

# National and District Data

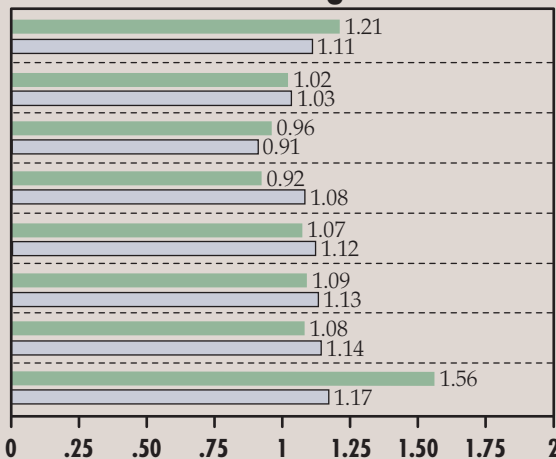
SELECTED INDICATORS OF THE NATIONAL ECONOMY AND BANKING, AGRICULTURAL AND BUSINESS CONDITIONS IN THE EIGHTH FEDERAL RESERVE DISTRICT

## Commercial Bank Performance Ratios

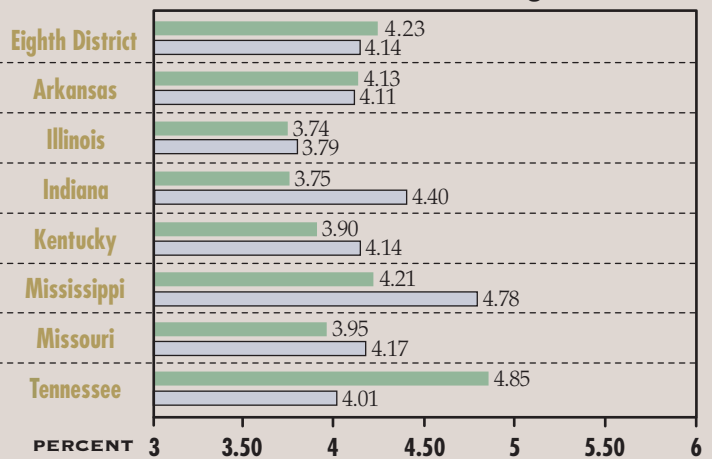
FOURTH QUARTER 2001

| U.S. Banks<br>by Asset Size     | ALL                              | \$100<br>MILLION-<br>\$300<br>MILLION | LESS THAN<br>\$300<br>MILLION | \$300<br>MILLION-<br>\$1 BILLION | LESS<br>THAN<br>\$1 BILLION | \$1BILLION-<br>\$15<br>BILLION | LESS<br>THAN<br>\$15 BILLION | MORE<br>THAN<br>\$15 BILLION |
|---------------------------------|----------------------------------|---------------------------------------|-------------------------------|----------------------------------|-----------------------------|--------------------------------|------------------------------|------------------------------|
|                                 | <b>Return on Average Assets*</b> | 1.21                                  | 1.16                          | 1.07                             | 1.25                        | 1.14                           | 1.32                         | 1.23                         |
| <b>Net Interest Margin*</b>     | 4.03                             | 4.46                                  | 4.42                          | 4.48                             | 4.44                        | 4.40                           | 4.42                         | 3.83                         |
| <b>Nonperforming Loan Ratio</b> | 1.41                             | 0.95                                  | 0.99                          | 0.90                             | 0.95                        | 1.09                           | 1.02                         | 1.62                         |
| <b>Loan Loss Reserve Ratio</b>  | 1.84                             | 1.36                                  | 1.37                          | 1.45                             | 1.40                        | 1.79                           | 1.59                         | 1.98                         |

