

National and District Data

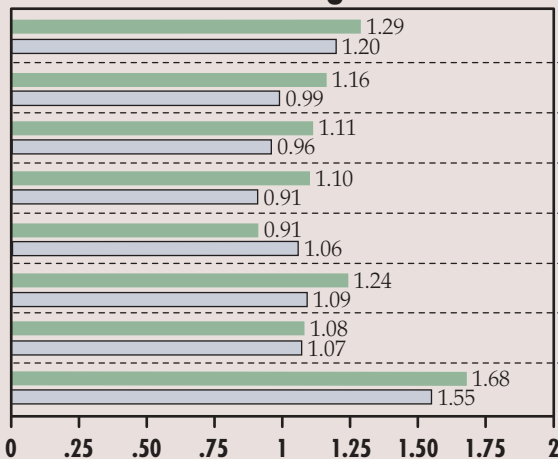
SELECTED INDICATORS OF THE NATIONAL ECONOMY AND BANKING, AGRICULTURAL AND BUSINESS CONDITIONS IN THE EIGHTH FEDERAL RESERVE DISTRICT

Commercial Bank Performance Ratios

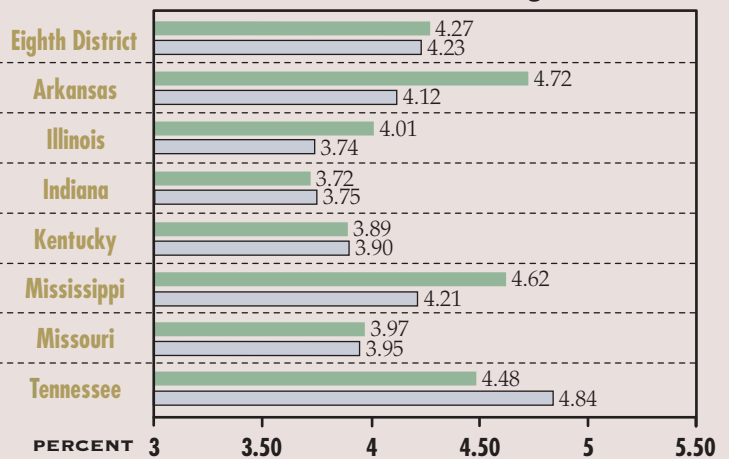
FOURTH QUARTER 2002

U.S. Banks by Asset Size	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*	1.35	1.22	1.15	1.26	1.20	1.45	1.32	1.36
Net Interest Margin*	4.24	4.68	4.67	4.60	4.64	4.38	4.51	4.11
Nonperforming Loan Ratio	1.46	0.98	1.01	0.91	0.97	1.05	1.01	1.68
Loan Loss Reserve Ratio	1.86	1.39	1.40	1.47	1.43	1.67	1.54	2.02

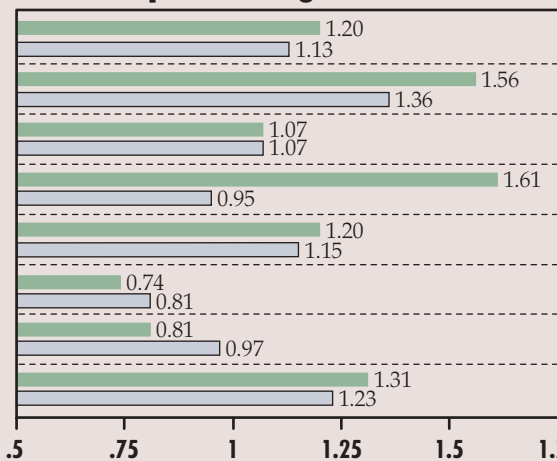
Return on Average Assets*



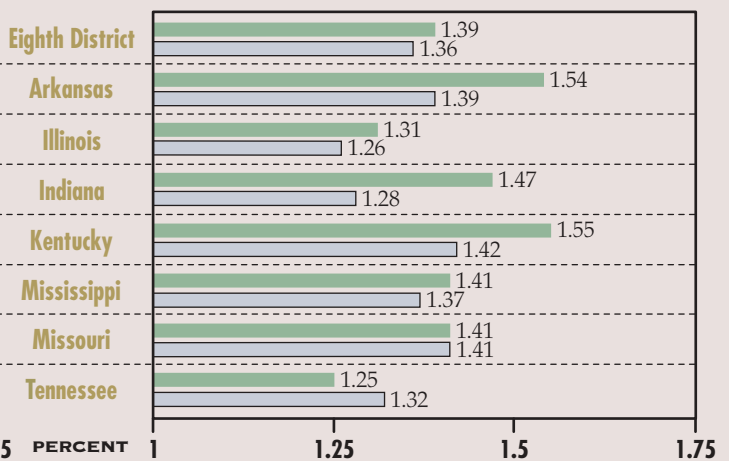
Net Interest Margin*



Nonperforming Loan Ratio



Loan Loss Reserve Ratio



● Fourth Quarter 2002

○ Fourth 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:
www.research.stlouisfed.org/fred/data/regional.html

