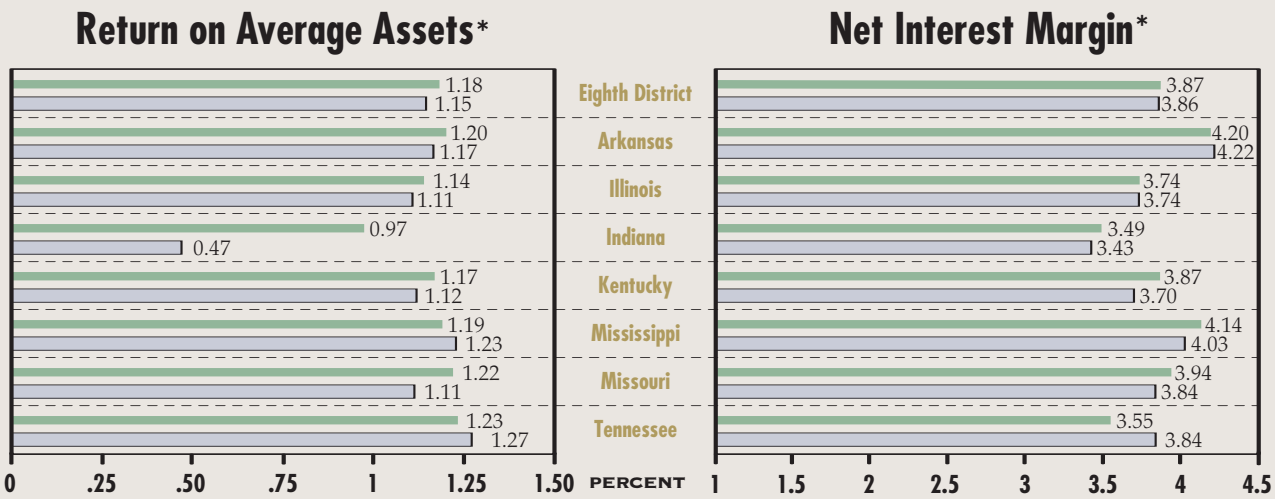
National and District Data

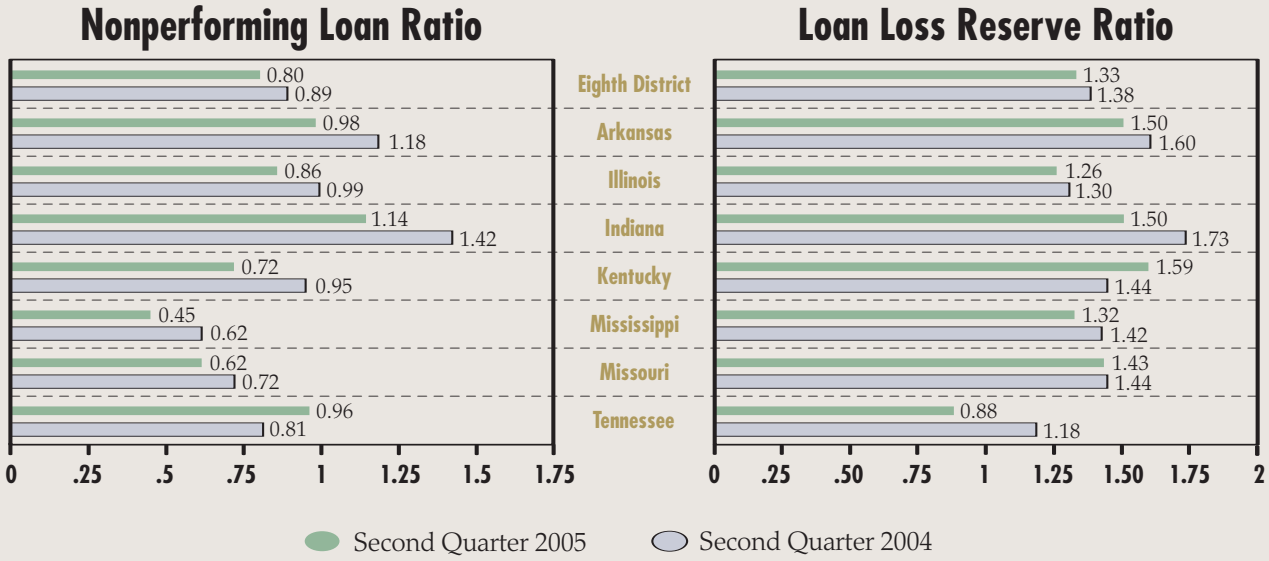
SELECTED INDICATORS OF THE NATIONAL ECONOMY AND BANKING, AGRICULTURAL AND BUSINESS CONDITIONS IN THE EIGHTH FEDERAL RESERVE DISTRICT

