

# National and District Data

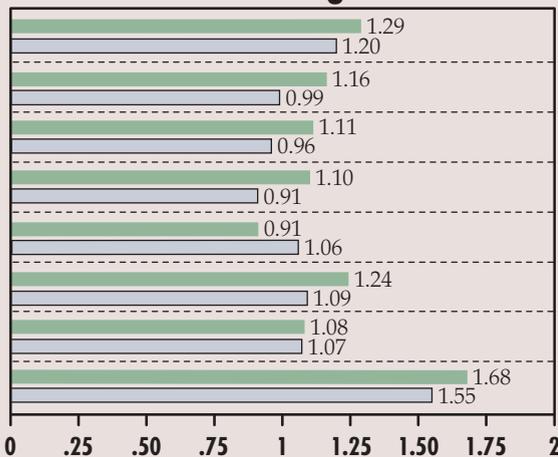
SELECTED INDICATORS OF THE NATIONAL ECONOMY AND BANKING, AGRICULTURAL AND BUSINESS CONDITIONS IN THE EIGHTH FEDERAL RESERVE DISTRICT

## Commercial Bank Performance Ratios

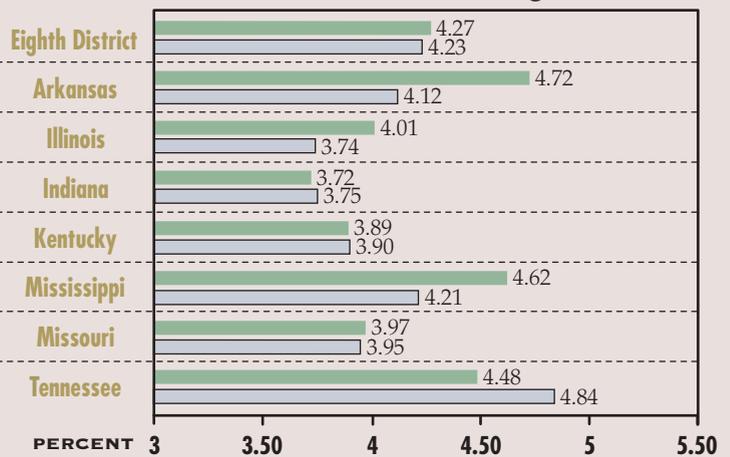
FOURTH QUARTER 2002

U.S. Banks by Asset Size	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	1.22	1.15	1.26	1.20	1.45	1.32	1.36
Net Interest Margin*	4.24	4.68	4.67	4.60	4.64	4.38	4.51	4.11
Nonperforming Loan Ratio	1.46	0.98	1.01	0.91	0.97	1.05	1.01	1.68
Loan Loss Reserve Ratio	1.86	1.39	1.40	1.47	1.43	1.67	1.54	2.02

