

# National and District Data

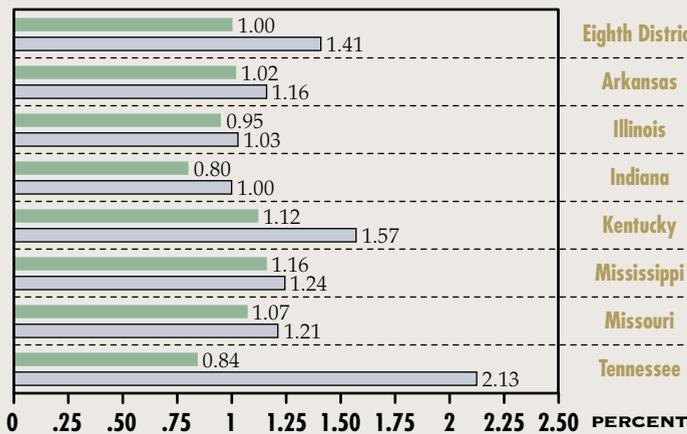
SELECTED INDICATORS OF THE NATIONAL ECONOMY AND BANKING, AGRICULTURAL AND BUSINESS CONDITIONS IN THE EIGHTH FEDERAL RESERVE DISTRICT

## Commercial Bank Performance Ratios

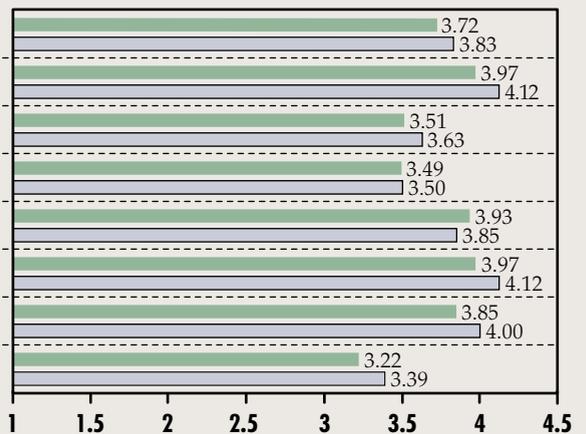
FIRST QUARTER 2007

<b>U.S. Banks</b> 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
Return on Average Assets*	1.24	1.11	1.02	1.22	1.12	1.25	1.19	1.26
Net Interest Margin*	3.34	4.16	4.17	4.06	4.12	3.87	3.99	3.10
Nonperforming Loan Ratio	0.82	0.86	0.90	0.74	0.82	0.68	0.75	0.85
Loan Loss Reserve Ratio	1.17	1.26	1.29	1.23	1.26	1.24	1.25	1.14