Commercial Bank Performance Ratios

SECOND QUARTER 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*	1.35	1.26	1.19	1.37	1.27	1.42	1.35	1.35
Net Interest Margin*	3.60	4.32	4.32	4.24	4.28	3.83	4.05	3.41
Nonperforming Loan Ratio	0.78	0.70	0.76	0.65	0.71	0.62	0.66	0.83
Loan Loss Reserve Ratio	1.38	1.29	1.32	1.31	1.32	1.34	1.33	1.41





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.

Regional Economic Indicators

Nonfarm Employment Growth*

YEAR-OVER-YEAR PERCENT CHANGE

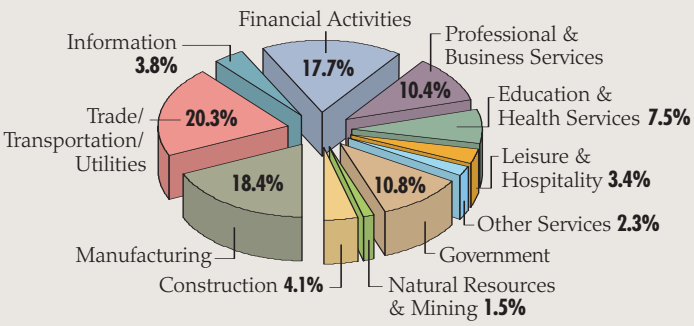
	SECOND QUARTER 2005								
	UNITED STATES	EIGHTH DISTRICT	ARKANSAS	ILLINOIS	INDIANA	KENTUCKY	MISSISSIPPI	MISSOURI	TENNESSEE
Total Nonagricultural	1.6%	0.9%	1.1%	0.6%	1.2%	1.0%	1.0%	0.8%	0.8%
Natural Resources/Mining	6.2	2.2	5.2	–2.1	–0.5	3.6	–0.4	11.7	0.0
Construction	4.2	1.4	1.9	–0.2	2.4	3.8	1.6	1.2	1.9
Manufacturing	–0.3	–0.1	–0.8	–0.8	0.2	0.6	–0.3	0.7	–0.1
Trade/Transportation/Utilities	1.3	0.7	0.7	0.3	0.7	0.6	1.0	0.9	1.1
Information	0.1	–2.6	–0.7	–3.9	–1.3	–3.1	–0.5	–1.7	–2.9
Financial Activities	1.9	0.9	1.9	0.6	1.3	–2.5	1.5	2.3	1.5
Professional & Business Services	3.1	2.1	1.9	2.9	2.2	4.1	3.0	–0.4	1.1
Education & Health Services	2.3	1.8	2.6	0.8	2.9	1.2	3.0	2.0	1.9
Leisure & Hospitality	2.3	1.9	2.1	3.2	1.9	2.4	0.7	0.3	1.2
Other Services	0.8	0.4	–0.4	–0.5	2.0	1.4	–0.5	1.0	0.3
Government	0.7	0.2	1.7	–0.3	0.3	–0.1	0.8	0.6	0.0

Unemployment Rates

PERCENT

	11/2005	1/2005	11/2004
United States	5.1%	5.3%	5.6%
Arkansas	4.9	5.4	5.8
Illinois	5.9	5.7	6.2
Indiana	5.1	5.6	5.1
Kentucky	5.7	5.2	5.5
Mississippi	7.0	7.0	5.9
Missouri	5.5	5.8	5.6
Tennessee	6.0	5.9	5.4

