

# National and District Data

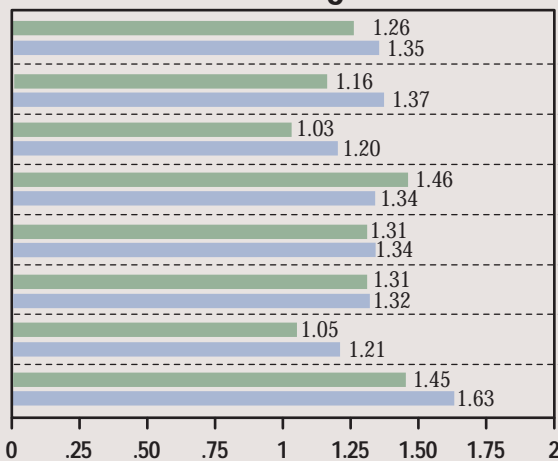
Selected indicators of the national economy and banking, agricultural and business conditions in the Eighth Federal Reserve District

## Commercial Bank Performance Ratios

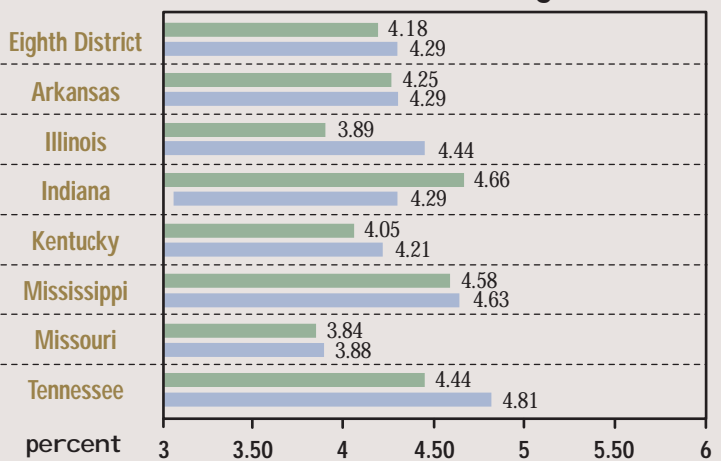
third quarter 1999

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*	1.38	1.27	1.20	1.38	1.26	1.83	1.56	1.27
Net Interest Margin*	4.14	4.68	4.61	4.60	4.61	4.78	4.70	3.77
Nonperforming Loan Ratio	0.96	0.89	0.93	0.78	0.87	1.06	0.97	0.95
Loan Loss Reserve Ratio	1.72	1.39	1.40	1.52	1.44	2.00	1.75	1.71

