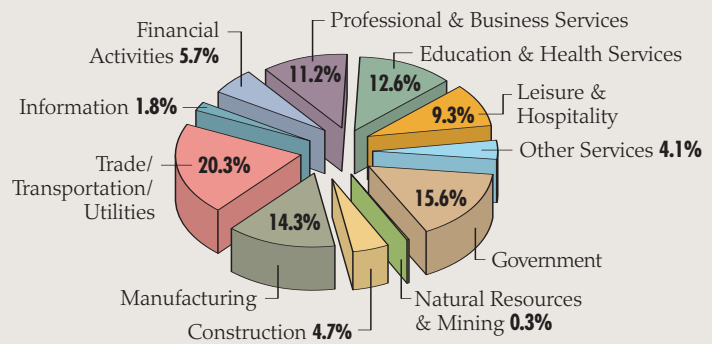
Unemployment Rates

PERCENT

	IV/2005	III/2005	IV/2004
United States	4.9%	5.0%	5.4%
Arkansas	4.8	4.9	5.3
Illinois	5.4	5.7	6.1
Indiana	5.4	5.5	5.4
Kentucky	6.4	6.3	5.3
Mississippi	9.3	8.3	7.1
Missouri	5.2	5.2	5.9
Tennessee	5.5	5.5	5.7

Eighth District Payroll*

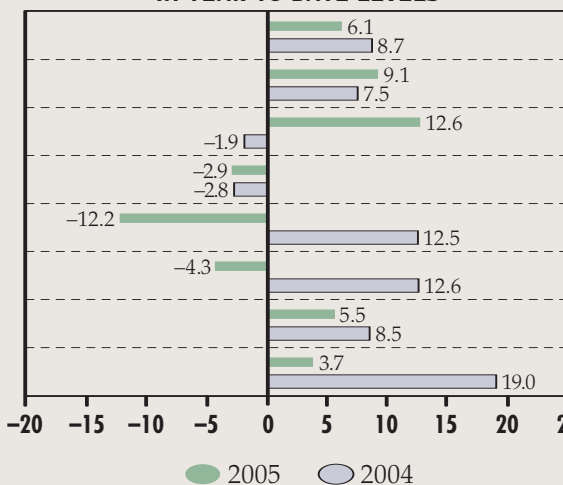
EMPLOYMENT BY INDUSTRY-2005



FOURTH QUARTER

Housing Permits

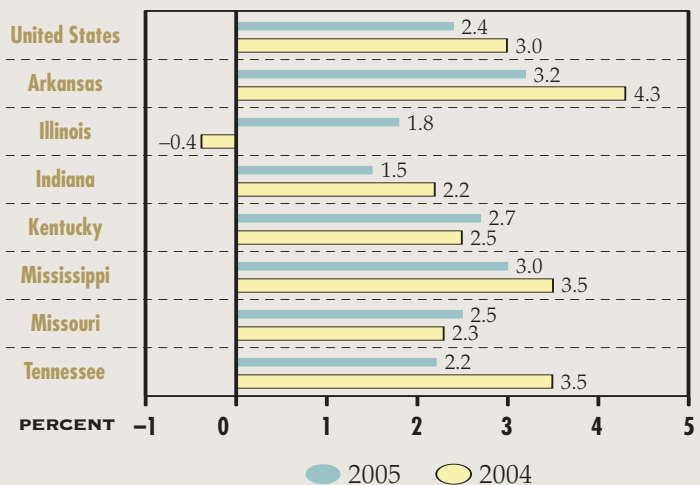
YEAR-OVER-YEAR PERCENT CHANGE IN YEAR-TO-DATE LEVELS



THIRD QUARTER

Real Personal Income[‡]

YEAR-OVER-YEAR PERCENT CHANGE



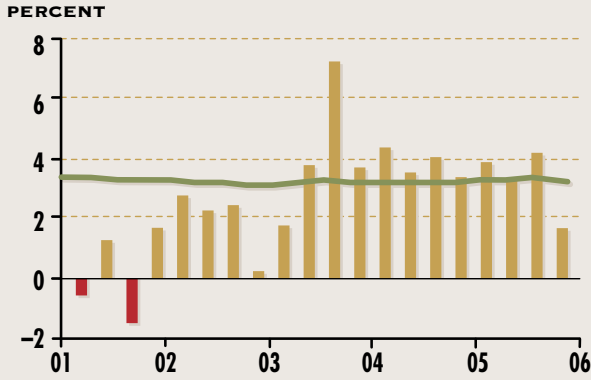
*NOTE: Data have been converted from the 1987 Standard Classification (SIC) system basis to a 2002 North American Industry Classification (NAICS) basis.

