

# National and District Data

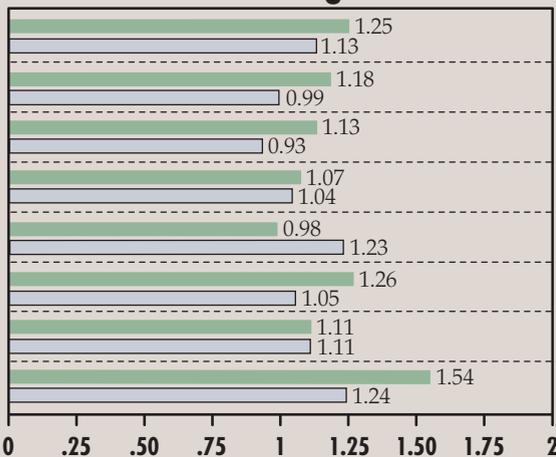
SELECTED INDICATORS OF THE NATIONAL ECONOMY AND BANKING, AGRICULTURAL AND BUSINESS CONDITIONS IN THE EIGHTH FEDERAL RESERVE DISTRICT

## Commercial Bank Performance Ratios

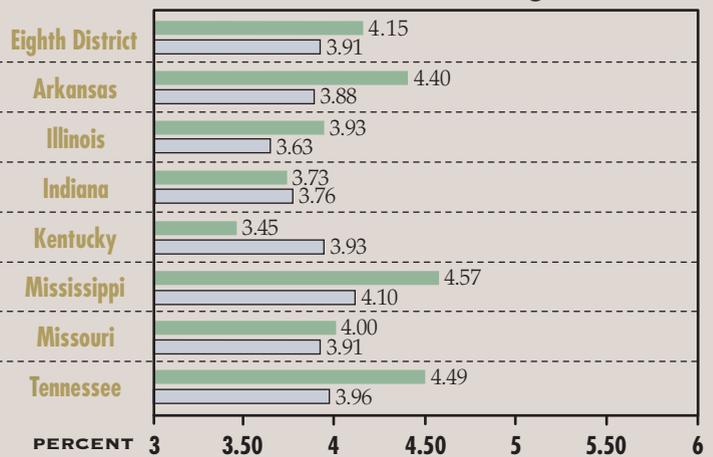
FIRST QUARTER 2002

U.S. Banks by Asset Size	ALL	\$100 MILLION- \$300 MILLION	LESS THAN \$300 MILLION	\$300 MILLION- \$1 BILLION	LESS THAN \$1 BILLION	\$1 BILLION- \$15 BILLION	LESS THAN \$15 BILLION	MORE THAN \$15 BILLION
	<b>Return on Average Assets*</b>	1.32	1.13	1.09	1.27	1.16	1.43	1.29
<b>Net Interest Margin*</b>	4.20	4.55	4.52	4.50	4.51	4.33	4.42	4.09
<b>Nonperforming Loan Ratio</b>	1.47	1.00	1.05	0.97	1.02	1.11	1.06	1.68
<b>Loan Loss Reserve Ratio</b>	1.92	1.40	1.42	1.46	1.44	1.78	1.60	2.08

