

**Table D-1**  
**Selected U.S. Interest Rates and**  
**Bond Yields: 1965-2003**  
**(percent per annum)**

**U.S. Government Security Yields**

Year	3-Month Treasury Bills <sup>1</sup>	Long Term Bonds <sup>2</sup>	State & Local Bonds <sup>3</sup>	Corporate Bonds <sup>4</sup>
1965	3.95	4.21	3.28	4.49
1966	4.86	4.66	3.83	5.13
1967	4.29	4.85	3.96	5.51
1968	5.34	5.26	4.47	6.18
1969	6.67	6.12	5.79	7.03
1970	6.39	6.58	6.34	8.04
1971	4.33	5.74	5.46	7.39
1972	4.06	5.63	5.25	7.21
1973	7.04	6.30	5.22	7.44
1974	7.85	6.98	6.26	8.57
1975	5.79	6.98	7.08	8.83
1976	4.98	6.78	6.56	8.43
1977	5.26	7.06	5.67	8.02
1978	7.18	7.89	6.07	8.73
1979	10.05	8.74	6.53	9.63
1980	11.39	10.81	8.73	11.94
1981	14.04	12.89	11.33	14.17
1982	10.60	12.23	11.66	13.79
1983	8.62	10.84	9.51	12.04
1984	9.54	11.99	10.10	12.71
1985	7.47	10.75	9.10	11.37
1986	5.97	8.14	7.32	9.02
1987	5.78	8.63	7.64	9.38
1988	6.67	8.98	7.68	9.71
1989	8.11	8.59	7.23	9.26
1990	7.50	8.73	7.27	9.32
1991	5.38	8.16	6.92	8.77
1992	3.43	7.52	6.44	8.14
1993	3.00	6.46	5.60	7.22
1994	4.27	7.41	6.18	7.96
1995	5.49	6.93	5.95	7.59
1996	5.01	6.80	5.76	7.37
1997	5.06	6.67	5.52	7.27
1998	4.78	5.69	5.09	6.53
1999	4.64	6.20	5.43	7.05
2000	5.82	6.23	5.71	7.62
2001	3.40	5.63	5.15	7.08
2002	1.61	5.43	5.04	6.49
2003	1.01	4.96	4.75	5.66

<sup>1</sup>Rates on Secondary Market Bonds.

<sup>2</sup>Prior to 1999 Bonds with Maturities of more than Ten Years. From 1999, Bonds with Approximately 20 Years remaining to Maturity

<sup>3</sup>Bond Buyer Index. (Municipal bond rate through 1980. State and local bonds from 1981 forward.)

<sup>4</sup>Moody's AAA.

**Source:** Business Statistics of the United States and Federal Reserve Board

**Table D-2**  
**Missouri Abstract of Reports of Condition of National Banks<sup>1</sup>: 1998-2003**  
(millions of dollars)

	Dec. 31, 1998	Dec. 31, 1999	Dec. 31, 2000	Dec. 31, 2001	Dec. 31, 2002	Dec. 31, 2003
<b>Assets</b>						
Cash and Due from Banks	3,839	2,720	1,943	2,061	1,898	1,605
Investment Securities	13,754	12,227	6,393	8,806	8,919	9,030
Federal Funds Sold	1,014	969	740	1,031	683	918
Total Loans and Leases	25,630	28,072	15,415	15,281	15,643	16,496
Less: Loan Loss Reserve	372	389	231	239	244	262
<b>Loans Net</b>	25,258	27,683	15,184	15,042	15,399	16,234
Fixed Assets	703	750	578	649	672	675
Other Assets	1,401	1,276	642	584	650	502
Total Assets	45,969	45,647	25,614	28,328	28,221	29,122
<b>Liabilities</b>						
Total Deposits	33,532	32,900	20,121	21,642	21,205	21,368
Other Liabilities	8,782	9,142	3,418	4,462	4,653	5,338
Total Liabilities	42,314	42,042	23,539	26,104	25,858	26,706
Total Equity Capital	3,655	3,605	2,075	2,224	2,363	2,416
Total Liabilities and Equity Capital	45,969	45,647	25,614	28,328	28,201	29,122

<sup>1</sup>FDIC insured banks only.

**Source:** Missouri Division of Finance, Comparative Statement of Condition, State and National Banks in Missouri, and the State and Regional Fiscal Studies Unit.

