

National and District Data

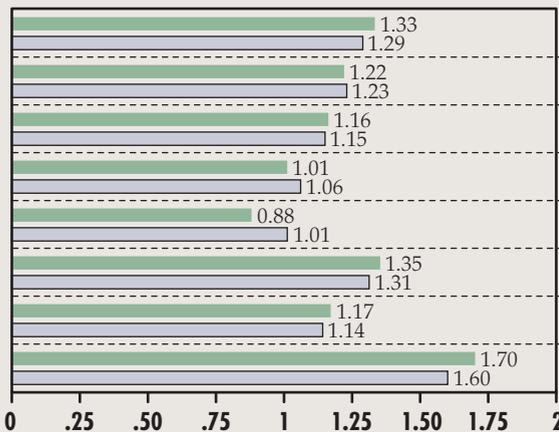
SELECTED INDICATORS OF THE NATIONAL ECONOMY AND BANKING, AGRICULTURAL AND BUSINESS CONDITIONS IN THE EIGHTH FEDERAL RESERVE DISTRICT

Commercial Bank Performance Ratios

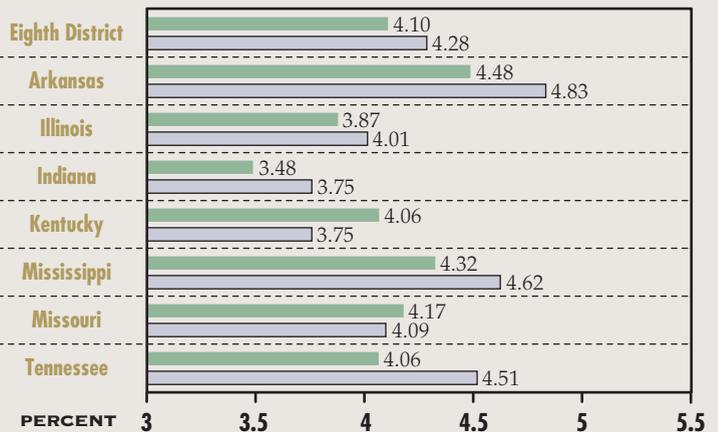
SECOND QUARTER 2003

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	1.19	1.14	1.31	1.22	1.42	1.32
Net Interest Margin*	3.96	4.48	4.51	4.35	4.44	4.12	4.28	3.81
Nonperforming Loan Ratio	1.33	1.02	1.09	0.95	1.03	1.04	1.03	1.47
Loan Loss Reserve Ratio	1.81	1.40	1.42	1.50	1.46	1.74	1.59	1.92