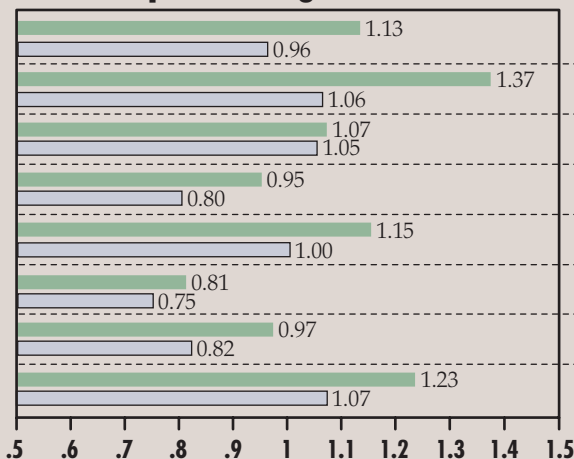
### Return on Average Assets\*



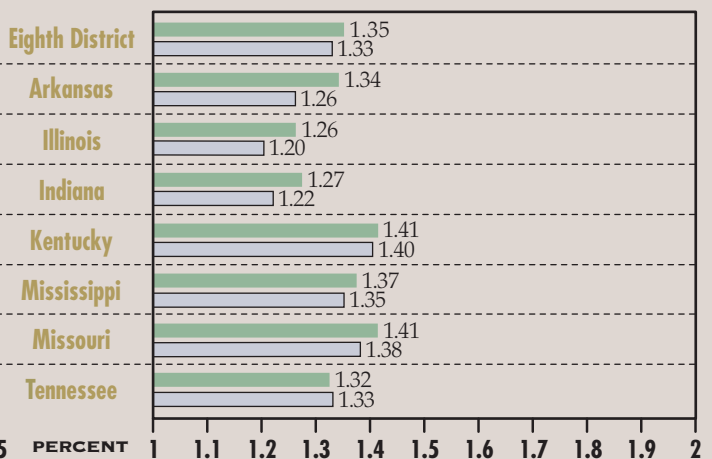
### Net Interest Margin\*



### Nonperforming Loan Ratio



### Loan Loss Reserve Ratio



● Fourth Quarter 2001

○ Fourth 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

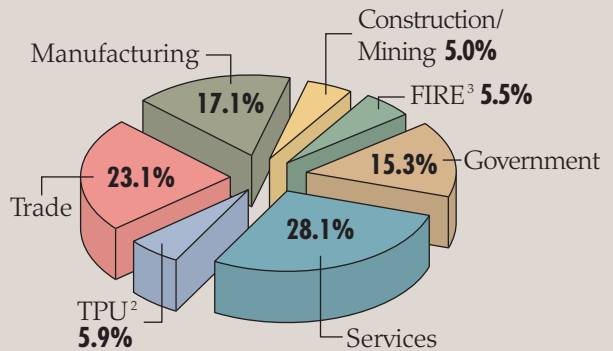
| FOURTH QUARTER 2001 |       |                 |                   |                   |                  |                   |          |       |
|---------------------|-------|-----------------|-------------------|-------------------|------------------|-------------------|----------|-------|
|                     | TOTAL | Goods Producing |                   | Service Producing |                  |                   |          |       |
|                     |       | MFG             | CONS <sup>1</sup> | GOVT              | TPU <sup>2</sup> | FIRE <sup>3</sup> | SERVICES | TRADE |
| United States       | -0.6% | -6.6%           | 1.1%              | 2.1%              | -1.8%            | 0.8%              | 0.3%     | -0.4% |
| Arkansas            | -0.8  | -6.2            | 2.2               | 2.2               | 2.3              | 0.4               | 0.2      | -0.7  |
| Illinois            | -1.3  | -4.9            | 0.4               | 0.2               | -1.3             | 0.9               | -0.8     | -1.4  |
| Indiana             | -2.1  | -7.1            | 1.0               | 1.8               | -3.2             | 0.4               | -0.5     | -2.0  |
| Kentucky            | -0.7  | -6.1            | 2.0               | 1.1               | -2.5             | 1.3               | 1.4      | -1.1  |
| Mississippi         | -1.5  | -8.0            | 0.6               | 2.3               | -1.5             | 2.1               | -0.6     | -1.4  |
| Missouri            | -1.6  | -7.8            | 2.0               | 1.1               | -4.0             | 1.0               | -0.9     | -1.1  |
| Tennessee           | -0.7  | -5.8            | -2.8              | 1.1               | 0.0              | 1.5               | 1.5      | -0.6  |

