

# National and District Data

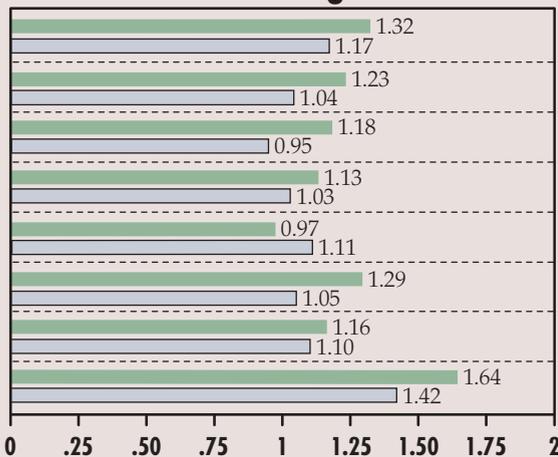
SELECTED INDICATORS OF THE NATIONAL ECONOMY AND BANKING, AGRICULTURAL AND BUSINESS CONDITIONS IN THE EIGHTH FEDERAL RESERVE DISTRICT

## Commercial Bank Performance Ratios

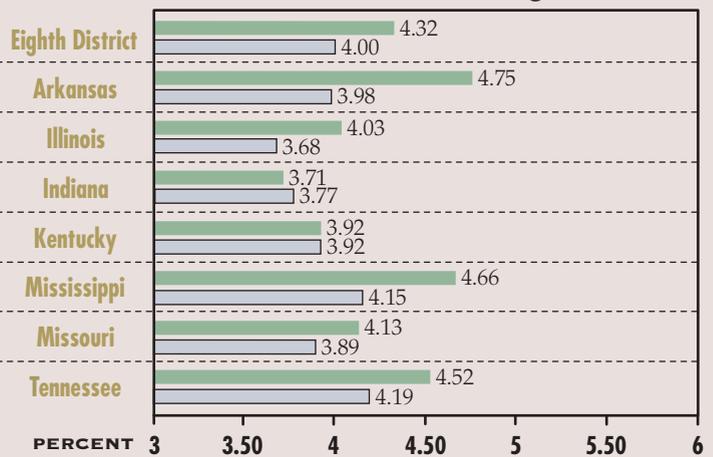
THIRD QUARTER 2002

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
	<b>Return on Average Assets*</b>	1.39	1.23	1.17	1.30	1.22	1.45	1.33
<b>Net Interest Margin*</b>	4.26	4.67	4.67	4.61	4.65	4.33	4.49	4.15
<b>Nonperforming Loan Ratio</b>	1.51	1.00	1.05	1.01	1.03	1.08	1.06	1.73
<b>Loan Loss Reserve Ratio</b>	1.88	1.39	1.40	1.46	1.43	1.74	1.58	2.03

