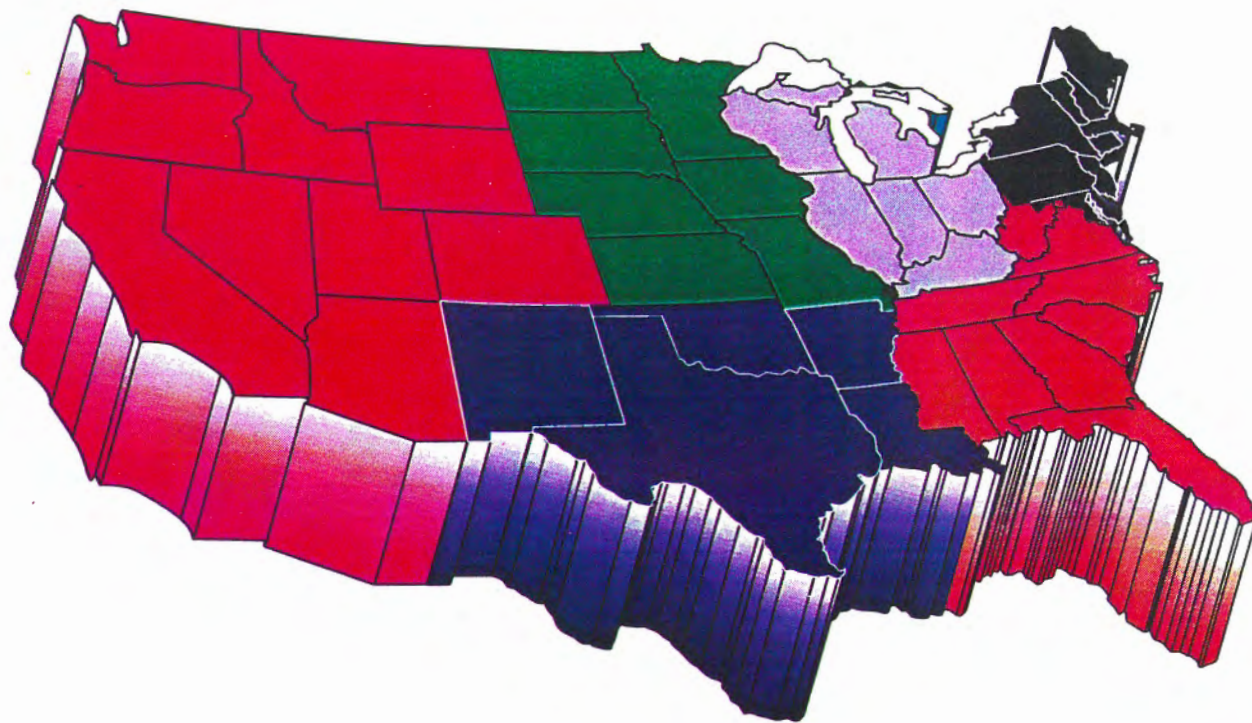


The FDIC
Quarterly
Banking Profile

Ricki Helfer, Chairman

GRAPH BOOK



First Quarter 1995

Prepared by:
FDIC Division of Research and Statistics

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FIRST QUARTER HIGHLIGHTS

- **COMMERCIAL BANKS EARN \$11.1 BILLION IN FIRST QUARTER**

Banks continue to enjoy strong earnings, as the industry's net income exceeds \$10 billion for the ninth consecutive quarter. Industry net income of \$11.13 billion represents a nominal increase of \$74 million from a year earlier. Net operating (core) earnings of \$11.17 billion were \$453 million higher than a year ago. The annualized average return on assets (ROA) for the quarter was 1.10 percent.

- **NONCURRENT LOANS INCREASE FOR FIRST TIME SINCE 1991**

Noncurrent loans increased by \$1.6 billion during the first quarter. This is the first quarterly increase in noncurrent loans since the first quarter of 1991. Most of the increase was in noncurrent commercial real estate loans. At the end of the first quarter, noncurrent loans totaled \$32.3 billion. This is \$50.9 billion below the peak level of \$83.2 billion, reached at the end of March, 1991, and is 20 percent below the level of a year ago.

