National and District Data

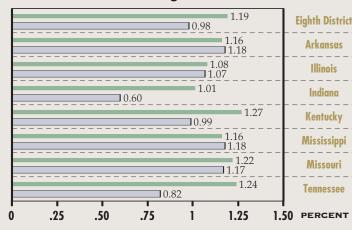
SELECTED INDICATORS OF THE NATIONAL ECONOMY AND BANKING, AGRICULTURAL AND BUSINESS CONDI-TIONS IN THE EIGHTH FEDERAL RESERVE DISTRICT

Commercial Bank Performance Ratios

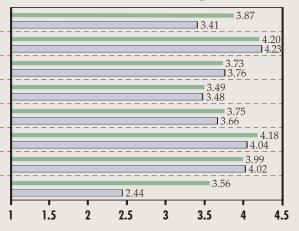
U.S. Banks by Asset Size	ALL	\$100 MILLION- \$300 MILLION	LESS THAN \$300 MILLION	\$300 Million- \$1 Billion	LESS THAN \$1 BILLION	\$1BILLION- \$15 BILLION	LESS THAN \$15 BILLION	More THAN \$15 BILLION
Return on Average Assets*	1.31	1.24	1.15	1.38	1.26	1.36	1.31	1.30
Net Interest Margin*	3.55	4.35	4.35	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

FOURTH QUARTER 2005

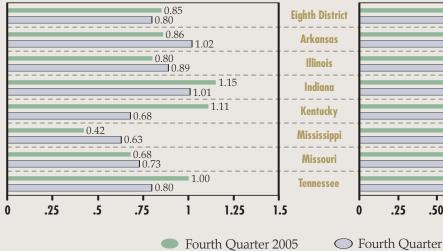
Return on Average Assets*



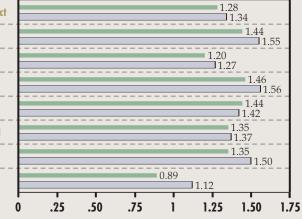
Net Interest Margin*







Loan Loss Reserve Ratio



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

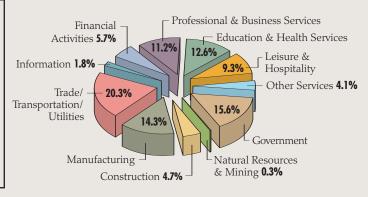
Unemployment Rates

PERCENT

	IV/2005	111/2005	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





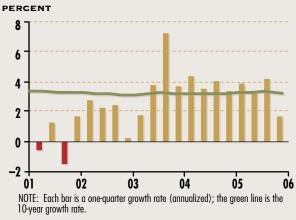
*NOTE: Data have been converted from the 1987 Standard Classification (SIC) system basis to a 2002 North American Industry Classification (NAICS) basis.

*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



Civilian Unemployment Rate



Farm Sector Indicators

U.S. Agricultural Trade







Consumer Price Inflation



Interest Rates