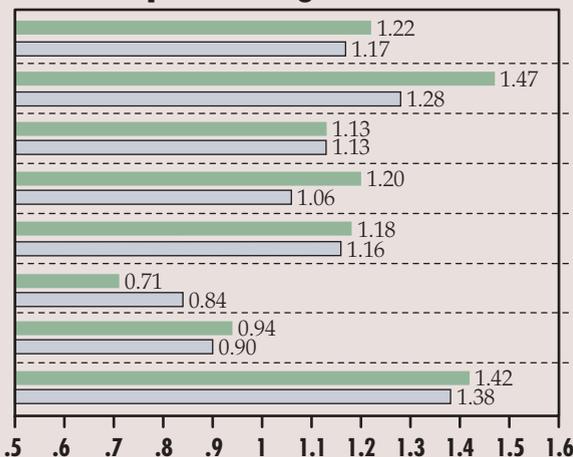
### Return on Average Assets\*



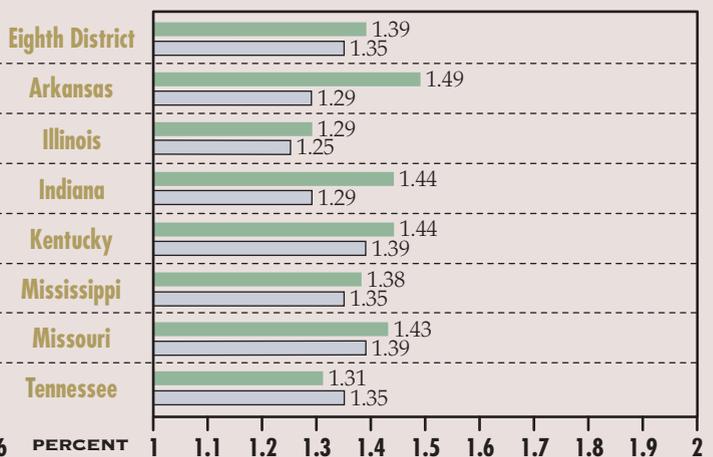
### Net Interest Margin\*



### Nonperforming Loan Ratio



### Loan Loss Reserve Ratio



● Third Quarter 2002

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

# Regional Economic Indicators

## Nonfarm Employment Growth

YEAR-OVER-YEAR PERCENT CHANGE

	THIRD 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	-0.8%	-4.8%	-2.0%	1.3%	-4.6%	0.3%	0.6%	-1.1%
Arkansas	-0.4	-4.5	3.2	1.1	4.8	1.7	-0.3	-0.4
Illinois	-1.3	-2.1	-0.1	0.1	-3.4	-0.7	-1.6	-1.1
Indiana	-1.2	-2.7	-4.3	2.0	-4.7	-0.5	0.1	-2.1
Kentucky	1.0	-1.7	1.9	1.5	-1.8	0.5	2.6	1.5
Mississippi	-0.3	-1.6	2.4	1.3	-2.1	-3.9	0.8	-1.2
Missouri	-1.8	-3.7	-4.3	-1.1	-3.4	-2.1	-0.7	-1.6
Tennessee	-0.2	-2.0	-1.8	0.3	-3.4	-0.6	2.1	-0.5

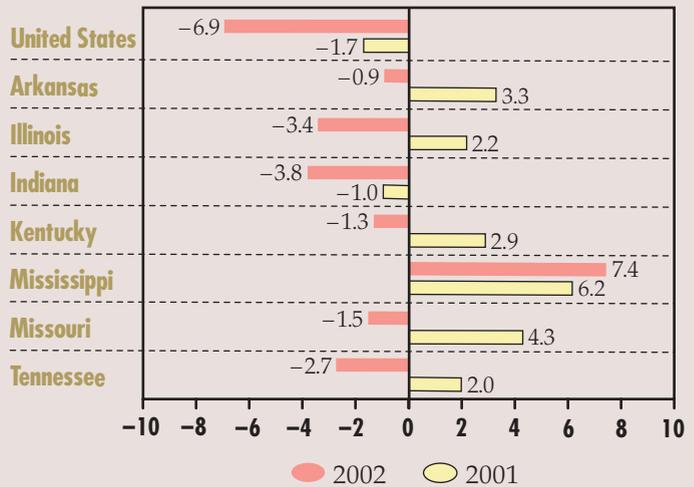
## Unemployment Rates

PERCENT

	III/2002	II/2002	III/2001
United States	5.7%	5.9%	4.8%
Arkansas	5.1	5.3	5.2
Illinois	6.4	6.3	5.5
Indiana	5.1	5.1	4.6
Kentucky	5.2	5.3	5.7
Mississippi	6.2	6.8	5.5
Missouri	4.9	5.1	4.8
Tennessee	4.8	5.0	4.5

