

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

U.S., District and State

	All United States	United States Less Than \$15 Billion ¹	District	Arkansas	Illinois	Indiana	Kentucky	Mississippi	Missouri	Tennessee
Return on Average Assets*										
1st quarter 1999	1.33	1.54	1.26	1.18	1.03	1.36	1.26	1.24	1.31	1.31
4th quarter 1998	1.23	1.49	1.37	1.24	1.08	1.38	1.32	1.29	1.49	1.47
1st quarter 1998	1.26	1.53	1.39	1.32	1.50	1.35	1.40	1.27	1.18	1.56
Return on Average Equity*										
1st quarter 1999	15.43	15.83	14.38	12.12	9.80	14.60	15.24	12.92	15.24	15.93
4th quarter 1998	14.51	15.35	15.50	12.37	10.04	14.70	15.99	13.24	17.29	18.10
1st quarter 1998	15.10	15.91	15.98	13.71	16.54	14.81	17.18	12.98	13.39	20.42
Net Interest Margin*										
1st quarter 1999	3.92	4.60	4.04	4.15	3.83	4.32	4.05	4.54	3.75	4.15
4th quarter 1998	4.10	4.90	4.55	4.27	4.09	4.89	4.15	4.93	4.29	5.32
1st quarter 1998	3.97	4.67	4.29	4.31	3.65	4.19	4.23	4.65	4.08	5.07
Nonperforming Loans² ÷ Total Loans										
1st quarter 1999	0.99	1.02	0.99	1.09	1.18	0.58	0.88	0.69	0.87	1.23
4th quarter 1998	0.96	1.00	0.90	1.06	1.07	0.52	0.61	0.60	0.80	1.20
1st quarter 1998	0.97	0.97	0.98	1.01	1.10	0.52	0.74	0.62	0.87	1.38
Net Loan Losses ÷ Average Total Loans*										
1st quarter 1999	0.60	0.66	0.22	0.21	0.18	0.18	0.25	0.19	0.12	0.32
4th quarter 1998	0.68	0.82	0.39	0.25	0.25	0.28	0.36	0.34	0.16	0.79
1st quarter 1998	0.61	0.67	0.25	0.22	0.16	0.14	0.26	0.23	0.12	0.52
Loan Loss Reserve ÷ Total Loans										
1st quarter 1999	1.77	1.81	1.38	1.28	1.33	1.33	1.41	1.44	1.37	1.42
4th quarter 1998	1.76	1.79	1.34	1.25	1.32	1.30	1.35	1.43	1.37	1.35
1st quarter 1998	1.82	1.82	1.41	1.38	1.31	1.25	1.43	1.48	1.43	1.48

¹ U.S. banks with average assets of less than \$15 billion are shown separately to make comparisons with District banks more meaningful since almost all District banks have average assets of less than \$15 billion.

² 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

*Annualized data

Regional Economic Indicators

Nonfarm Employment Growth year-over-year percent change

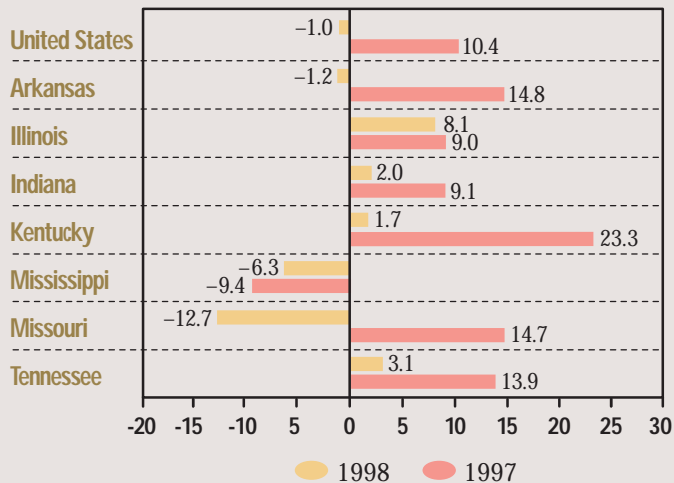
first quarter 1999								
	total	Goods Producing		Service Producing				
		mfg	cons ¹	govt	tpu ²	fire ³	services	trade
United States	2.3%	-1.8%	5.7%	1.9%	3.0%	4.1%	3.9%	2.2%
Arkansas	1.2	-0.2	2.2	0.9	2.2	0.6	2.5	1.5
Illinois	1.6	-0.6	3.6	0.0	1.8	1.5	3.0	2.0
Indiana	1.9	0.4	0.0	2.3	2.7	4.9	2.3	2.4
Kentucky	2.2	0.2	4.4	1.3	3.9	1.7	3.4	2.4
Mississippi	0.8	-0.9	8.9	2.1	1.1	-0.1	-0.4	1.2
Missouri	1.5	-0.5	8.5	1.2	-0.3	3.4	1.7	1.4
Tennessee	1.3	-2.0	6.4	0.6	2.2	3.1	2.4	1.7

¹ Construction ² Transportation and Public Utilities ³ Finance, Insurance and Real Estate

