

# National and District Data

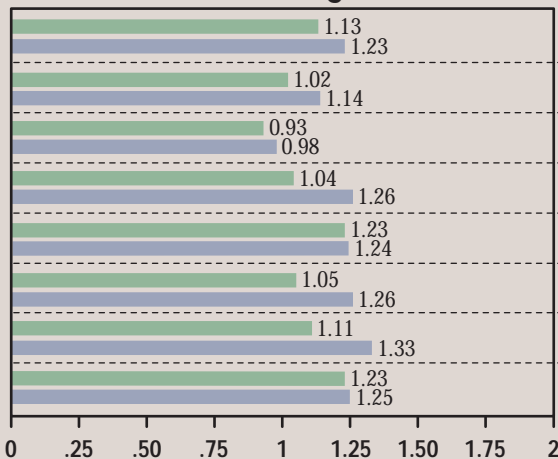
Selected indicators of the national economy and banking, agricultural and business conditions in the Eighth Federal Reserve District

## Commercial Bank Performance Ratios

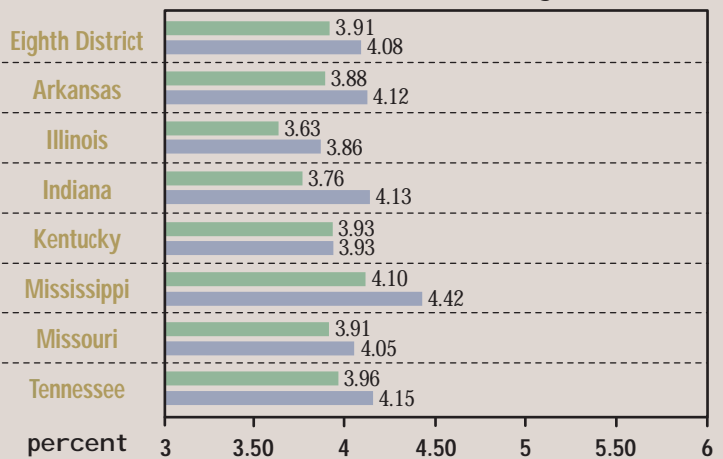
first quarter 2001

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*	1.28	1.24	1.15	1.29	1.20	1.43	1.32	1.27
Net Interest Margin*	3.77	4.38	4.37	4.37	4.37	4.34	4.35	3.46
Nonperforming Loan Ratio	1.20	0.88	0.92	0.82	0.88	1.02	0.95	1.34
Loan Loss Reserve Ratio	1.68	1.34	1.36	1.43	1.39	1.84	1.62	1.72

