

# National and District Data

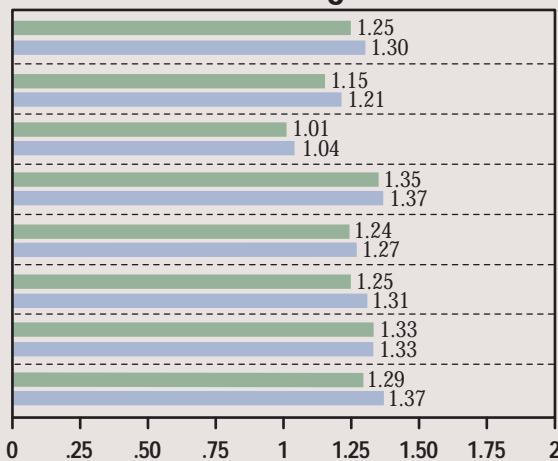
Selected indicators of the national economy and banking, agricultural and business conditions in the Eighth Federal Reserve District

## Commercial Bank Performance Ratios

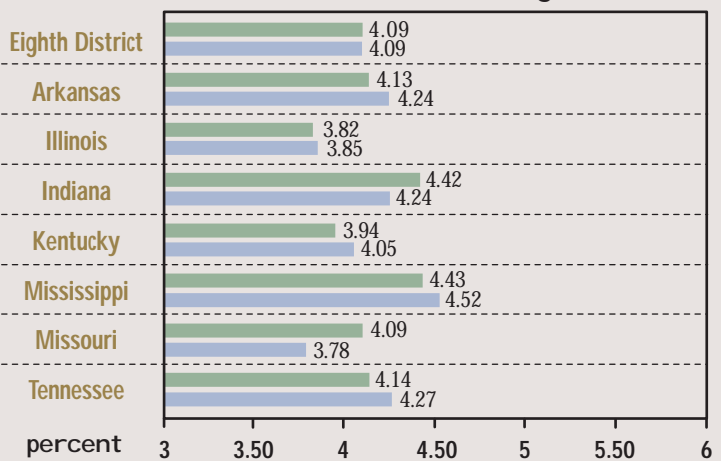
second quarter 2000

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*	1.17	1.28	1.23	1.42	1.30	1.36	1.33	1.08
Net Interest Margin*	3.92	4.65	4.64	4.65	4.64	4.62	4.63	3.51
Nonperforming Loan Ratio	0.99	0.81	0.85	0.72	0.80	0.98	0.90	1.04
Loan Loss Reserve Ratio	1.67	1.34	1.36	1.46	1.40	1.92	1.67	1.67