Unemployment Rates percent

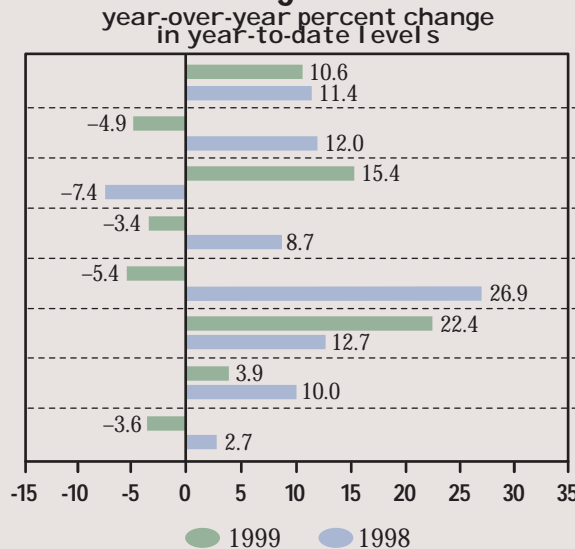
	I/1999	IV/1998	I/1998
United States	4.3%	4.4%	4.6%
Arkansas	4.7	5.4	5.4
Illinois	3.9	4.3	4.7
Indiana	2.9	2.9	3.3
Kentucky	4.2	4.2	4.4
Mississippi	4.9	5.1	5.5
Missouri	2.7	3.5	4.1
Tennessee	4.3	4.1	4.5

Exports year-over-year percent change



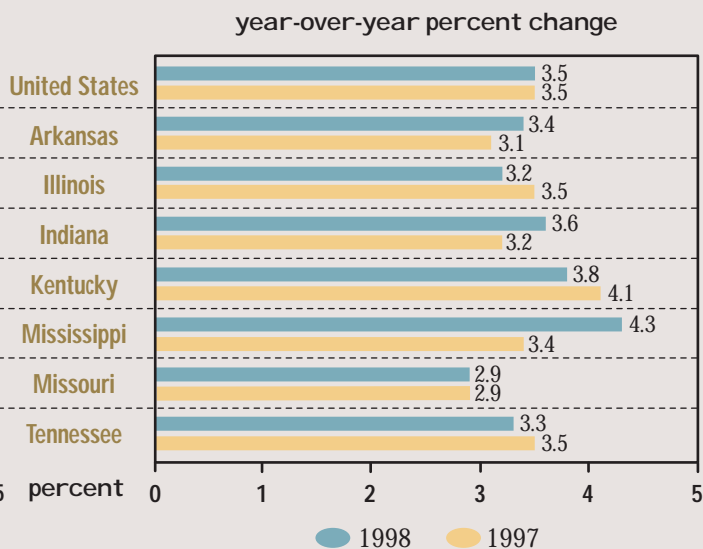
first quarter

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



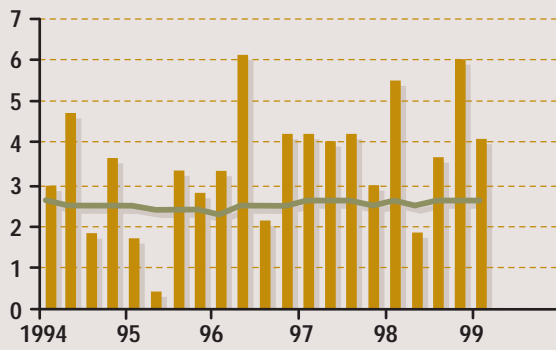
fourth quarter

Real Personal Income year-over-year percent change



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

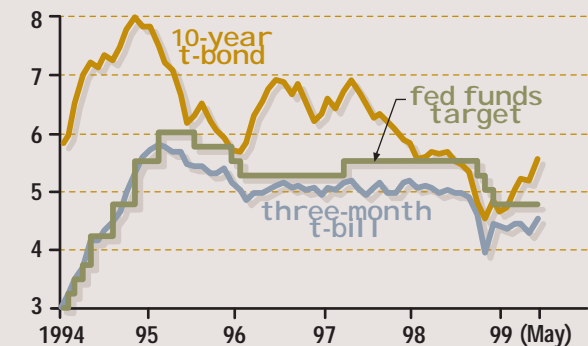


NOTE: Percent change from a year earlier

Civilian Unemployment Rate
percent



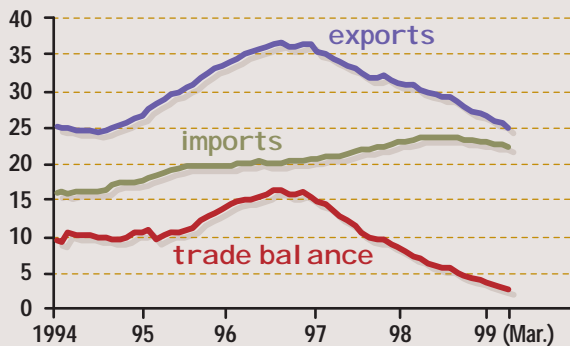
Interest Rates
percent



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

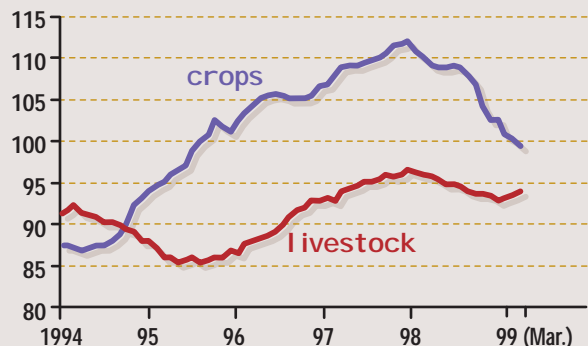
Farm Sector Indicators

U.S. Agricultural Trade
billions of dollars



NOTE: Data are aggregated over the past 12 months.

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

