

National and District Data

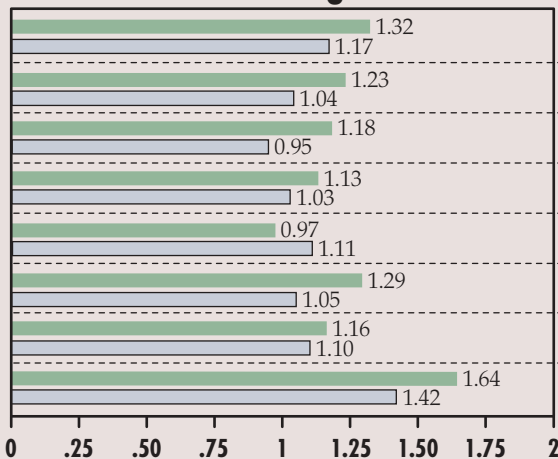
SELECTED INDICATORS OF THE NATIONAL ECONOMY AND BANKING, AGRICULTURAL AND BUSINESS CONDITIONS IN THE EIGHTH FEDERAL RESERVE DISTRICT

Commercial Bank Performance Ratios

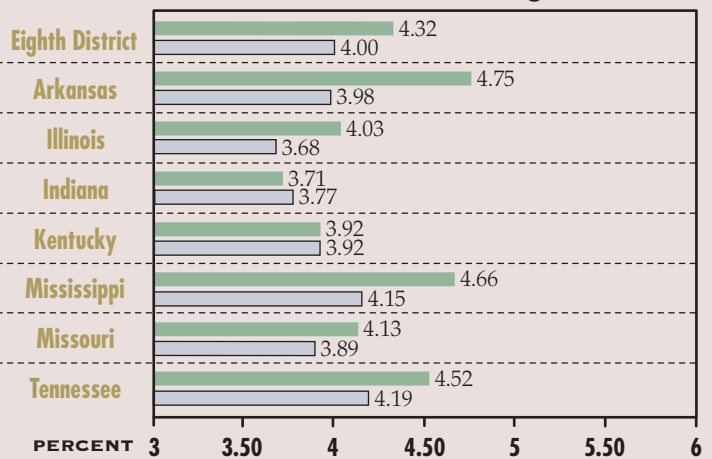
THIRD QUARTER 2002

U.S. Banks by Asset Size	ALL	\$100 MILLION- \$300 MILLION	LESS THAN \$300 MILLION	\$300 MILLION- \$1 BILLION	LESS THAN \$1 BILLION	\$1BILLION- \$15 BILLION	LESS THAN \$15 BILLION	MORE THAN \$15 BILLION
	Return on Average Assets*	1.39	1.23	1.17	1.30	1.22	1.45	1.33
Net Interest Margin*	4.26	4.67	4.67	4.61	4.65	4.33	4.49	4.15
Nonperforming Loan Ratio	1.51	1.00	1.05	1.01	1.03	1.08	1.06	1.73
Loan Loss Reserve Ratio	1.88	1.39	1.40	1.46	1.43	1.74	1.58	2.03

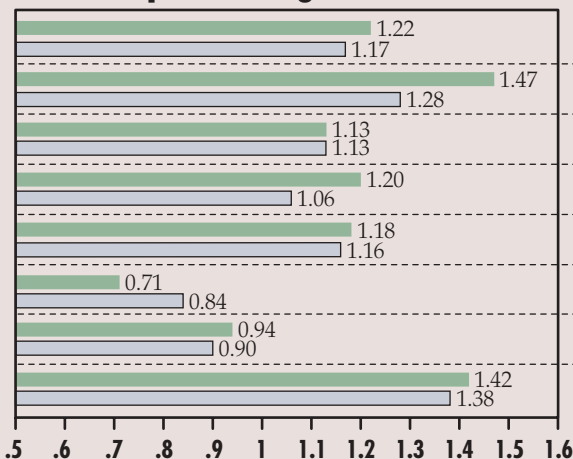
Return on Average Assets*



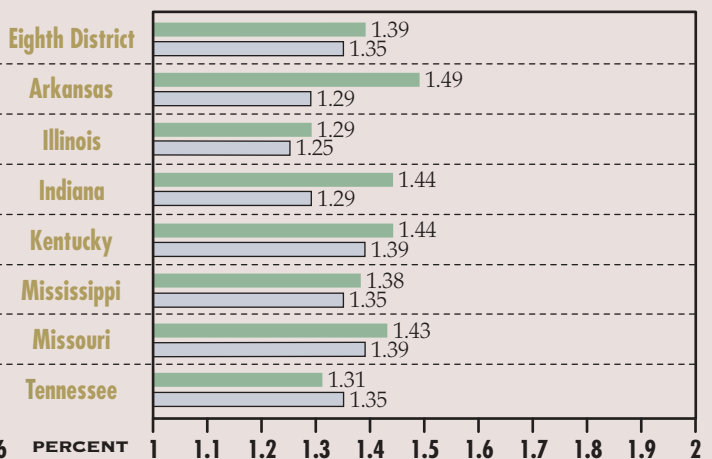
Net Interest Margin*



Nonperforming Loan Ratio



Loan Loss Reserve Ratio



● Third Quarter 2002

○ Third Quarter 2001

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:
<http://www.stls.frb.org/fred/data/regional.html>.

