

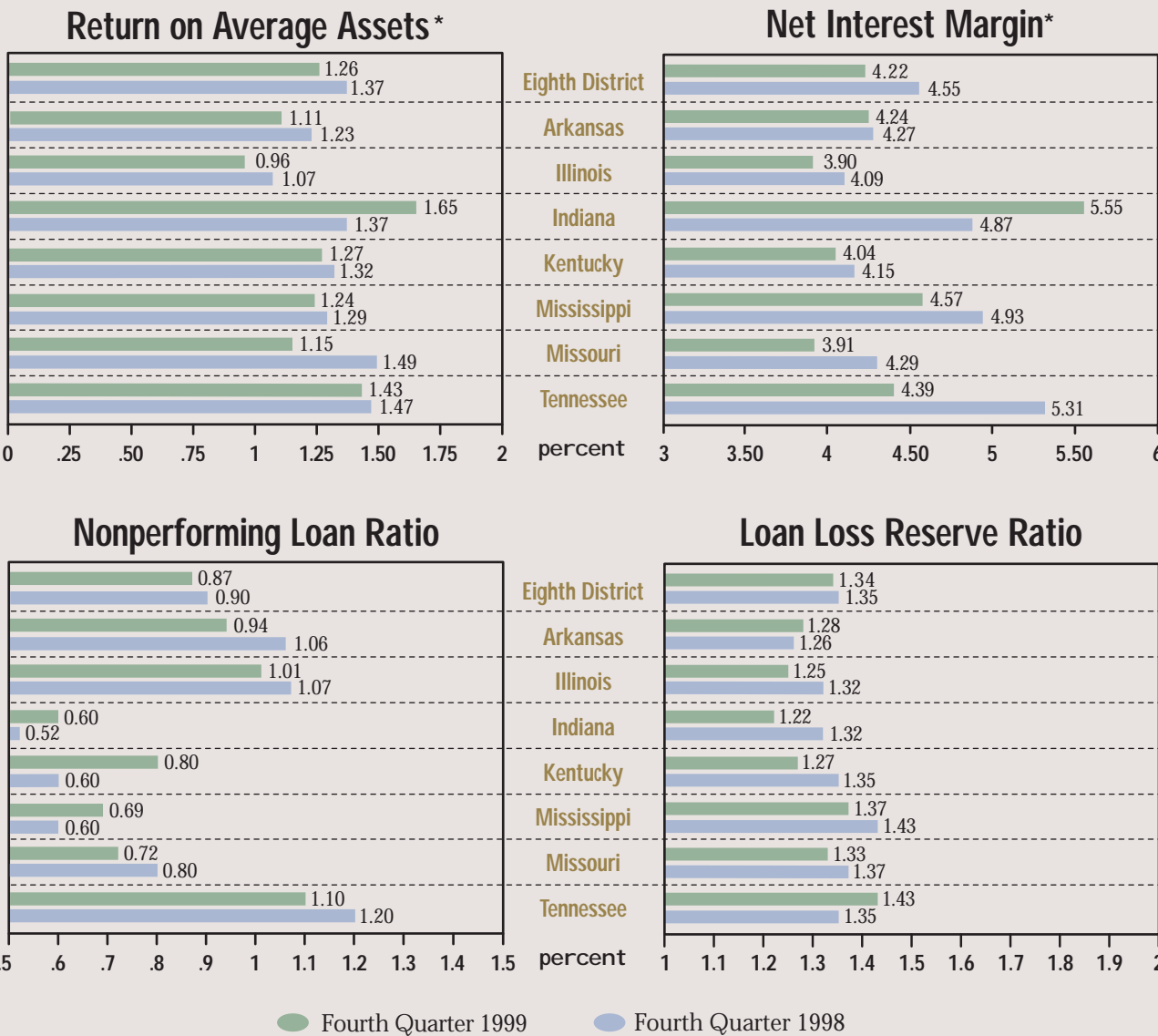
National and District Data

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

Commercial Bank Performance Ratios

fourth quarter 1999

U.S. Banks by Asset Size	fourth quarter 1999							
	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*	1.36	1.22	1.15	1.46	1.26	1.70	1.50	1.28
Net Interest Margin*	4.13	4.69	4.63	4.63	4.63	4.73	4.68	3.76
Nonperforming Loan Ratio	0.94	0.81	0.83	0.69	0.78	1.00	0.90	0.97
Loan Loss Reserve Ratio	1.67	1.40	1.40	1.49	1.43	1.96	1.72	1.64



