

# National and District Data

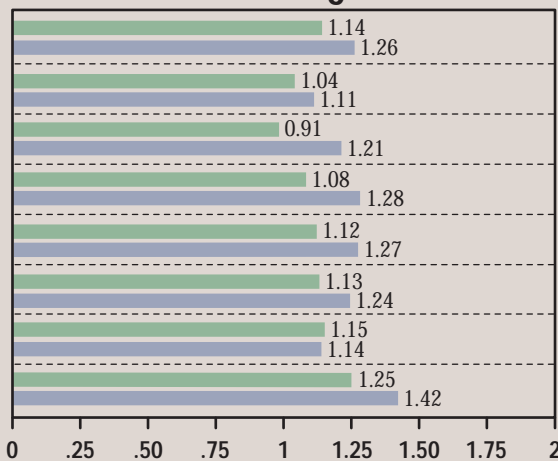
Selected indicators of the national economy and banking, agricultural and business conditions in the Eighth Federal Reserve District

## Commercial Bank Performance Ratios

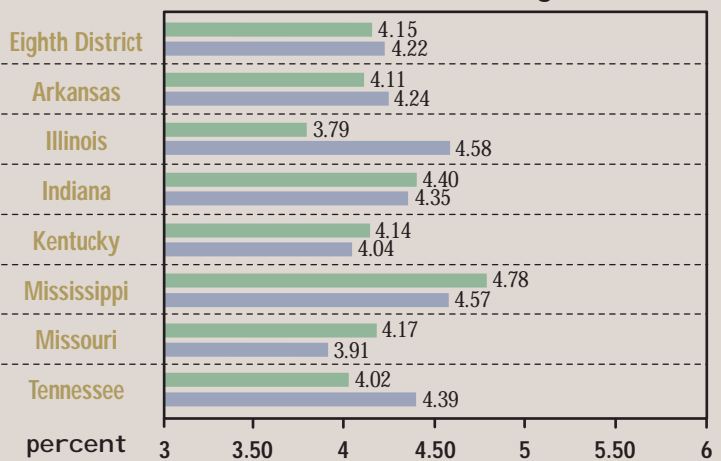
fourth quarter 2000

| U.S. Banks<br>by Asset Size | Fourth Quarter 2000 |                                 |                            |                               |                          |                              |                           |                           |
|-----------------------------|---------------------|---------------------------------|----------------------------|-------------------------------|--------------------------|------------------------------|---------------------------|---------------------------|
|                             | ALL                 | \$100 million-<br>\$300 million | less than<br>\$300 million | \$300 million-<br>\$1 billion | less than<br>\$1 billion | \$1 billion-<br>\$15 billion | less than<br>\$15 billion | More than<br>\$15 billion |
| Return on Average Assets*   | 1.22                | 1.22                            | 1.16                       | 1.36                          | 1.24                     | 1.44                         | 1.34                      | 1.15                      |
| Net Interest Margin*        | 3.93                | 4.66                            | 4.63                       | 4.62                          | 4.63                     | 4.65                         | 4.64                      | 3.54                      |
| Nonperforming Loan Ratio    | 1.12                | 0.82                            | 0.84                       | 0.77                          | 0.81                     | 1.08                         | 0.96                      | 1.22                      |
| Loan Loss Reserve Ratio     | 1.67                | 1.33                            | 1.35                       | 1.46                          | 1.39                     | 1.96                         | 1.69                      | 1.66                      |

