

# National and District Data

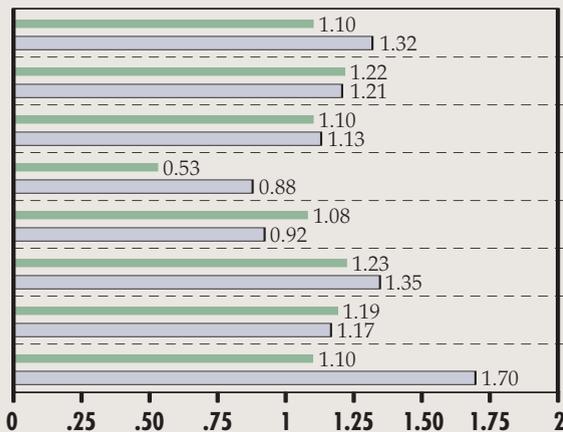
SELECTED INDICATORS OF THE NATIONAL ECONOMY AND BANKING, AGRICULTURAL AND BUSINESS CONDITIONS IN THE EIGHTH FEDERAL RESERVE DISTRICT

## Commercial Bank Performance Ratios

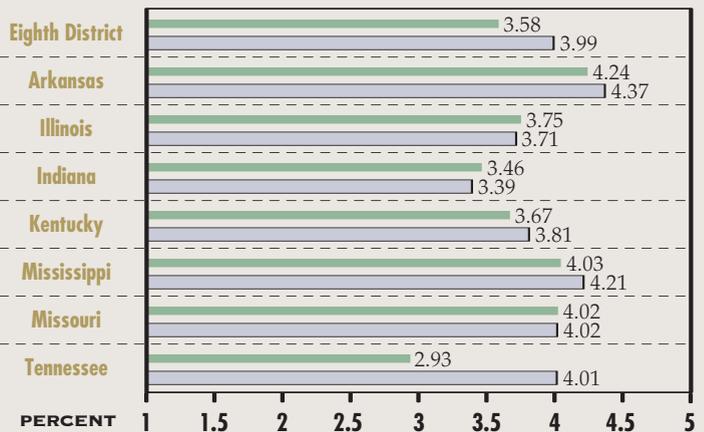
THIRD QUARTER 2004

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*	1.30	1.23	1.17	1.31	1.23	1.42	1.33
Net Interest Margin*	3.50	4.29	4.28	4.21	4.25	3.86	4.06	3.27
Nonperforming Loan Ratio	0.92	0.80	0.87	0.75	0.81	0.79	0.80	0.97
Loan Loss Reserve Ratio	1.57	1.34	1.37	1.38	1.37	1.58	1.47	1.62