**Table D-3**  
**Missouri Abstract of Reports of Condition of State Banks<sup>1</sup>: 1998-2003**  
(millions of dollars)

	Dec. 31, 1998	Dec. 31, 1999	Dec. 31, 2000	Dec. 31, 2001	Dec. 31, 2002	Dec. 31, 2003
<b>Assets</b>						
Cash and Due from Banks	1,429	1,374	1,517	1,671	1,717	1,785
Investment Securities	8,274	7,779	8,062	8,708	9,544	10,321
Federal Funds Sold	1,247	803	1,008	1,398	1,299	957
Total Loans and Leases	21,648	23,640	26,998	29,511	31,821	36,535
Less: Loan Loss Reserve	307	328	367	408	436	515
<b>Loans Net</b>	<b>21,341</b>	<b>23,312</b>	<b>26,631</b>	<b>29,103</b>	<b>31,385</b>	<b>36,020</b>
Fixed Assets	597	647	749	866	916	1,038
Other Assets	725	768	686	923	1,694	1,210
Total Assets	33,613	34,730	38,897	42,997	46,555	52,196
<b>Liabilities</b>						
Total Deposits	28,429	28,849	32,258	35,596	37,855	42,182
Other Liabilities	2,078	2,716	3,066	3,430	4,025	4,599
Total Liabilities	30,507	31,565	35,324	39,026	41,880	46,781
Total Equity Capital	3,106	3,165	3,573	3,971	4,675	5,415
Total Liabilities and Equity Capital	33,613	34,730	38,897	42,997	46,555	52,196

<sup>1</sup>FDIC insured banks only.

**Source:** Missouri Division of Finance, Comparative Statement of Condition, State and National Banks in Missouri, and the State and Regional Fiscal Studies Unit.

**Table D-4**  
**Missouri Abstract of Reports of Condition of State-Chartered**  
**Savings Institutions: 2000-2003**  
(thousands of dollars)

	June 30, 2000	June 30, 2001	June 30, 2002	June 30, 2003
<b>Number of Institutions Reporting</b>	7	7	7	7
<b>Total Assets</b>	535,721	620,336	682,320	714,361
Cash and Due From Depository Institutions	24,025	43,917	41,421	53,849
Interest-Bearing Balances	18,763	37,294	33,460	44,141
Securities	68,462	62,140	91,830	105,518
Federal Funds Sold & Reverse Repurchase Agreements	320	0	0	0
Net Loans & Leases	426,773	486,774	520,193	516,551
Loan Loss Allowance	2,064	2,272	2,402	2,779
Trading Account Assets	0	0	0	0
Bank Premises and Fixed Assets	7,207	10,779	12,535	13,163
Other Real Estate Owned	1,975	3,015	2,332	1,832
Goodwill and Other Intangibles	767	4,274	3,983	3,663
All Other Assets	6,192	9,437	10,026	19,785
<b>Total Liabilities and Capital</b>	535,720	620,336	682,318	714,360
<b>Total Liabilities</b>	472,910	554,342	613,776	643,385
Total Deposits	409,025	472,202	525,098	550,298
Interest-Bearing Deposits	398,346	448,071	507,137	527,073
Deposits Held in Domestic Offices	409,025	472,202	525,098	550,298
% Insured (Estimated)	97.43%	93.23%	93.74%	92.49%
Federal Funds Purchased & Repurchase Agreements	2,900	4,115	4,311	5,234
Trading Liabilities	0	0	0	0
Other Borrowed Funds	57,734	74,388	81,479	85,191
Subordinated Debt	0	0	0	0
All Other Liabilities	3,251	3,637	2,888	2,662

**Table D-4 (continued)**  
**Missouri Abstract of Reports of Condition of State-Chartered**  
**Savings Institutions: 2000-2003**  
(thousands of dollars)

	June 30, 2000	June 30, 2001	June 30, 2002	June 30, 2003
<b>Equity capital</b>	62,810	65,994	68,542	70,975
Perpetual Preferred Stock	0	0	0	0
Common Stock	2	2	2	2
Surplus	18,469	18,681	18,871	19,046
Undivided Profits	44,339	47,311	49,669	51,927
<b>Memoranda</b>				
Noncurrent Loans and Leases	3,462	3,291	1,961	3,510
Income Earned, Not Collected on Loans	2,245	3,820	4,124	3,803
Earning Assets	514,318	586,208	645,483	666,210
Long-Term Assets (5+ years)	46,076	60,973	89,950	99,593
Average Assets, year-to-date	520,938	603,793	672,613	709,860
Average Assets, Quarterly	528,219	612,012	680,474	713,525
Volatile Liabilities	85,949	82,817	107,766	125,247
Insider Loans	1,214	2,990	5,052	5,224
FHLB Advances	20,028	73,963	81,260	85,048
Unused Loan Commitments	0	22,292	25,017	39,511
Total Unused Commitments	14,152	23,292	25,017	39,511
Restructured Loans and Leases	0	0	114	0
Quarterly Mutual Fund Sales	0	0	0	20

