

National and District Data

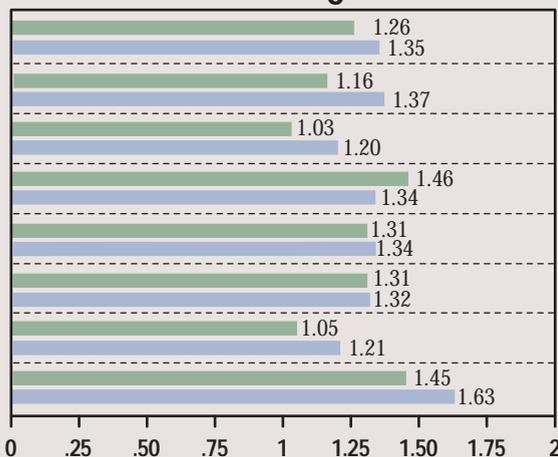
Selected indicators of the national economy and banking, agricultural and business conditions in the Eighth Federal Reserve District

Commercial Bank Performance Ratios

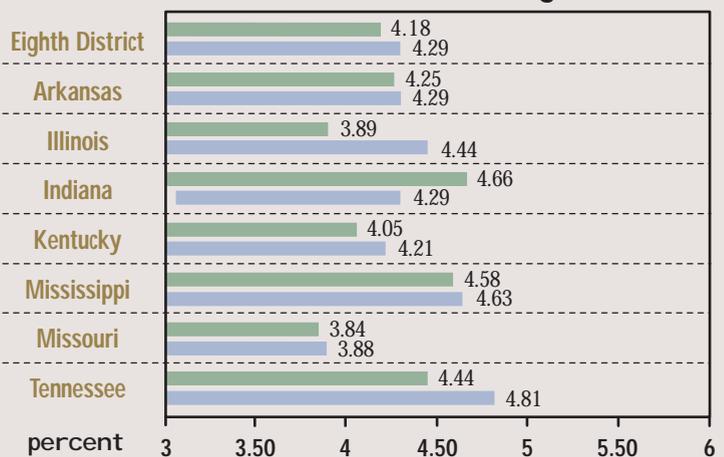
third quarter 1999

U.S. Banks by Asset Size	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*	1.38	1.27	1.20	1.38	1.26	1.83	1.56	1.27
Net Interest Margin*	4.14	4.68	4.61	4.60	4.61	4.78	4.70	3.77
Nonperforming Loan Ratio	0.96	0.89	0.93	0.78	0.87	1.06	0.97	0.95
Loan Loss Reserve Ratio	1.72	1.39	1.40	1.52	1.44	2.00	1.75	1.71

