

# National and District Data

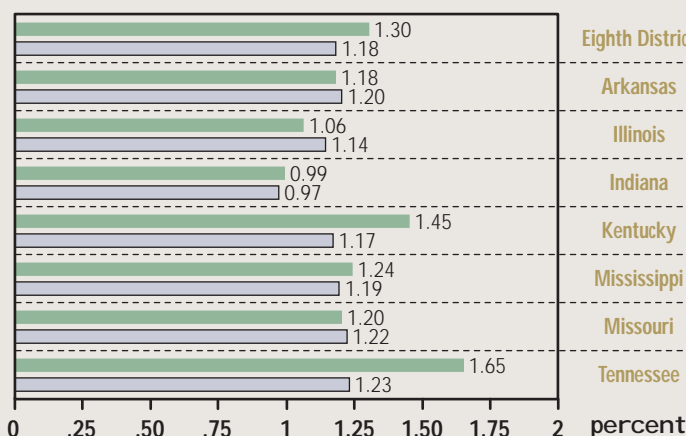
SELECTED INDICATORS OF THE NATIONAL ECONOMY AND BANKING, AGRICULTURAL AND BUSINESS CONDITIONS IN THE EIGHTH FEDERAL RESERVE DISTRICT

## Commercial Bank Performance Ratios

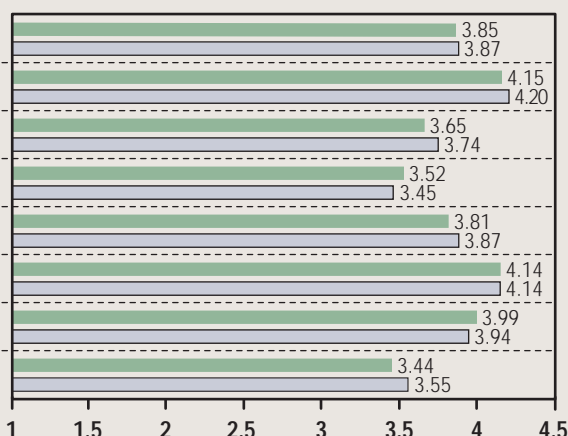
second quarter 2006

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*	1.36	1.23	1.15	1.39	1.27	1.34	1.31
Net Interest Margin*	3.45	4.33	4.34	4.30	4.32	3.90	4.10	3.20
Nonperforming Loan Ratio	0.70	0.70	0.75	0.57	0.66	0.57	0.61	0.74
Loan Loss Reserve Ratio	1.23	1.25	1.29	1.24	1.26	1.24	1.25	1.22

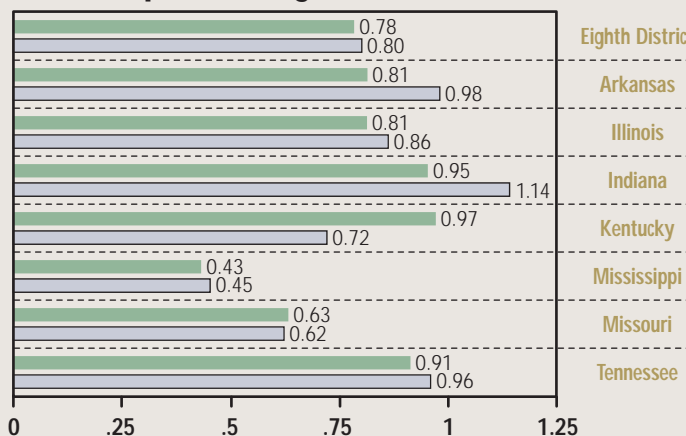
Return on Average Assets\*



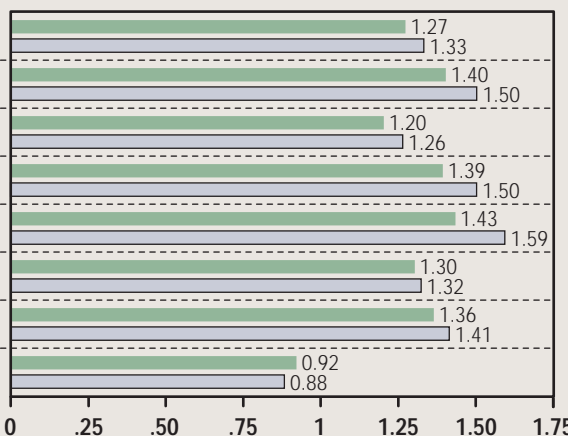
Net Interest Margin\*



Nonperforming Loan Ratio



Loan Loss Reserve Ratio



● Second Quarter 2006

○ Second Quarter 2005

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

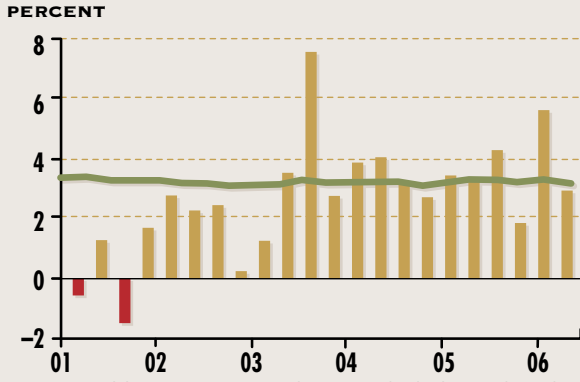
For additional banking and regional data, visit our web site at:  
[www.research.stlouisfed.org/fred2/](http://www.research.stlouisfed.org/fred2/)



