

National and District Data

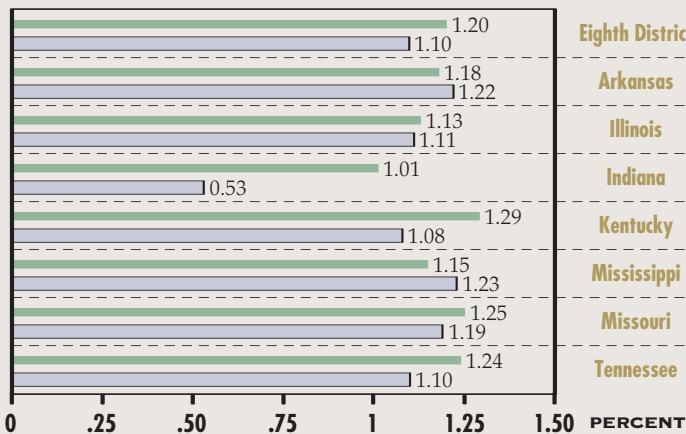
SELECTED INDICATORS OF THE NATIONAL ECONOMY AND BANKING, AGRICULTURAL AND BUSINESS CONDITIONS IN THE EIGHTH FEDERAL RESERVE DISTRICT

Commercial Bank Performance Ratios

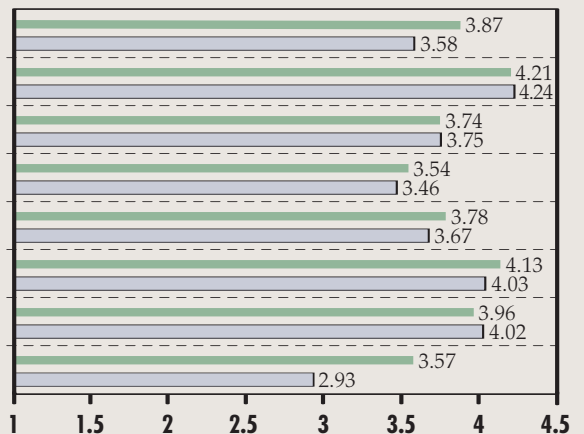
THIRD QUARTER 2005

U.S. Banks by Asset Size	THIRD QUARTER 2005							
	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*	1.34	1.28	1.20	1.39	1.29	1.42	1.35	1.34
Net Interest Margin*	3.57	4.35	4.34	4.29	4.32	3.88	4.10	3.36
Nonperforming Loan Ratio	0.76	0.72	0.77	0.63	0.70	0.63	0.67	0.80
Loan Loss Reserve Ratio	1.35	1.28	1.31	1.29	1.30	1.34	1.32	1.37

