

# National and District Data

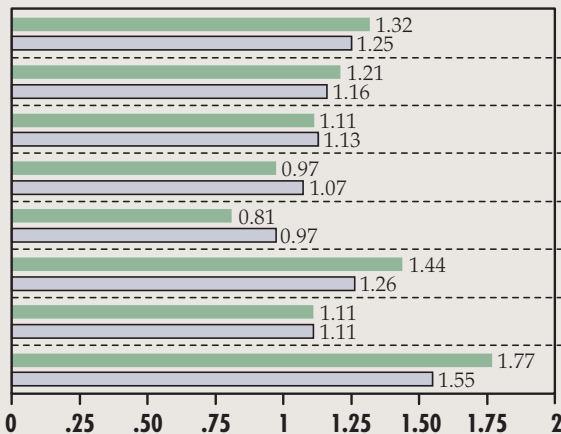
SELECTED INDICATORS OF THE NATIONAL ECONOMY AND BANKING, AGRICULTURAL AND BUSINESS CONDITIONS IN THE EIGHTH FEDERAL RESERVE DISTRICT

## Commercial Bank Performance Ratios

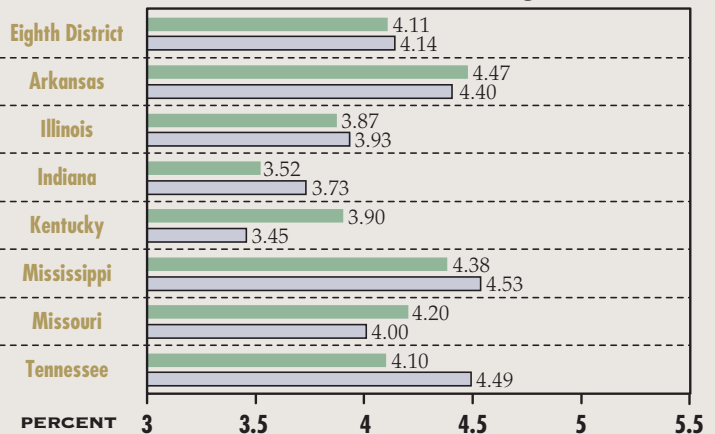
FIRST QUARTER 2003

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
	Return on Average Assets*	1.39	1.23	1.16	1.32	1.23	1.34	1.28
Net Interest Margin*	3.98	4.49	4.50	4.35	4.44	4.11	4.27	3.84
Nonperforming Loan Ratio	1.41	1.01	1.09	0.98	1.04	1.09	1.07	1.58
Loan Loss Reserve Ratio	1.86	1.41	1.43	1.48	1.45	1.78	1.61	1.98

