

# National and District Data

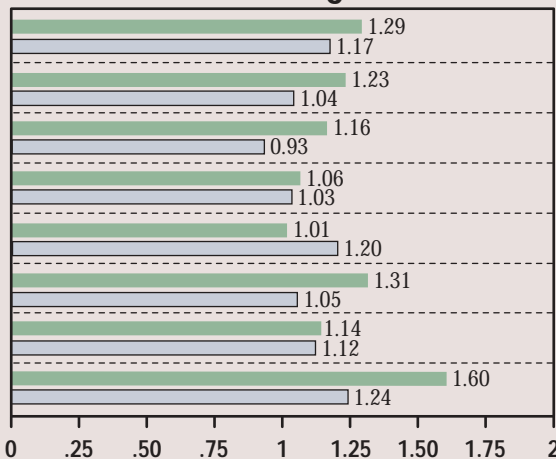
Selected indicators of the national economy and banking, agricultural and business conditions in the Eighth Federal Reserve District

## Commercial Bank Performance Ratios

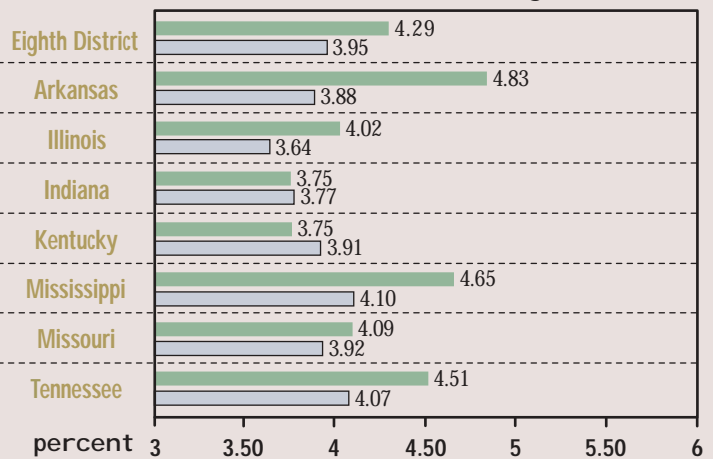
second quarter 2002

U.S. Banks 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	1.19	1.14	1.29	1.20	1.43	1.32
Net Interest Margin*	4.28	4.65	4.63	4.59	4.61	4.35	4.48	4.18
Nonperforming Loan Ratio	1.48	0.99	1.04	0.94	1.00	1.09	1.04	1.70
Loan Loss Reserve Ratio	1.90	1.39	1.40	1.46	1.42	1.83	1.62	2.04

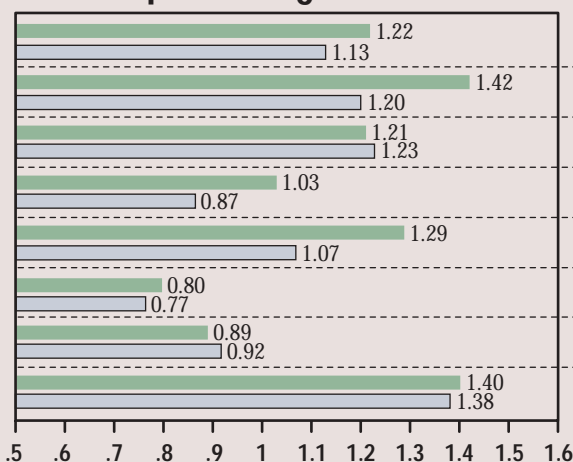
### Return on Average Assets\*



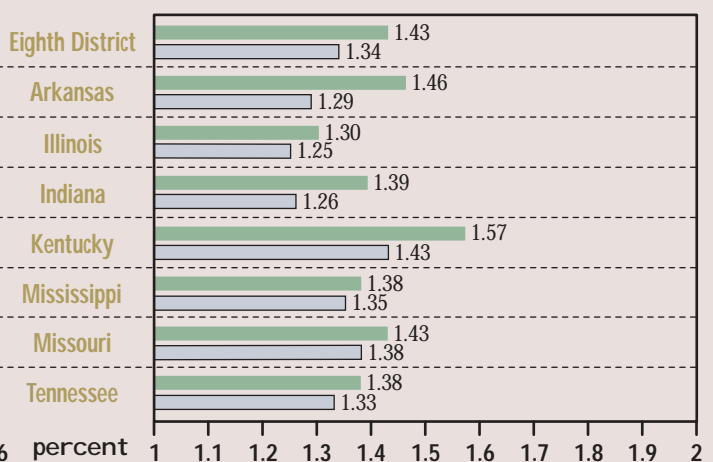
### Net Interest Margin\*



### Nonperforming Loan Ratio



### Loan Loss Reserve Ratio



● Second Quarter 2002

○ Second Quarter 2001

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://research.stlouisfed.org/fred/>.