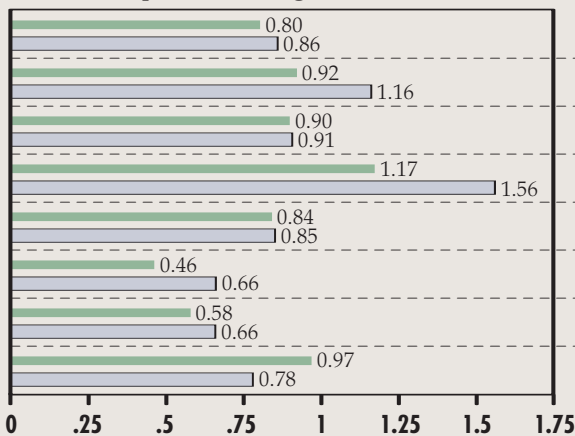
Return on Average Assets*



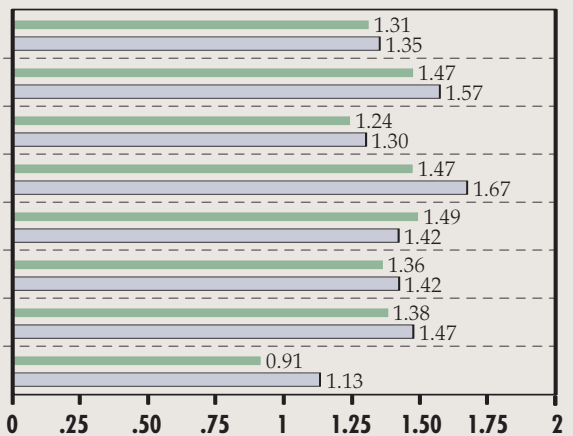
Net Interest Margin*



Nonperforming Loan Ratio



Loan Loss Reserve Ratio



● Third Quarter 2005

○ Third 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

Regional Economic Indicators

Nonfarm Employment Growth*

YEAR-OVER-YEAR PERCENT CHANGE

THIRD QUARTER 2005									
	UNITED STATES	EIGHTH DISTRICT	ARKANSAS	ILLINOIS	INDIANA	KENTUCKY	MISSISSIPPI	MISSOURI	TENNESSEE
Total Nonagricultural	1.7%	0.8%	1.0%	0.8%	0.8%	1.2%	-0.5%	1.1%	0.9%
Natural Resources/Mining	6.0	2.9	4.1	-0.4	0.5	5.6	-0.4	8.7	0.0
Construction	3.8	1.5	1.9	0.5	2.2	4.1	1.1	0.6	1.8
Manufacturing	-0.7	-0.4	-1.0	-1.0	-0.3	0.3	-1.3	0.9	-0.3
Trade/Transportation/Utilities	1.5	0.7	0.8	0.6	0.5	0.9	-0.6	0.9	1.6
Information	0.5	-1.4	-1.0	-2.6	0.2	-3.1	-0.7	1.7	-3.0
Financial Activities	2.3	0.9	2.0	0.7	1.1	-2.6	-0.3	2.6	1.5
Professional & Business Services	3.1	2.0	1.1	3.0	1.2	3.3	2.3	1.3	0.5
Education & Health Services	2.5	1.8	2.9	1.3	2.7	1.6	0.7	2.1	2.0
Leisure & Hospitality	2.4	1.3	1.0	2.6	1.6	2.9	-4.4	0.6	1.1
Other Services	0.7	0.3	-0.2	-0.1	0.5	1.6	-4.7	1.3	0.9
Government	1.0	0.2	1.9	-0.1	-0.6	0.1	1.0	-0.1	0.4

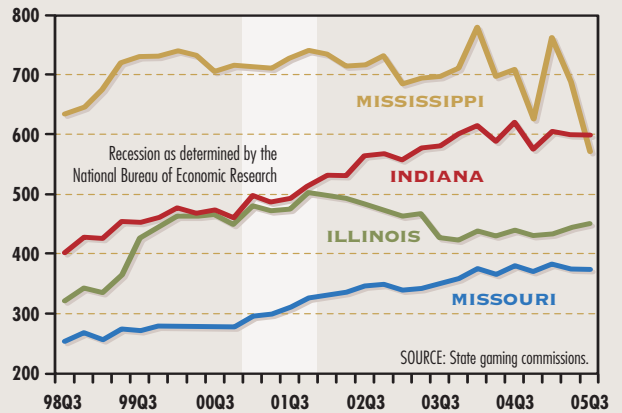
Unemployment Rates

PERCENT

	III/2005	II/2005	III/2004
United States	5.0%	5.1%	5.4%
Arkansas	5.0	4.9	5.7
Illinois	5.8	5.9	6.2
Indiana	5.4	5.1	5.3
Kentucky	5.7	5.7	5.1
Mississippi	7.9	7.0	6.5
Missouri	5.0	5.5	5.9
Tennessee	5.3	6.0	5.3

Adjusted Gross Casino Revenue†

MILLIONS OF DOLLARS

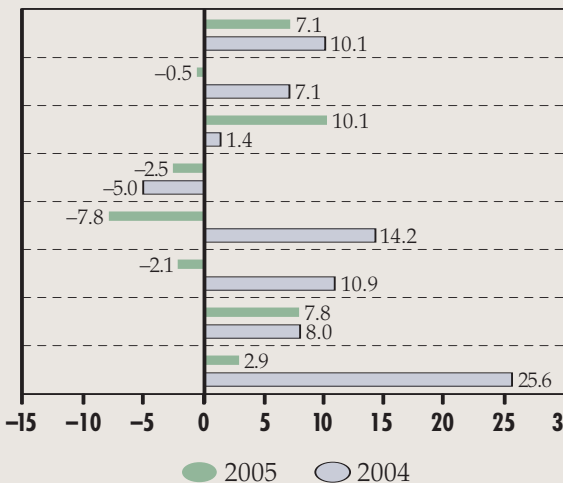


†NOTE: Adjusted gross revenue equals total wagers minus player winnings. Native American casino revenue (Mississippi only) is not included. In 2004 dollars.

