

National and District Data

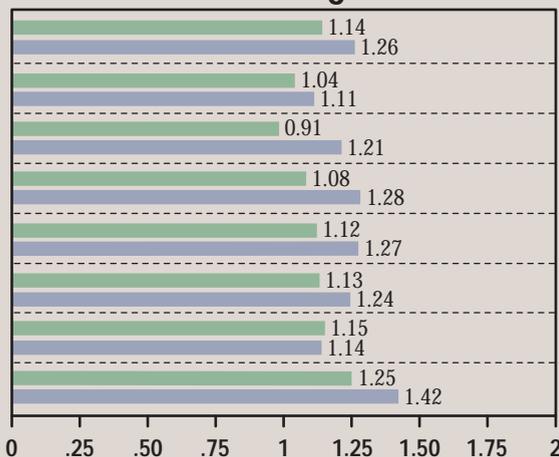
Selected indicators of the national economy and banking, agricultural and business conditions in the Eighth Federal Reserve District

Commercial Bank Performance Ratios

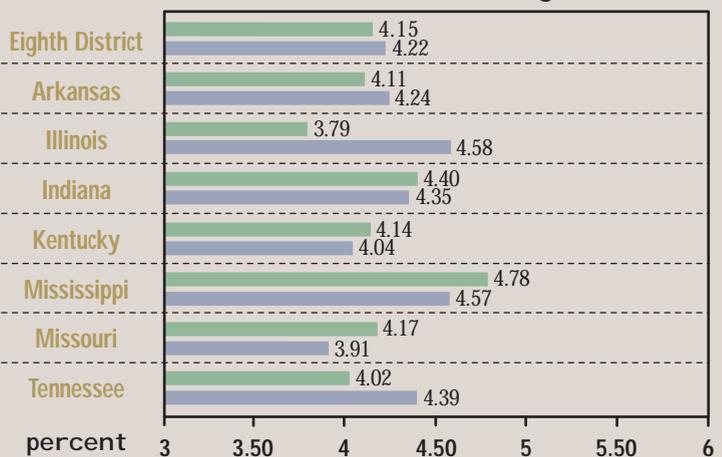
fourth quarter 2000

U.S. Banks by Asset Size	Fourth Quarter 2000							
	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*	1.22	1.22	1.16	1.36	1.24	1.44	1.34	1.15
Net Interest Margin*	3.93	4.66	4.63	4.62	4.63	4.65	4.64	3.54
Nonperforming Loan Ratio	1.12	0.82	0.84	0.77	0.81	1.08	0.96	1.22
Loan Loss Reserve Ratio	1.67	1.33	1.35	1.46	1.39	1.96	1.69	1.66