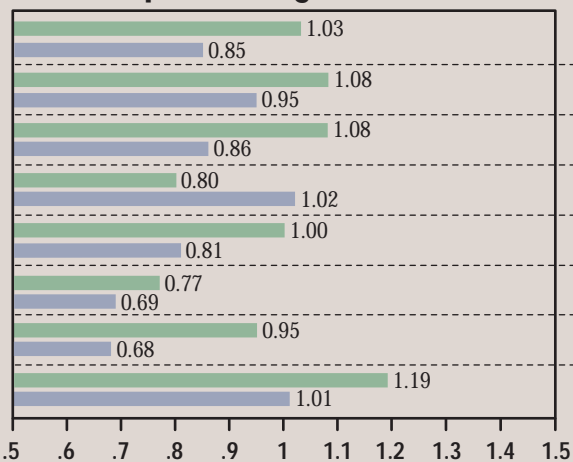
Return on Average Assets \*



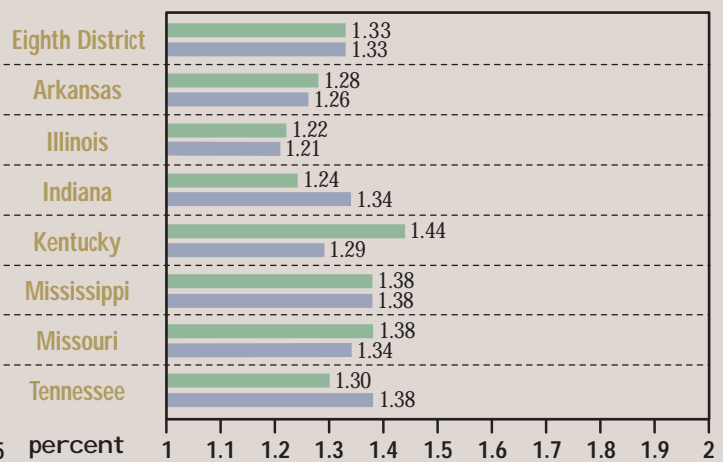
Net Interest Margin \*



Nonperforming Loan Ratio



Loan Loss Reserve Ratio



● First Quarter 2001

● First Quarter 2000

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

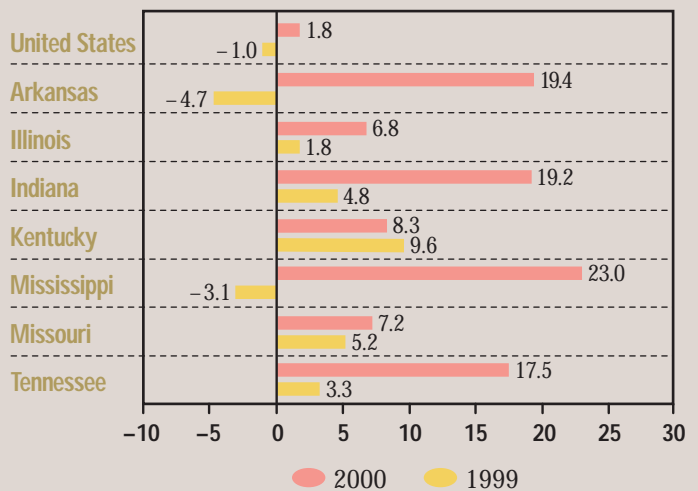
## Nonfarm Employment Growth year-over-year percent change

	first quarter 2001							
	total	Goods Producing		Service Producing				
		mfg	cons <sup>1</sup>	govt	tpu <sup>2</sup>	fire <sup>3</sup>	services	trade
United States	1.2%	-1.7%	3.2%	0.7%	2.2%	0.5%	2.5%	1.1%
Arkansas	0.8	-2.7	4.2	1.5	0.7	-0.1	2.2	1.7
Illinois	0.8	-1.3	5.7	-0.5	2.3	0.1	1.8	0.8
Indiana	-0.3	-3.1	1.5	0.5	0.2	-0.5	1.5	-0.3
Kentucky	0.9	-2.4	-0.4	1.8	1.2	-0.3	2.8	1.4
Mississippi	-1.0	-6.3	-6.2	2.5	-0.6	-1.9	0.3	0.2
Missouri	0.6	-2.9	1.1	0.6	4.3	2.2	1.1	0.6
Tennessee	0.9	-2.7	2.7	0.2	2.9	-0.7	2.2	2.2

## Unemployment Rates percent

	I/2001	IV/2000	I/2000
United States	4.2%	4.0%	4.0%
Arkansas	4.3	4.1	4.6
Illinois	5.0	4.5	4.3
Indiana	3.1	2.8	3.6
Kentucky	4.1	4.1	4.2
Mississippi	5.0	5.4	5.8
Missouri	3.8	3.5	3.4
Tennessee	4.2	4.2	3.7

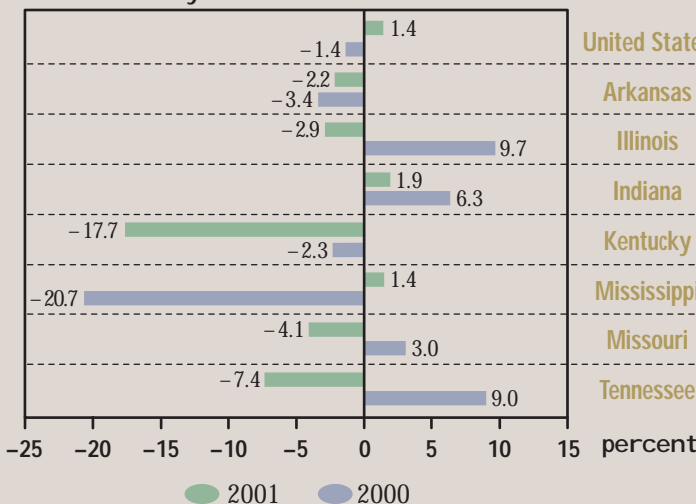
## Exports year-over-year percent change