## Unemployment Rates

PERCENT

|               | IV/2001 | III/2001 | IV/2000 |
|---------------|---------|----------|---------|
| United States | 5.6%    | 4.8%     | 4.0%    |
| Arkansas      | 5.4     | 5.2      | 4.5     |
| Illinois      | 5.9     | 5.5      | 4.6     |
| Indiana       | 5.1     | 4.6      | 3.1     |
| Kentucky      | 6.1     | 5.7      | 4.4     |
| Mississippi   | 6.3     | 5.5      | 5.4     |
| Missouri      | 4.9     | 4.8      | 4.1     |
| Tennessee     | 4.8     | 4.5      | 4.1     |

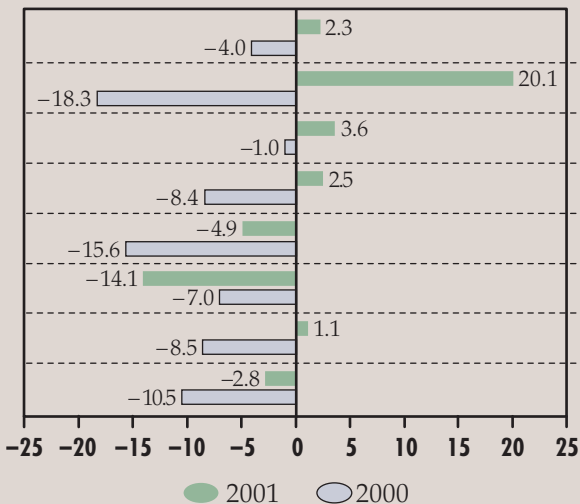
## Eighth District Payroll Employment by Industry — 2001



### FOURTH QUARTER

## Housing Permits

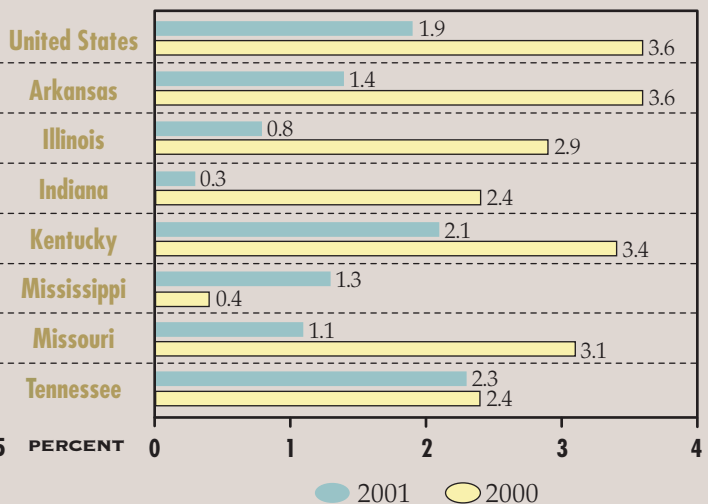
YEAR-OVER-YEAR PERCENT CHANGE IN YEAR-TO-DATE LEVELS