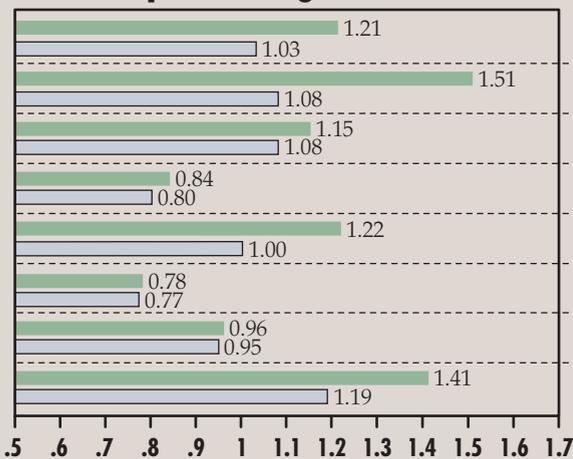
### Return on Average Assets\*



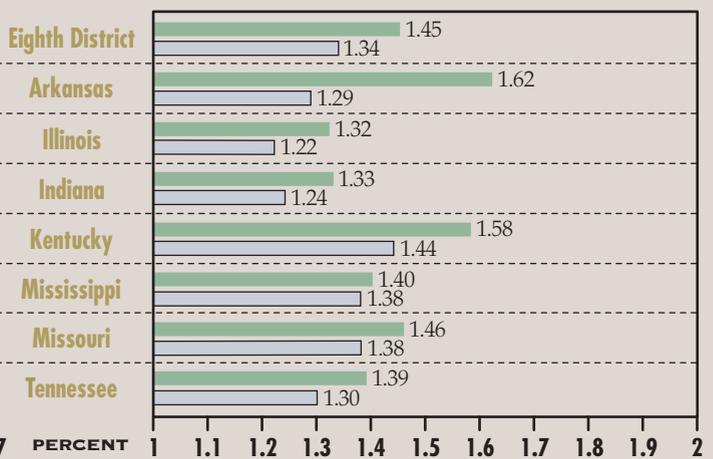
### Net Interest Margin\*



### Nonperforming Loan Ratio



### Loan Loss Reserve Ratio



● First Quarter 2002

○ First 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

FIRST 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	-1.0%	-7.2%	-1.3%	2.0%	-3.2%	0.3%	0.0%	-0.5%
Arkansas	-0.5	-6.4	5.3	2.3	5.0	1.0	0.1	-0.5
Illinois	-1.6	-4.5	-2.2	0.2	-3.4	0.1	-1.5	-1.0
Indiana	-1.6	-6.2	-0.6	2.1	-3.6	0.7	-0.1	-1.2
Kentucky	0.0	-4.8	1.1	1.5	-2.9	1.2	1.8	0.5
Mississippi	-0.7	-5.8	6.2	2.5	-1.5	-0.2	0.0	-1.2
Missouri	-1.9	-7.6	-1.1	0.0	-5.1	0.0	-0.9	-0.7
Tennessee	-0.4	-4.7	-1.0	0.7	-3.3	1.5	2.4	-0.3

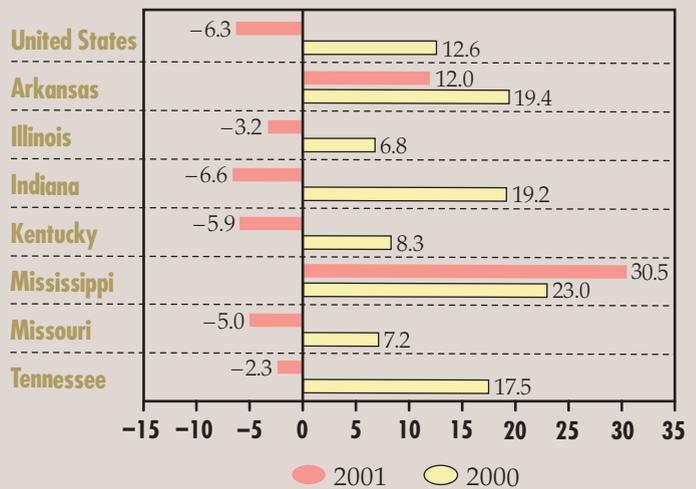
## Unemployment Rates

PERCENT

	I/2002	IV/2001	I/2001
United States	5.6%	5.6%	4.2%
Arkansas	5.0	5.4	4.9
Illinois	5.9	5.9	5.0
Indiana	5.0	5.1	3.8
Kentucky	5.3	6.1	4.9
Mississippi	6.5	6.3	5.1
Missouri	4.9	4.9	4.5
Tennessee	5.5	4.8	4.2

