

# National and District Data

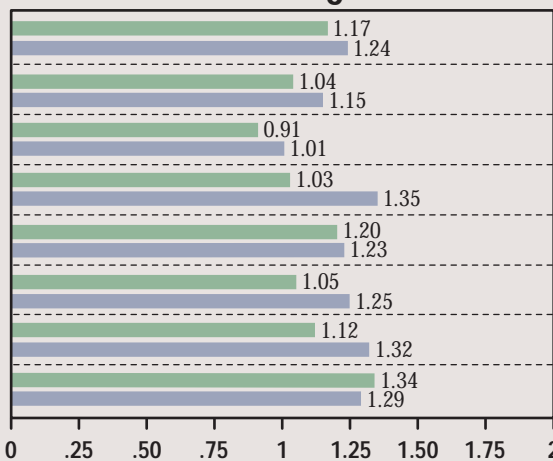
Selected indicators of the national economy and banking, agricultural and business conditions in the Eighth Federal Reserve District

## Commercial Bank Performance Ratios

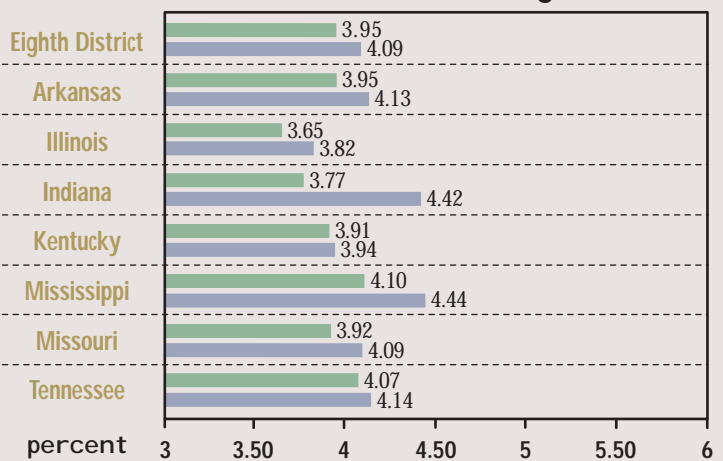
second quarter 2001

U.S. Banks by Asset Size	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*	1.25	1.19	1.11	1.31	1.19	1.35	1.27	1.24
Net Interest Margin*	3.79	4.39	4.37	4.42	4.39	4.32	4.35	3.50
Nonperforming Loan Ratio	1.26	0.92	0.98	0.85	0.93	1.04	0.98	1.42
Loan Loss Reserve Ratio	1.70	1.34	1.35	1.43	1.38	1.88	1.64	1.73

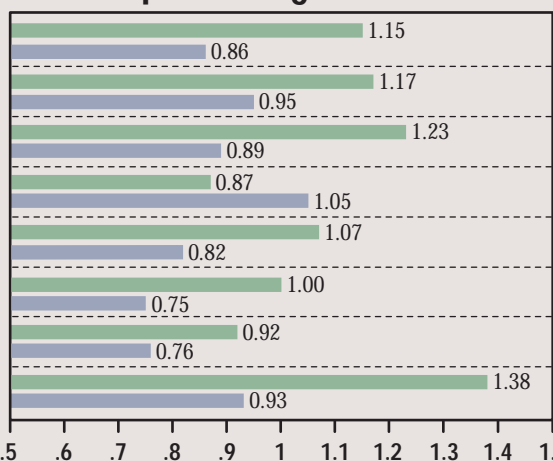
Return on Average Assets \*



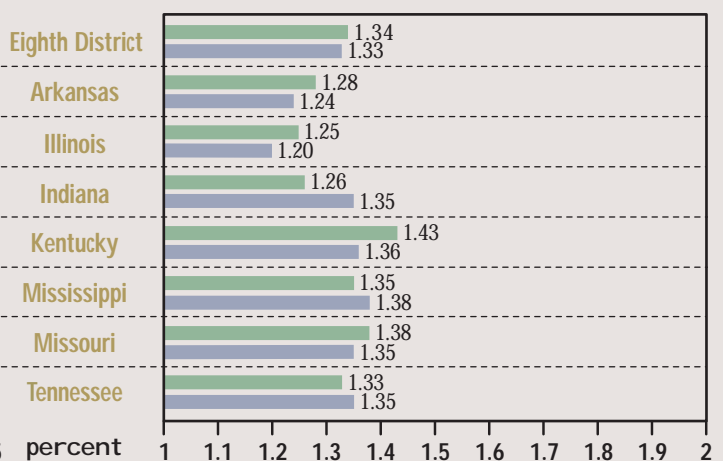
Net Interest Margin\*



Nonperforming Loan Ratio



Loan Loss Reserve Ratio



● Second Quarter 2001

● Second Quarter 2000

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

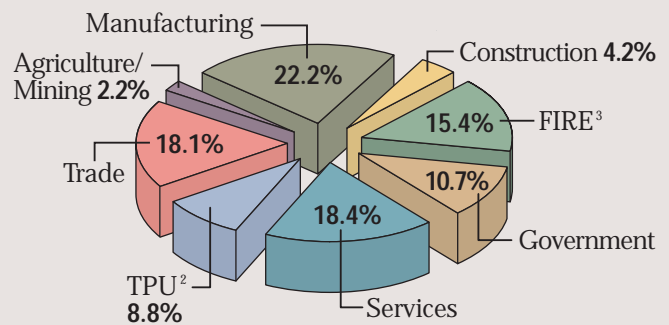
## Nonfarm Employment Growth year-over-year percent change