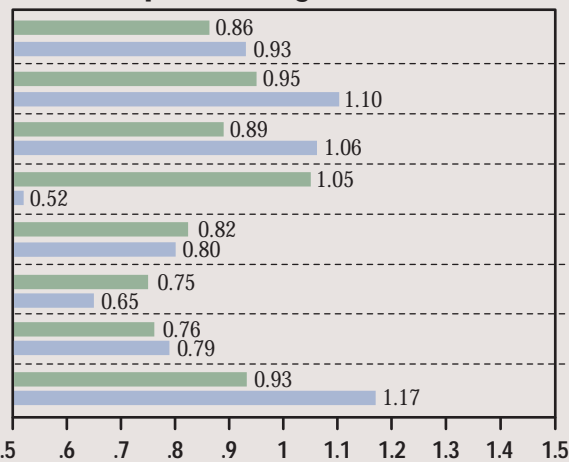
Return on Average Assets\*



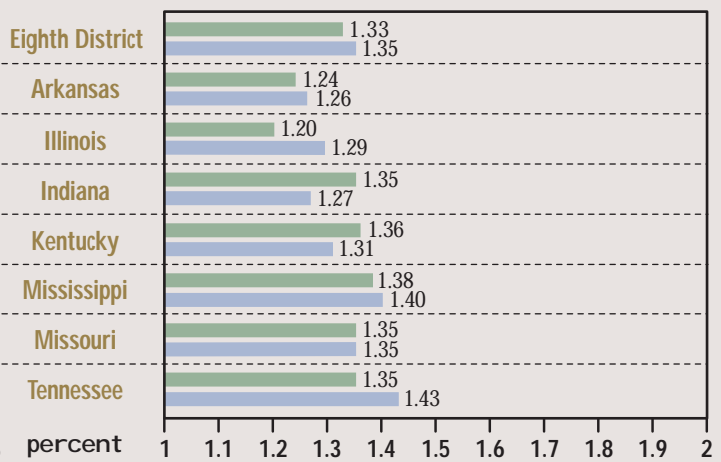
Net Interest Margin\*



Nonperforming Loan Ratio



Loan Loss Reserve Ratio



● Second Quarter 2000

● Second Quarter 1999

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

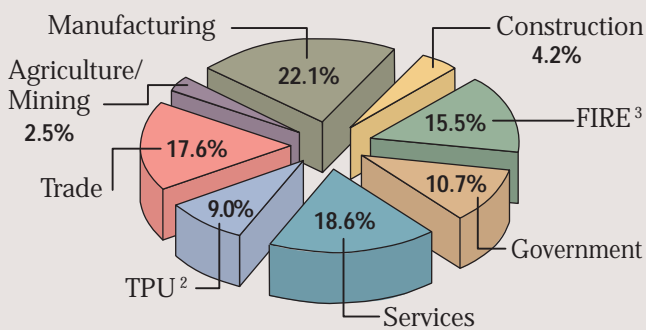
## Nonfarm Employment Growth year-over-year percent change

second quarter 2000								
	total	Goods Producing		Service Producing				
		mfg	cons <sup>1</sup>	govt	tpu <sup>2</sup>	fire <sup>3</sup>	services	trade
United States	2.4%	-0.3%	4.7%	3.6%	2.6%	0.5%	3.7%	1.7%
Arkansas	2.8	0.7	6.3	3.6	2.5	2.5	3.7	2.9
Illinois	0.9	-0.3	1.6	2.0	0.5	0.3	1.6	0.3
Indiana	1.1	0.7	1.7	1.7	-0.6	0.2	2.4	0.5
Kentucky	2.4	0.7	3.6	2.7	2.8	1.9	3.7	2.2
Mississippi	0.2	-0.8	-3.5	3.5	3.5	-1.3	0.8	-2.4
Missouri	1.2	-2.3	4.5	2.3	-0.9	0.7	2.3	1.3
Tennessee	1.9	-0.0	4.7	3.3	0.2	-0.1	2.8	1.7

## Unemployment Rates percent

	II/2000	I/2000	II/1999
United States	4.0%	4.1%	4.3%
Arkansas	4.3	4.6	4.5
Illinois	4.3	4.3	4.3
Indiana	3.4	3.1	3.1
Kentucky	3.9	4.0	4.7
Mississippi	5.8	5.4	5.1
Missouri	2.6	2.6	3.7
Tennessee	3.7	3.5	4.1

## District Real Gross State Product by Industry—1998

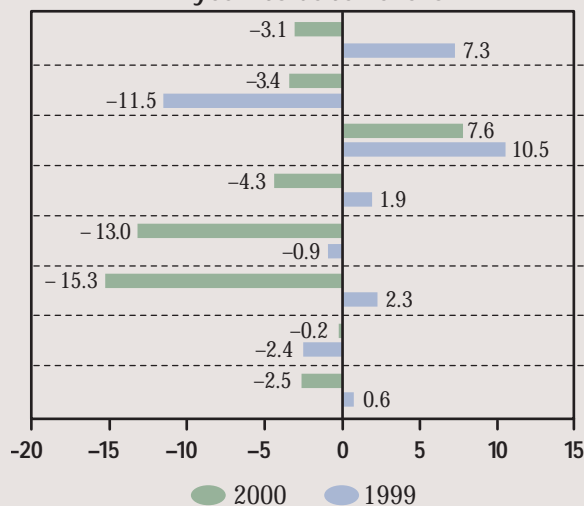


United States \$8,538 Billion  
 District Total \$1,126 Billion  
 Chained 1996 Dollars

## second quarter

### Housing Permits

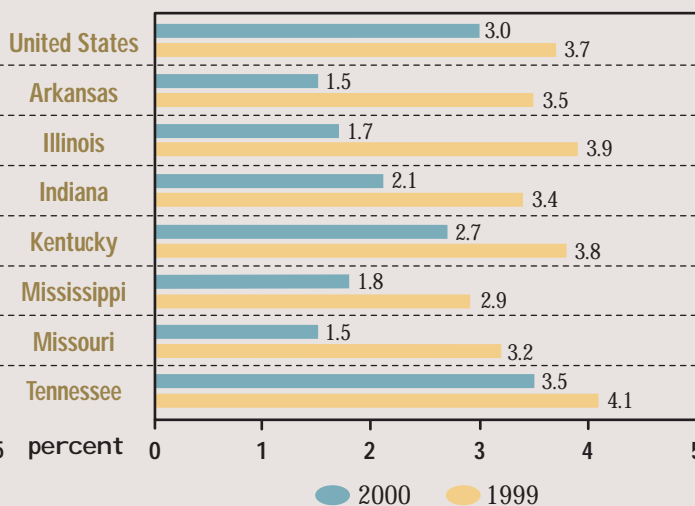
year-over-year percent change in year-to-date levels