## Exports

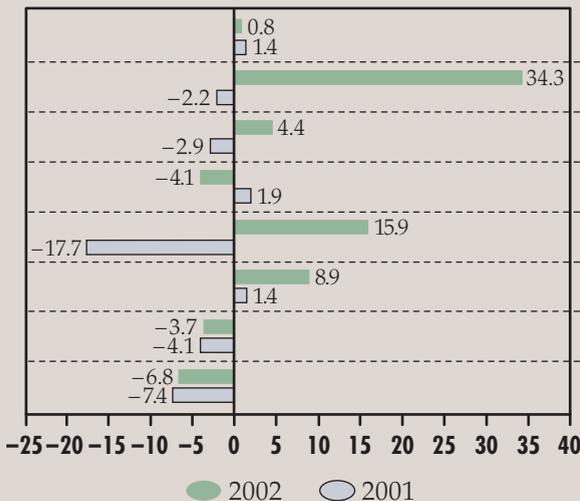
YEAR-OVER-YEAR PERCENT CHANGE



## FIRST QUARTER

### Housing Permits

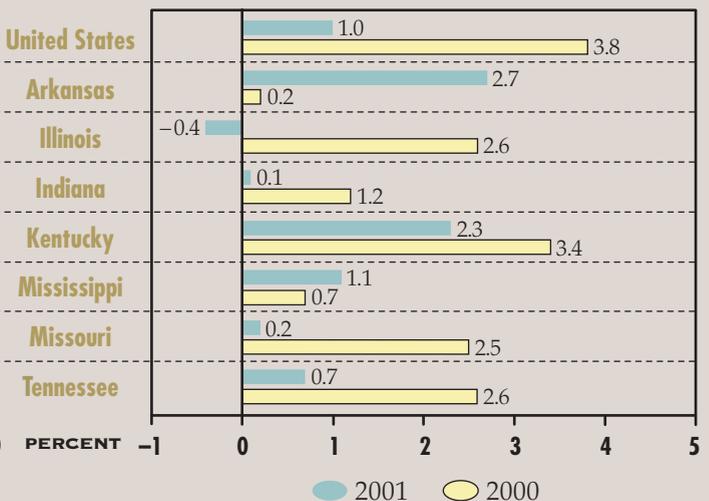
YEAR-OVER-YEAR PERCENT CHANGE IN YEAR-TO-DATE LEVELS



## FOURTH QUARTER

### Real Personal Income

YEAR-OVER-YEAR PERCENT CHANGE

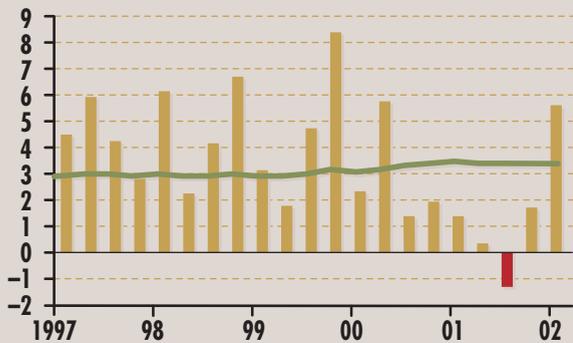


<sup>1</sup> Construction   <sup>2</sup> Transportation and Public Utilities   <sup>3</sup> Finance, Insurance and Real Estate   All data are seasonally adjusted.

# Major Macroeconomic Indicators

## Real GDP Growth

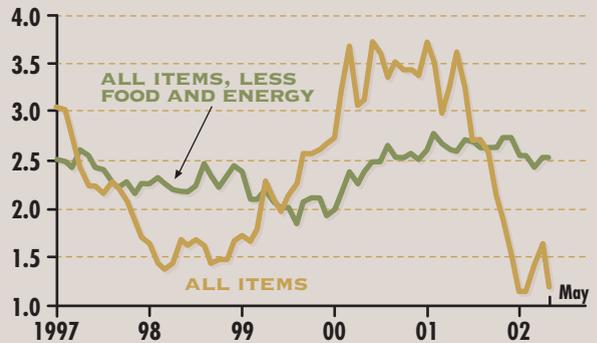
PERCENT



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

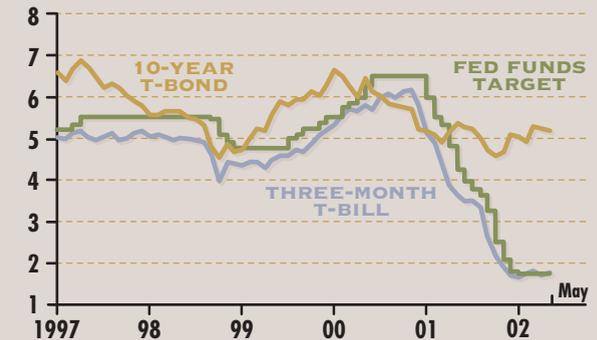
## Civilian Unemployment Rate

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

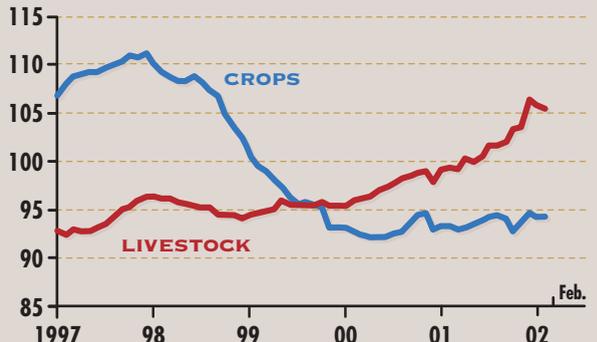
BILLIONS OF DOLLARS



NOTE: Data are aggregated over the past 12 months. 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