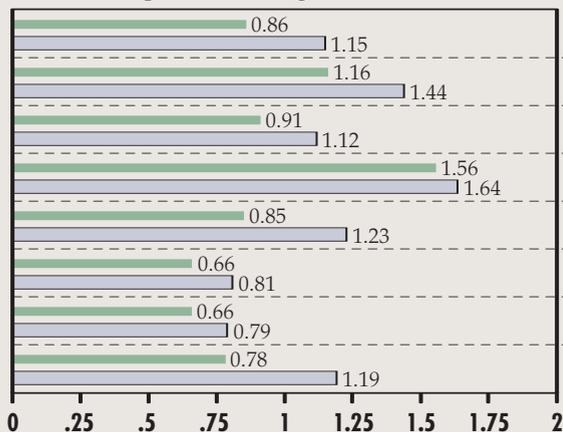
### Return on Average Assets\*



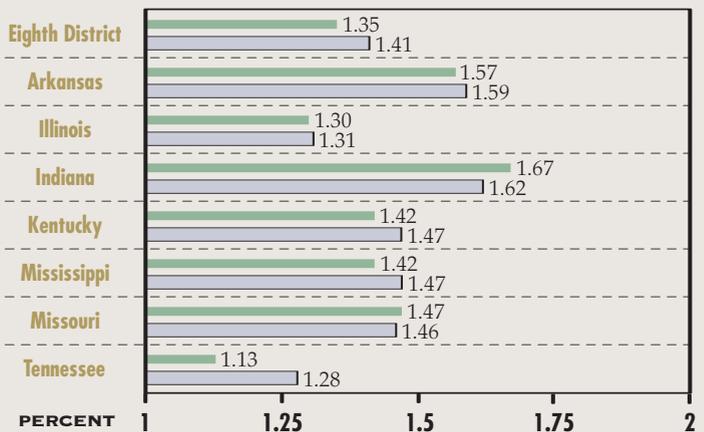
### Net Interest Margin\*



### Nonperforming Loan Ratio



### Loan Loss Reserve Ratio



● Third Quarter 2004

○ Third 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

THIRD QUARTER 2004									
	UNITED STATES	EIGHTH DISTRICT	ARKANSAS	ILLINOIS	INDIANA	KENTUCKY	MISSISSIPPI	MISSOURI	TENNESSEE
Total Nonagricultural	1.3%	0.6%	0.8%	0.2%	0.5%	0.7%	0.9%	1.4%	0.6%
Natural Resources/Mining	4.0	2.2	1.4	4.1	0.0	3.4	3.8	-4.2	0.8
Construction	2.9	2.0	-0.1	0.2	5.0	5.7	-0.2	2.5	1.2
Manufacturing	0.0	0.0	-0.6	-0.7	0.0	-1.4	2.1	1.5	0.3
Trade/Transportation/Utilities	1.2	0.2	0.6	0.2	-0.6	-0.2	-0.8	0.3	1.1
Information	-0.3	-1.6	-0.7	-2.8	-1.1	0.6	-1.8	-0.6	-1.6
Financial Activities	0.8	0.5	1.6	0.5	-0.5	0.9	0.4	1.1	0.4
Professional & Business Services	3.1	1.0	1.5	0.4	2.0	0.2	3.0	2.2	0.0
Educational & Health Services	2.2	2.1	3.0	1.1	1.1	1.6	3.7	5.4	1.7
Leisure & Hospitality	1.7	1.5	1.9	1.8	-0.2	4.8	0.8	0.4	2.3
Other Services	0.4	0.5	0.4	-0.6	0.8	1.9	-0.6	2.2	0.4
Government	0.3	-0.2	0.3	-0.2	0.4	-1.1	0.0	-0.6	-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.

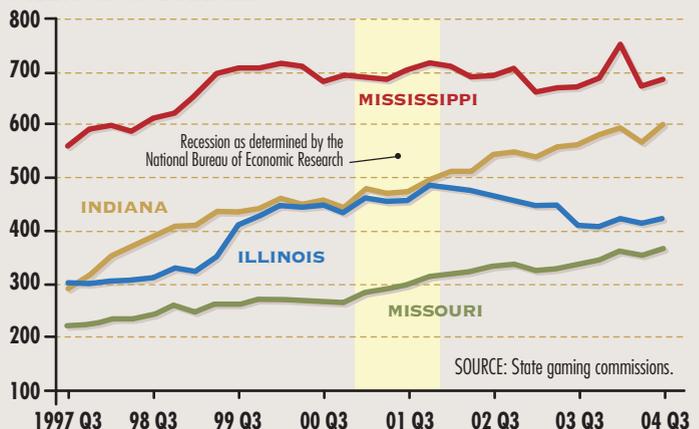
## Unemployment Rates

PERCENT

	III/2004	II/2004	III/2003
United States	5.4%	5.6%	6.1%
Arkansas	5.5	5.7	6.4
Illinois	6.1	6.1	6.8
Indiana	5.1	5.0	5.3
Kentucky	5.0	5.4	6.3
Mississippi	6.0	5.3	6.3
Missouri	5.6	5.0	5.8
Tennessee	4.8	4.7	6.0

## Adjusted Gross Casino Revenue\*

MILLIONS OF DOLLARS

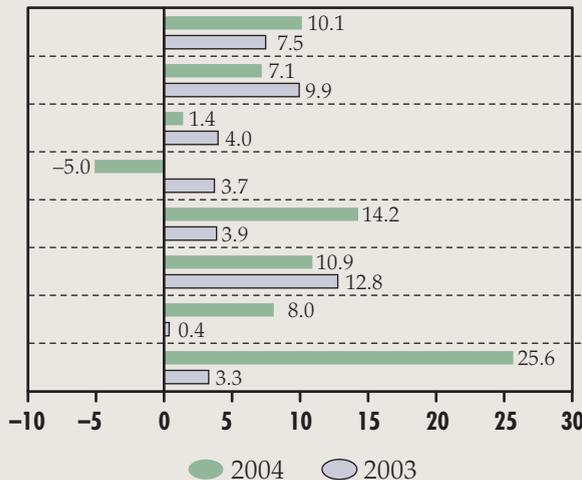


\*NOTE: Adjusted gross revenue equals total wagers minus player winnings. Native American casino revenue (Mississippi only) is not included. In 2003 dollars.