**Source:** Federal Deposit Insurance Corporation

**Table D-5**  
**Missouri Abstract of Reports of Condition of**  
**State-Chartered Credit Unions: 1999-2003**  
(thousands of dollars)

	Dec. 31, 1999	Dec. 31, 2000	Dec. 31, 2001	Dec. 31, 2002	Dec. 31, 2003
<b>Assets</b>					
Cash	453,928	491,114	665,773	673,121	598,732
Investments	1,082,331	970,807	1,181,926	1,319,419	1,493,968
Loans <sup>1</sup>	3,507,166	3,995,298	4,219,867	4,494,786	4,838,254
Allowance for Loan & Lease Losses	(34,824)	(35,333)	(37,368)	(41,067)	(41,398)
Other Assets	204,604	228,093	271,553	291,057	313,093
<b>Total Assets</b>	<b>5,213,205</b>	<b>5,649,979</b>	<b>6,301,752</b>	<b>6,737,316</b>	<b>7,202,649</b>
<b>Liabilities, Shares, and Equity</b>					
Liabilities	73,575	163,154	104,839	142,562	273,612
Savings/Deposits	4,578,079	4,872,436	5,536,148	5,871,347	6,156,028
Equity	561,551	614,389	660,765	723,407	773,010
<b>Total Liabilities</b>	<b>5,123,205</b>	<b>5,649,979</b>	<b>6,301,752</b>	<b>6,737,316</b>	<b>7,202,649</b>
Number of Credit Unions	179	172	169	164	159

<sup>1</sup>Beginning in 2002 this includes loans held for sale.

**Source:** Missouri Department of Economic Development, Division of Credit Unions.

**Table D-6**  
**New Housing Units Authorized in Permit-Issuing**  
**Places in Missouri: 1965-2002**  
 (valuation in thousands of dollars)

Year	Sample Size	Number of Units		Valuation	
		Total	Private (1-Unit)	Total	Private (1-Unit)
1965	12,000	23,992	13,961	291,830	211,382
1966	12,000	22,518	12,435	299,310	201,793
1967	13,000	24,029	14,885	330,513	251,993
1968	13,000	28,410	16,206	387,980	284,509
1969	13,000	24,697	12,455	350,185	227,784
1970	13,000	23,334	11,814	326,392	206,241
1971	13,000	35,085	16,635	513,823	312,024
1972	14,000	35,202	18,612	539,324	375,892
1973	14,000	25,584	14,988	449,726	335,078
1974	14,000	15,181	10,491	307,365	247,810
1975	14,000	16,135	12,326	401,616	347,989
1976	14,000	22,749	16,923	578,658	497,116
1977	14,000	28,081	20,729	758,909	654,873
1978	16,000	29,065	21,688	895,888	771,623
1979	16,000	19,384	14,030	656,708	544,818
1980	16,000	13,621	8,421	458,742	338,007
1981	16,000	9,879	6,330	361,178	270,675
1982	16,000	11,544	6,076	436,209	294,941
1983	16,000	18,687	12,318	806,981	643,203
1984	17,000	24,817	12,376	1,018,073	681,835
1985	17,000	27,236	13,706	1,180,603	791,349
1986	17,000	33,208	17,414	1,585,970	1,124,274
1987	17,000	29,085	18,014	1,642,861	1,286,011
1988	17,000	23,473	16,097	1,448,463	1,202,752
1989	17,000	17,970	13,847	1,221,655	1,082,644
1990	17,000	15,284	12,327	1,089,493	983,698
1991	17,000	16,118	13,070	1,122,313	1,020,360
1992	17,000	20,078	16,624	1,525,889	1,404,675
1993	17,000	21,702	18,318	1,749,829	1,626,393
1994	19,000	26,374	20,869	2,149,314	1,944,991
1995	19,000	24,282	18,975	2,032,503	1,817,618
1996	19,000	26,298	20,107	2,275,667	2,008,419
1997	19,000	25,156	18,811	2,265,005	1,966,818
1998	19,000	25,657	19,997	2,424,875	2,145,241
1999	19,000	26,840	20,658	2,739,418	2,426,376
2000	19,000	23,212	17,267	2,450,158	2,141,756
2001	19,000	23,470	18,045	2,634,744	2,304,011
2002	19,000	28,255	20,747	3,186,632	2,702,752

Source: U.S. Department of Commerce, Bureau of the Census.