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

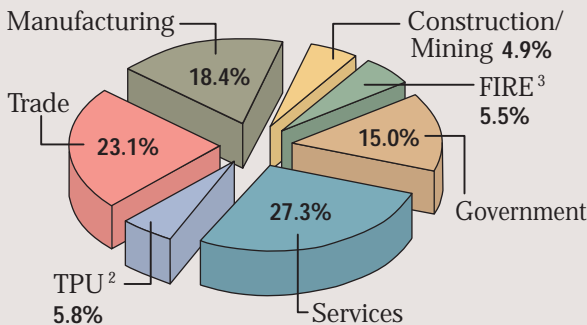
Nonfarm Employment Growth year-over-year percent change

fourth quarter 1999								
	total	Goods Producing		Service Producing				
		mfg	cons ¹	govt	tpu ²	fire ³	services	trade
United States	2.2%	-1.5%	4.2%	1.6%	2.9%	2.1%	3.9%	2.2%
Arkansas	2.1	0.6	5.1	1.2	1.9	3.2	2.5	2.9
Illinois	0.7	-1.3	2.9	1.5	-0.6	0.2	1.5	0.8
Indiana	1.6	0.7	0.3	0.7	0.1	1.5	2.3	2.6
Kentucky	2.5	0.5	4.5	1.5	3.2	2.0	4.6	2.4
Mississippi	1.6	-1.4	-0.1	2.2	4.2	-0.4	3.7	2.2
Missouri	1.5	-2.2	7.9	1.7	3.0	1.4	1.9	1.8
Tennessee	1.3	-0.1	2.8	0.7	3.4	0.4	2.0	1.3

Unemployment Rates percent

	IV/1999	III/1999	IV/1998
United States	4.1%	4.2%	4.4%
Arkansas	4.2	4.4	5.2
Illinois	4.2	4.4	4.3
Indiana	3.0	3.0	3.1
Kentucky	4.1	4.4	4.6
Mississippi	5.1	5.0	5.3
Missouri	2.9	3.4	3.9
Tennessee	3.8	4.0	4.1

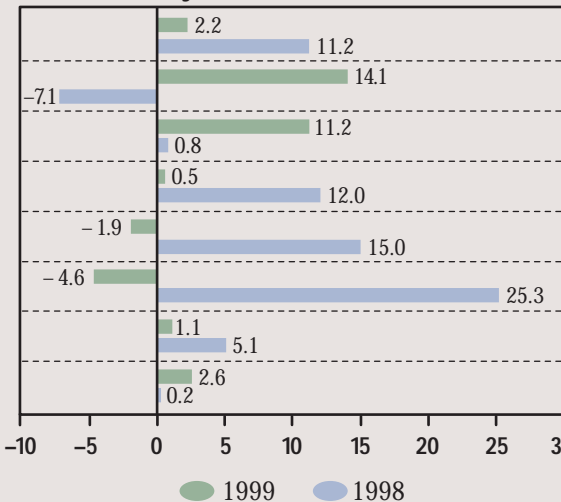
Eighth District Payroll Employment by Industry—1999



fourth quarter

Housing Permits

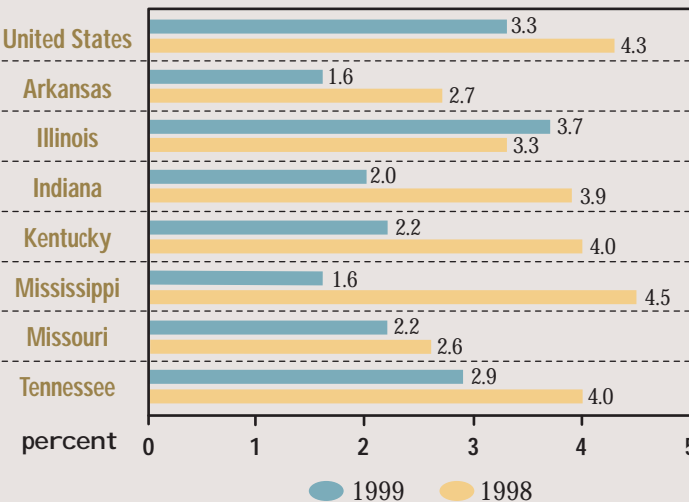
year-over-year percent change
in year-to-date levels