- **LOANS TO COMMERCIAL BORROWERS GROW BY RECORD AMOUNT**

Commercial and industrial loans increased by \$32.7 billion in the first quarter, surpassing the previous quarterly growth record of \$28.6 billion, set in the fourth quarter of 1986. Banks' commercial loans now total \$621.1 billion, the highest level since the first quarter of 1990.

- **CONSOLIDATION BY MULTIBANK HOLDING COMPANIES LIFTS MERGER ACTIVITY TO RECORD LEVEL**

The number of commercial banks absorbed through merger rose to 228 in the first quarter. This is the largest quarterly total on record. More than four out of every five of these mergers represented consolidations within bank holding companies, where no change in ownership was involved. Many of the consolidation mergers occurred in states that have recently relaxed intrastate branching restrictions.

- **SAVINGS INSTITUTIONS EARN \$1.7 BILLION IN THE FIRST QUARTER**

Savings institutions reported an annualized return on assets (ROA) of 0.69 percent in the first quarter. Net income was \$122 million higher than in the fourth quarter of 1994, and was \$448 million more than thrifts earned in the first quarter of 1994. A reduction in noninterest expenses helped offset lower net interest income. The thrift industry's average net interest margin declined to 3.11 percent in the first quarter from 3.25 percent in the fourth quarter of 1994.

- **BANK INSURANCE FUND NEARS RECAPITALIZATION TARGET**

The Bank Insurance Fund (BIF) grew to \$23.2 billion at the end of the first quarter, raising the reserve ratio to 1.22 percent of estimated insured deposits. This is just below the designated reserve ratio of 1.25 percent which must be attained before deposit insurance premium rates can be lowered from current levels. The Savings Association Insurance Fund (SAIF) totaled \$2.2 billion on March 31, for a reserve ratio of 0.31 percent. The SAIF balance was \$6.6 billion below the full capitalization level.

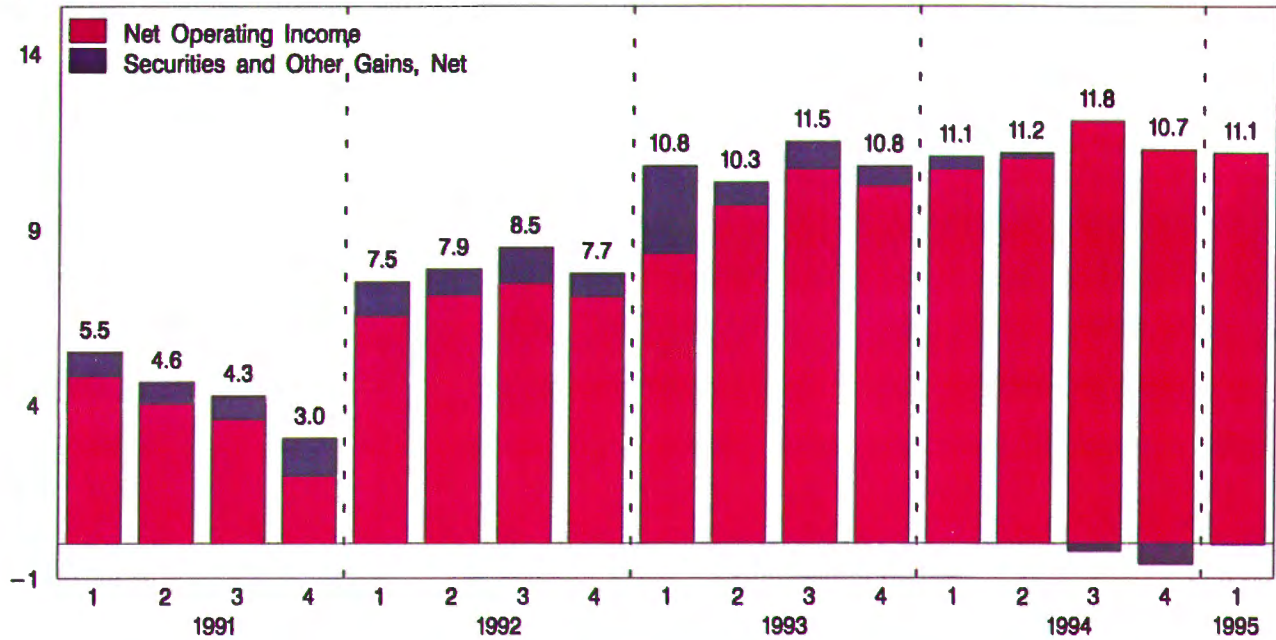
The FDIC
Quarterly
Ricki Helfer, Chairman
Banking Profile