	second quarter 2001							
	total	Goods Producing		Service Producing				
		mfg	cons <sup>1</sup>	govt	tpu <sup>2</sup>	fire <sup>3</sup>	services	trade
United States	0.5%	-3.4%	3.1%	-0.7%	1.7%	1.1%	1.7%	1.0%
Arkansas	0.4	-4.0	6.1	0.5	0.9	0.5	1.9	1.5
Illinois	0.2	-2.4	5.7	-0.9	1.8	0.7	1.0	0.1
Indiana	-0.6	-3.7	0.4	-0.3	0.1	-0.3	1.5	-0.6
Kentucky	0.9	-3.4	-0.6	1.5	-1.4	-0.1	3.6	1.8
Mississippi	-1.0	-7.1	-3.1	2.5	-1.0	-2.3	0.7	0.1
Missouri	-0.2	-4.5	1.6	0.5	1.8	2.3	0.6	-0.3
Tennessee	0.9	-3.7	2.9	0.3	2.4	-0.1	2.8	2.1

## Unemployment Rates percent

	II/2001	I/2001	II/2000
United States	4.5%	4.2%	4.0%
Arkansas	4.7	4.3	4.6
Illinois	5.3	5.0	4.3
Indiana	3.3	3.1	3.5
Kentucky	4.4	4.1	4.1
Mississippi	4.8	5.0	6.0
Missouri	4.0	3.8	3.4
Tennessee	4.2	4.2	3.9

## District Real Gross State Product by Industry—1999

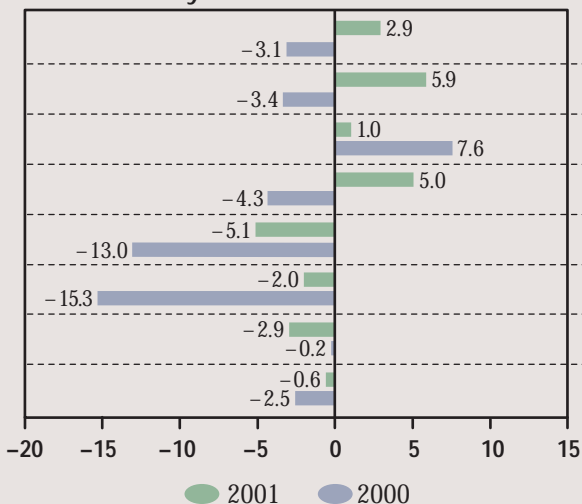


united states \$8,934 billion  
district total \$1,162 billion  
chained 1996 dollars

## second quarter

### Housing Permits

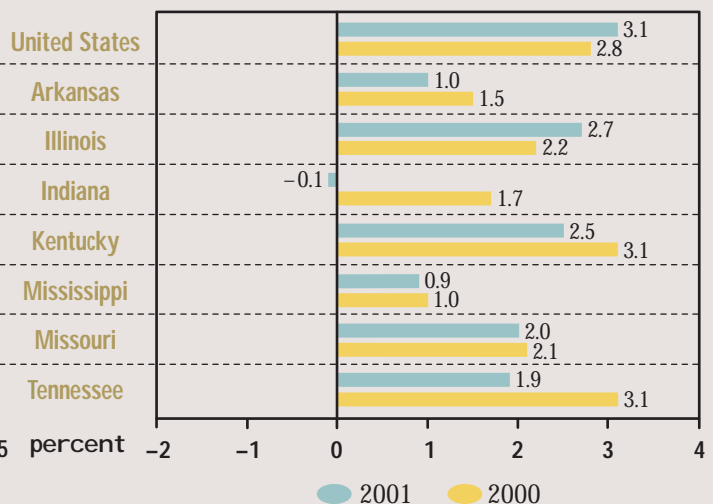
year-over-year percent change in year-to-date levels