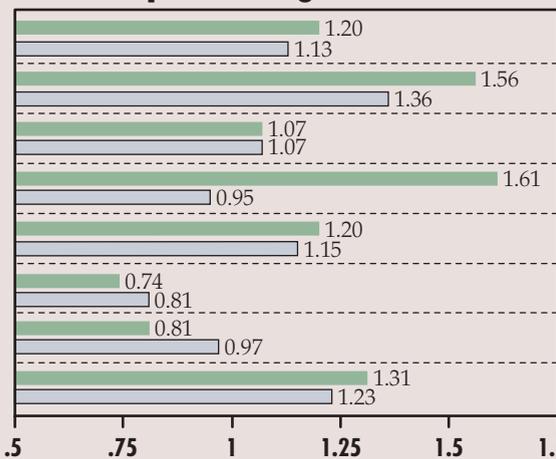
### Return on Average Assets\*



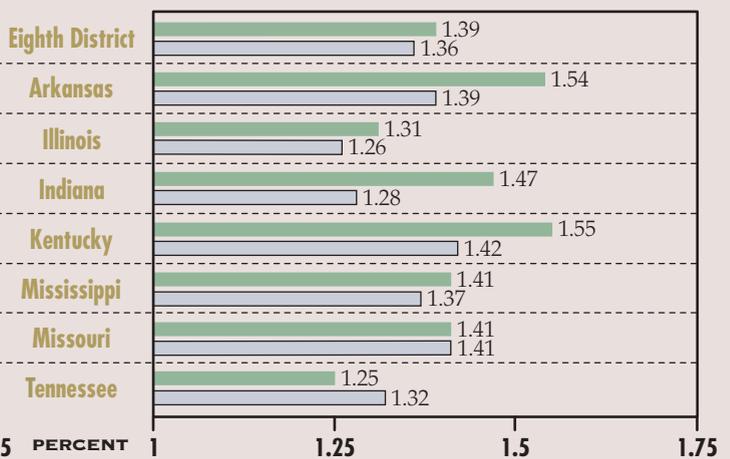
### Net Interest Margin\*



### Nonperforming Loan Ratio



### Loan Loss Reserve Ratio



● Fourth Quarter 2002

○ Fourth Quarter 2001

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

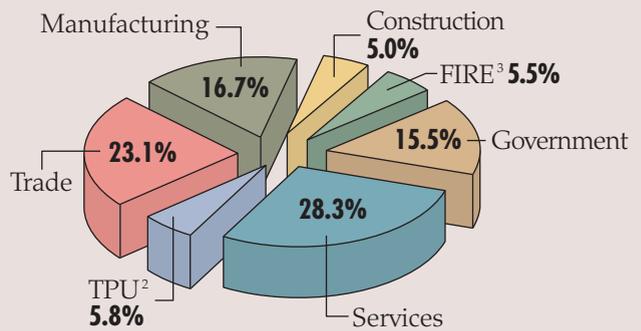
FOURTH QUARTER 2002								
	TOTAL	Goods Producing		Service Producing				
		MFG	CONS <sup>1</sup>	GOVT	TPU <sup>2</sup>	FIRE <sup>3</sup>	SERVICES	TRADE
United States	-0.3%	-3.8%	-1.4%	1.2%	-2.9%	0.8%	1.3%	-0.8%
Arkansas	0.0	-3.9	3.1	1.4	4.7	2.0	0.1	0.2
Illinois	-1.1	-2.2	2.1	-0.4	-2.7	-0.4	-0.9	-1.3
Indiana	-0.4	-1.4	-3.1	2.2	-3.2	0.3	0.5	-1.3
Kentucky	1.2	-0.5	3.1	1.9	-2.4	0.5	2.5	1.2
Mississippi	0.2	-1.2	2.8	3.0	-3.1	-5.0	1.1	-1.2
Missouri	-1.6	-2.1	-7.3	-0.2	-3.4	-2.0	-0.8	-1.3
Tennessee	-0.3	-2.2	-1.8	0.8	-3.8	-0.9	1.9	-0.8

## Unemployment Rates

PERCENT

	IV/2002	III/2002	IV/2001
United States	5.9%	5.8%	5.6%
Arkansas	5.1	5.1	5.4
Illinois	6.6	6.4	5.9
Indiana	4.9	5.1	5.1
Kentucky	5.1	5.2	6.1
Mississippi	6.8	6.2	6.3
Missouri	5.0	4.9	4.9
Tennessee	4.5	4.8	4.8

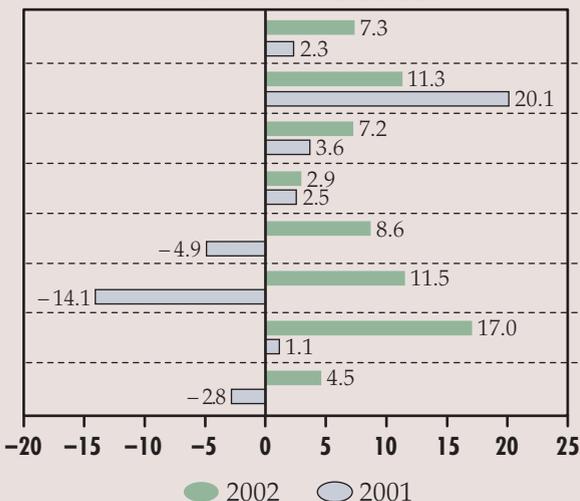
## Eighth District Payroll Employment by Industry — 2002



### FOURTH QUARTER

## Housing Permits

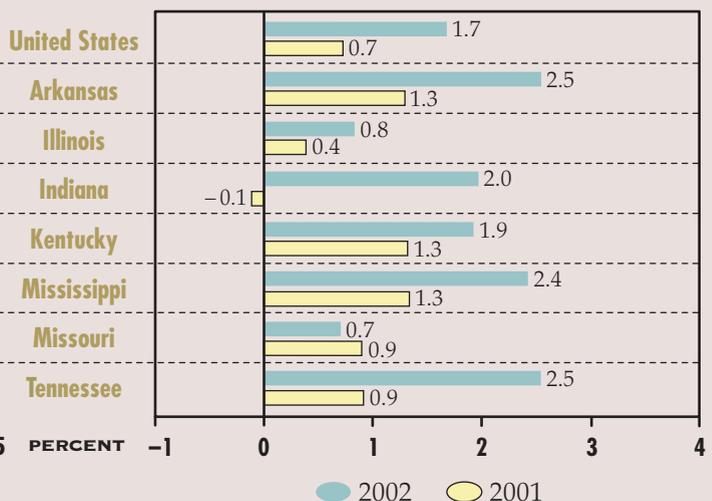
YEAR-OVER-YEAR PERCENT CHANGE IN YEAR-TO-DATE LEVELS