FDIC - Insured
Commercial Banks

Quarterly Net Income

1991 - 1995

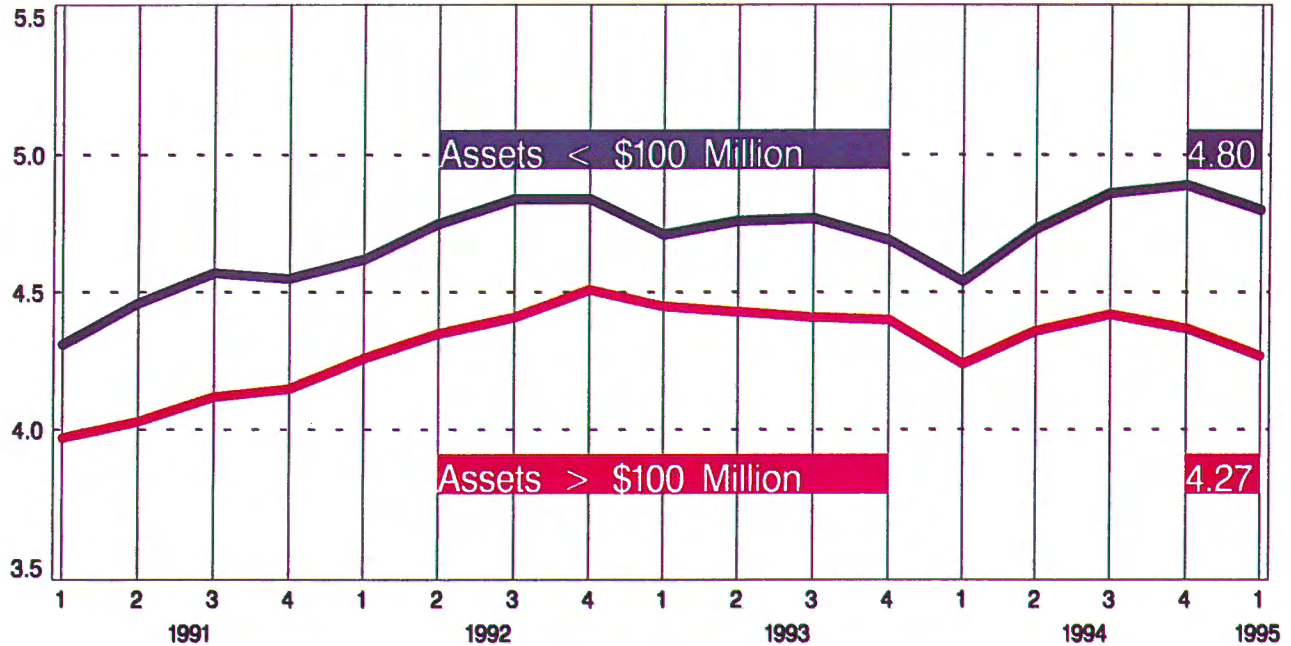
\$ Billions



