

# National and District Data

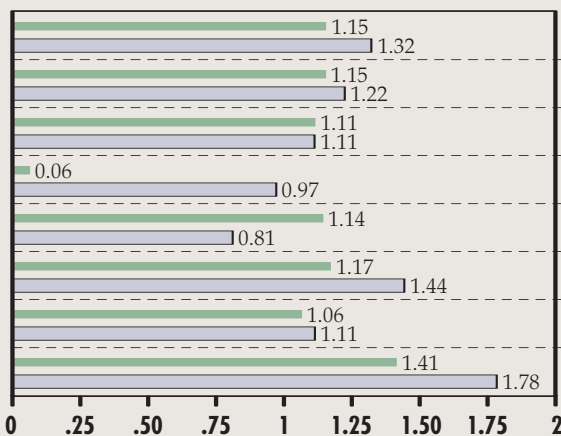
SELECTED INDICATORS OF THE NATIONAL ECONOMY AND BANKING, AGRICULTURAL AND BUSINESS CONDITIONS IN THE EIGHTH FEDERAL RESERVE DISTRICT

## Commercial Bank Performance Ratios

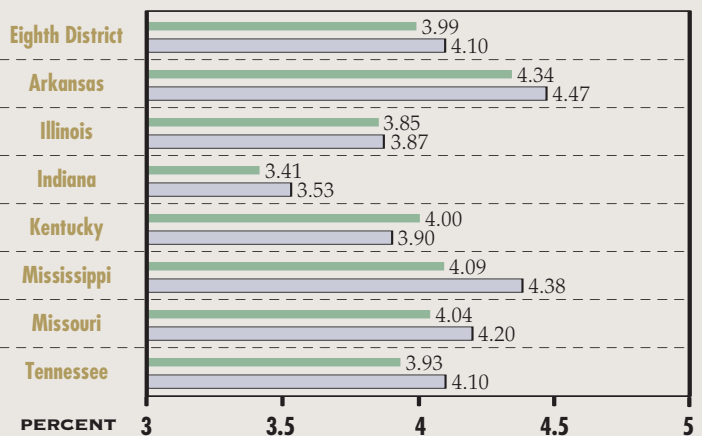
FIRST QUARTER 2004

U.S. Banks by Asset Size	PERCENT							
	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*	1.41	1.19	1.14	1.32	1.22	1.42	1.31	1.45
Net Interest Margin*	3.89	4.40	4.43	4.27	4.36	4.05	4.21	3.75
Nonperforming Loan Ratio	1.09	0.88	0.95	0.83	0.90	0.90	0.90	1.18
Loan Loss Reserve Ratio	1.70	1.38	1.41	1.45	1.43	1.65	1.53	1.78

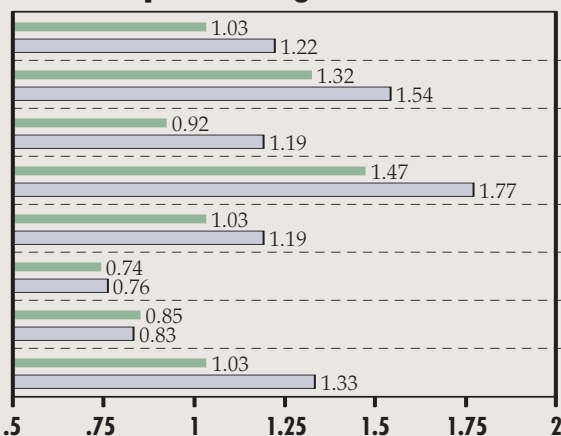
### Return on Average Assets\*



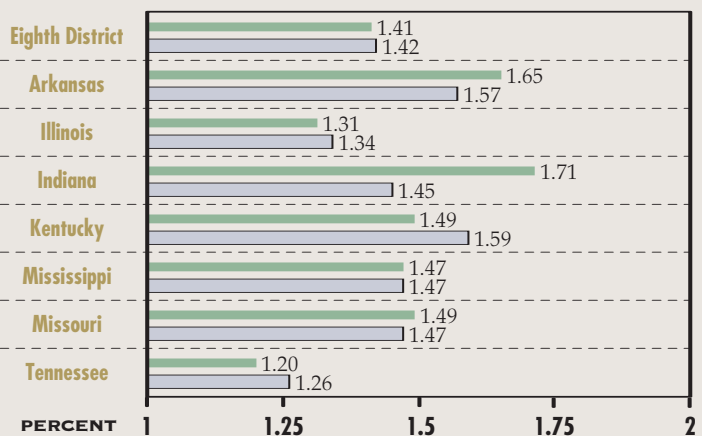
### Net Interest Margin\*



### Nonperforming Loan Ratio



### Loan Loss Reserve Ratio



● First Quarter 2004

○ First Quarter 2003

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:  
[www.research.stlouisfed.org/fred/data/regional.html](http://www.research.stlouisfed.org/fred/data/regional.html)

