

# National and District Data

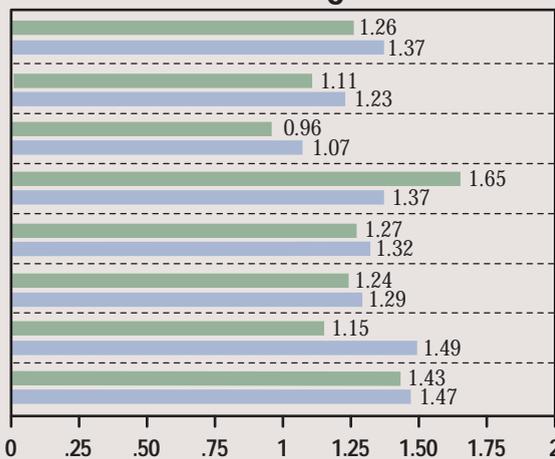
Selected indicators of the national economy and banking, agricultural and business conditions in the Eighth Federal Reserve District

## Commercial Bank Performance Ratios

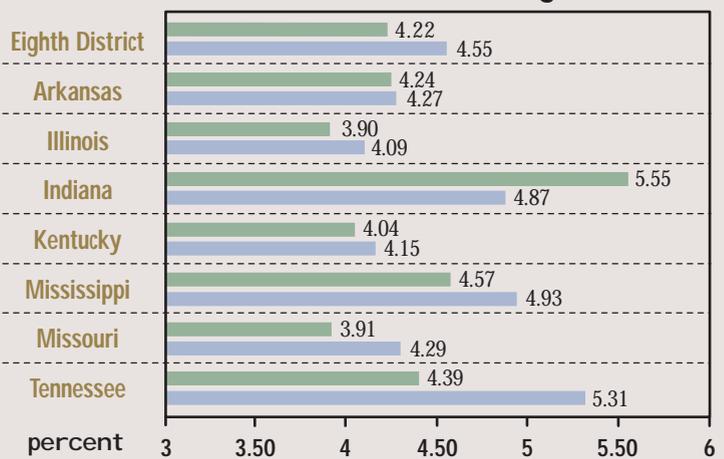
fourth quarter 1999

U.S. Banks by Asset Size	Fourth Quarter 1999							
	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*	1.36	1.22	1.15	1.46	1.26	1.70	1.50	1.28
Net Interest Margin*	4.13	4.69	4.63	4.63	4.63	4.73	4.68	3.76
Nonperforming Loan Ratio	0.94	0.81	0.83	0.69	0.78	1.00	0.90	0.97
Loan Loss Reserve Ratio	1.67	1.40	1.40	1.49	1.43	1.96	1.72	1.64