Quarterly Net Interest Margins, Annualized

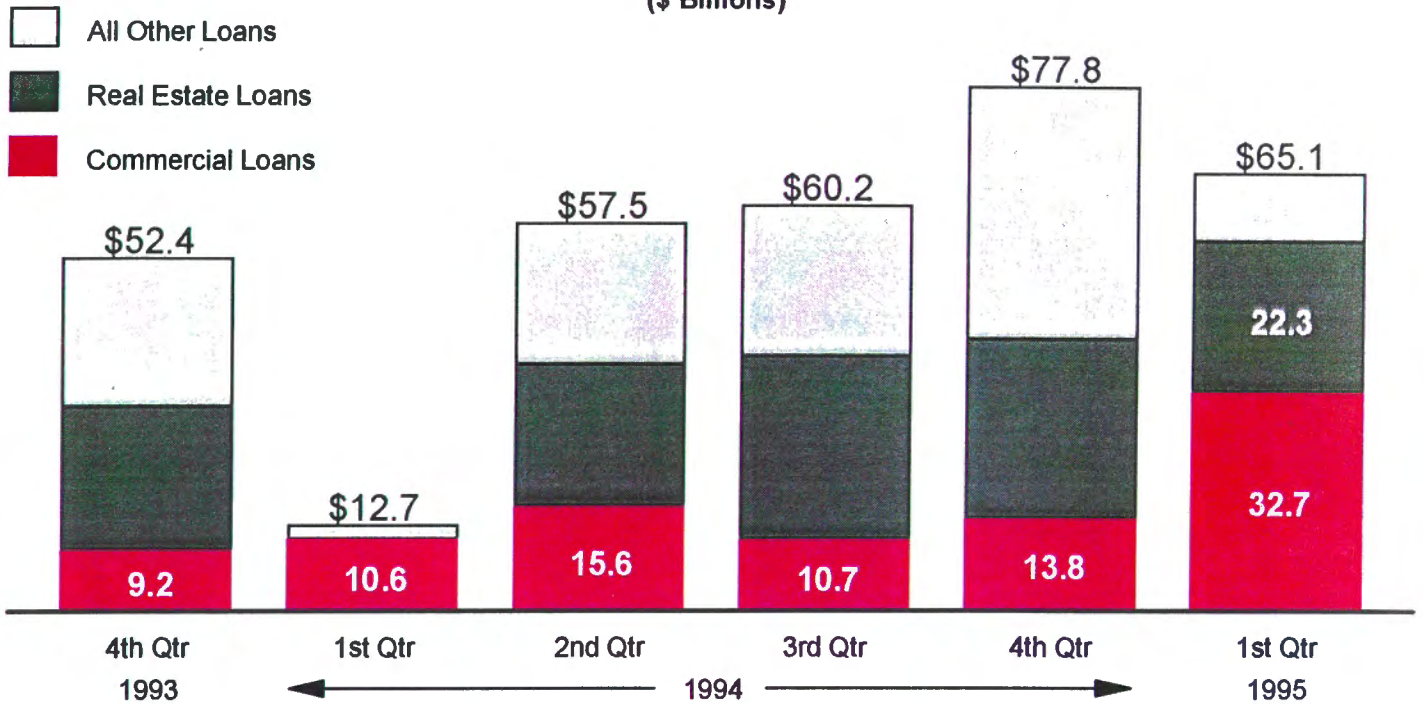
1991 - 1995

Net Interest Margin (%)