# Regional Economic Indicators

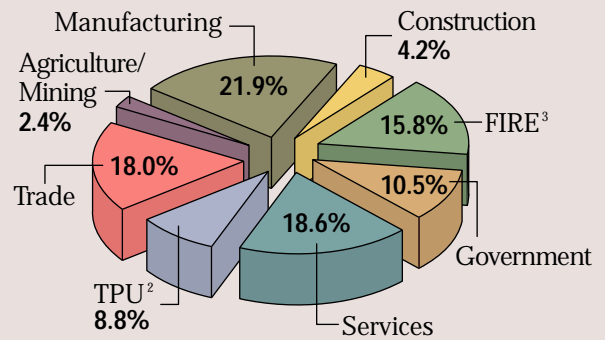
## Nonfarm Employment Growth year-over-year percent change

	second quarter 2002							
	total	Goods Producing		Service Producing				
		mfg	cons <sup>1</sup>	govt	tpu <sup>2</sup>	fire <sup>3</sup>	services	trade
United States	-1.1%	-6.1%	-2.3%	1.6%	-4.7%	0.3%	0.2%	-1.2%
Arkansas	-0.4	-5.5	4.9	2.1	4.9	1.0	-0.2	-0.5
Illinois	-1.6	-2.8	-2.8	-0.1	-3.9	-0.8	-1.6	-1.2
Indiana	-1.6	-4.4	-4.4	1.4	-5.1	0.1	-0.2	-1.2
Kentucky	0.6	-3.0	0.5	1.4	-2.3	1.1	2.4	1.4
Mississippi	-0.2	-3.2	6.6	1.3	-1.6	-2.2	0.9	-0.6
Missouri	-2.0	-5.9	-4.3	-0.8	-4.7	-1.8	-0.8	-1.1
Tennessee	-0.2	-2.7	-2.1	0.4	-3.5	0.1	2.3	-0.4

## Unemployment Rates percent

	II/2002	I/2002	II/2001
United States	5.9%	5.6%	4.5%
Arkansas	5.3	5.0	5.1
Illinois	6.3	5.9	5.2
Indiana	5.1	5.0	4.1
Kentucky	5.3	5.3	5.3
Mississippi	6.8	6.5	5.1
Missouri	5.1	4.9	4.6
Tennessee	5.0	5.5	4.4

## District Real Gross State Product by Industry—2000

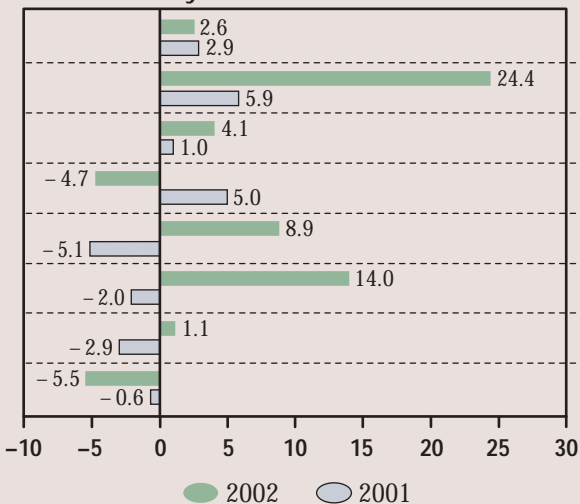


United States \$9,314 billion  
District Total \$1,195 billion  
chained 1996 dollars

### second quarter

## Housing Permits

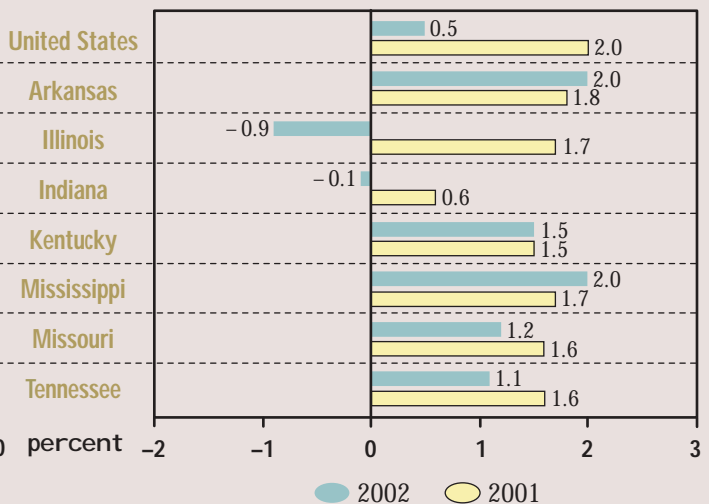
year-over-year percent change in year-to-date levels