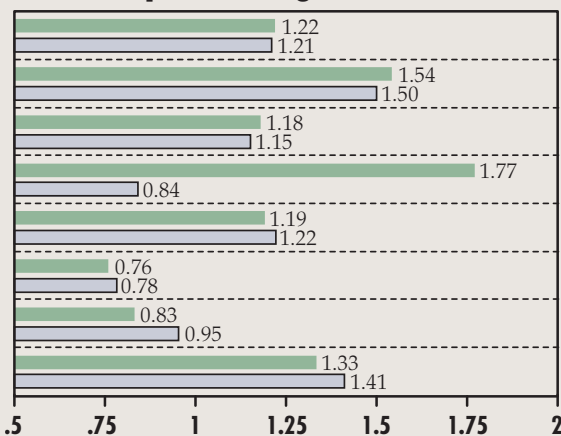
### Return on Average Assets\*



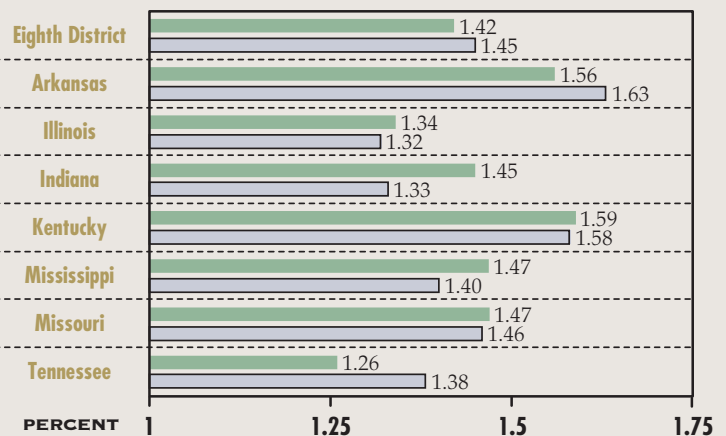
### Net Interest Margin\*



### Nonperforming Loan Ratio



### Loan Loss Reserve Ratio



● First Quarter 2003

○ First Quarter 2002

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 2003									
	UNITED STATES	EIGHTH DISTRICT	ARKANSAS	ILLINOIS	INDIANA	KENTUCKY	MISSISSIPPI	MISSOURI	TENNESSEE
Total Nonagricultural	-0.2%	-0.3%	0.5%	-0.1%	-0.2%	0.0%	0.4%	-2.2%	0.4%
Natural Resources/Mining	-4.4	-3.8	1.0	-3.1	-1.0	-7.0	1.9	-12.6	-4.5
Construction	-0.7	-2.2	0.6	1.4	-6.8	0.2	-1.1	-5.2	-4.3
Manufacturing	-3.8	-2.5	-2.0	-3.1	-0.2	-2.3	-4.5	-3.9	-3.1
Trade/Transportation/Utilities	-0.9	-0.4	0.8	-0.3	-0.6	-1.6	2.0	-0.5	-0.9
Information	-4.6	-3.1	-3.4	-1.7	-2.8	-1.7	-3.0	-6.4	-3.7
Financial Activities	1.1	0.4	0.5	0.7	0.4	1.6	1.2	-0.9	0.2
Professional & Business Services	-0.1	0.1	1.5	1.4	-3.0	0.9	0.6	-5.4	4.3
Educational & Health Services	2.5	2.1	3.1	1.6	1.8	4.0	0.3	0.0	4.7
Leisure & Hospitality	1.0	1.0	2.3	0.9	-0.7	3.1	0.6	0.8	1.5
Other Services	-0.4	1.0	-0.5	0.5	3.2	-0.7	4.1	0.7	1.3
Government	0.7	-0.2	0.3	-0.8	1.7	-0.3	2.5	-3.9	1.1

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

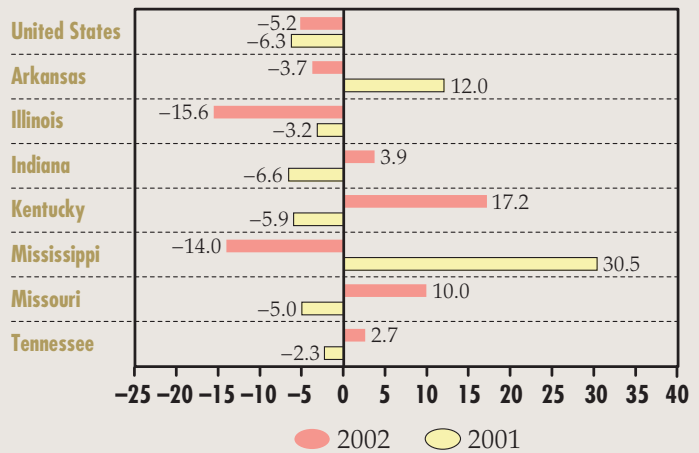
## Unemployment Rates

PERCENT

	I/2003	IV/2002	I/2002
United States	5.8%	5.9%	5.6%
Arkansas	4.9	5.4	5.4
Illinois	6.5	6.7	6.2
Indiana	4.8	5.0	5.3
Kentucky	5.6	5.5	5.7
Mississippi	6.2	7.0	6.6
Missouri	4.9	5.5	5.4
Tennessee	4.8	4.9	5.4

## Exports

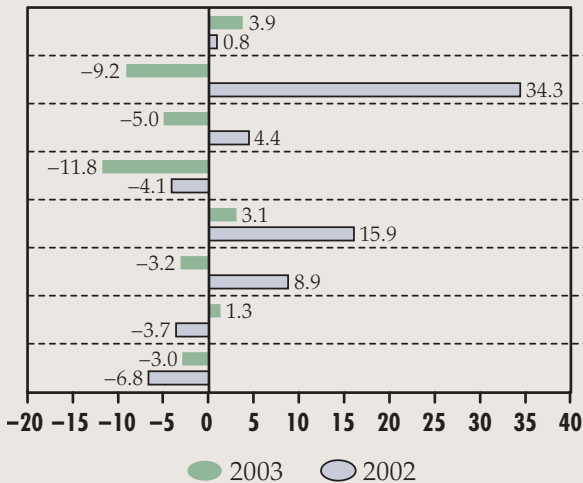
YEAR-OVER-YEAR PERCENT CHANGE



FIRST QUARTER

## Housing Permits

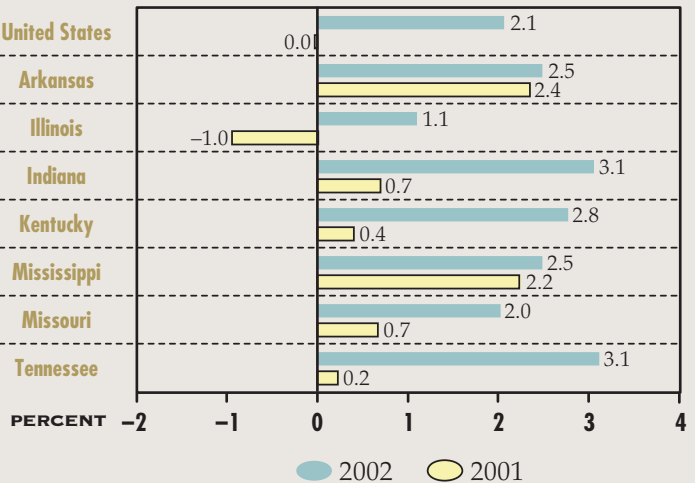
YEAR-OVER-YEAR PERCENT CHANGE IN YEAR-TO-DATE LEVELS