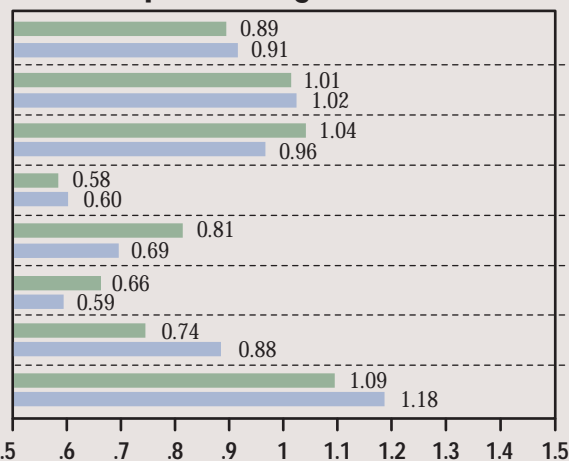
Return on Average Assets\*



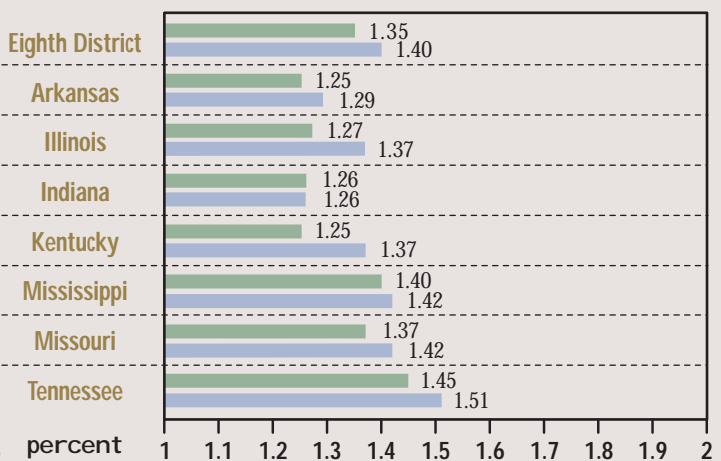
Net Interest Margin\*



Nonperforming Loan Ratio



Loan Loss Reserve Ratio



● Third Quarter 1999

● Third Quarter 1998

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

	third quarter 1999							
	total	Goods Producing		Service Producing				
		mfg	cons <sup>1</sup>	govt	tpu <sup>2</sup>	fire <sup>3</sup>	services	trade
United States	2.2%	-1.7%	4.5%	1.7%	2.9%	2.7%	4.0%	2.4%
Arkansas	1.2	-0.6	3.2	0.6	2.2	1.0	2.6	1.5
Illinois	1.6	-0.8	4.6	-0.3	1.5	1.6	3.2	2.0
Indiana	1.4	0.1	-0.2	1.8	1.0	4.5	2.7	0.9
Kentucky	2.1	-1.3	4.4	2.0	3.3	2.1	3.6	2.7
Mississippi	0.1	-2.1	5.1	1.7	0.9	-0.6	-0.6	0.7
Missouri	0.8	-2.0	8.1	0.9	-0.5	3.1	0.3	1.3
Tennessee	1.2	-2.2	5.4	0.7	2.0	1.6	2.1	2.2

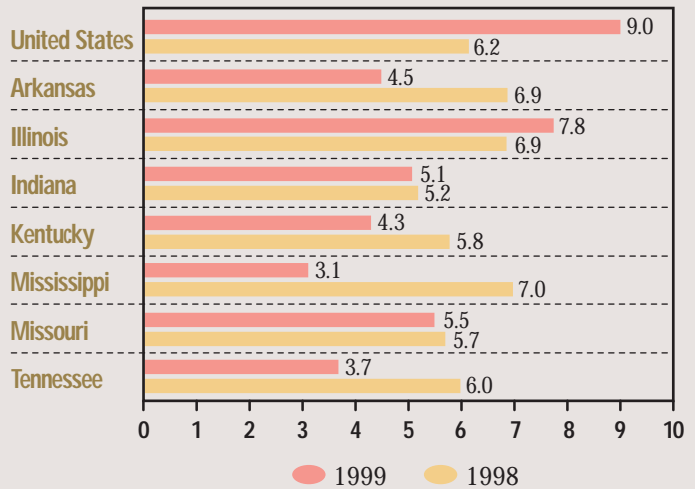
<sup>1</sup> Construction   <sup>2</sup> Transportation and Public Utilities   <sup>3</sup> Finance, Insurance and Real Estate

### Unemployment Rates percent

	III/1999	II/1999	III/1998
United States	4.2%	4.3%	4.5%
Arkansas	4.5	4.7	5.1
Illinois	4.3	3.9	4.2
Indiana	2.9	2.9	2.8
Kentucky	4.4	4.2	4.2
Mississippi	4.6	4.9	5.0
Missouri	3.5	2.7	4.4
Tennessee	3.7	4.3	4.3

### Total State Revenue

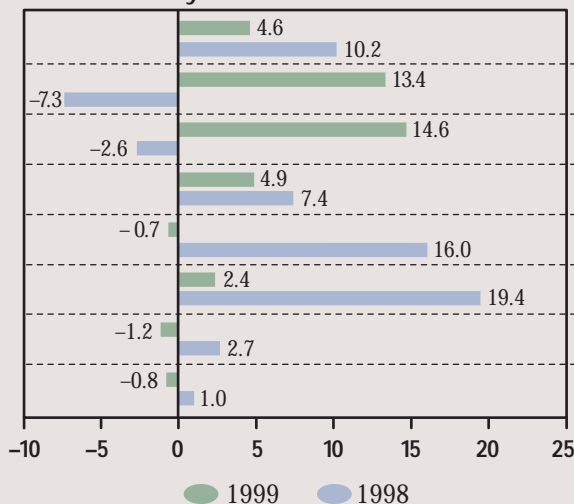
year-over-year percent change



### third quarter

### Housing Permits

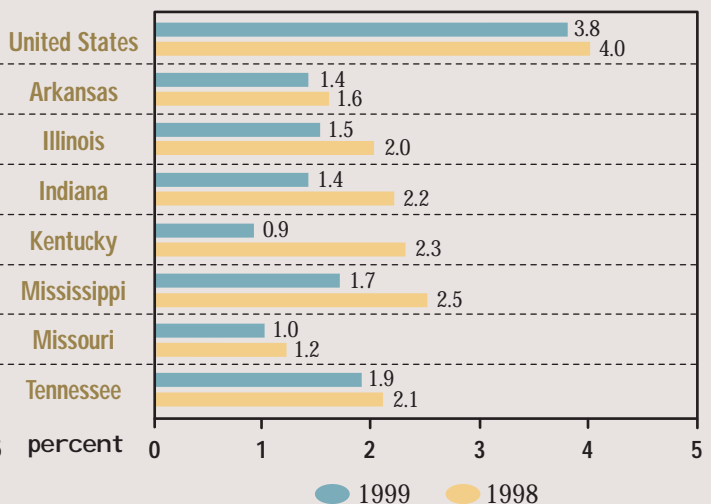
year-over-year percent change  
in year-to-date levels