## Total Government Revenue

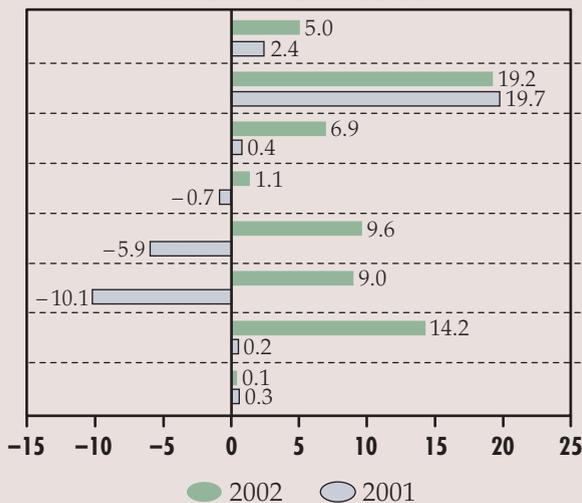
FISCAL-YEAR-OVER-YEAR PERCENT CHANGE



## THIRD QUARTER

### Housing Permits

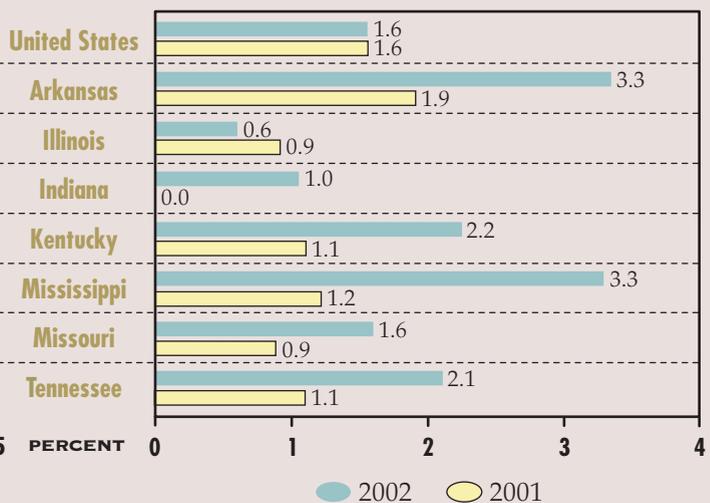
YEAR-OVER-YEAR PERCENT CHANGE IN YEAR-TO-DATE LEVELS



## SECOND QUARTER

### Real Personal Income\*

YEAR-OVER-YEAR PERCENT CHANGE



<sup>1</sup> Construction    <sup>2</sup> Transportation and Public Utilities

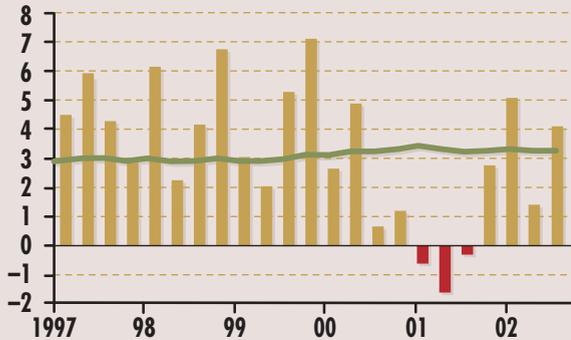
<sup>3</sup> Finance, Insurance and Real Estate    All data are seasonally adjusted.

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

# Major Macroeconomic Indicators

## Real GDP Growth

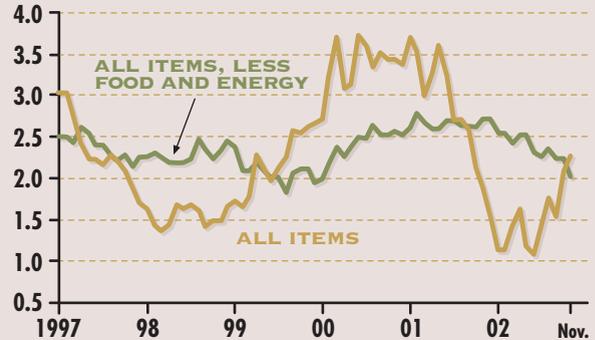
PERCENT



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

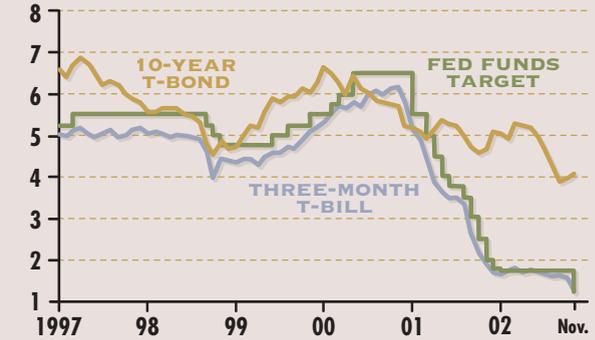
## Civilian Unemployment Rate

PERCENT



## 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