FOURTH QUARTER

## Real Personal Income\*

YEAR-OVER-YEAR PERCENT CHANGE



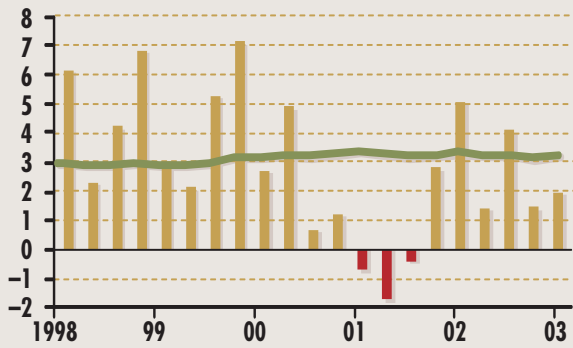
All data are seasonally adjusted unless otherwise noted.

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

# Major Macroeconomic Indicators

## Real GDP Growth

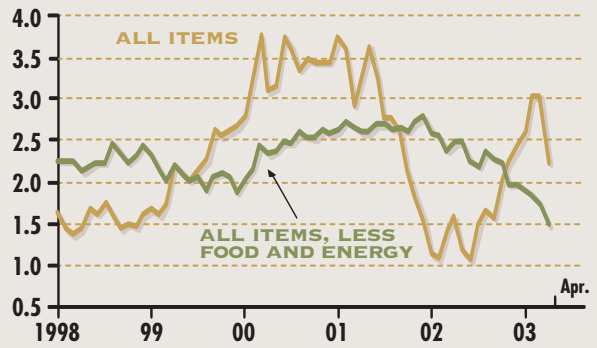
PERCENT



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

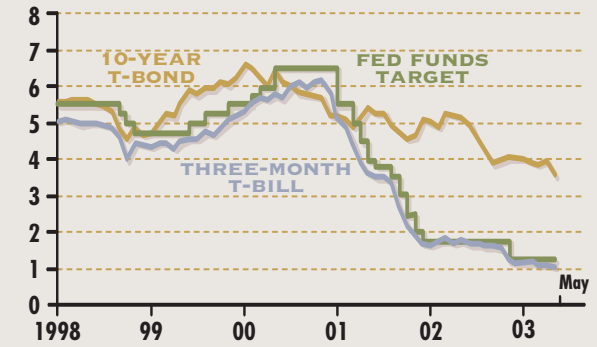
PERCENT



NOTE: Beginning in January 2003, household data reflect revised population controls used in the Current Population Survey.

## Interest Rates

PERCENT

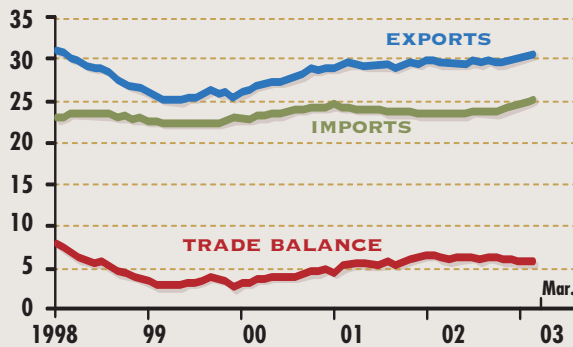


NOTE: Except for the fed funds target, which is end-of-period, data are monthly averages of daily data.

# Farm Sector Indicators

## U.S. Agricultural Trade

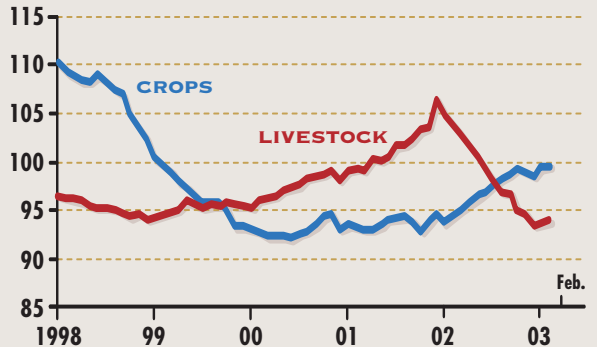
BILLIONS OF DOLLARS



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