### THIRD QUARTER

## Real Personal Income

YEAR-OVER-YEAR PERCENT CHANGE



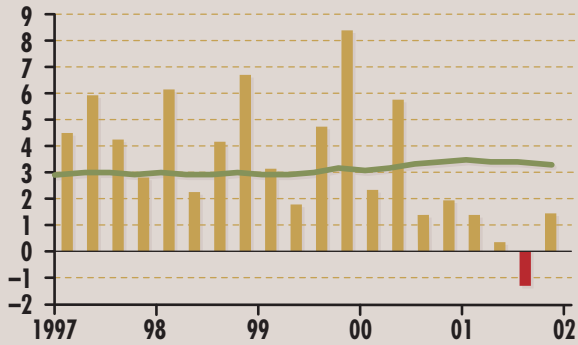
<sup>1</sup> Construction <sup>2</sup> Transportation and Public Utilities <sup>3</sup> Finance, Insurance and Real Estate

All data are seasonally adjusted.

# Major Macroeconomic Indicators

## Real GDP Growth

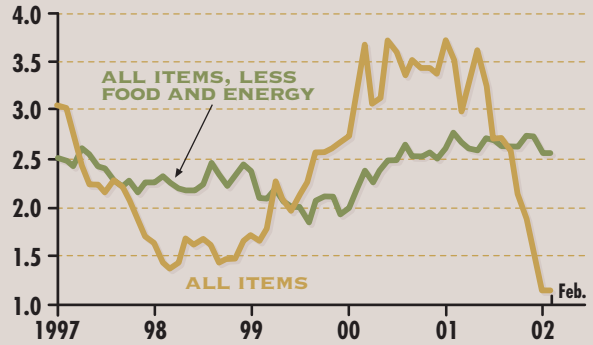
PERCENT



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

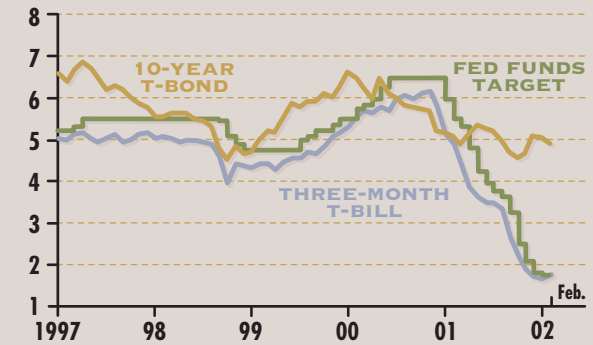
## Civilian Unemployment Rate

PERCENT



## Interest Rates

PERCENT

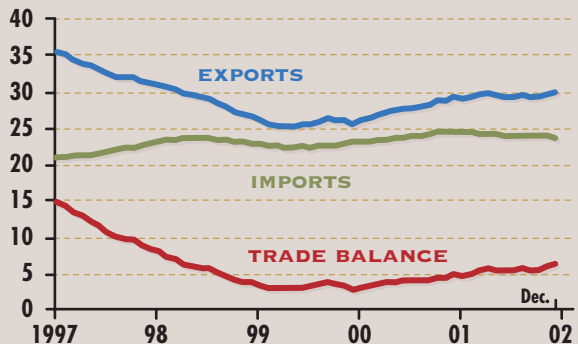


NOTE: Except for the fed funds target, which is end-of-period, data are monthly averages of daily data.

# Farm Sector Indicators

## U.S. Agricultural Trade

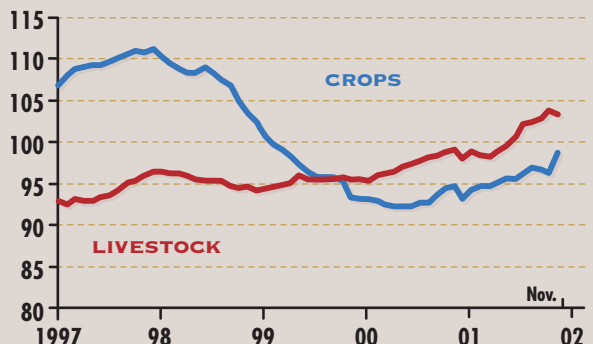
BILLIONS OF DOLLARS



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