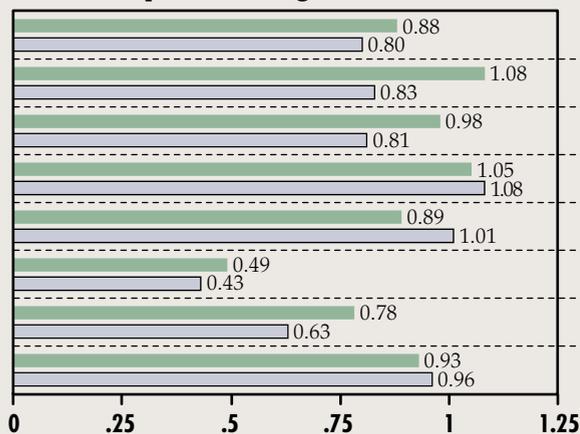
### Return on Average Assets\*



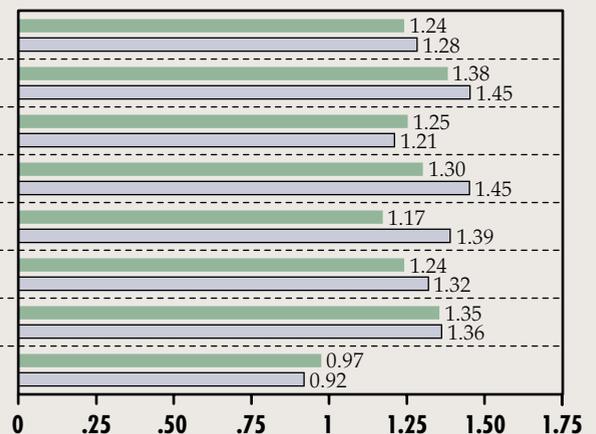
### Net Interest Margin\*



### Nonperforming Loan Ratio



### Loan Loss Reserve Ratio



● First Quarter 2007

○ First Quarter 2006

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

FIRST QUARTER 2007									
	UNITED STATES	EIGHTH DISTRICT	ARKANSAS	ILLINOIS	INDIANA	KENTUCKY	MISSISSIPPI	MISSOURI	TENNESSEE
Total Nonagricultural	1.5%	0.9%	0.8%	1.0%	0.2%	0.8%	2.1%	1.1%	1.0%
Natural Resources/Mining	7.5	2.6	12.7	-1.7	0.5	3.0	4.8	-3.1	0.0
Construction	0.3	1.8	0.9	1.2	-0.4	-0.2	5.9	0.4	6.6
Manufacturing	-0.7	-1.7	-3.8	-0.6	-2.0	-0.9	-2.3	-1.8	-2.6
Trade/Transportation/Utilities	0.8	0.9	1.0	0.5	1.0	0.4	1.8	1.5	1.0
Information	0.9	0.5	3.4	-0.4	0.5	1.6	-2.4	-0.3	3.0
Financial Activities	1.8	1.1	2.1	1.3	0.4	1.8	-0.2	1.7	0.5
Professional & Business Services	2.7	1.7	1.4	2.0	1.1	1.5	2.1	1.9	1.1
Educational & Health Services	2.7	2.2	2.7	2.5	1.0	1.9	4.0	2.3	2.3
Leisure & Hospitality	3.5	2.8	1.3	3.1	0.6	2.1	7.6	3.2	3.4
Other Services	0.6	0.5	2.3	0.4	0.8	0.4	-0.1	0.1	0.8
Government	1.3	0.5	1.8	-0.2	0.5	0.9	2.3	0.2	0.1

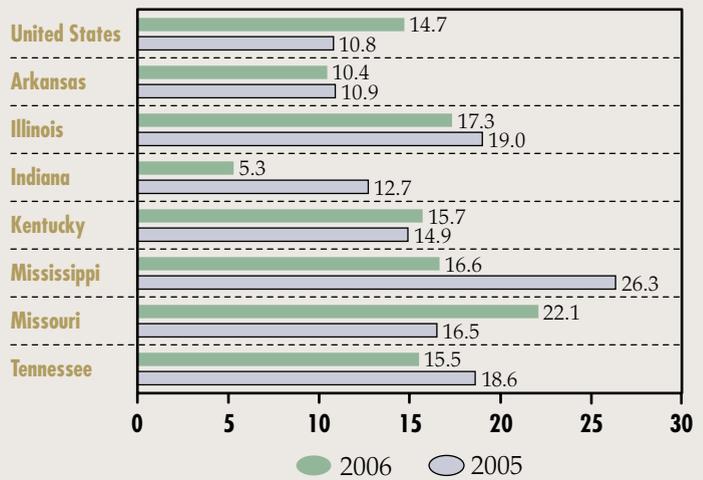
## Unemployment Rates

PERCENT

	I/2007	IV/2006	I/2006
United States	4.5%	4.5%	4.7%
Arkansas	5.0	5.4	5.0
Illinois	4.5	4.1	5.0
Indiana	4.8	4.8	5.0
Kentucky	5.6	5.6	6.0
Mississippi	6.6	6.9	7.1
Missouri	4.8	4.9	4.7
Tennessee	4.8	5.0	5.2

