

# District Data

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

The Regional Economist · January 1999

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## Commercial Bank Performance Ratios U.S., District and State

	All U.S.	U.S. <\$15B <sup>1</sup>	District	AR	IL	IN	KY	MS	MO	TN
<b>Return on Average Assets (Annualized)</b>										
3rd quarter 1998	1.24%	1.49%	1.36%	1.37%	1.20%	1.34%	1.34%	1.32%	1.21%	1.63%
2nd quarter 1998	1.27	1.46	1.36	1.39	1.46	1.33	1.32	1.31	1.05	1.62
3rd quarter 1997	1.30	1.37	1.34	1.32	1.14	1.35	1.29	1.46	1.28	1.59
<b>Return on Average Equity (Annualized)</b>										
3rd quarter 1998	14.55%	15.35%	15.39%	14.11%	11.69%	14.96%	16.18%	13.42%	14.15%	19.68%
2nd quarter 1998	15.09	15.09	15.51	14.44	16.20	14.76	16.00	13.39	11.92	19.80
3rd quarter 1997	15.73	14.78	15.10	13.98	12.89	15.16	14.85	15.26	15.42	17.83
<b>Net Interest Margin (Annualized)</b>										
3rd quarter 1998	4.05%	4.80%	4.30%	4.29%	4.44%	4.29%	4.21%	4.63%	3.88%	4.81%
2nd quarter 1998	4.04	4.71	4.25	4.33	3.63	4.23	4.24	4.62	4.13	4.75
3rd quarter 1997	4.36	4.89	4.46	4.44	4.35	4.34	4.39	5.00	4.48	4.46
<b>Nonperforming Loans<sup>2</sup> ÷ Total Loans</b>										
3rd quarter 1998	0.94%	1.02%	0.90%	1.02%	0.96%	0.60%	0.69%	0.59%	0.88%	1.18%
2nd quarter 1998	0.94	0.95	0.93	1.00	0.99	0.55	0.74	0.67	0.86	1.28
3rd quarter 1997	0.98	1.05	1.00	0.94	1.04	0.60	0.70	0.59	0.83	1.96
<b>Net Loan Losses ÷ Average Total Loans (Annualized)</b>										
3rd quarter 1998	0.66%	0.80%	0.33%	0.22%	0.29%	0.21%	0.37%	0.28%	0.22%	0.55%
2nd quarter 1998	0.63	0.72	0.31	0.22	0.17	0.20	0.34	0.26	0.26	0.51
3rd quarter 1997	0.64	0.80	0.37	0.20	0.54	0.15	0.33	0.28	0.31	0.63
<b>Loan Loss Reserve ÷ Total Loans</b>										
3rd quarter 1998	1.82%	1.85%	1.40%	1.29%	1.36%	1.26%	1.37%	1.42%	1.42%	1.51%
2nd quarter 1998	1.82	1.83	1.41	1.35	1.29	1.23	1.42	1.44	1.46	1.52
3rd quarter 1997	1.89	1.89	1.42	1.35	1.43	1.30	1.51	1.47	1.38	1.43

<sup>1</sup> U.S. banks with average assets of less than \$15 billion are shown separately to make comparisons with District banks more meaningful, as there are no District banks with average assets greater than \$15 billion.

<sup>2</sup> Includes loans 90 days or more past due and nonaccrual loans

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