Regional Economic Indicators

Nonfarm Employment Growth

YEAR-OVER-YEAR PERCENT CHANGE

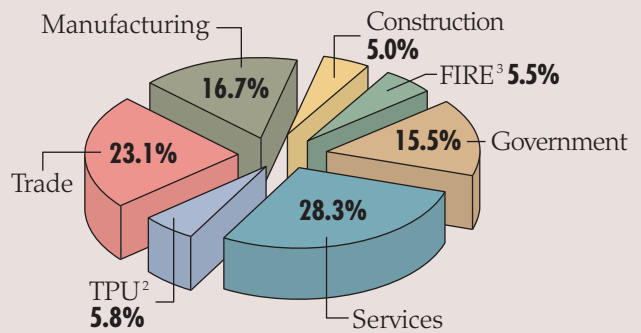
	FOURTH QUARTER 2002							
	TOTAL	Goods Producing		Service Producing				
		MFG	CONS ¹	GOVT	TPU ²	FIRE ³	SERVICES	TRADE
United States	-0.3%	-3.8%	-1.4%	1.2%	-2.9%	0.8%	1.3%	-0.8%
Arkansas	0.0	-3.9	3.1	1.4	4.7	2.0	0.1	0.2
Illinois	-1.1	-2.2	2.1	-0.4	-2.7	-0.4	-0.9	-1.3
Indiana	-0.4	-1.4	-3.1	2.2	-3.2	0.3	0.5	-1.3
Kentucky	1.2	-0.5	3.1	1.9	-2.4	0.5	2.5	1.2
Mississippi	0.2	-1.2	2.8	3.0	-3.1	-5.0	1.1	-1.2
Missouri	-1.6	-2.1	-7.3	-0.2	-3.4	-2.0	-0.8	-1.3
Tennessee	-0.3	-2.2	-1.8	0.8	-3.8	-0.9	1.9	-0.8

Unemployment Rates

PERCENT

	IV/2002	III/2002	IV/2001
United States	5.9%	5.8%	5.6%
Arkansas	5.1	5.1	5.4
Illinois	6.6	6.4	5.9
Indiana	4.9	5.1	5.1
Kentucky	5.1	5.2	6.1
Mississippi	6.8	6.2	6.3
Missouri	5.0	4.9	4.9
Tennessee	4.5	4.8	4.8

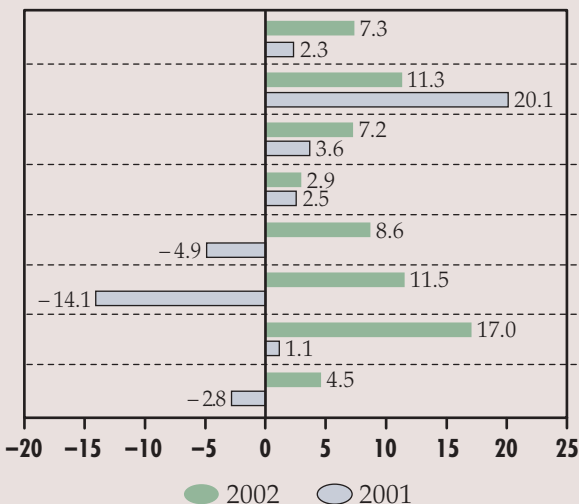
Eighth District Payroll Employment by Industry — 2002



FOURTH QUARTER

Housing Permits

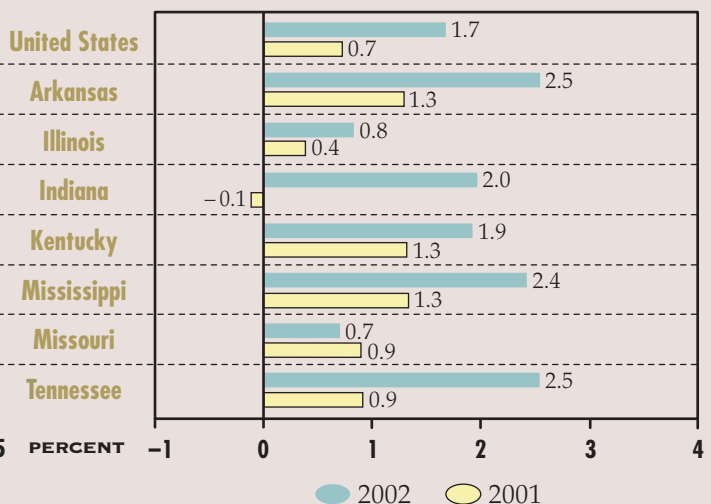
YEAR-OVER-YEAR PERCENT CHANGE IN YEAR-TO-DATE LEVELS