## THIRD QUARTER

### Housing Permits

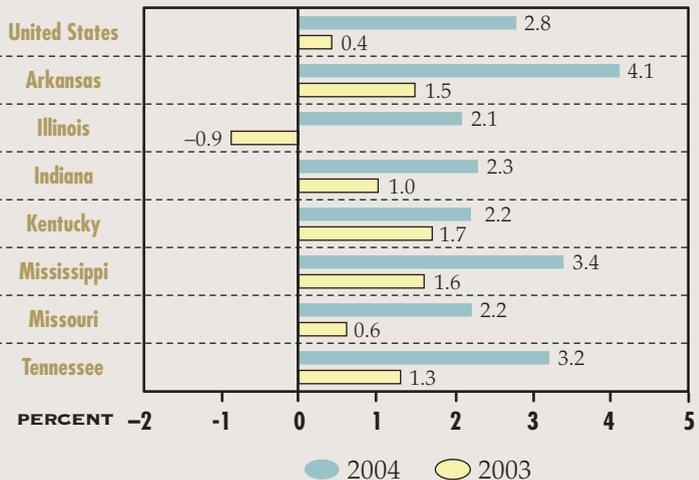
YEAR-OVER-YEAR PERCENT CHANGE IN YEAR-TO-DATE LEVELS



## SECOND QUARTER

### Real Personal Income<sup>†</sup>

YEAR-OVER-YEAR PERCENT CHANGE

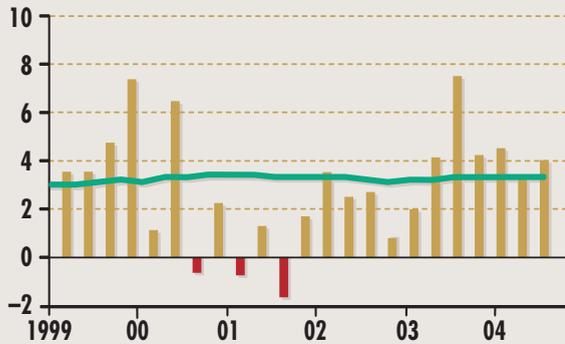


<sup>†</sup>NOTE: Real personal income is personal income divided by the PCE chained price index.

# Major Macroeconomic Indicators

## Real GDP Growth

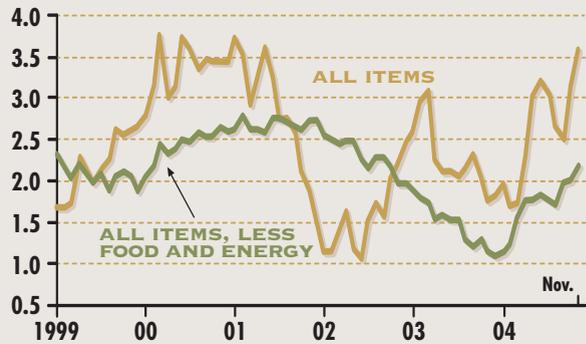
PERCENT



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

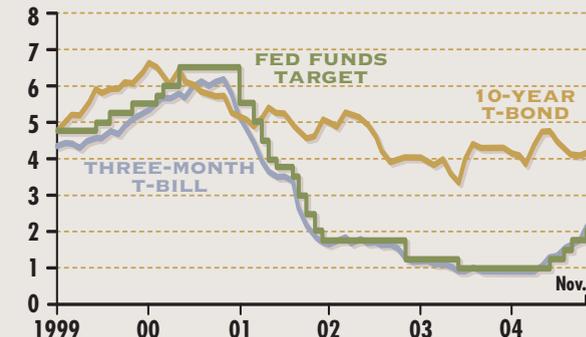
PERCENT



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

## Interest Rates

PERCENT

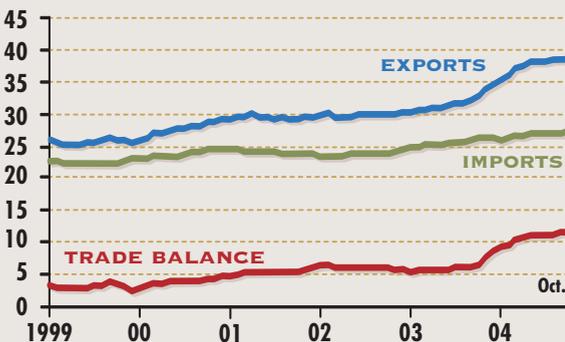


NOTE: Except for the fed funds target, which is end-of-period, data are monthly averages of daily data.

# Farm Sector Indicators

## U.S. Agricultural Trade

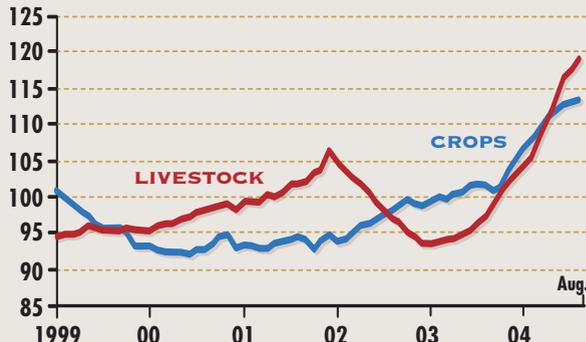
BILLIONS OF DOLLARS



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