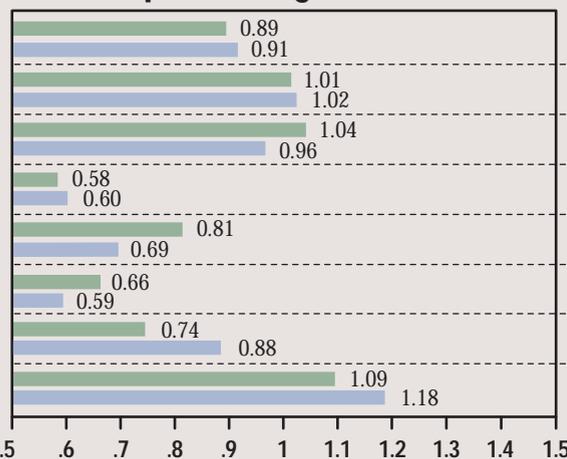
Return on Average Assets*



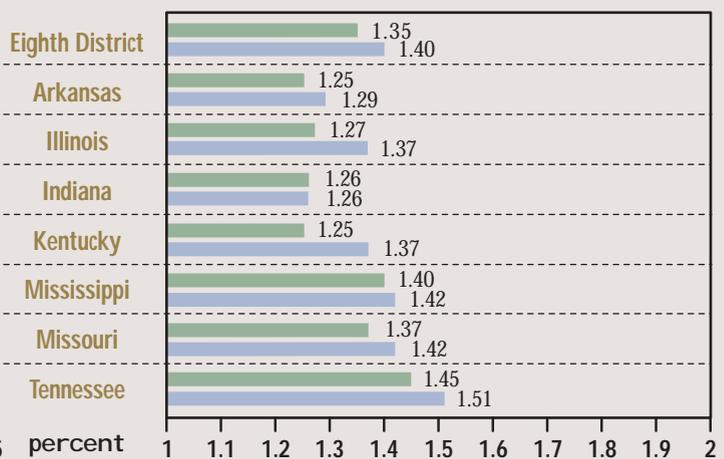
Net Interest Margin*



Nonperforming Loan Ratio



Loan Loss Reserve Ratio



● Third Quarter 1999

● Third Quarter 1998

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 1999							
	total	Goods Producing		Service Producing				
		mfg	cons ¹	govt	tpu ²	fire ³	services	trade
United States	2.2%	-1.7%	4.5%	1.7%	2.9%	2.7%	4.0%	2.4%
Arkansas	1.2	-0.6	3.2	0.6	2.2	1.0	2.6	1.5
Illinois	1.6	-0.8	4.6	-0.3	1.5	1.6	3.2	2.0
Indiana	1.4	0.1	-0.2	1.8	1.0	4.5	2.7	0.9
Kentucky	2.1	-1.3	4.4	2.0	3.3	2.1	3.6	2.7
Mississippi	0.1	-2.1	5.1	1.7	0.9	-0.6	-0.6	0.7
Missouri	0.8	-2.0	8.1	0.9	-0.5	3.1	0.3	1.3
Tennessee	1.2	-2.2	5.4	0.7	2.0	1.6	2.1	2.2

¹ Construction ² Transportation and Public Utilities ³ Finance, Insurance and Real Estate

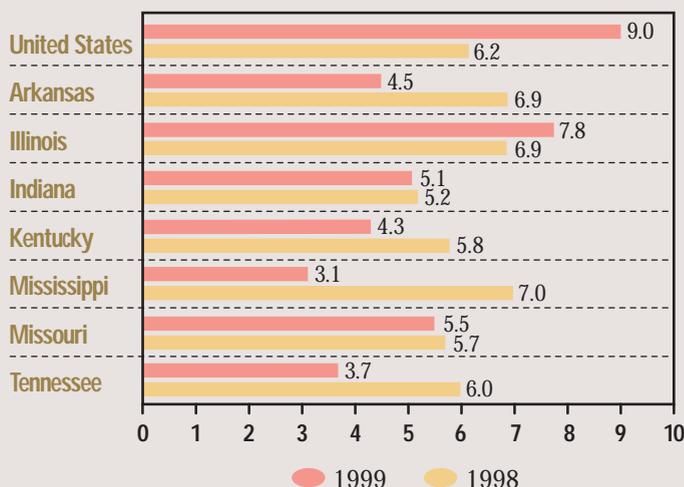
Unemployment Rates

percent

	III/1999	II/1999	III/1998
United States	4.2%	4.3%	4.5%
Arkansas	4.5	4.7	5.1
Illinois	4.3	3.9	4.2
Indiana	2.9	2.9	2.8
Kentucky	4.4	4.2	4.2
Mississippi	4.6	4.9	5.0
Missouri	3.5	2.7	4.4
Tennessee	3.7	4.3	4.3