Quarterly Increase in Loans

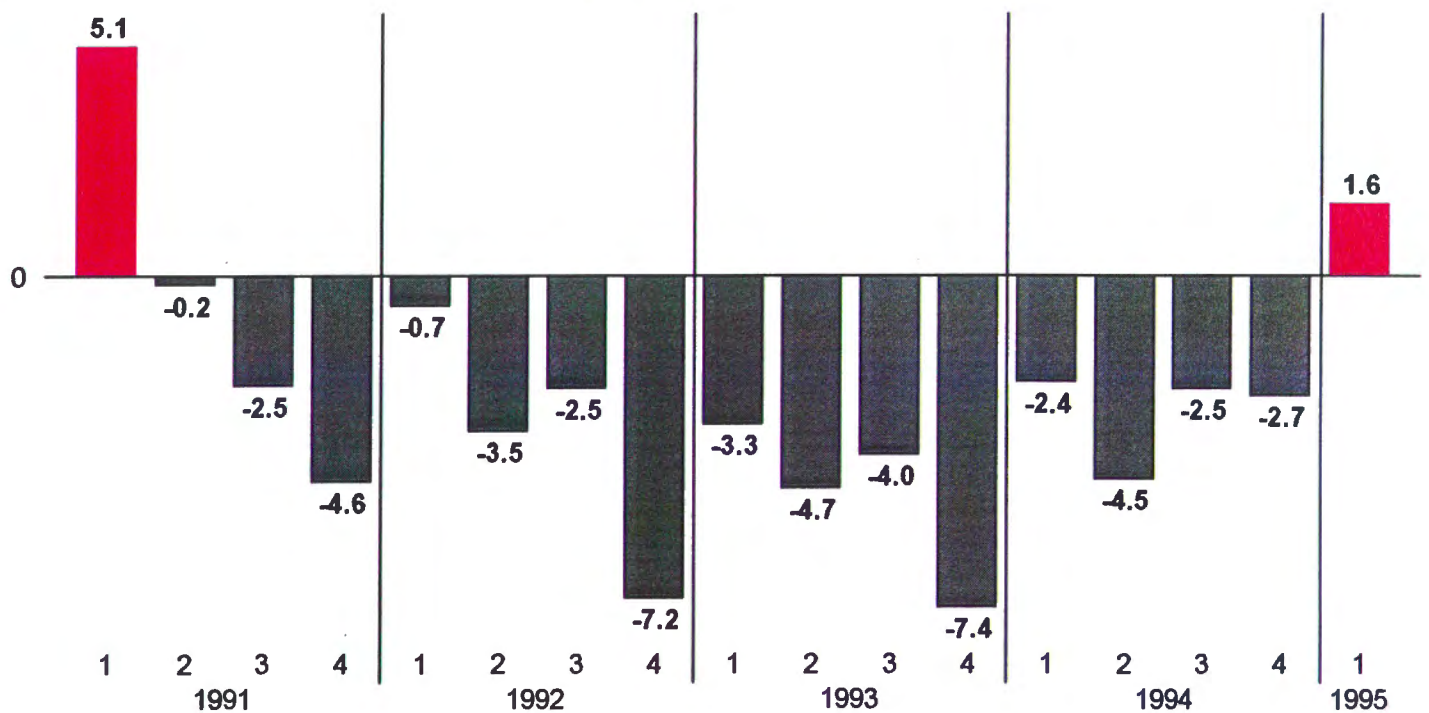
(\$ Billions)