THIRD QUARTER

Real Personal Income*

YEAR-OVER-YEAR PERCENT CHANGE



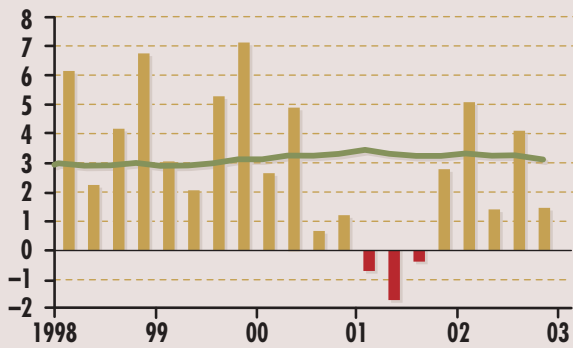
¹ Construction ² Transportation and Public Utilities
³ Finance, Insurance and Real Estate All data are seasonally adjusted.

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

Major Macroeconomic Indicators

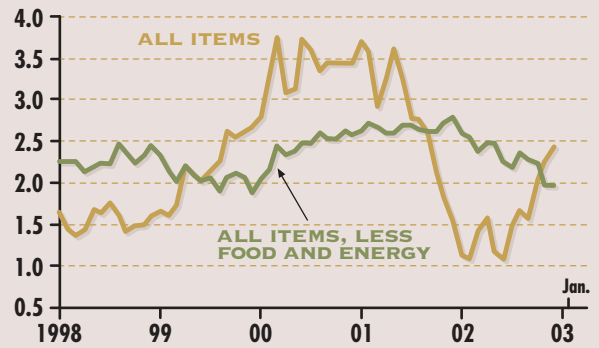
Real GDP Growth

PERCENT



Consumer Price Inflation

PERCENT



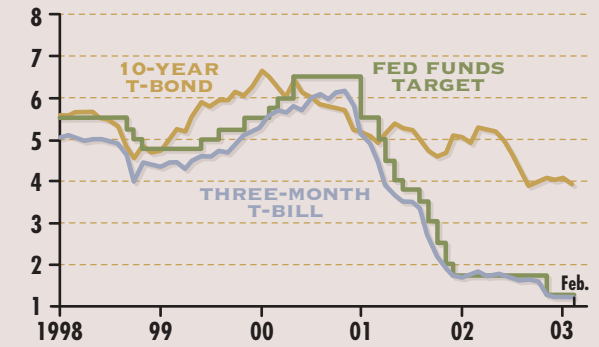
Civilian Unemployment Rate

PERCENT



Interest Rates

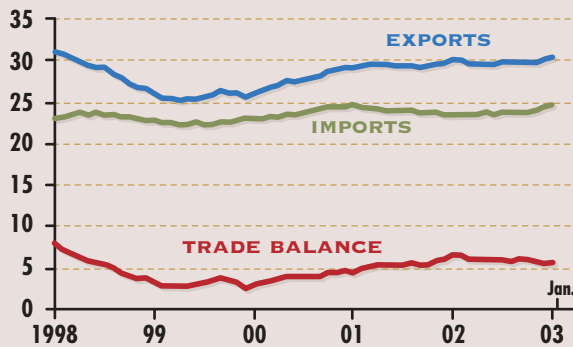
PERCENT



Farm Sector Indicators

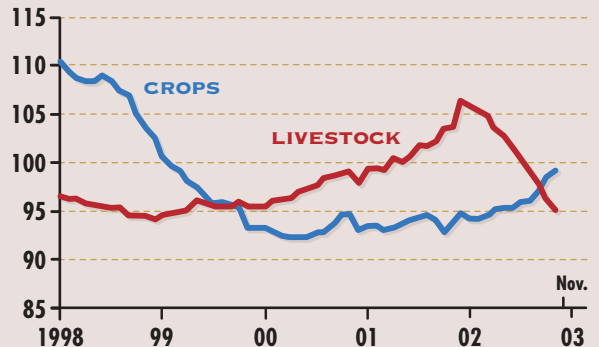
U.S. Agricultural Trade

BILLIONS OF DOLLARS



Farming Cash Receipts

BILLIONS OF DOLLARS



U.S. Crop and Livestock Prices

INDEX 1990-92=100

