# Commercial Bank Performance Ratios

## SECOND QUARTER 2006

### U.S. Banks by Asset Size

<table>
<thead>
<tr>
<th></th>
<th>ALL</th>
<th>$100 million-$300 million</th>
<th>LESS THAN $300 million</th>
<th>$300 million-$1 billion</th>
<th>LESS THAN $1 billion</th>
<th>$1 billion-$15 billion</th>
<th>LESS THAN $15 billion</th>
<th>More than $15 billion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Return on Average Assets*</td>
<td>1.36</td>
<td>1.23</td>
<td>1.15</td>
<td>1.39</td>
<td>1.27</td>
<td>1.34</td>
<td>1.31</td>
<td>1.38</td>
</tr>
<tr>
<td>Net Interest Margin*</td>
<td>3.45</td>
<td>3.33</td>
<td>4.34</td>
<td>4.30</td>
<td>4.32</td>
<td>3.90</td>
<td>4.10</td>
<td>3.20</td>
</tr>
<tr>
<td>Nonperforming Loan Ratio</td>
<td>0.70</td>
<td>0.70</td>
<td>0.75</td>
<td>0.57</td>
<td>0.66</td>
<td>0.57</td>
<td>0.61</td>
<td>0.74</td>
</tr>
<tr>
<td>Loan Loss Reserve Ratio</td>
<td>1.25</td>
<td>1.25</td>
<td>1.20</td>
<td>1.24</td>
<td>1.26</td>
<td>1.24</td>
<td>1.25</td>
<td>1.22</td>
</tr>
</tbody>
</table>

### Return on Average Assets*

- **Eighth District**: 1.45
- **Arkansas**: 1.18
- **Illinois**: 1.34
- **Indiana**: 1.15
- **Kentucky**: 1.36
- **Mississippi**: 1.41
- **Missouri**: 1.27
- **Tennessee**: 1.38

### Net Interest Margin*

- **Eighth District**: 3.77
- **Arkansas**: 3.65
- **Illinois**: 3.52
- **Indiana**: 3.81
- **Kentucky**: 3.89
- **Mississippi**: 3.87
- **Missouri**: 3.94
- **Tennessee**: 3.55

### Nonperforming Loan Ratio

- **Eighth District**: 0.81
- **Arkansas**: 0.86
- **Illinois**: 0.95
- **Indiana**: 0.97
- **Kentucky**: 0.72
- **Mississippi**: 0.63
- **Missouri**: 0.94
- **Tennessee**: 0.97

### Loan Loss Reserve Ratio

- **Eighth District**: 1.27
- **Arkansas**: 1.33
- **Illinois**: 1.24
- **Indiana**: 1.26
- **Kentucky**: 1.36
- **Mississippi**: 1.30
- **Missouri**: 1.37
- **Tennessee**: 1.41

**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/fred2/](http://www.research.stlouisfed.org/fred2/)
### Regional Economic Indicators