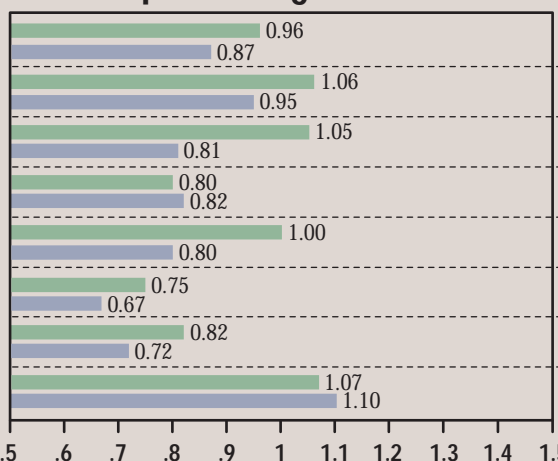
Return on Average Assets\*



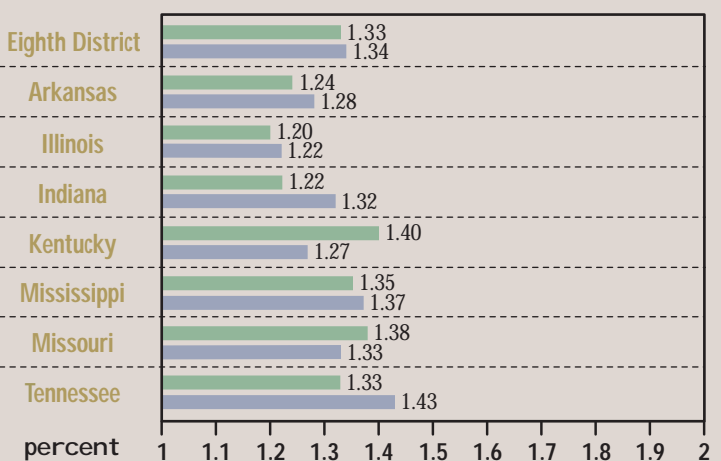
Net Interest Margin\*



Nonperforming Loan Ratio



Loan Loss Reserve Ratio



● Fourth Quarter 2000

● Fourth 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

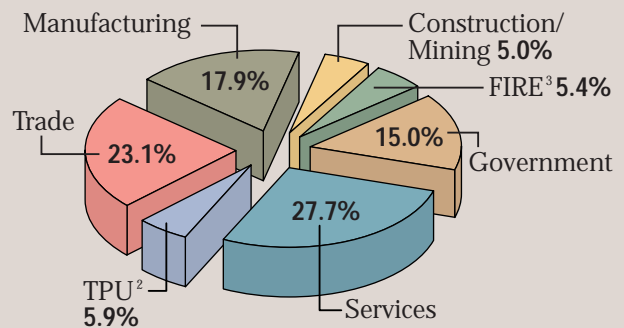
|               | fourth quarter 2000 |                 |                   |                   |                  |                   |          |       |
|---------------|---------------------|-----------------|-------------------|-------------------|------------------|-------------------|----------|-------|
|               | total               | Goods Producing |                   | Service Producing |                  |                   |          |       |
|               |                     | mfg             | cons <sup>1</sup> | govt              | tpu <sup>2</sup> | fire <sup>3</sup> | services | trade |
| United States | 1.6%                | -0.7%           | 3.4%              | 0.8%              | 2.5%             | 0.6%              | 2.9%     | 1.4%  |
| Arkansas      | 1.4                 | -0.9            | 4.4               | 1.4               | 1.7              | 0.1               | 2.5      | 1.8   |
| Illinois      | 0.5                 | -1.2            | 0.2               | -0.7              | 2.5              | -0.4              | 1.3      | 1.2   |
| Indiana       | 0.6                 | -1.6            | 0.0               | 1.3               | 1.0              | -1.0              | 2.3      | 0.9   |
| Kentucky      | 1.1                 | -1.0            | -2.8              | 1.9               | 2.2              | 7.4               | 1.9      | 1.1   |
| Mississippi   | -0.2                | -4.8            | -1.9              | 3.5               | 0.1              | -1.7              | 1.1      | 0.2   |
| Missouri      | 0.6                 | -1.8            | -1.7              | -0.3              | 4.9              | 1.2               | 1.9      | 0.6   |
| Tennessee     | 1.7                 | -1.3            | 1.4               | 1.9               | 2.5              | 0.2               | 3.2      | 2.4   |

## Unemployment Rates percent

|                | IV/2000 | III/2000 | IV/1999 |
|----------------|---------|----------|---------|
| United States* | 4.0%    | 4.0%     | 4.1%    |
| Arkansas       | 4.1     | 4.4      | 4.3     |
| Illinois       | 4.5     | 4.4      | 4.2     |
| Indiana        | 2.8     | 3.1      | 3.4     |
| Kentucky       | 4.1     | 4.1      | 4.3     |
| Mississippi    | 5.4     | 5.5      | 5.5     |
| Missouri       | 3.5     | 3.5      | 3.2     |
| Tennessee      | 4.2     | 4.0      | 3.9     |

\* The national unemployment rate for the first quarter of 2001 was 4.2 percent. First-quarter rates for individual states weren't available.

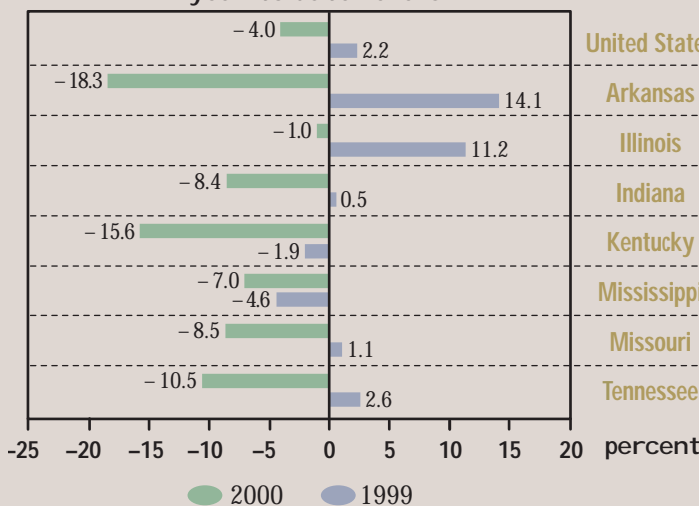
## Eighth District Payroll Employment by Industry—2000