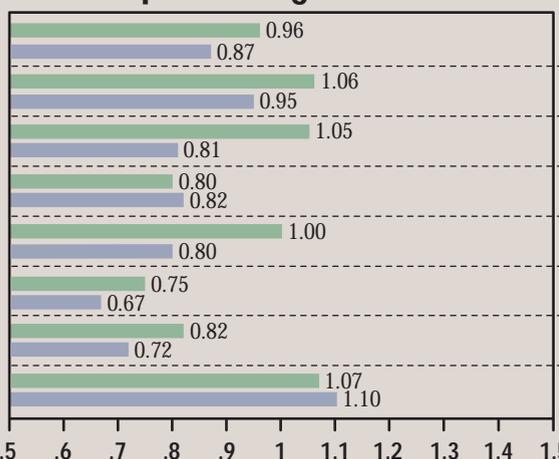
Return on Average Assets*



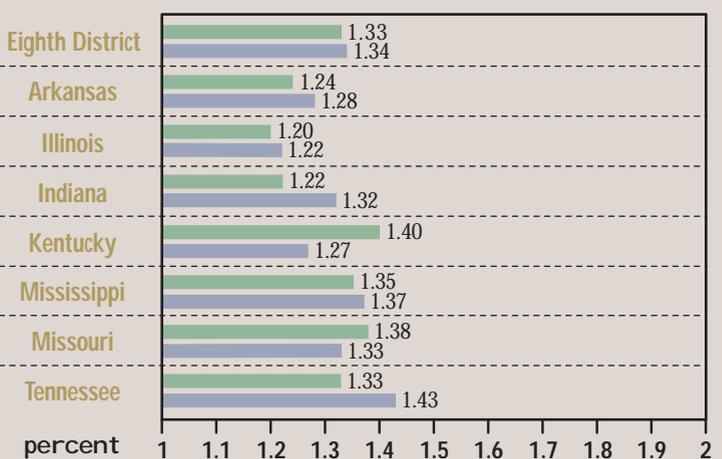
Net Interest Margin*



Nonperforming Loan Ratio



Loan Loss Reserve Ratio



● Fourth Quarter 2000

● Fourth Quarter 1999

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

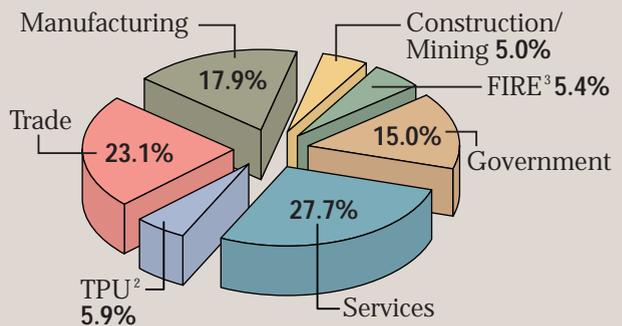
	fourth quarter 2000							
	total	Goods Producing		Service Producing				
		mfg	cons ¹	govt	tpu ²	fire ³	services	trade
United States	1.6%	-0.7%	3.4%	0.8%	2.5%	0.6%	2.9%	1.4%
Arkansas	1.4	-0.9	4.4	1.4	1.7	0.1	2.5	1.8
Illinois	0.5	-1.2	0.2	-0.7	2.5	-0.4	1.3	1.2
Indiana	0.6	-1.6	0.0	1.3	1.0	-1.0	2.3	0.9
Kentucky	1.1	-1.0	-2.8	1.9	2.2	7.4	1.9	1.1
Mississippi	-0.2	-4.8	-1.9	3.5	0.1	-1.7	1.1	0.2
Missouri	0.6	-1.8	-1.7	-0.3	4.9	1.2	1.9	0.6
Tennessee	1.7	-1.3	1.4	1.9	2.5	0.2	3.2	2.4

Unemployment Rates percent

	IV/2000	III/2000	IV/1999
United States*	4.0%	4.0%	4.1%
Arkansas	4.1	4.4	4.3
Illinois	4.5	4.4	4.2
Indiana	2.8	3.1	3.4
Kentucky	4.1	4.1	4.3
Mississippi	5.4	5.5	5.5
Missouri	3.5	3.5	3.2
Tennessee	4.2	4.0	3.9

* The national unemployment rate for the first quarter of 2001 was 4.2 percent. First-quarter rates for individual states weren't available.

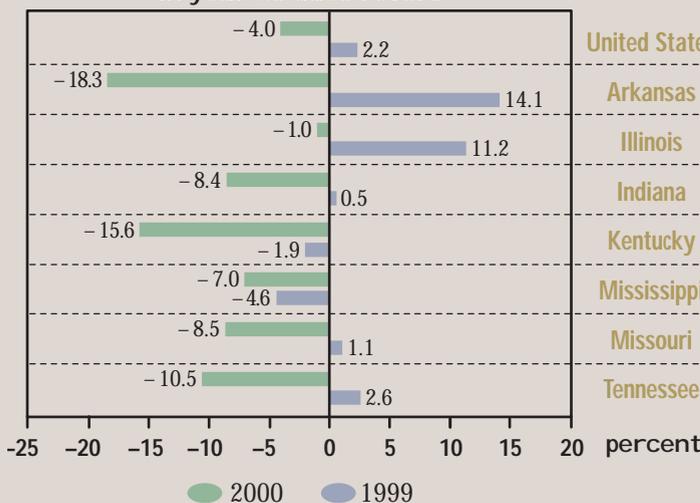
Eighth District Payroll Employment by Industry—2000



fourth quarter

Housing Permits

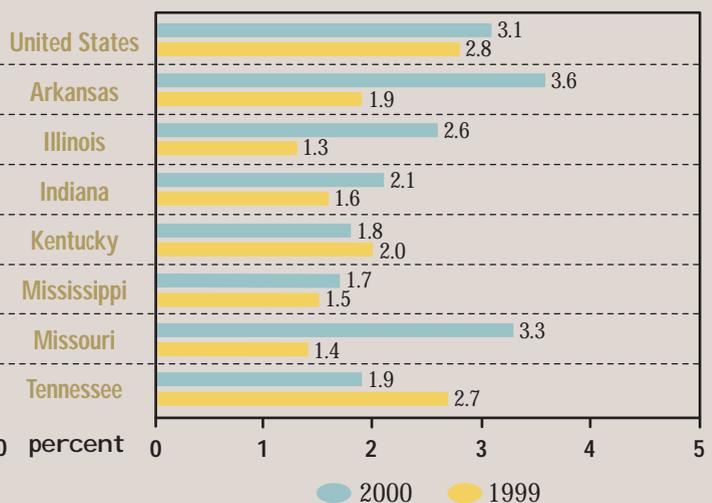
year-over-year percent change in year-to-date levels