# Major Macroeconomic Indicators

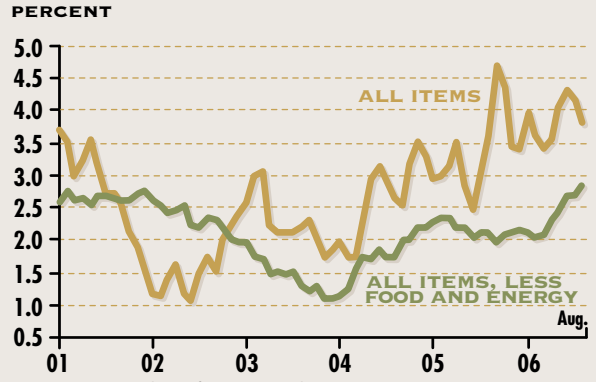
Additional charts can be found on the web version of *The Regional Economist*. Go to [www.stlouisfed.org/publications/re/2006/d/pdf/10\\_06\\_data.pdf](http://www.stlouisfed.org/publications/re/2006/d/pdf/10_06_data.pdf).

## Real GDP Growth



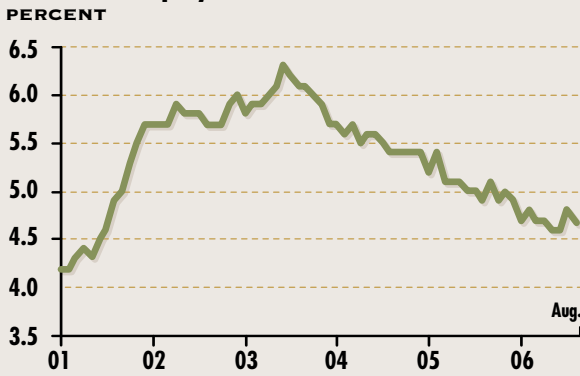
NOTE: Each bar is a one-quarter growth rate (annualized); the green line is the 10-year growth rate.

## Consumer Price Inflation



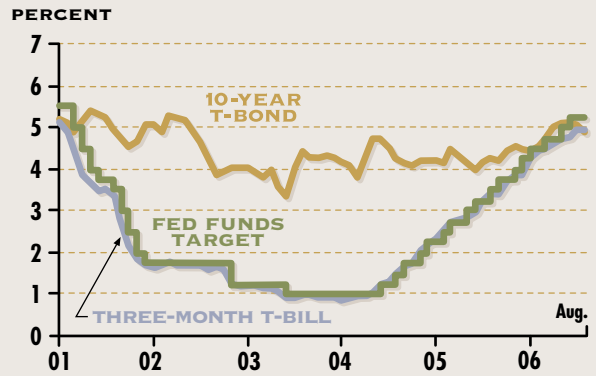
NOTE: Percent change from a year earlier

## Civilian Unemployment Rate



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

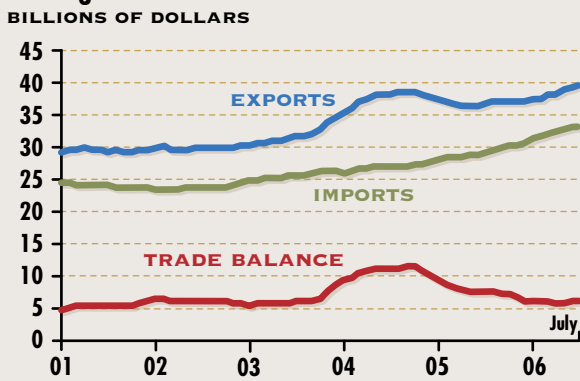
## Interest Rates



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

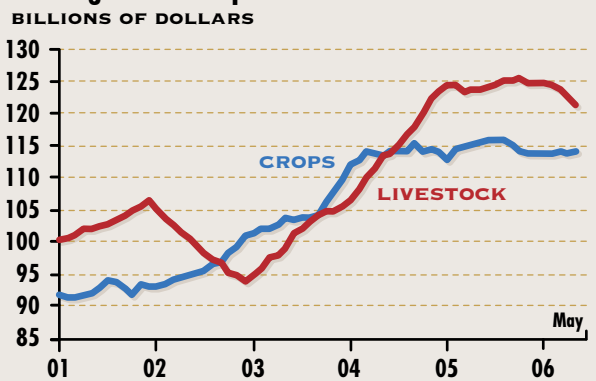
# Farm Sector Indicators

## U.S. Agricultural Trade



NOTE: Data are aggregated over the past 12 months.

## Farming Cash Receipts



NOTE: Data are aggregated over the past 12 months.

## U.S. Crop and Livestock Prices