THIRD QUARTER

Housing Permits

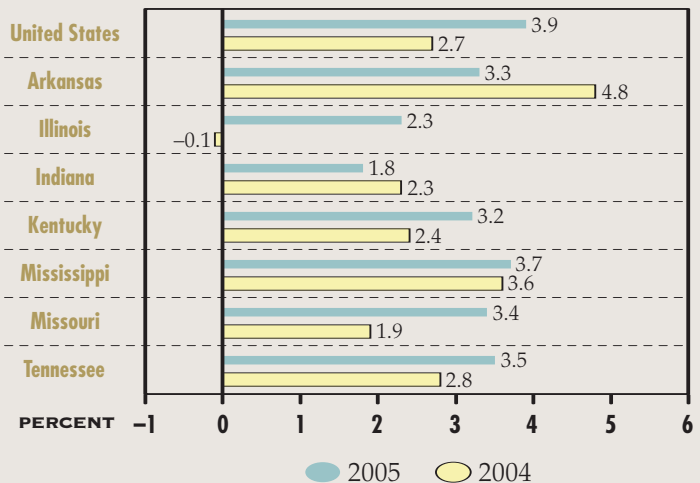
YEAR-OVER-YEAR PERCENT CHANGE IN YEAR-TO-DATE LEVELS



SECOND QUARTER

Real Personal Income‡

YEAR-OVER-YEAR PERCENT CHANGE



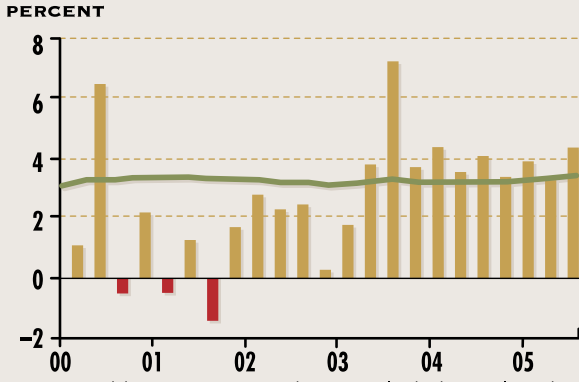
*NOTE: Data have been converted from the 1987 Standard Classification (SIC) system basis to a 2002 North American Industry Classification (NAICS) basis.

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

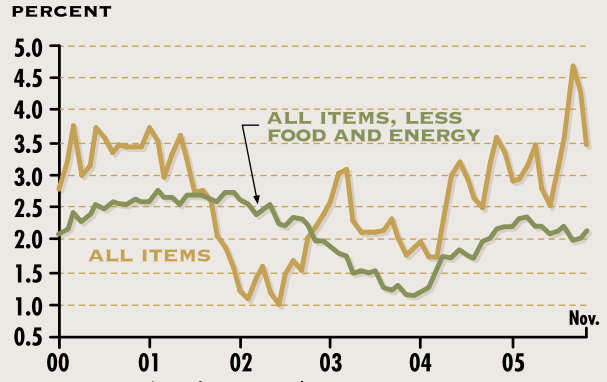
Major Macroeconomic Indicators

Additional charts can be found on the web version of *The Regional Economist*.
Go to www.stlouisfed.org/publications/re/2006/a/pdf/1_06_data.pdf.

Real GDP Growth



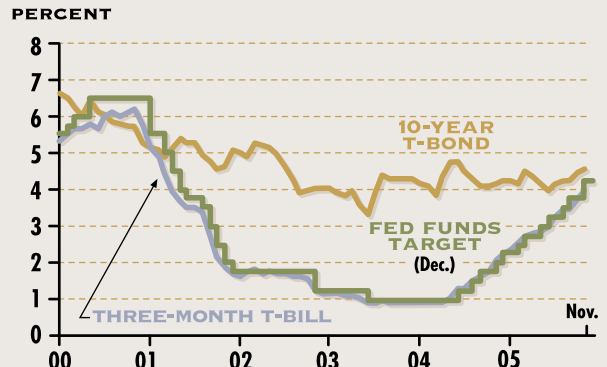
Consumer Price Inflation



Civilian Unemployment Rate

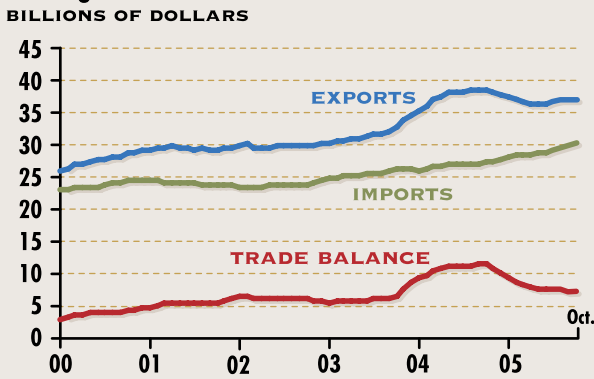


Interest Rates

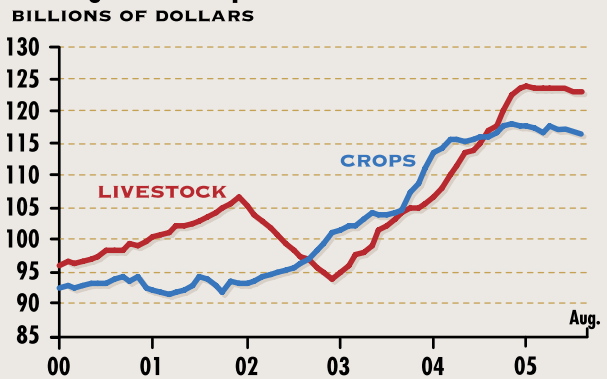


Farm Sector Indicators

U.S. Agricultural Trade



Farming Cash Receipts



U.S. Crop and Livestock Prices