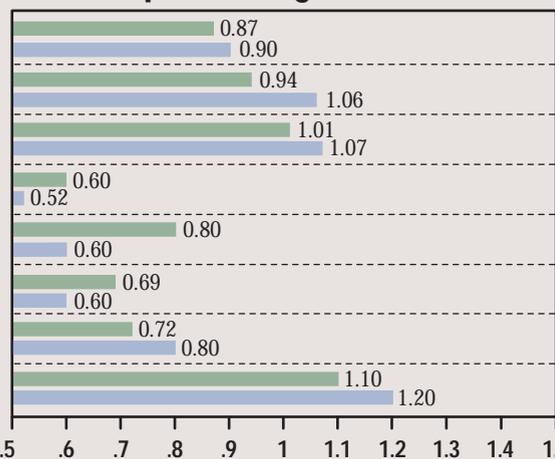
Return on Average Assets\*



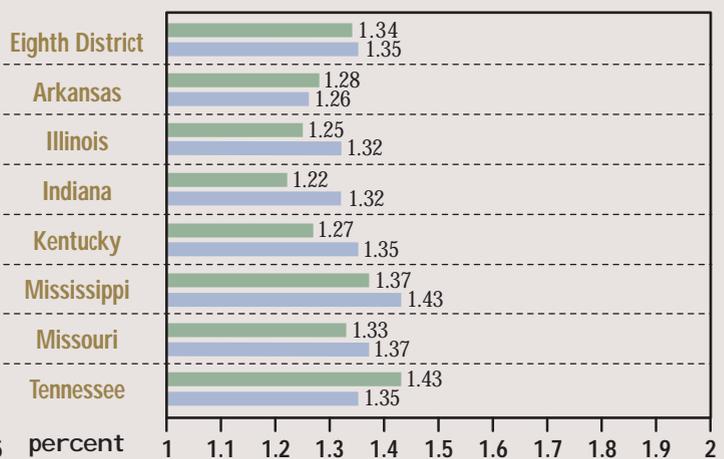
Net Interest Margin\*



Nonperforming Loan Ratio



Loan Loss Reserve Ratio



● Fourth Quarter 1999

● Fourth Quarter 1998

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:  
<http://www.stls.frb.org/fred/data/regional.html>

# Regional Economic Indicators

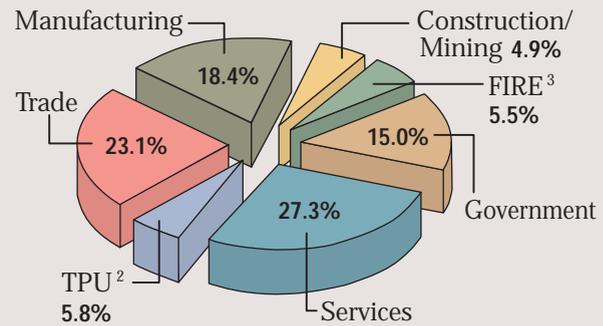
## Nonfarm Employment Growth year-over-year percent change

fourth quarter 1999								
	total	Goods Producing		Service Producing				
		mfg	cons <sup>1</sup>	govt	tpu <sup>2</sup>	fire <sup>3</sup>	services	trade
United States	2.2%	-1.5%	4.2%	1.6%	2.9%	2.1%	3.9%	2.2%
Arkansas	2.1	0.6	5.1	1.2	1.9	3.2	2.5	2.9
Illinois	0.7	-1.3	2.9	1.5	-0.6	0.2	1.5	0.8
Indiana	1.6	0.7	0.3	0.7	0.1	1.5	2.3	2.6
Kentucky	2.5	0.5	4.5	1.5	3.2	2.0	4.6	2.4
Mississippi	1.6	-1.4	-0.1	2.2	4.2	-0.4	3.7	2.2
Missouri	1.5	-2.2	7.9	1.7	3.0	1.4	1.9	1.8
Tennessee	1.3	-0.1	2.8	0.7	3.4	0.4	2.0	1.3

## Unemployment Rates percent

	IV/1999	III/1999	IV/1998
United States	4.1%	4.2%	4.4%
Arkansas	4.2	4.4	5.2
Illinois	4.2	4.4	4.3
Indiana	3.0	3.0	3.1
Kentucky	4.1	4.4	4.6
Mississippi	5.1	5.0	5.3
Missouri	2.9	3.4	3.9
Tennessee	3.8	4.0	4.1

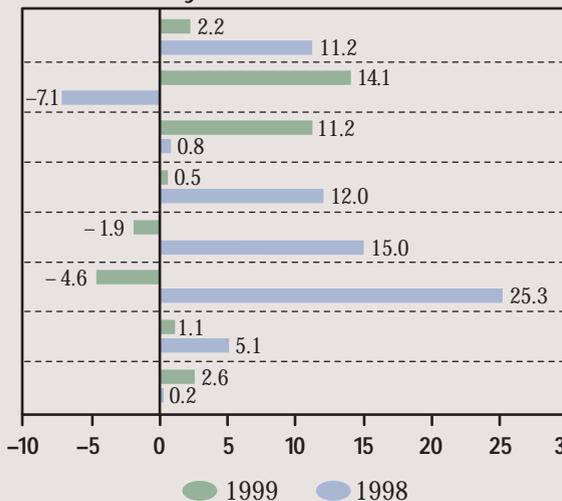
## Eighth District Payroll Employment by Industry—1999



