

# National and District Data

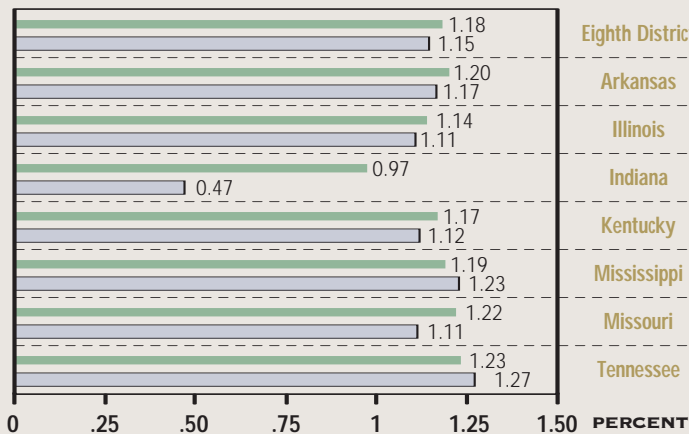
SELECTED INDICATORS OF THE NATIONAL ECONOMY AND BANKING, AGRICULTURAL AND BUSINESS CONDITIONS IN THE EIGHTH FEDERAL RESERVE DISTRICT

## Commercial Bank Performance Ratios

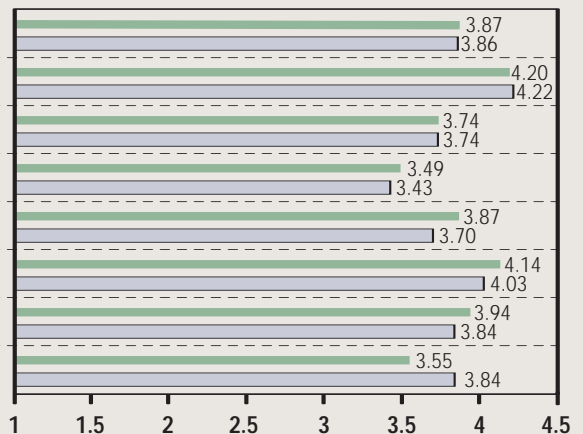
SECOND QUARTER 2005

U.S. Banks by Asset Size	PERCENT							
	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*	1.35	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