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

Major Macroeconomic Indicators

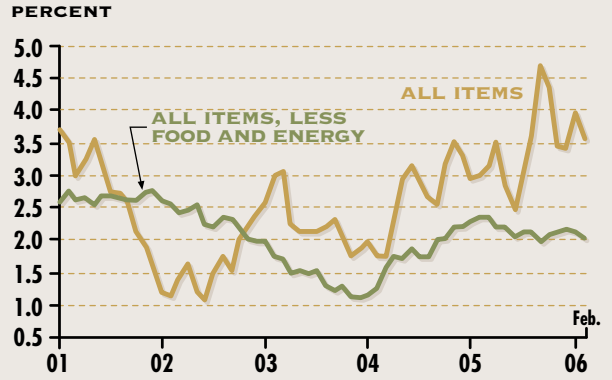
Additional charts can be found on the web version of *The Regional Economist*. Go to www.stlouisfed.org/publications/re/2006/b/pdf/4_06_data.pdf.

Real GDP Growth



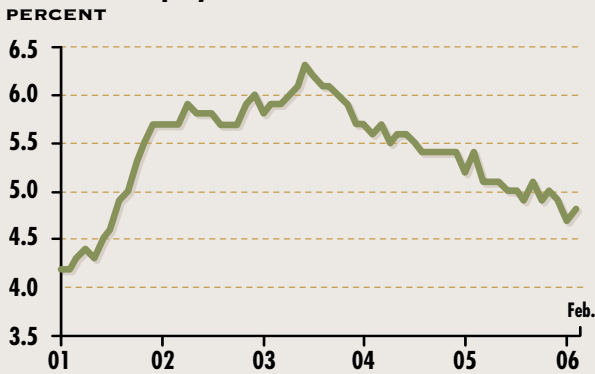
NOTE: Each bar is a one-quarter growth rate (annualized); the green line is the 10-year growth rate.

Consumer Price Inflation



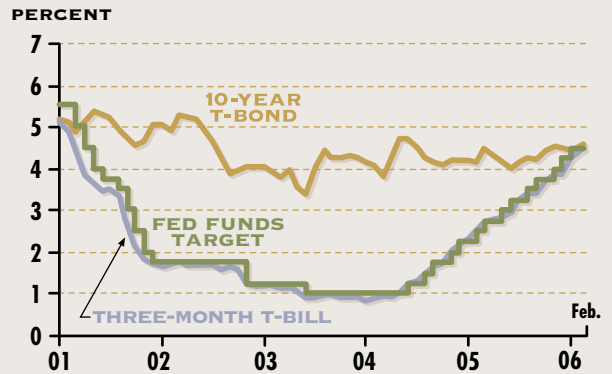
NOTE: Percent change from a year earlier

Civilian Unemployment Rate



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

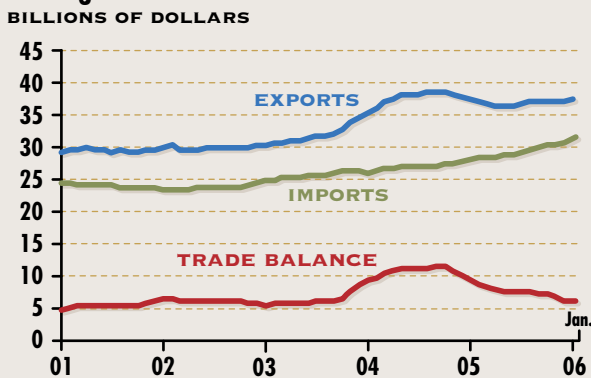
Interest Rates



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

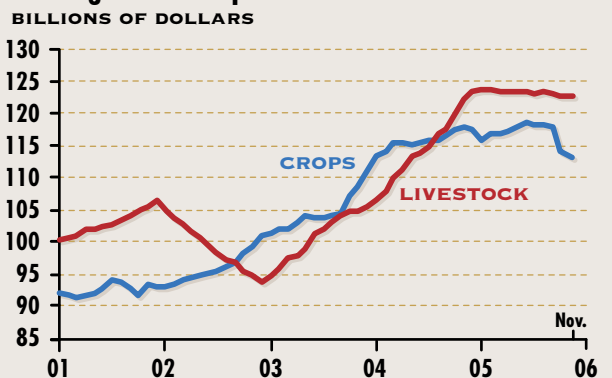
Farm Sector Indicators

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