### THIRD QUARTER

## Real Personal Income\*

YEAR-OVER-YEAR PERCENT CHANGE



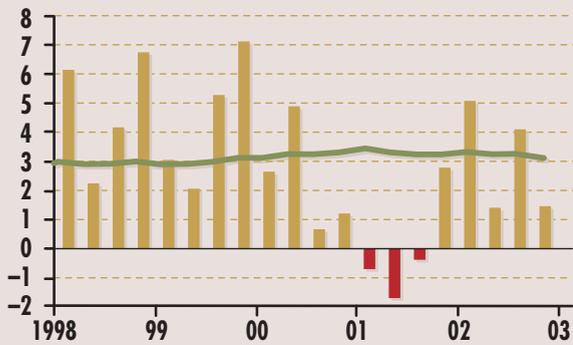
<sup>1</sup> Construction <sup>2</sup> Transportation and Public Utilities  
<sup>3</sup> Finance, Insurance and Real Estate All data are seasonally adjusted.

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

# Major Macroeconomic Indicators

## Real GDP Growth

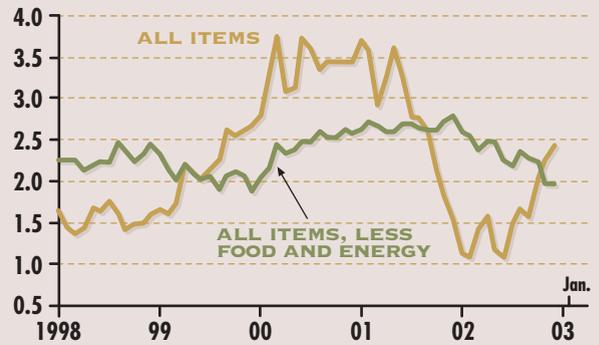
PERCENT



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

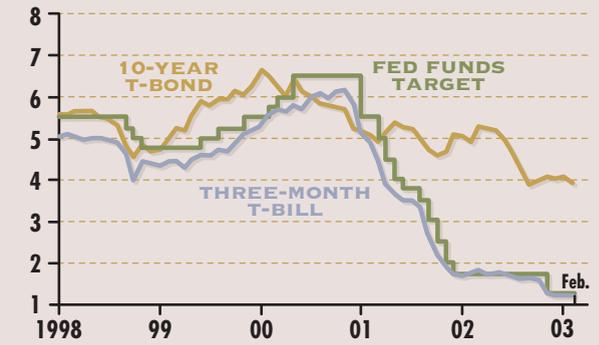
PERCENT



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

## Interest Rates

PERCENT

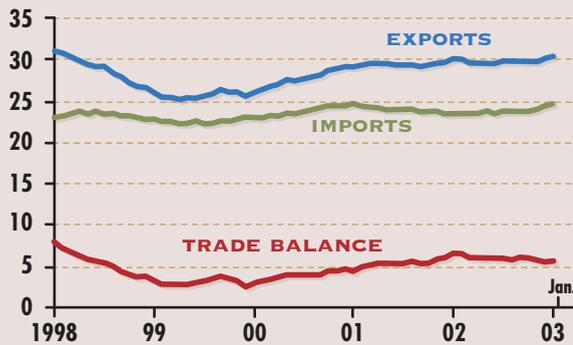


NOTE: Except for the fed funds target, which is end-of-period, data are monthly averages of daily data.

# Farm Sector Indicators

## U.S. Agricultural Trade

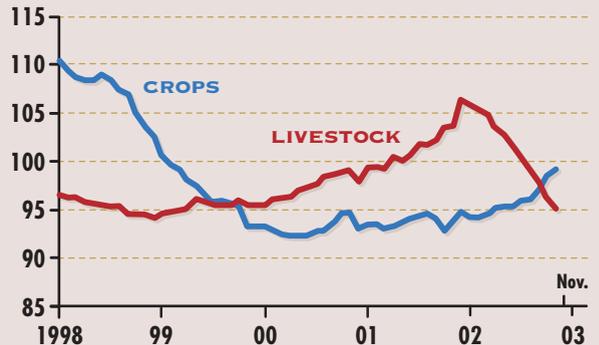
BILLIONS OF DOLLARS



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