third quarter

Real Personal Income

year-over-year percent change

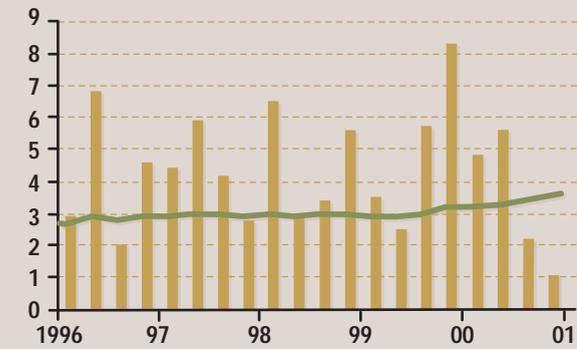


¹ Construction ² Transportation and Public Utilities ³ Finance, Insurance and Real Estate

All data are seasonally adjusted.

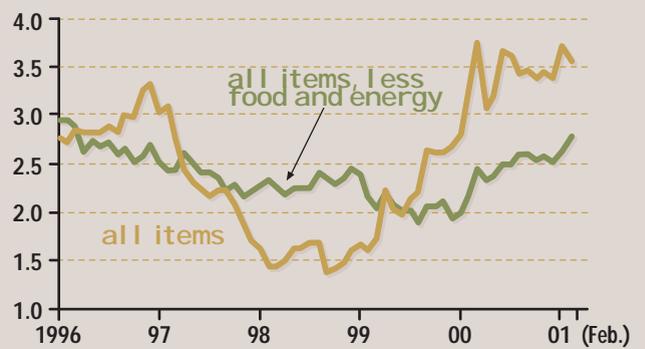
Major Macroeconomic Indicators

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

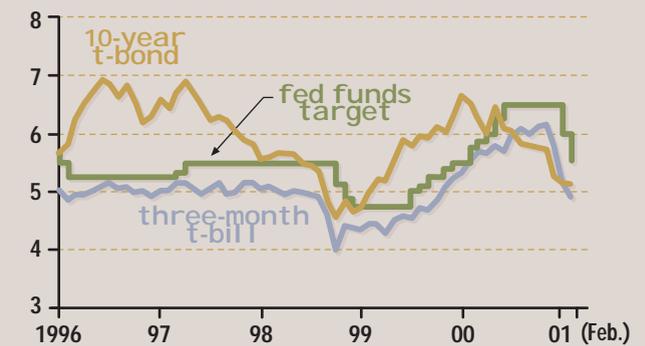


NOTE: Percent change from a year earlier

Civilian Unemployment Rate
percent



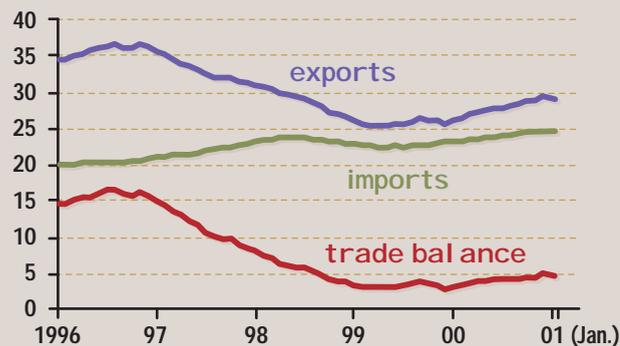
Interest Rates
percent



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

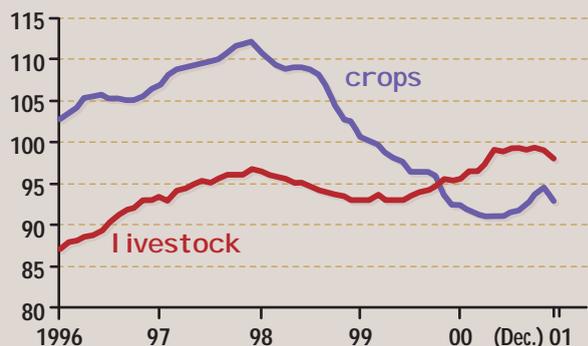
Farm Sector Indicators

U.S. Agricultural Trade
billions of dollars



NOTE: Data are aggregated over the past 12 months. 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