Regional Economic Indicators

Nonfarm Employment Growth

YEAR-OVER-YEAR PERCENT CHANGE

	THIRD QUARTER 2002							
	TOTAL	Goods Producing		Service Producing				
		MFG	CONS ¹	GOVT	TPU ²	FIRE ³	SERVICES	TRADE
United States	-0.8%	-4.8%	-2.0%	1.3%	-4.6%	0.3%	0.6%	-1.1%
Arkansas	-0.4	-4.5	3.2	1.1	4.8	1.7	-0.3	-0.4
Illinois	-1.3	-2.1	-0.1	0.1	-3.4	-0.7	-1.6	-1.1
Indiana	-1.2	-2.7	-4.3	2.0	-4.7	-0.5	0.1	-2.1
Kentucky	1.0	-1.7	1.9	1.5	-1.8	0.5	2.6	1.5
Mississippi	-0.3	-1.6	2.4	1.3	-2.1	-3.9	0.8	-1.2
Missouri	-1.8	-3.7	-4.3	-1.1	-3.4	-2.1	-0.7	-1.6
Tennessee	-0.2	-2.0	-1.8	0.3	-3.4	-0.6	2.1	-0.5

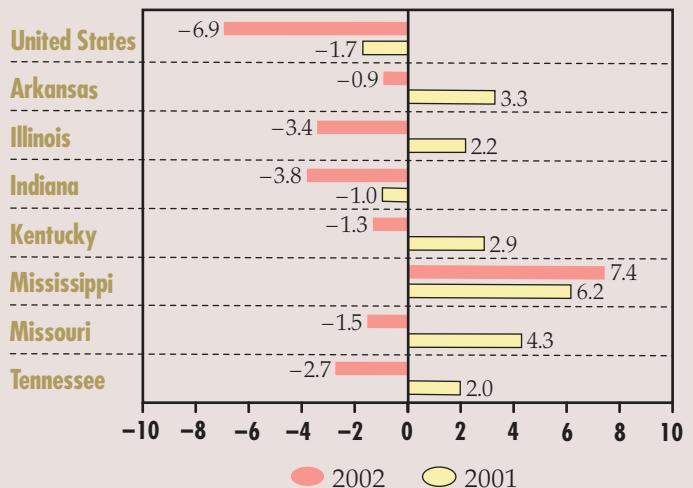
Unemployment Rates

PERCENT

	III/2002	II/2002	III/2001
United States	5.7%	5.9%	4.8%
Arkansas	5.1	5.3	5.2
Illinois	6.4	6.3	5.5
Indiana	5.1	5.1	4.6
Kentucky	5.2	5.3	5.7
Mississippi	6.2	6.8	5.5
Missouri	4.9	5.1	4.8
Tennessee	4.8	5.0	4.5