### first quarter

## Real Personal Income

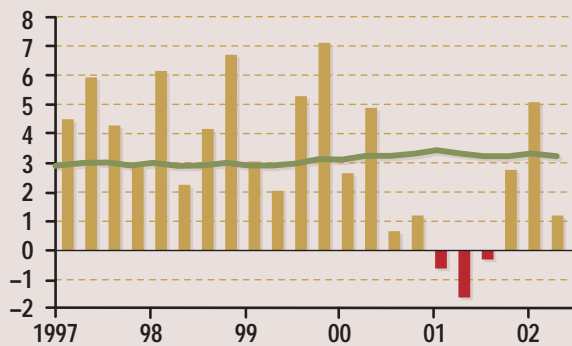
year-over-year percent change



<sup>1</sup> Construction <sup>2</sup> Transportation and Public Utilities <sup>3</sup> Finance, Insurance and Real Estate All data are seasonally adjusted.

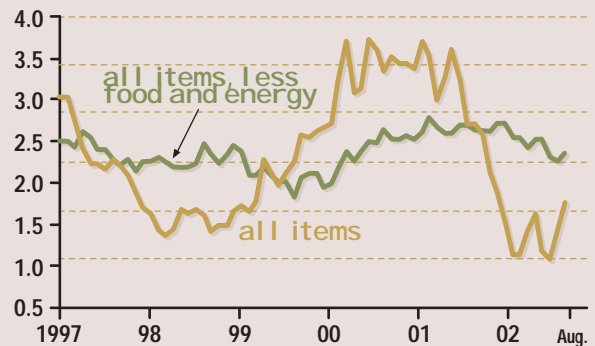
# Major Macroeconomic Indicators

**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

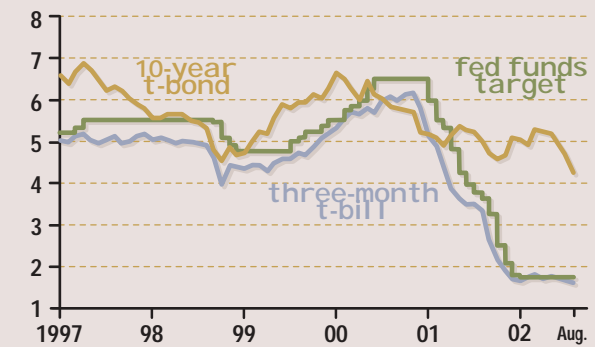


NOTE: Percent change from a year earlier

**Civilian Unemployment Rate**  
percent



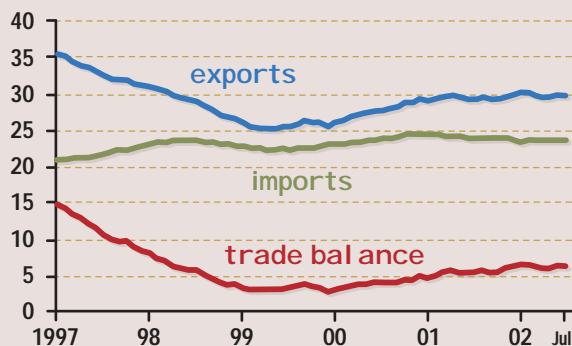
**Interest Rates**  
percent



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

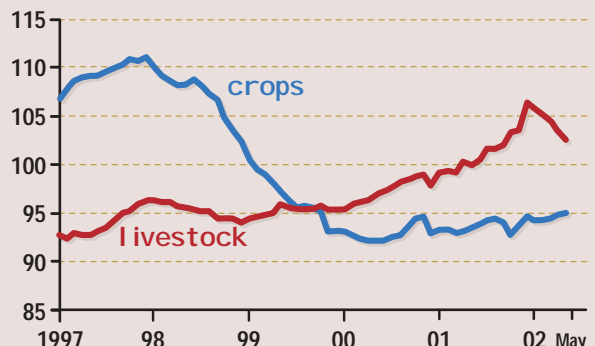
# Farm Sector Indicators

**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