## first quarter

### Real Personal Income

year-over-year percent change

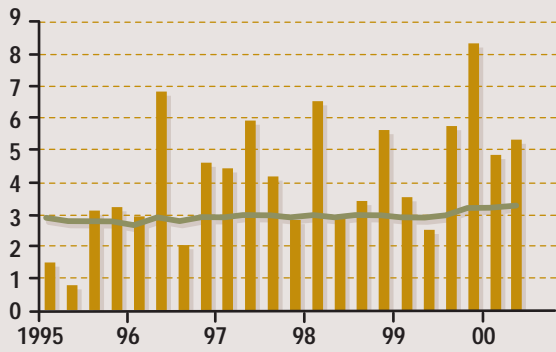


<sup>1</sup> Construction <sup>2</sup> Transportation and Public Utilities <sup>3</sup> Finance, Insurance and Real Estate

All data are seasonally adjusted.

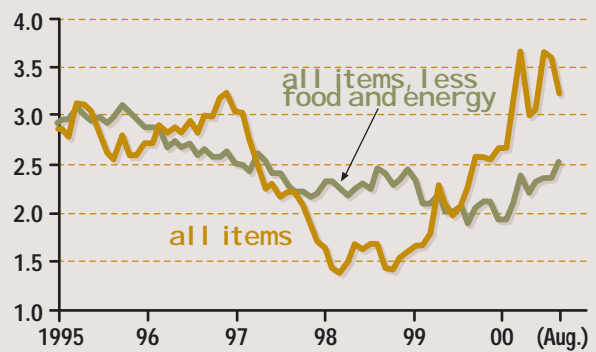
# Major Macroeconomic Indicators

**Real GDP Growth**  
percent



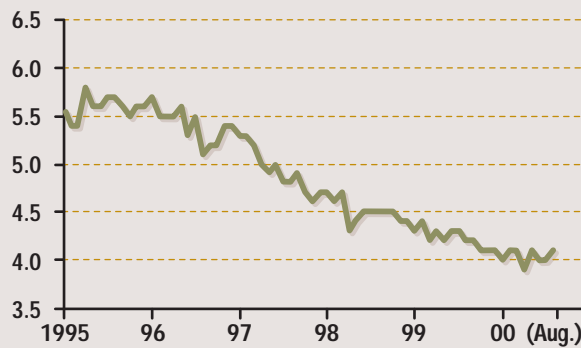
NOTE: Each bar is a one-quarter growth rate (annualized); the green line is the 10-year growth rate.

**Consumer Price Inflation**  
percent

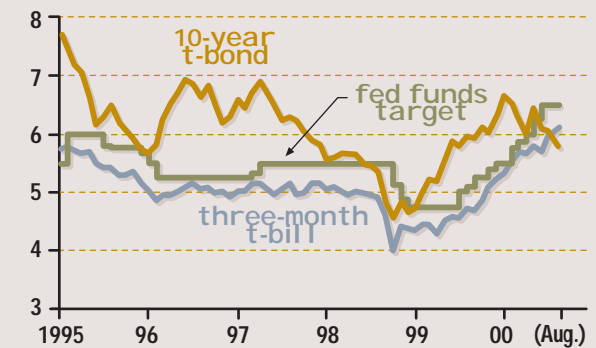


NOTE: Percent change from a year earlier

**Civilian Unemployment Rate**  
percent



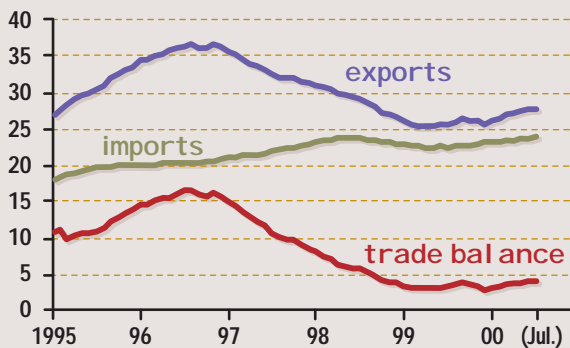
**Interest Rates**  
percent



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

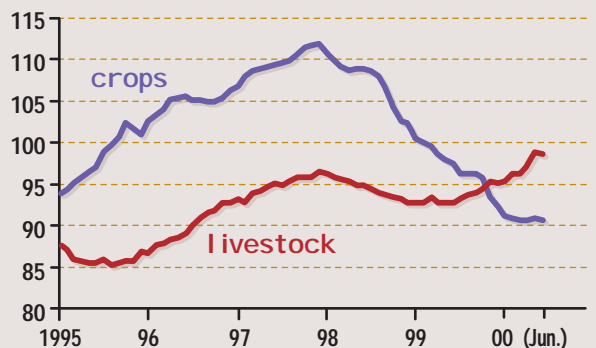
# Farm Sector Indicators

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



NOTE: Data are aggregated over the past 12 months. 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