# Regional Economic Indicators

## Nonfarm Employment Growth\*

YEAR-OVER-YEAR PERCENT CHANGE

FIRST QUARTER 2004									
	UNITED STATES	EIGHTH DISTRICT	ARKANSAS	ILLINOIS	INDIANA	KENTUCKY	MISSISSIPPI	MISSOURI	TENNESSEE
Total Nonagricultural	0.2%	0.3%	0.3%	-0.3%	0.7%	0.7%	0.4%	0.2%	1.1%
Natural Resources/Mining	0.3	0.0	1.5	1.5	4.0	-3.8	1.6	1.5	0.8
Construction	2.3	1.4	-1.8	0.2	5.8	5.5	-5.2	0.6	1.3
Manufacturing	-3.1	-1.7	-2.4	-2.7	-2.1	-0.7	-1.4	-1.0	-0.6
Trade/Transportation/Utilities	0.0	0.1	0.9	-0.5	0.2	0.8	-0.1	-0.5	1.0
Information	-2.3	-2.6	-0.3	-3.3	0.1	-2.0	-5.2	-4.0	-1.7
Financial Activities	0.7	1.0	1.7	0.6	0.3	2.4	1.6	1.7	0.7
Professional & Business Services	1.7	0.5	-0.2	-0.5	2.2	0.7	4.1	-0.6	1.9
Educational & Health Services	1.9	1.8	2.5	1.3	2.0	1.1	1.7	2.0	2.3
Leisure & Hospitality	0.9	2.8	0.9	2.5	3.1	4.3	1.0	3.7	2.6
Other Services	-0.3	0.1	0.1	-0.3	-0.5	2.8	-3.7	0.7	0.6
Government	-0.4	-0.2	1.0	-0.9	0.3	-2.0	1.8	-0.8	1.0

\*NOTE: Nonfarm payroll employment series have been converted from the 1987 Standard Classification (SIC) system basis to a 2002 North American Industry Classification (NAICS) basis.

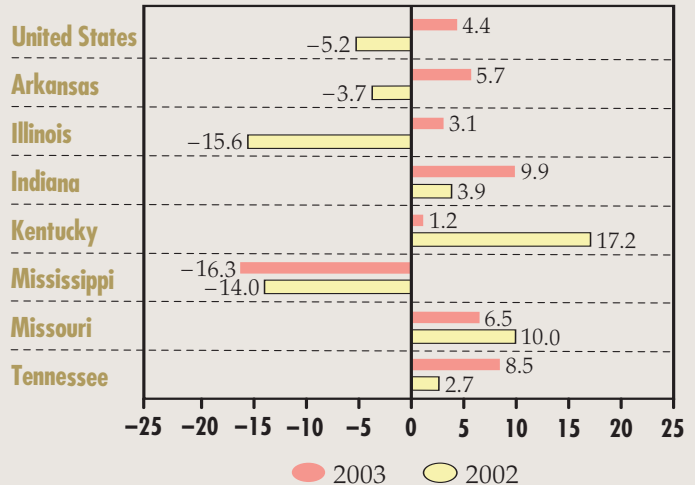
## Unemployment Rates

PERCENT

	I/2004	IV/2003	I/2003
United States	5.6%	5.9%	5.8%
Arkansas	5.4	6.5	5.7
Illinois	6.2	6.7	6.6
Indiana	5.2	5.1	5.0
Kentucky	5.4	6.0	6.1
Mississippi	5.1	5.8	6.4
Missouri	4.9	5.4	5.6
Tennessee	5.0	6.1	5.4