District Real Gross State Product* by Industry–2003

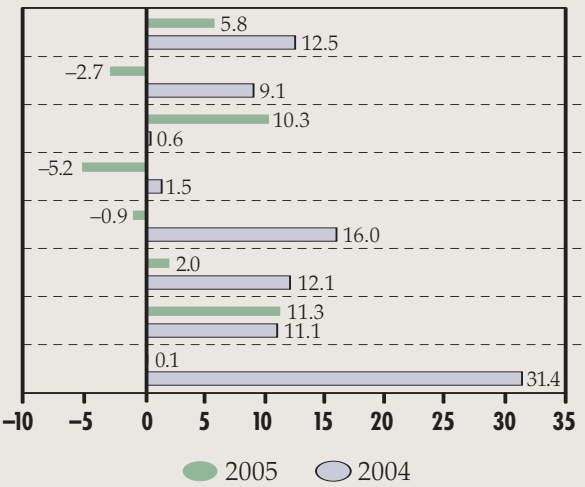


UNITED STATES $10,289 BILLION
DISTRICT TOTAL $1,301 BILLION
CHAINED 2000 DOLLARS

SECOND QUARTER

Housing Permits

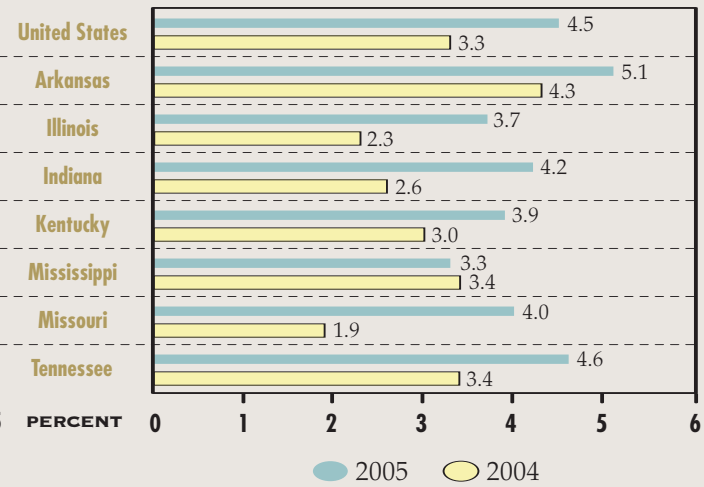
YEAR-OVER-YEAR PERCENT CHANGE IN YEAR-TO-DATE LEVELS



FIRST QUARTER

Real Personal Income†

YEAR-OVER-YEAR PERCENT CHANGE



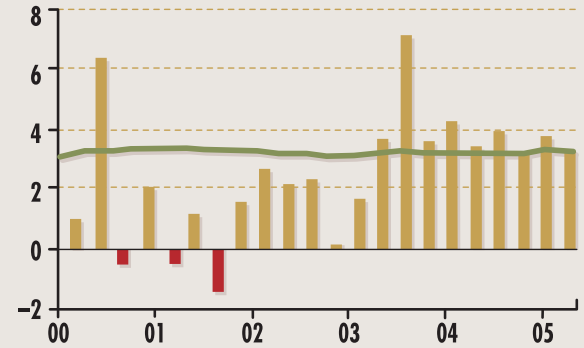
*NOTE: Data have been converted from the 1987 Standard Classification (SIC) system basis to a 2002 North American Industry Classification (NAICS) basis.