## fourth quarter

### Housing Permits

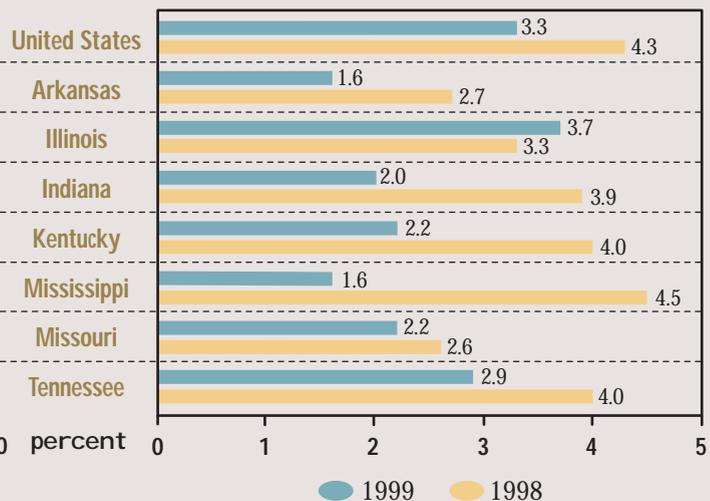
year-over-year percent change in year-to-date levels



## third quarter

### Real Personal Income

year-over-year percent change

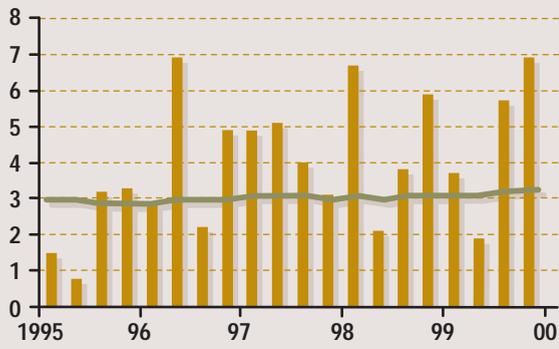


<sup>1</sup> Construction <sup>2</sup> Transportation and Public Utilities <sup>3</sup> Finance, Insurance and Real Estate

All data are seasonally adjusted.

# 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



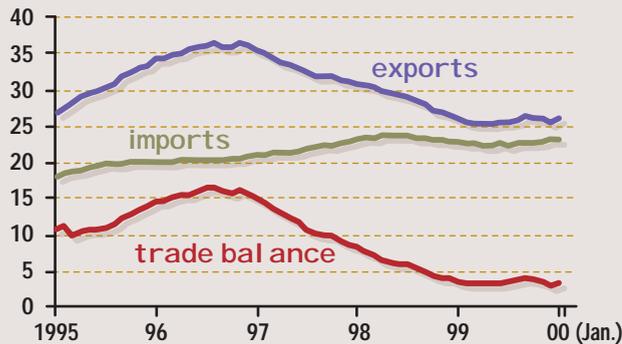
**Interest Rates**  
percent



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

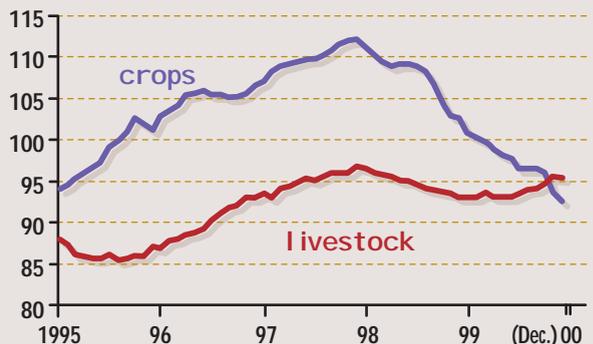
# Farm Sector Indicators

**U.S. Agricultural Trade**  
billions of dollars



NOTE: Data are aggregated over the past 12 months.

**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