third quarter

Real Personal Income

year-over-year percent change

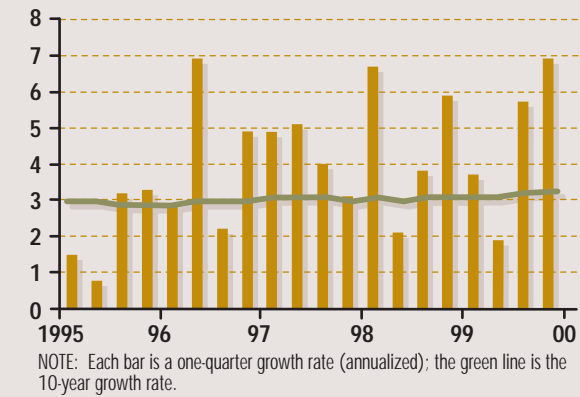


¹ Construction ² Transportation and Public Utilities ³ Finance, Insurance and Real Estate

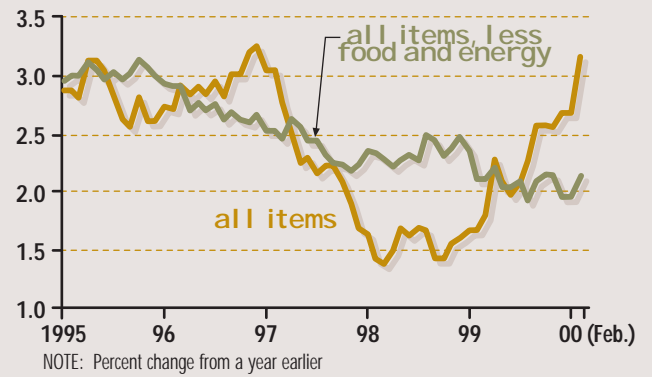
All data are seasonally adjusted.

Major Macroeconomic Indicators

Real GDP Growth
percent



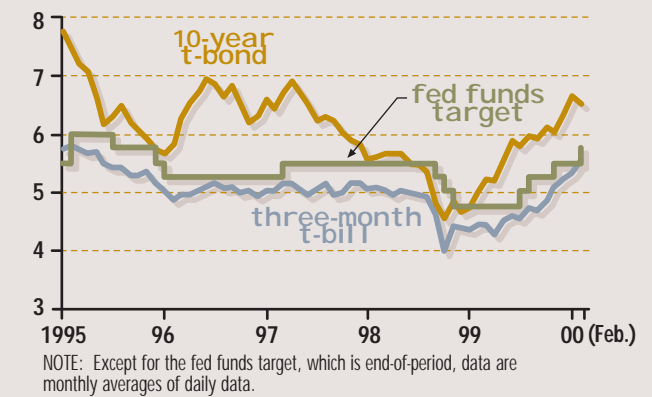
Consumer Price Inflation
percent



Civilian Unemployment Rate
percent

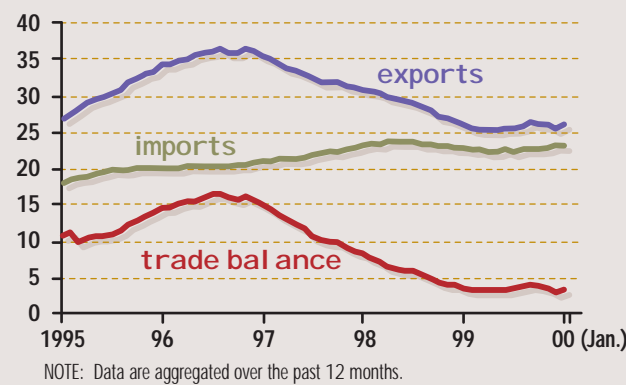


Interest Rates
percent

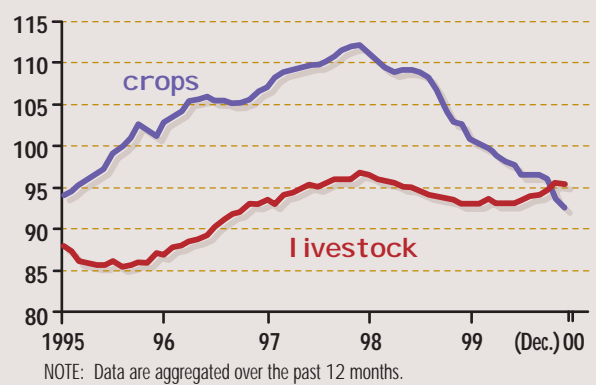


Farm Sector Indicators

U.S. Agricultural Trade
billions of dollars



Farming Cash Receipts
billions of dollars



U.S. Crop and Livestock Prices
index 1990-92=100