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

Major Macroeconomic Indicators

Real GDP Growth

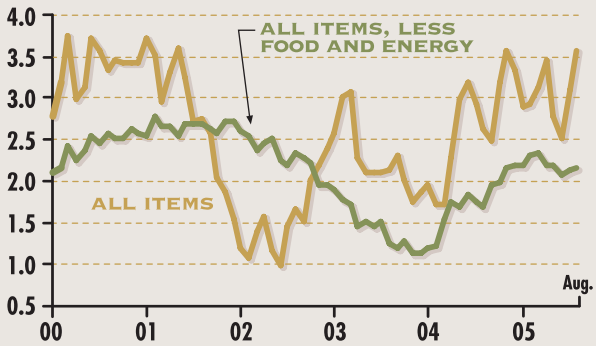
PERCENT



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

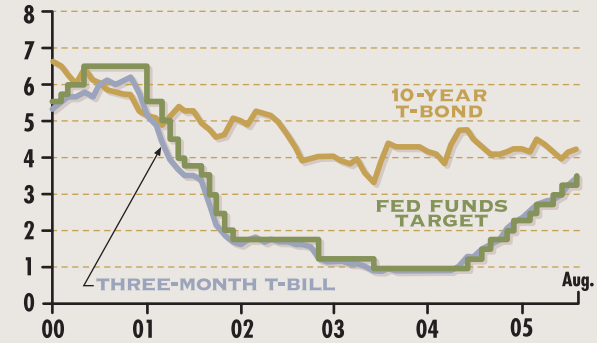
Civilian Unemployment Rate

PERCENT

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

Interest Rates

PERCENT

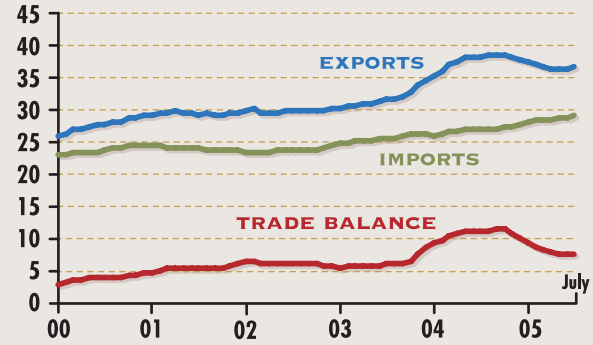


NOTE: Except for the fed funds target, which is end-of-period, data are monthly averages of daily data.

Farm Sector Indicators

U.S. Agricultural Trade

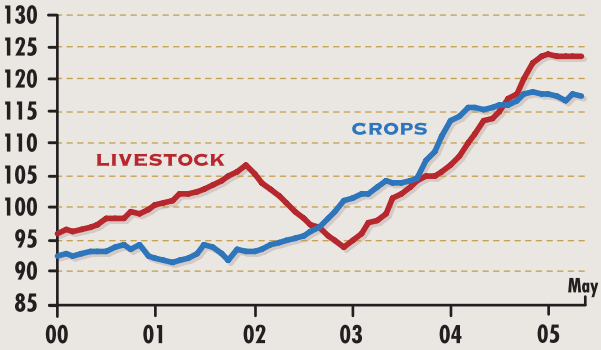
BILLIONS OF DOLLARS



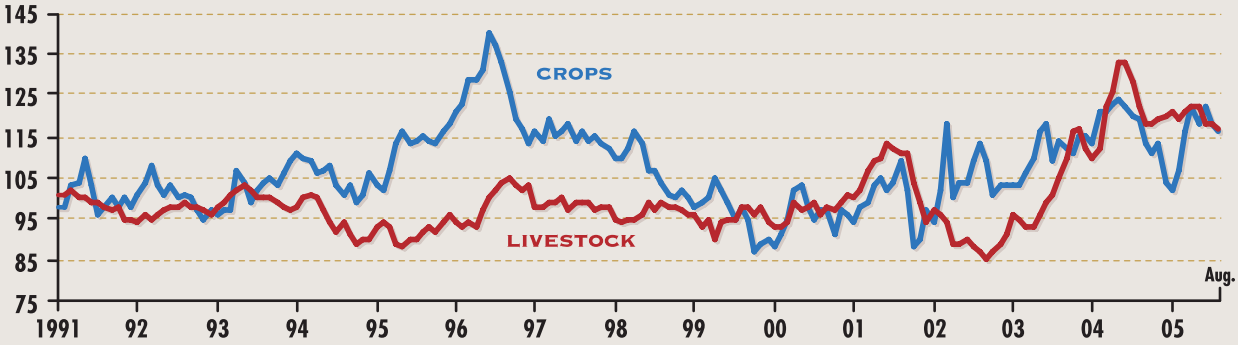
NOTE: Data are aggregated over the past 12 months.

Farming Cash Receipts

BILLIONS OF DOLLARS



NOTE: Data are aggregated over the past 12 months.

U.S. Crop and Livestock Prices

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