Quarterly Change In Noncurrent Loans and Leases

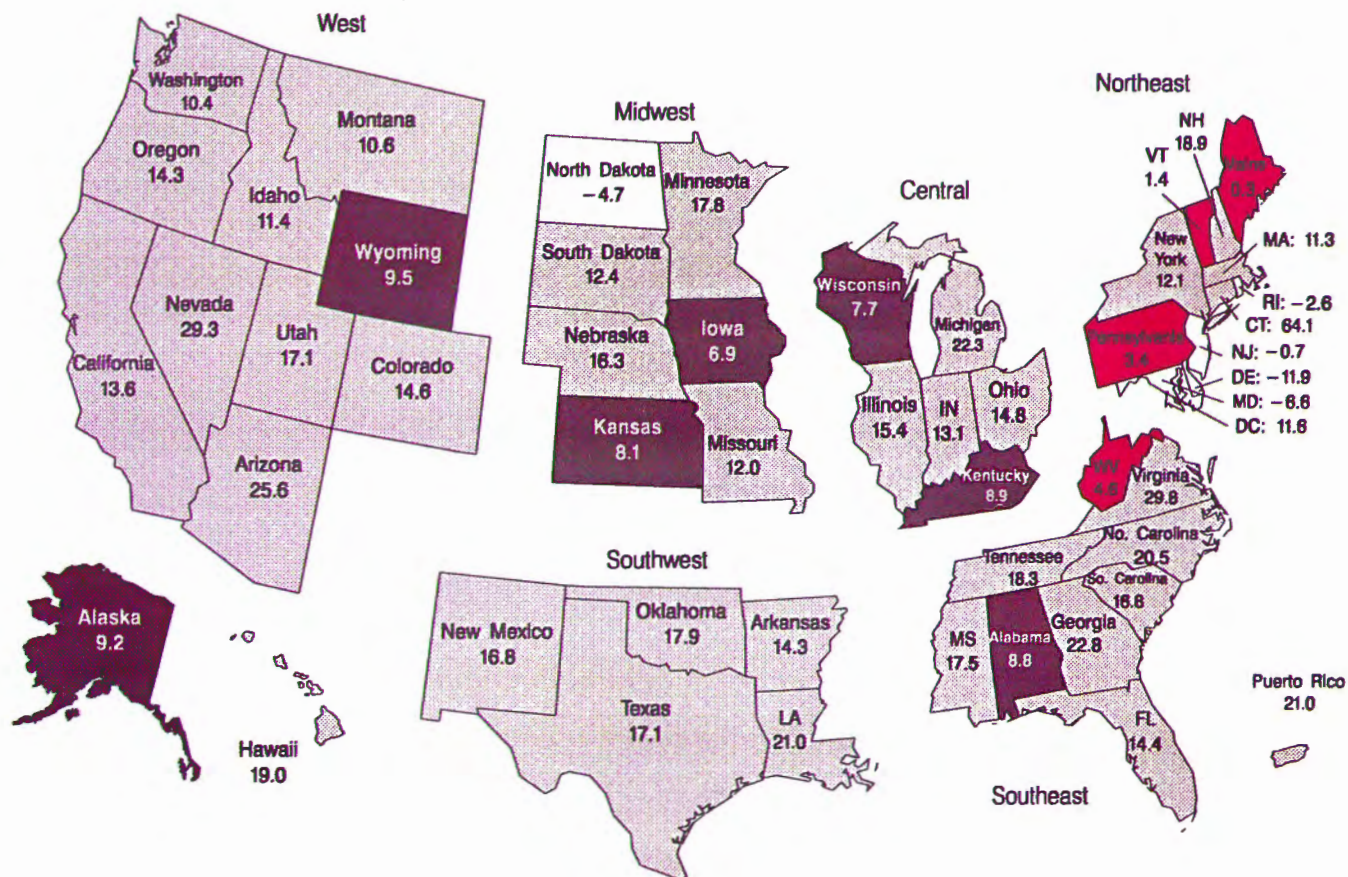
1991 - 1995

(\$ Billions)



Commercial and Industrial Loan Growth Rates*

March 31, 1994 – March 31, 1995



- Less than 0%
- 0% to 5%
- 5% to 10%
- Greater than 10%

*Some growth rates have been adjusted to reflect significant interstate migrations. See Notes to Users.