## Exports

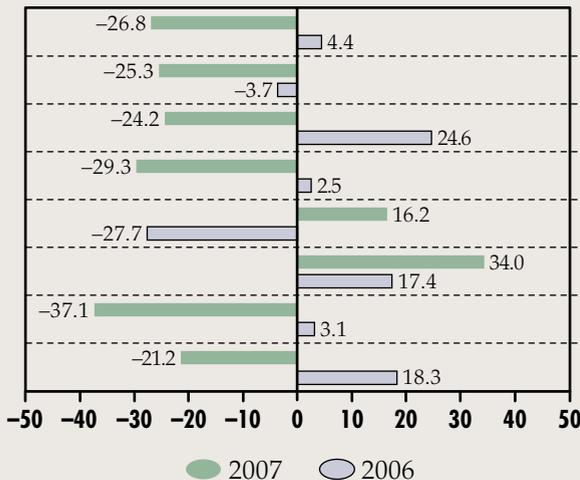
YEAR-OVER-YEAR PERCENT CHANGE



FIRST QUARTER

## Housing Permits

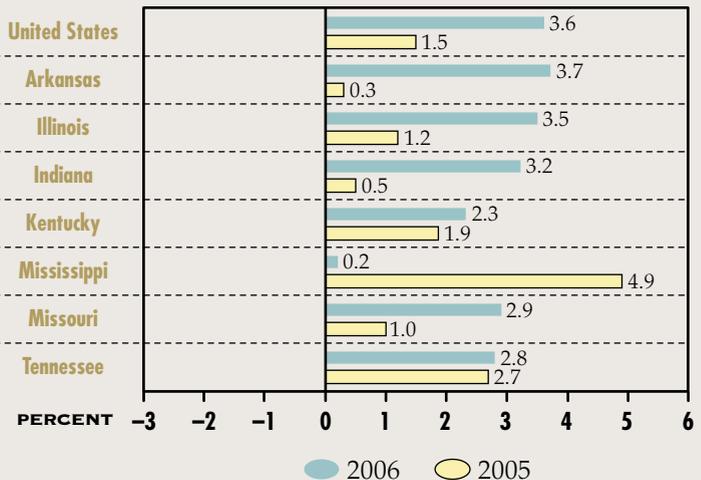
YEAR-OVER-YEAR PERCENT CHANGE IN YEAR-TO-DATE LEVELS



FOURTH QUARTER

## Real Personal Income<sup>‡</sup>

YEAR-OVER-YEAR PERCENT CHANGE



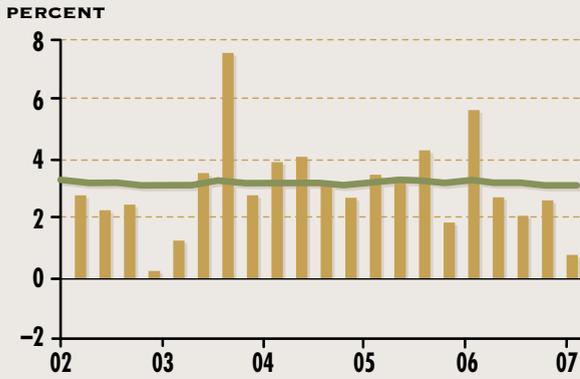
\*NOTE: Data have been converted from the 1987 Standard Classification (SIC) system basis to a 2002 North American Industry Classification (NAICS) basis.

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

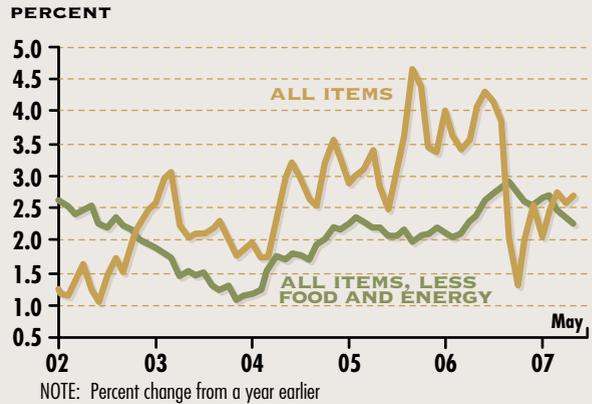
# Major Macroeconomic Indicators

Additional charts can be found on the web version of *The Regional Economist*.  
Go to [www.stlouisfed.org/publications/re/2007/c/pdf/07\\_07\\_data.pdf](http://www.stlouisfed.org/publications/re/2007/c/pdf/07_07_data.pdf).

## Real GDP Growth



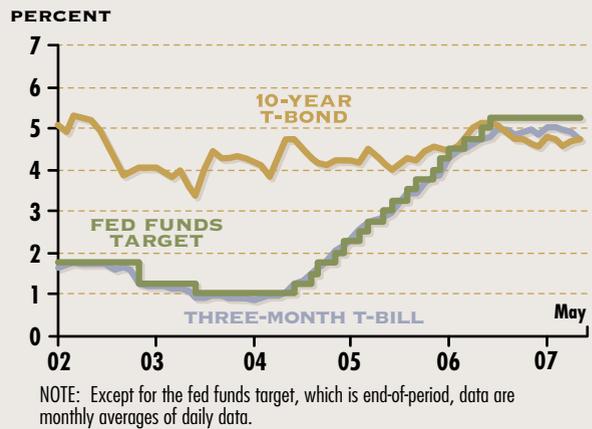
## Consumer Price Inflation



## Civilian Unemployment Rate

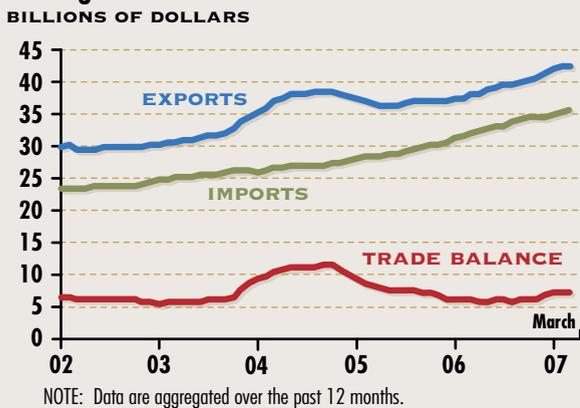


## Interest Rates

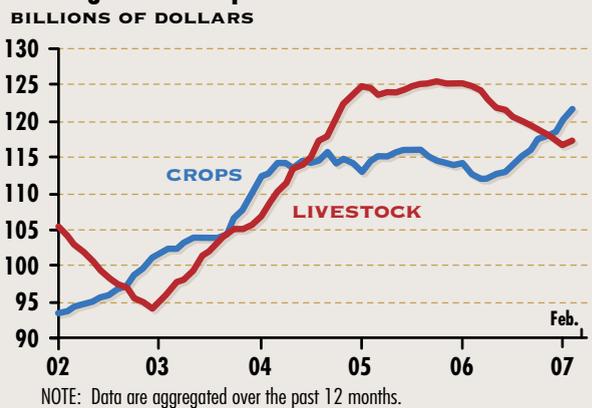


# Farm Sector Indicators

## U.S. Agricultural Trade



## Farming Cash Receipts



## U.S. Crop and Livestock Prices