#### Nonfarm Employment Growth

**YEAR-OVER-YEAR PERCENT CHANGE**

<table>
<thead>
<tr>
<th>Industry</th>
<th>United States</th>
<th>EIGHTH DISTRICT</th>
<th>ARKANSAS</th>
<th>ILLINOIS</th>
<th>INDIANA</th>
<th>KENTUCKY</th>
<th>MISSISSIPPI</th>
<th>MISSOURI</th>
<th>TENNESSEE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Nonagricultural</td>
<td>1.4%</td>
<td>1.0%</td>
<td>1.2%</td>
<td>1.0%</td>
<td>0.7%</td>
<td>1.2%</td>
<td>0.0%</td>
<td>1.0%</td>
<td>1.2%</td>
</tr>
<tr>
<td>Natural Resources/Mining</td>
<td>8.6%</td>
<td>4.3%</td>
<td>3.3%</td>
<td>2.0%</td>
<td>1.0%</td>
<td>9.4%</td>
<td>4.2%</td>
<td>3.8%</td>
<td>1.6%</td>
</tr>
<tr>
<td>Construction</td>
<td>3.3%</td>
<td>2.6%</td>
<td>2.5%</td>
<td>2.2%</td>
<td>1.9%</td>
<td>1.8%</td>
<td>1.9%</td>
<td>2.2%</td>
<td>2.7%</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>0.0%</td>
<td>-1.2%</td>
<td>-2.0%</td>
<td>-1.6%</td>
<td>0.0%</td>
<td>-1.0%</td>
<td>-2.2%</td>
<td>-1.9%</td>
<td>-1.4%</td>
</tr>
<tr>
<td>Trade/Transportation/Utilities</td>
<td>0.6%</td>
<td>1.0%</td>
<td>0.9%</td>
<td>0.4%</td>
<td>0.4%</td>
<td>1.4%</td>
<td>2.0%</td>
<td>1.6%</td>
<td>1.7%</td>
</tr>
<tr>
<td>Information</td>
<td>-1.0%</td>
<td>1.2%</td>
<td>1.2%</td>
<td>-2.0%</td>
<td>-0.9%</td>
<td>1.0%</td>
<td>-0.3%</td>
<td>0.3%</td>
<td>0.3%</td>
</tr>
<tr>
<td>Financial Activities</td>
<td>2.6%</td>
<td>1.5%</td>
<td>1.2%</td>
<td>2.0%</td>
<td>1.8%</td>
<td>1.4%</td>
<td>-0.2%</td>
<td>1.7%</td>
<td>0.7%</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>2.7%</td>
<td>2.4%</td>
<td>3.7%</td>
<td>3.3%</td>
<td>0.7%</td>
<td>2.0%</td>
<td>4.8%</td>
<td>1.5%</td>
<td>1.5%</td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
<td>2.2%</td>
<td>1.8%</td>
<td>2.2%</td>
<td>1.2%</td>
<td>2.0%</td>
<td>2.1%</td>
<td>2.0%</td>
<td>2.9%</td>
<td>2.2%</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality Services</td>
<td>1.7%</td>
<td>1.4%</td>
<td>1.4%</td>
<td>2.8%</td>
<td>1.2%</td>
<td>2.6%</td>
<td>-8.4%</td>
<td>1.0%</td>
<td>3.3%</td>
</tr>
<tr>
<td>Other Services</td>
<td>0.3%</td>
<td>0.5%</td>
<td>1.5%</td>
<td>1.1%</td>
<td>0.2%</td>
<td>-0.4%</td>
<td>-0.6%</td>
<td>-0.4%</td>
<td>0.8%</td>
</tr>
<tr>
<td>Government</td>
<td>0.7%</td>
<td>0.5%</td>
<td>1.9%</td>
<td>-0.2%</td>
<td>0.4%</td>
<td>0.7%</td>
<td>0.1%</td>
<td>1.2%</td>
<td>0.8%</td>
</tr>
</tbody>
</table>

#### Unemployment Rates

**PERCENT**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>United States</td>
<td>4.6%</td>
<td>4.7%</td>
<td>5.1%</td>
</tr>
<tr>
<td>Arkansas</td>
<td>5.2%</td>
<td>4.6%</td>
<td>4.9%</td>
</tr>
<tr>
<td>Illinois</td>
<td>4.7%</td>
<td>4.7%</td>
<td>5.9%</td>
</tr>
<tr>
<td>Indiana</td>
<td>5.0%</td>
<td>4.9%</td>
<td>5.3%</td>
</tr>
<tr>
<td>Kentucky</td>
<td>5.8%</td>
<td>6.2%</td>
<td>6.0%</td>
</tr>
<tr>
<td>Mississippi</td>
<td>4.4%</td>
<td>4.7%</td>
<td>4.6%</td>
</tr>
<tr>
<td>Missouri</td>
<td>4.6%</td>
<td>4.7%</td>
<td>4.6%</td>
</tr>
<tr>
<td>Tennessee</td>
<td>5.5%</td>
<td>5.1%</td>
<td>5.7%</td>
</tr>
</tbody>
</table>

#### District Real Gross State Product

**BY INDUSTRY—2004**

- **Information**: 3.9% of United States
- **Financial Activities**: 17.4% of United States
- **Trade/Transportation/Utilities**: 20.2% of United States
- **Professional & Business Services**: 10.5% of United States
- **Construction**: 3.8% of United States
- **Natural Resources & Mining**: 1.6% of United States
- **Health Services**: 7.4% of United States
- **Leisure & Hospitality**: 3.4% of United States
- **Other Services**: 2.2% of United States

#### Housing Permits

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

- **United States**: -3.8%
- **Arkansas**: -14.2%
- **Illinois**: -1.7%
- **Indiana**: -1.8%
- **Kentucky**: -2.0%
- **Mississippi**: -5.8%
- **Missouri**: -5.2%
- **Tennessee**: -4.0%

#### Real Personal Income

**YEAR-OVER-YEAR PERCENT CHANGE**

- **United States**: 2.1%
- **Arkansas**: 0.6%
- **Illinois**: 0.9%
- **Indiana**: 1.0%
- **Kentucky**: 1.2%
- **Mississippi**: 2.7%
- **Missouri**: 2.8%
- **Tennessee**: 2.5%

*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

**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.

**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

NOTE: Data are aggregated over the past 12 months.