### second quarter

### Real Personal Income

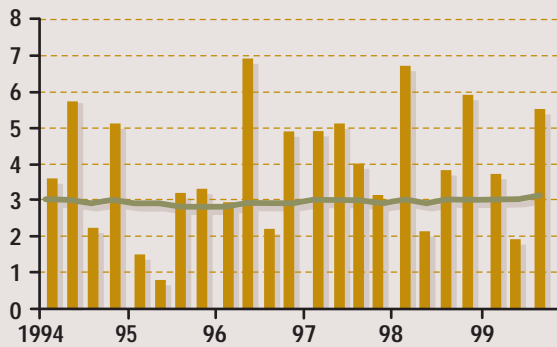
year-over-year percent change



All data are seasonally adjusted.

# Major Macroeconomic Indicators

**Real GDP Growth**  
percent



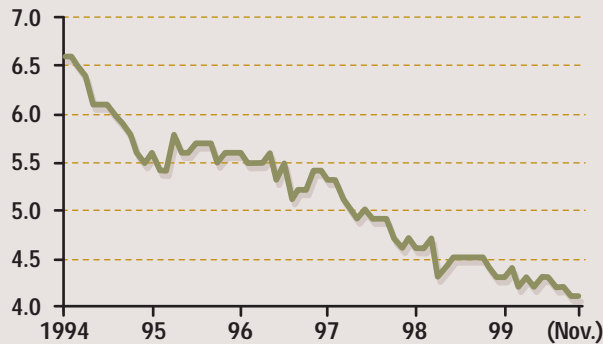
NOTE: Each bar is a one-quarter growth rate (annualized); the green line is the 10-year growth rate.

**Consumer Price Inflation**  
percent

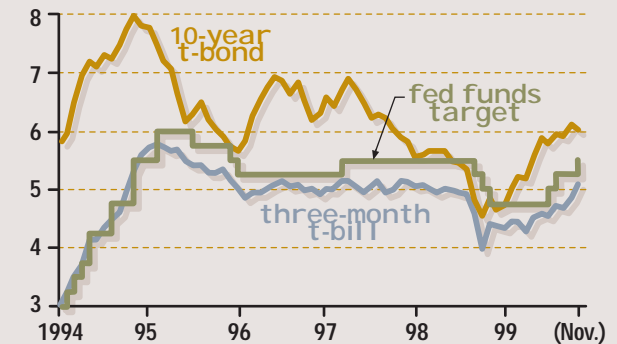


NOTE: Percent change from a year earlier

**Civilian Unemployment Rate**  
percent



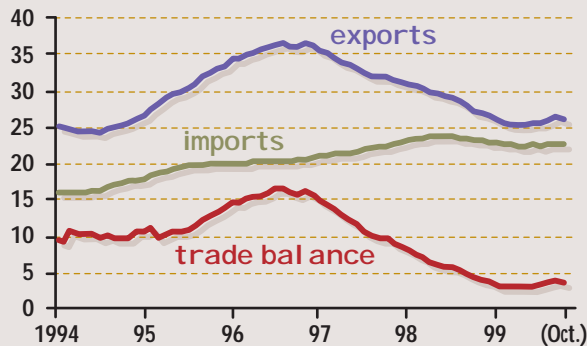
**Interest Rates**  
percent



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

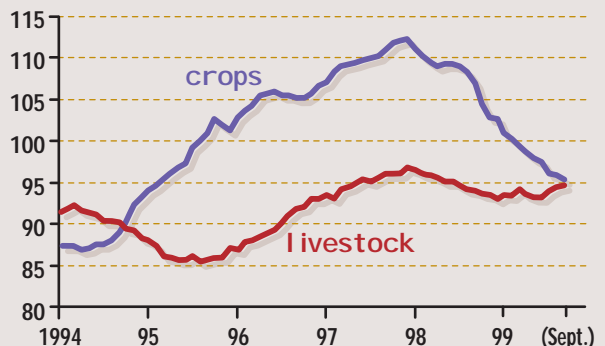
# Farm Sector Indicators

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



NOTE: Data are aggregated over the past 12 months.

**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