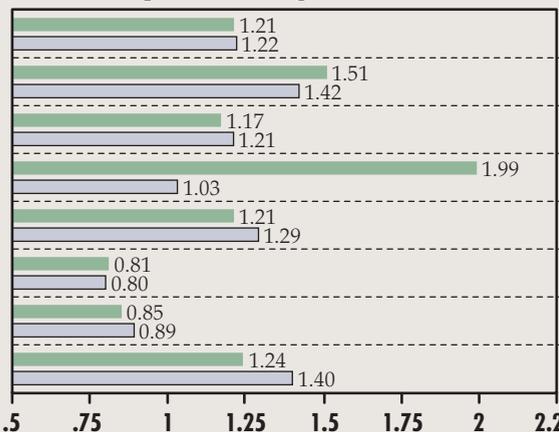
Return on Average Assets*



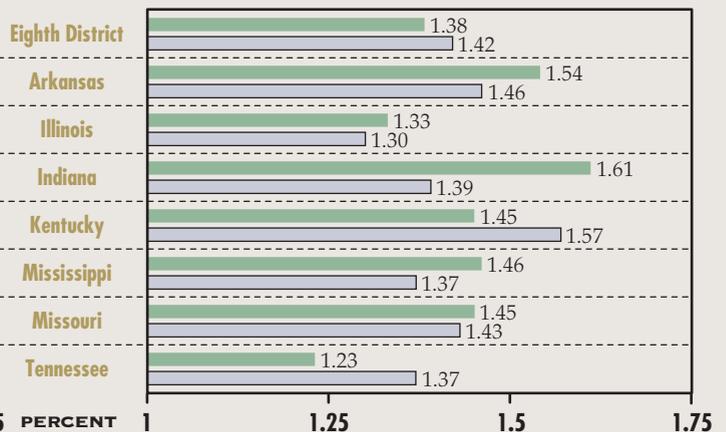
Net Interest Margin*



Nonperforming Loan Ratio



Loan Loss Reserve Ratio



● Second Quarter 2003

○ Second Quarter 2002

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

SECOND QUARTER 2003									
	UNITED STATES	EIGHTH DISTRICT	ARKANSAS	ILLINOIS	INDIANA	KENTUCKY	MISSISSIPPI	MISSOURI	TENNESSEE
Total Nonagricultural	-0.3%	-0.7%	0.1%	-0.9%	-1.0%	-0.9%	-0.2%	-1.4%	0.0%
Natural Resources/Mining	-2.9	-2.1	0.5	-0.7	-1.4	-3.9	4.5	-11.6	-5.7
Construction	1.0	-2.3	-2.0	-0.7	-5.6	-2.1	0.8	-2.2	-4.0
Manufacturing	-4.1	-2.9	-2.7	-3.2	-1.9	-2.8	-4.9	-3.1	-3.3
Trade/Transportation/Utilities	-1.0	-0.5	0.7	-0.5	-0.8	-1.6	1.6	-0.9	-0.6
Information	-4.0	-2.7	-2.8	-2.1	-2.7	-0.3	0.4	-5.5	-2.9
Financial Activities	1.8	0.0	0.6	0.0	-0.2	0.4	0.5	-0.2	0.0
Professional & Business Services	-0.2	-1.1	-0.5	-0.4	-5.3	-0.2	0.7	-2.8	1.4
Educational & Health Services	2.3	1.6	2.8	1.0	1.3	2.7	-0.9	0.8	4.0
Leisure & Hospitality	0.9	-0.8	2.0	-0.9	-2.2	-0.5	-1.3	-1.7	1.4
Other Services	-0.6	-0.8	-0.6	-0.6	1.0	-3.3	4.3	3.8	0.6
Government	0.1	-0.2	0.7	-1.5	2.4	-0.9	1.3	-2.0	1.0

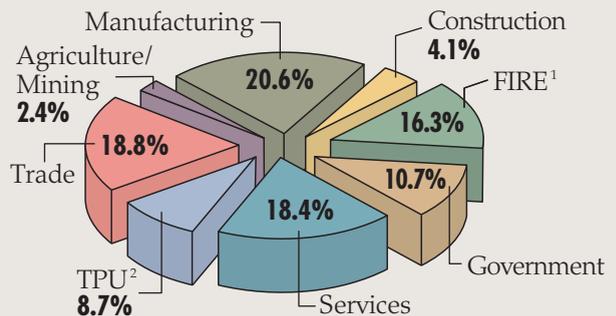
*NOTE: Nonfarm payroll employment series have been converted from the 1987 Standard Classification (SIC) system basis to a 2002 North American Industry Classification (NAICS) basis.

Unemployment Rates

PERCENT

	11/2003	1/2003	11/2002
United States	6.2%	5.8%	5.8%
Arkansas	5.5	4.9	5.5
Illinois	6.3	6.5	6.5
Indiana	4.9	4.8	5.2
Kentucky	5.8	5.6	5.7
Mississippi	6.7	6.2	6.9
Missouri	5.3	4.9	5.5
Tennessee	5.2	4.8	5.2