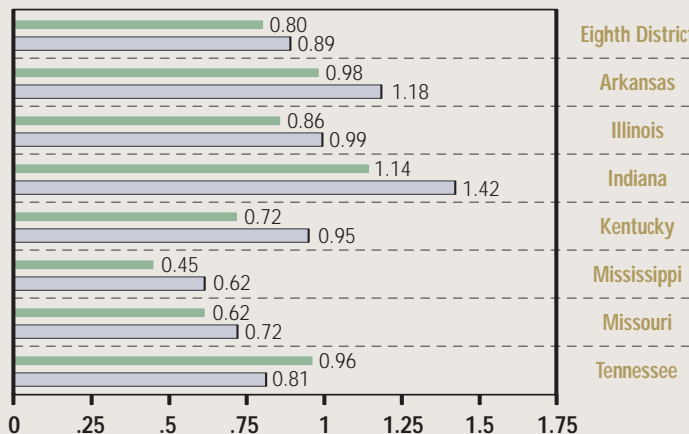
Return on Average Assets\*



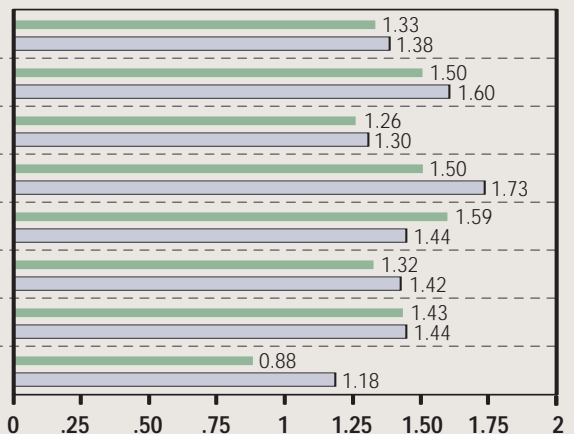
Net Interest Margin\*



Nonperforming Loan Ratio



Loan Loss Reserve Ratio



● Second Quarter 2005

○ Second 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

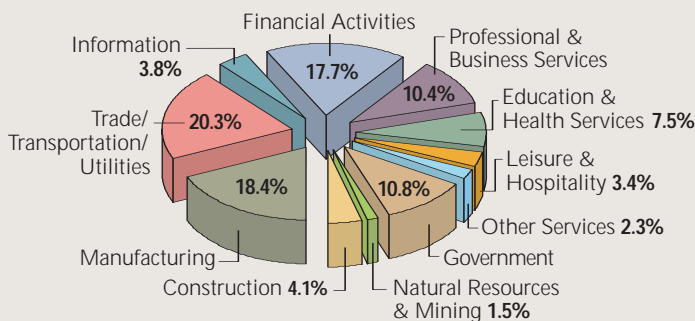
SECOND QUARTER 2005									
	UNITED STATES	EIGHTH DISTRICT	ARKANSAS	ILLINOIS	INDIANA	KENTUCKY	MISSISSIPPI	MISSOURI	TENNESSEE
Total Nonagricultural	1.6%	0.9%	1.1%	0.6%	1.2%	1.0%	1.0%	0.8%	0.8%
Natural Resources/Mining	6.2	2.2	5.2	-2.1	-0.5	3.6	-0.4	11.7	0.0
Construction	4.2	1.4	1.9	-0.2	2.4	3.8	1.6	1.2	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

	II/2005	I/2005	II/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

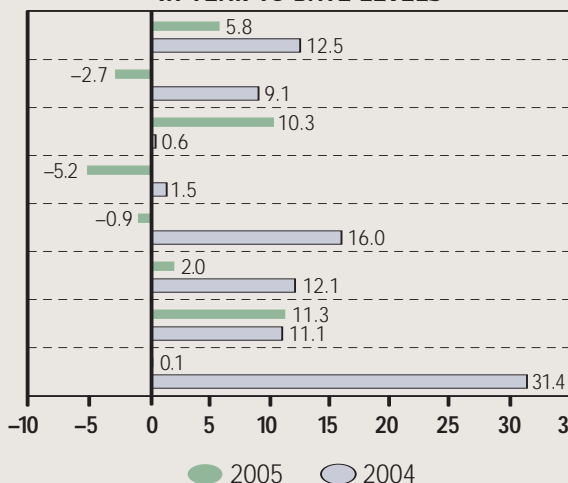


UNITED STATES \$10,289 BILLION  
 DISTRICT TOTAL \$1,301 BILLION  
 CHAINED 2000 DOLLARS

## SECOND QUARTER

### Housing Permits

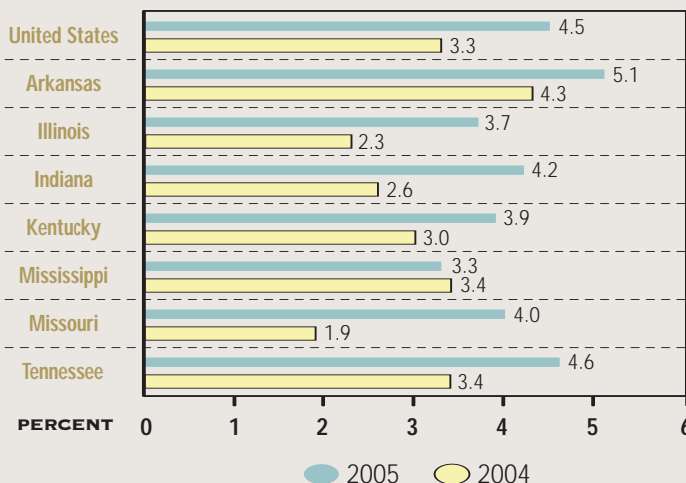
YEAR-OVER-YEAR PERCENT CHANGE IN YEAR-TO-DATE LEVELS



## FIRST QUARTER

### Real Personal Income<sup>†</sup>

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.