## Exports

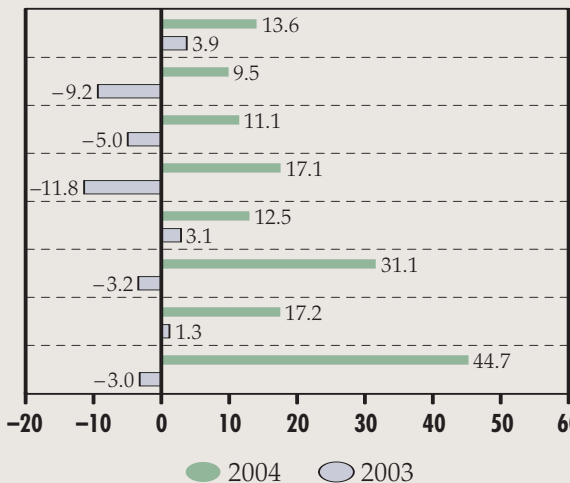
YEAR-OVER-YEAR PERCENT CHANGE



## FIRST QUARTER

### Housing Permits

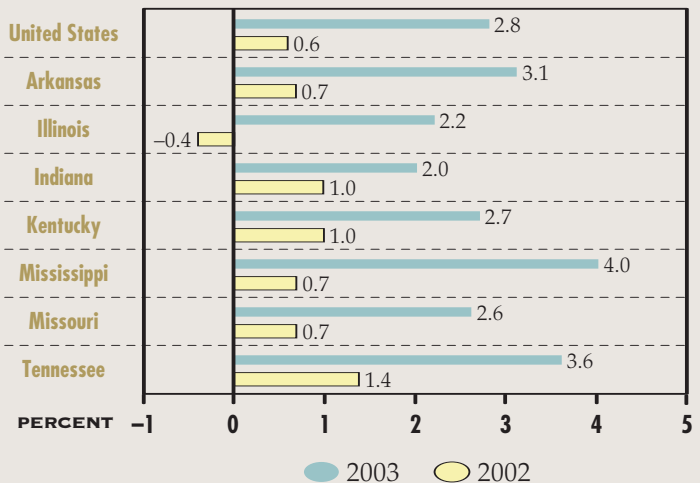
YEAR-OVER-YEAR PERCENT CHANGE IN YEAR-TO-DATE LEVELS



## FOURTH QUARTER

### Real Personal Income<sup>†</sup>

YEAR-OVER-YEAR PERCENT CHANGE

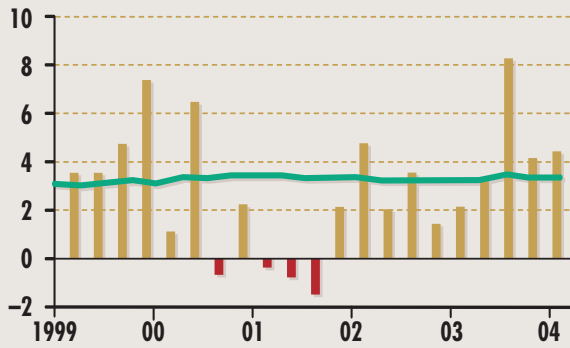


<sup>†</sup>NOTE: Real personal income is personal income divided by the PCE chained price index.

# Major Macroeconomic Indicators

## Real GDP Growth

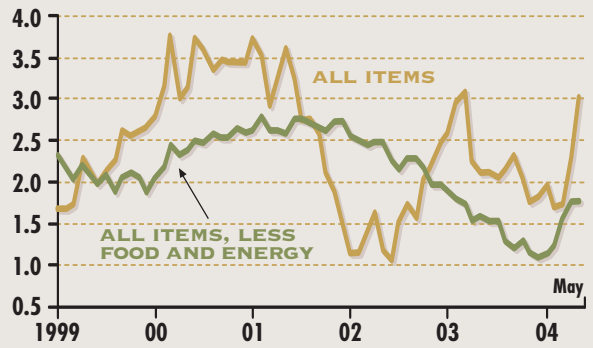
PERCENT



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

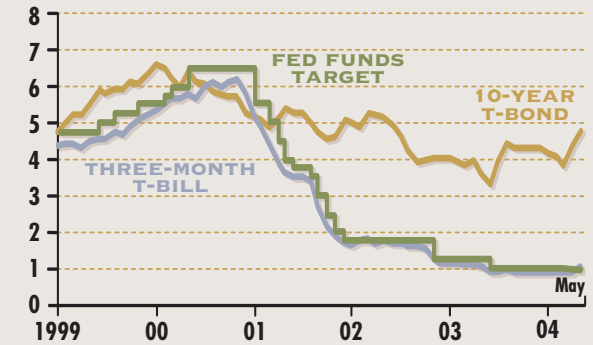
PERCENT



NOTE: Beginning in January 2003, household data reflect revised population controls used in the Current Population Survey.

## Interest Rates

PERCENT

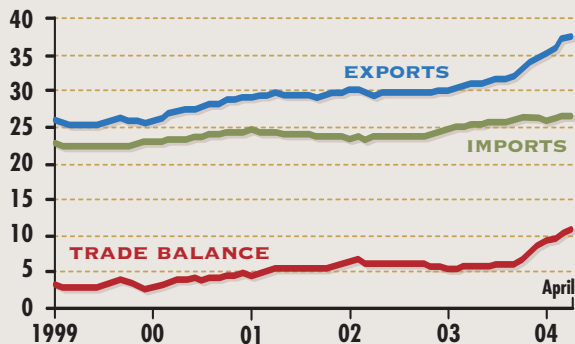


NOTE: Except for the fed funds target, which is end-of-period, data are monthly averages of daily data.

# Farm Sector Indicators

## U.S. Agricultural Trade

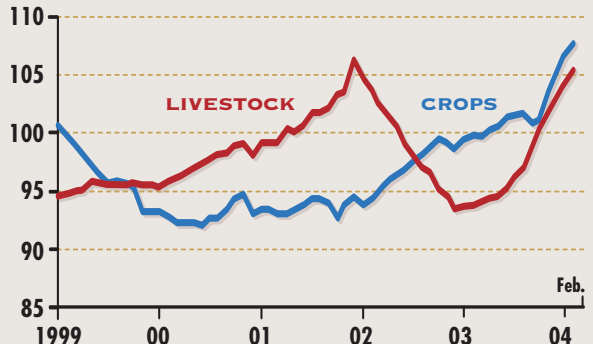
BILLIONS OF DOLLARS



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