District Real Gross State Product by Industry—2001



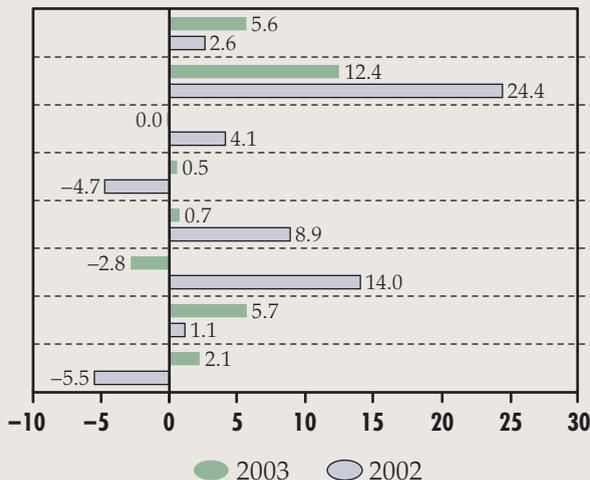
UNITED STATES \$9,335 BILLION
DISTRICT TOTAL \$1,191 BILLION
CHAINED 1996 DOLLARS

¹ Finance, Insurance and Real Estate ² Transportation, Communication and Public Utilities

SECOND QUARTER

Housing Permits

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



FIRST QUARTER

Real Personal Income*

YEAR-OVER-YEAR PERCENT CHANGE

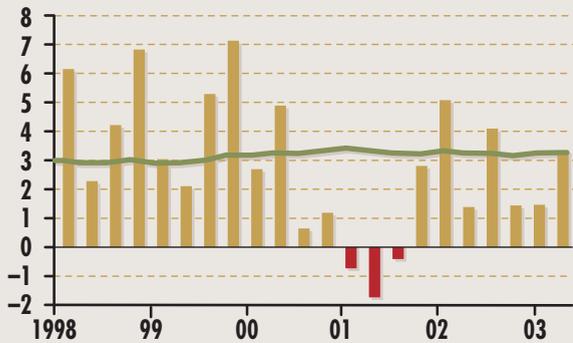


*NOTE: Real personal income is personal income divided by the PCE chained price index.

Major Macroeconomic Indicators

Real GDP Growth

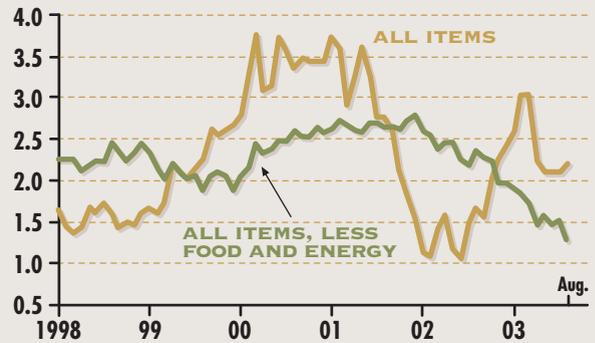
PERCENT



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

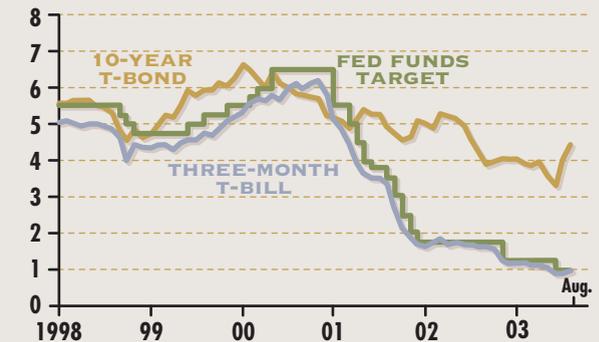
PERCENT



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

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

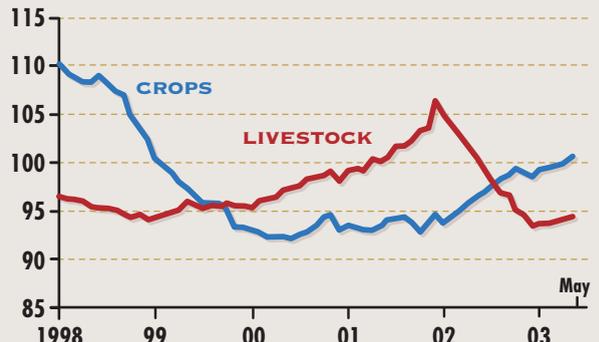
BILLIONS OF DOLLARS



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