## first quarter

### Real Personal Income

year-over-year percent change

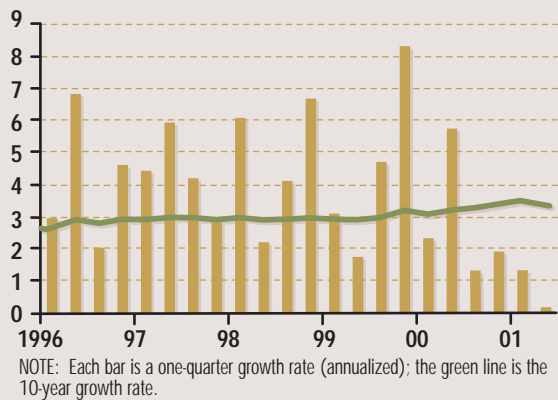


<sup>1</sup> Construction <sup>2</sup> Transportation and Public Utilities <sup>3</sup> Finance, Insurance and Real Estate

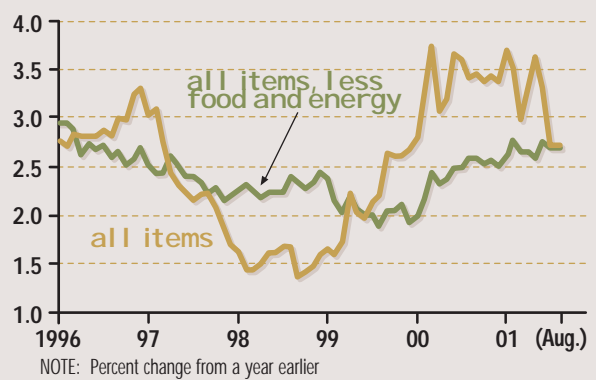
All data are seasonally adjusted.

# Major Macroeconomic Indicators

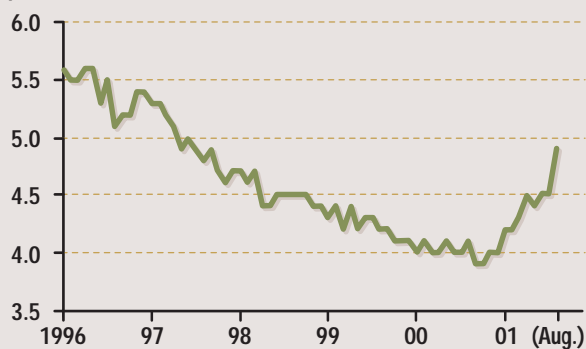
**Real GDP Growth**  
percent



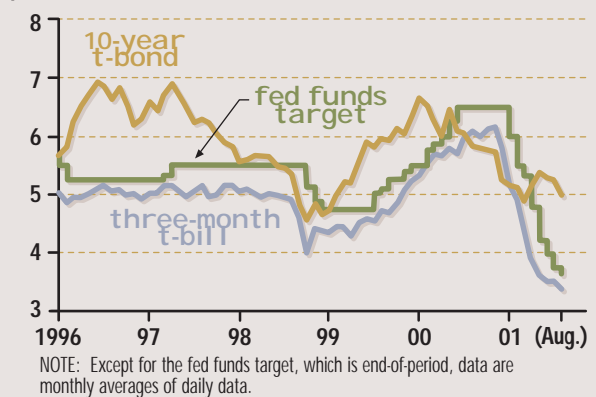
**Consumer Price Inflation**  
percent



**Civilian Unemployment Rate**  
percent

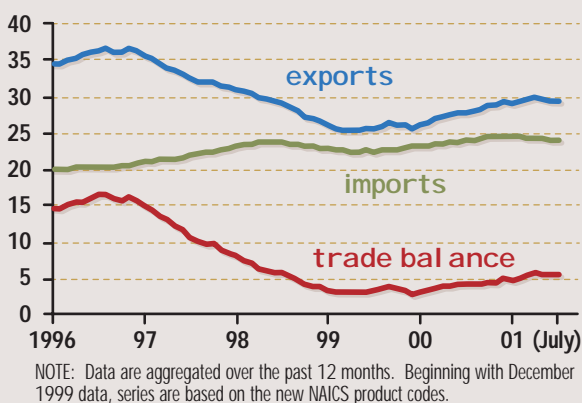


**Interest Rates**  
percent

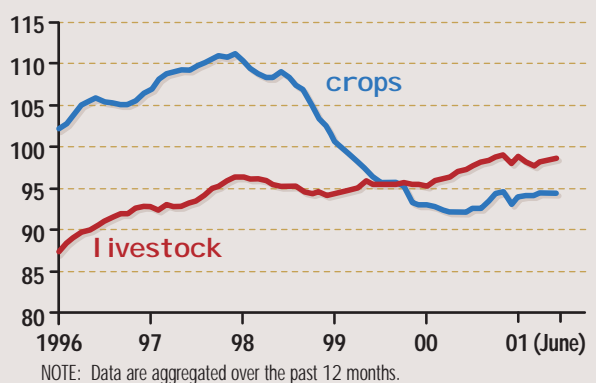


# Farm Sector Indicators

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



**Farming Cash Receipts**  
billions of dollars



**U.S. Crop and Livestock Prices**  
index 1990-92=100