## first quarter

### Housing Permits

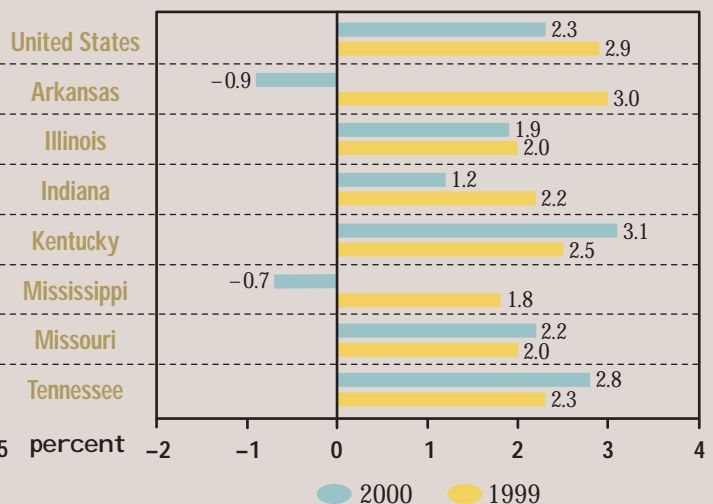
year-over-year percent change in year-to-date levels



## Fourth quarter

### Real Personal Income

year-over-year percent change

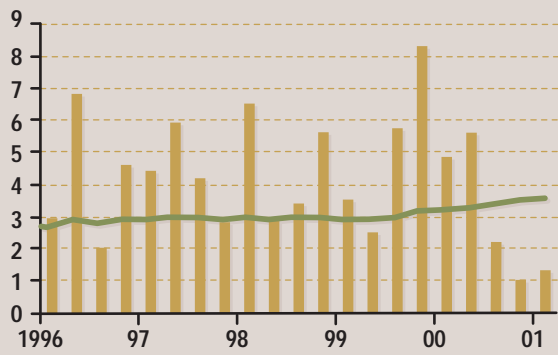


<sup>1</sup> Construction <sup>2</sup> Transportation and Public Utilities <sup>3</sup> Finance, Insurance and Real Estate

All data are seasonally adjusted.

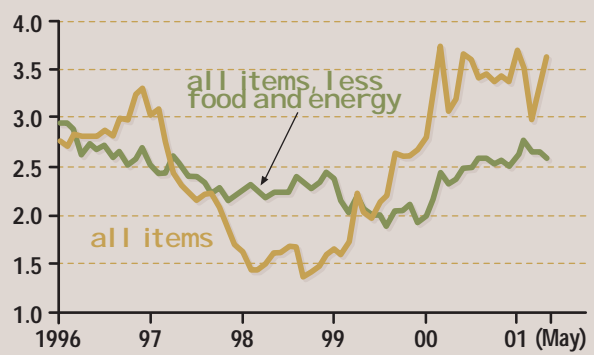
# Major Macroeconomic Indicators

**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

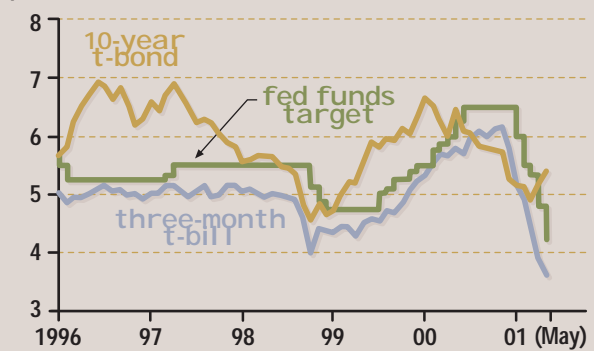


NOTE: Percent change from a year earlier

**Civilian Unemployment Rate**  
percent



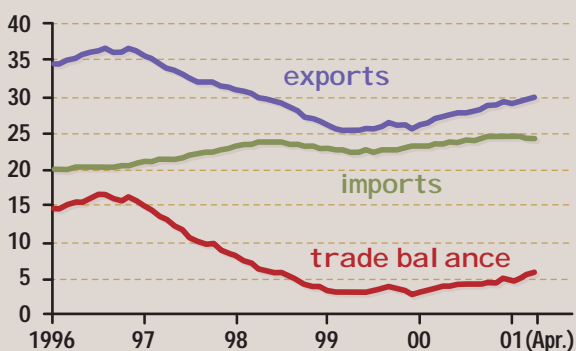
**Interest Rates**  
percent



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

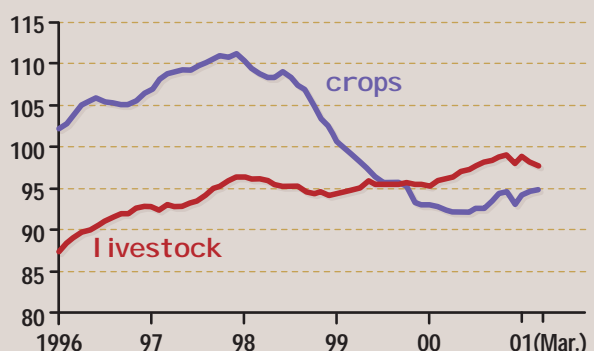
# Farm Sector Indicators

**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