### fourth quarter

## Housing Permits

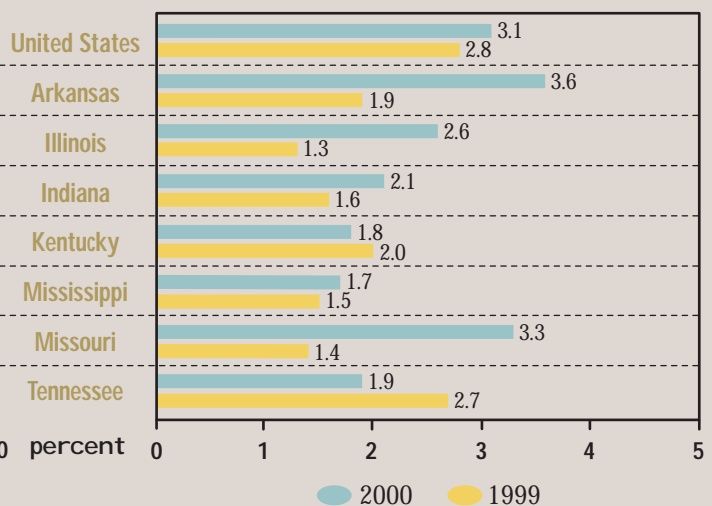
year-over-year percent change in year-to-date levels



### third quarter

## Real Personal Income

year-over-year percent change

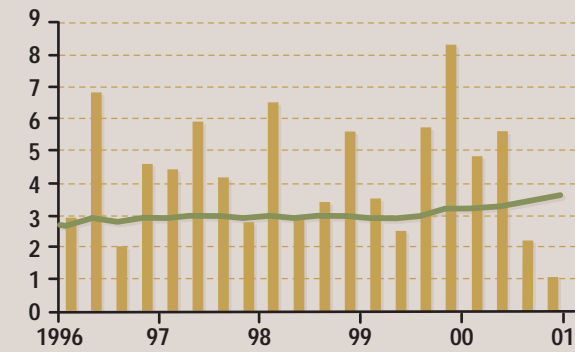


<sup>1</sup> Construction <sup>2</sup> Transportation and Public Utilities <sup>3</sup> Finance, Insurance and Real Estate

All data are seasonally adjusted.

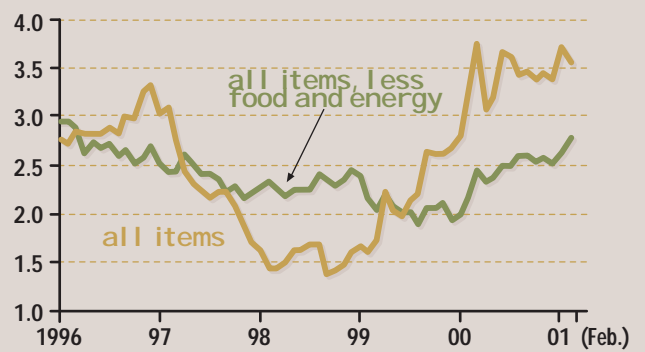
# Major Macroeconomic Indicators

**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

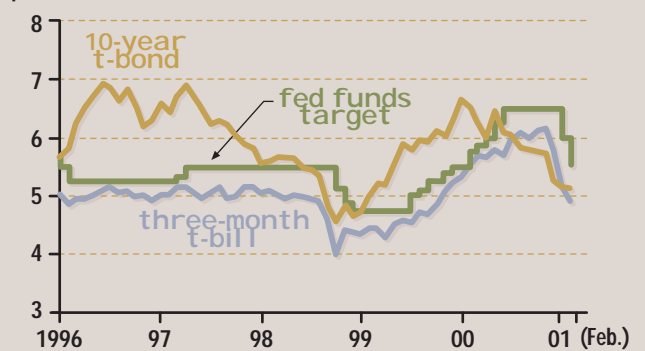


NOTE: Percent change from a year earlier

**Civilian Unemployment Rate**  
percent



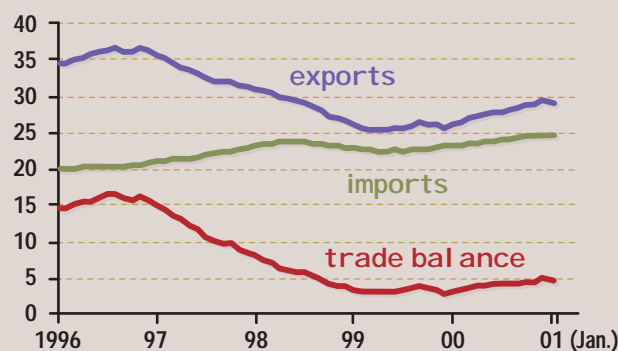
**Interest Rates**  
percent



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

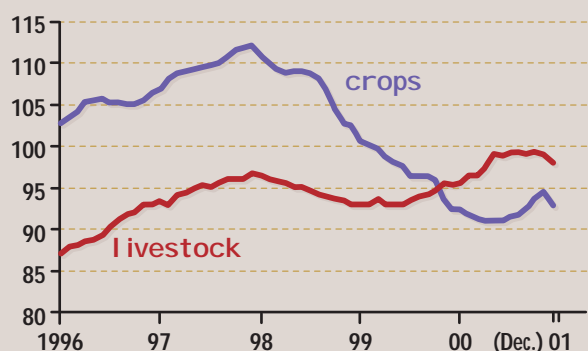
# Farm Sector Indicators

**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