Total Government Revenue

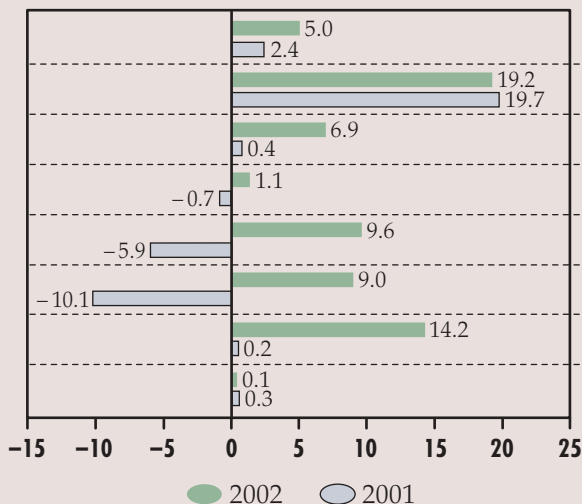
FISCAL-YEAR-OVER-YEAR PERCENT CHANGE



THIRD QUARTER

Housing Permits

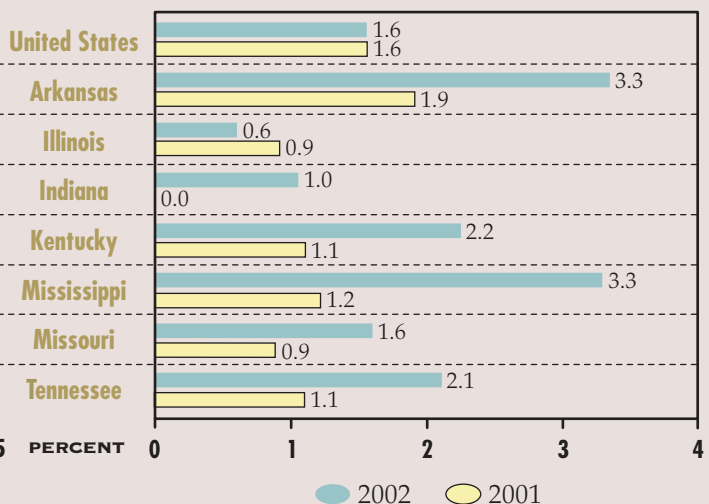
YEAR-OVER-YEAR PERCENT CHANGE IN YEAR-TO-DATE LEVELS



SECOND QUARTER

Real Personal Income*

YEAR-OVER-YEAR PERCENT CHANGE



¹ Construction ² Transportation and Public Utilities

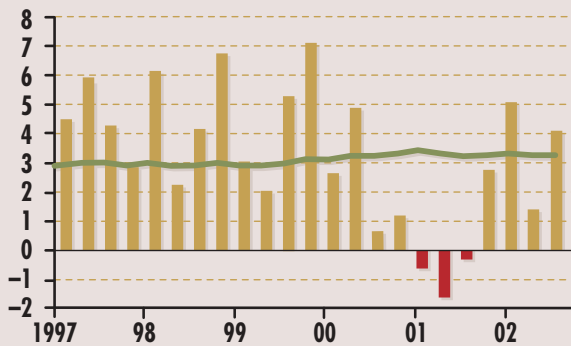
³ Finance, Insurance and Real Estate All data are seasonally adjusted.

* NOTE: Real personal income is personal income divided by the PCE chained price index.

Major Macroeconomic Indicators

Real GDP Growth

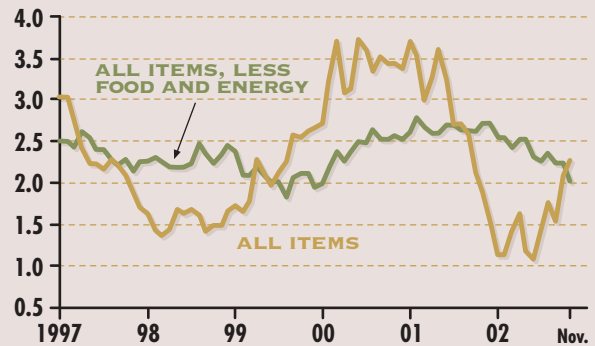
PERCENT



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

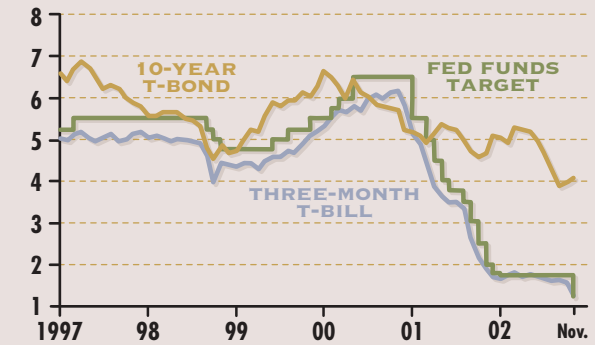
Civilian Unemployment Rate

PERCENT



Interest Rates

PERCENT

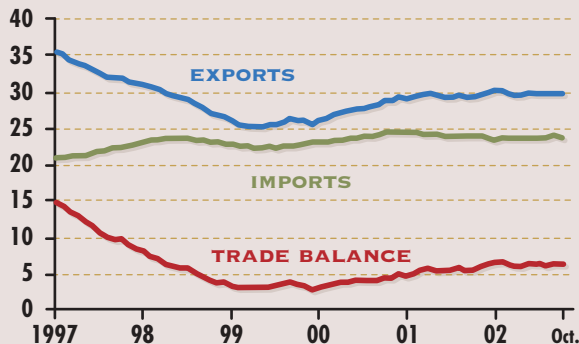


NOTE: Except for the fed funds target, which is end-of-period, data are monthly averages of daily data.

Farm Sector Indicators

U.S. Agricultural Trade

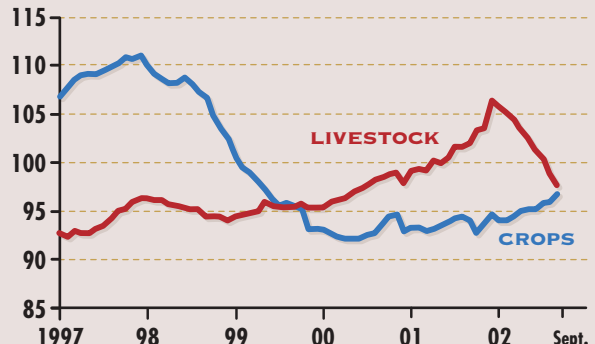
BILLIONS OF DOLLARS



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