Total State Revenue

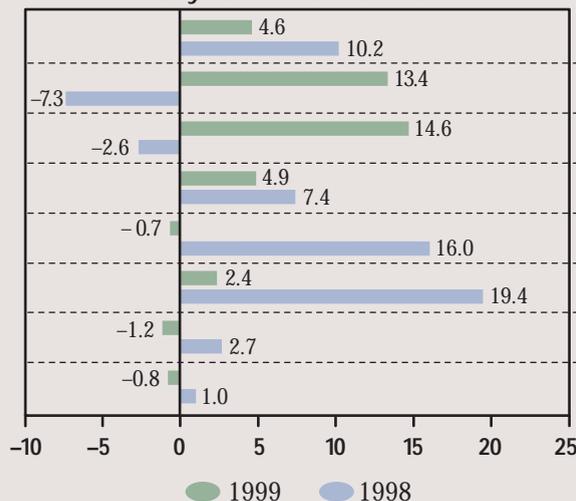
year-over-year percent change



third quarter

Housing Permits

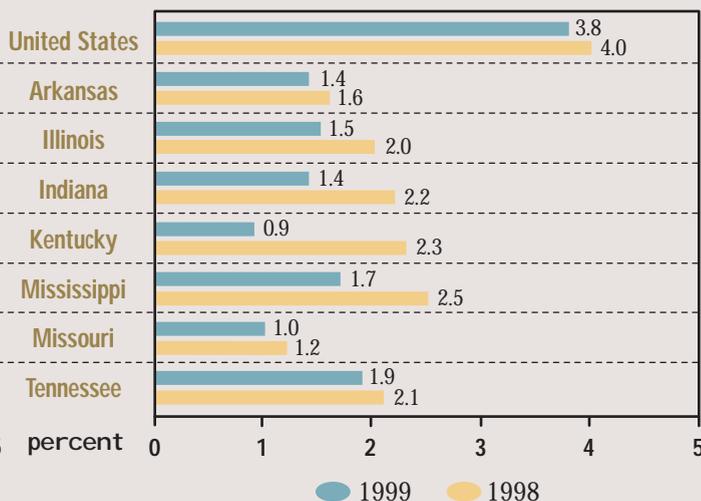
year-over-year percent change in year-to-date levels



second quarter

Real Personal Income

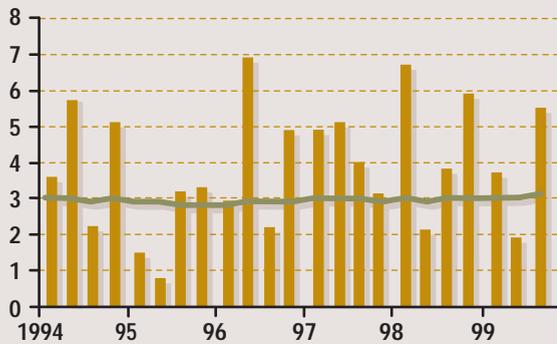
year-over-year percent change



All data are seasonally adjusted.

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

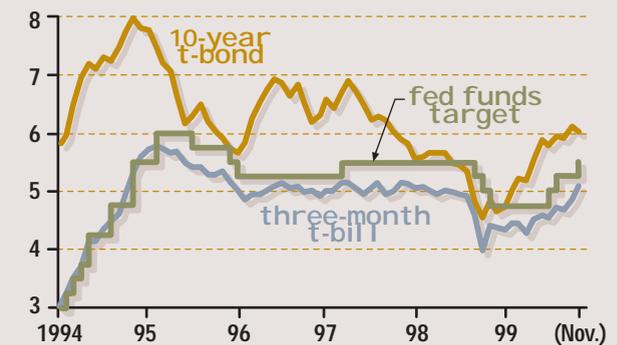


NOTE: Percent change from a year earlier

Civilian Unemployment Rate
percent



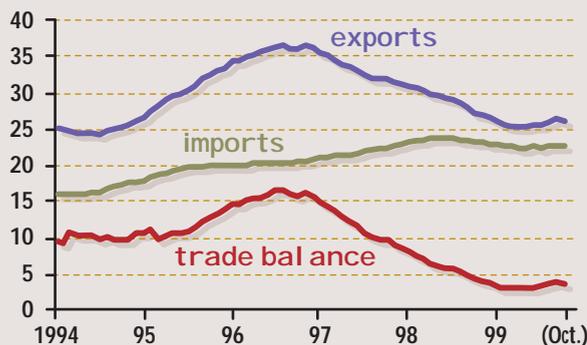
Interest Rates
percent



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

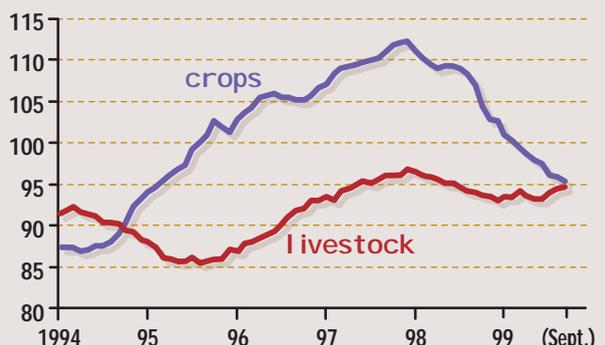
Farm Sector Indicators

U.S. Agricultural Trade
billions of dollars



NOTE: Data are aggregated over the past 12 months.

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