Commercial and Industrial Loan Growth Rates
March 31, 1995
(\$ Millions)

		Commercial and Industrial Loans						Total Assets
		Growth Rate 3/31/94 - 3/31/95	as a % of Assets	Rank	Percent Noncurrent*	Rank	Total	
1	Connecticut	64.07	20.21	4	1.17	28	\$7,220	\$35,733
2	Virginia**	29.81	11.87	30	1.49	20	11,155	93,953
3	Nevada	29.26	4.21	52	1.48	21	996	23,672
4	Arizona	25.56	8.23	47	0.49	51	3,528	42,853
5	Georgia	22.83	18.81	8	0.53	49	19,147	101,796
6	Michigan	22.32	22.20	1	0.59	48	25,973	117,017
7	Puerto Rico	20.97	10.66	36	2.62	1	2,835	26,608
8	Louisiana	20.95	9.97	42	1.21	26	4,237	42,481
9	North Carolina**	20.49	15.83	16	0.72	44	22,249	140,559
10	Hawaii	19.04	19.10	7	2.34	2	4,221	22,096
11	New Hampshire	18.88	6.35	50	1.35	23	511	8,059
12	Tennessee	18.33	14.21	23	0.51	50	8,707	61,295
13	Oklahoma	17.89	12.68	28	2.19	5	4,185	33,006
14	Minnesota	17.75	17.74	10	0.77	43	11,037	62,197
15	Mississippi	17.50	10.64	37	1.50	19	2,749	25,849
16	Utah	17.14	11.05	33	1.04	32	1,932	17,479
17	Texas	17.09	16.17	13	0.94	38	30,656	189,631
18	South Carolina**	16.79	10.73	35	0.71	45	2,428	22,626
19	New Mexico	16.78	8.58	45	1.14	30	1,233	14,370
20	Nebraska	16.34	11.03	34	1.66	15	2,700	24,470
21	Illinois	15.38	17.93	9	1.32	24	41,241	229,977
22	Ohio	14.82	15.65	18	0.91	39	23,078	147,457
23	Colorado	14.62	10.16	40	0.87	42	3,541	34,853
24	Florida	14.44	9.02	44	0.98	35	14,828	164,416
25	Arkansas	14.32	9.24	43	1.15	29	2,507	27,138
26	Oregon	14.26	20.14	5	1.18	27	5,767	28,631
27	California	13.64	17.40	12	1.24	25	61,893	355,749
28	Indiana	13.10	12.94	27	0.97	37	8,317	64,299
29	South Dakota	12.44	10.32	39	1.71	13	2,513	24,351
30	New York**	12.13	15.32	20	1.83	9	141,897	926,052
31	Missouri	12.00	13.58	25	1.03	33	9,910	72,973
32	District of Columbia**	11.55	7.02	49	1.66	14	637	9,078
33	Idaho	11.42	15.70	17	0.66	46	1,836	11,698
34	Massachusetts	11.26	21.80	3	0.88	40	24,208	111,061
35	Montana	10.56	13.75	24	1.95	8	1,060	7,710
36	Washington	10.39	19.67	6	0.45	52	9,046	45,976
37	Wyoming	9.49	8.05	48	1.61	17	527	6,541
38	Alaska	9.15	15.56	19	0.87	41	820	5,270
39	Kentucky	8.86	12.11	29	1.37	22	5,853	48,341
40	Alabama	8.75	14.74	22	0.65	47	7,569	51,351
41	Kansas	8.07	11.26	32	1.80	10	3,397	30,181
42	Wisconsin	7.67	16.12	14	1.00	34	9,337	57,938
43	Iowa	6.86	10.00	41	1.71	12	3,972	39,728
44	West Virginia	4.57	8.41	46	2.22	3	1,691	20,105
45	Pennsylvania**	3.35	17.57	11	0.98	36	32,558	185,320
46	Vermont	1.35	10.40	38	2.20	4	604	5,806
47	Maine	0.30	15.16	21	1.52	18	1,417	9,348
48	New Jersey**	(0.65)	15.89	15	2.00	7	16,686	104,979
49	Rhode Island	(2.59)	21.99	2	1.12	31	3,140	14,281
50	North Dakota	(4.71)	11.62	31	1.65	16	861	7,414
51	Maryland**	(6.56)	13.26	26	1.75	11	9,156	69,075
52	Delaware	(11.86)	4.47	51	2.10	6	4,128	92,412
U.S. and Territories		13.25	15.11		1.27		\$621,877	\$4,116,089

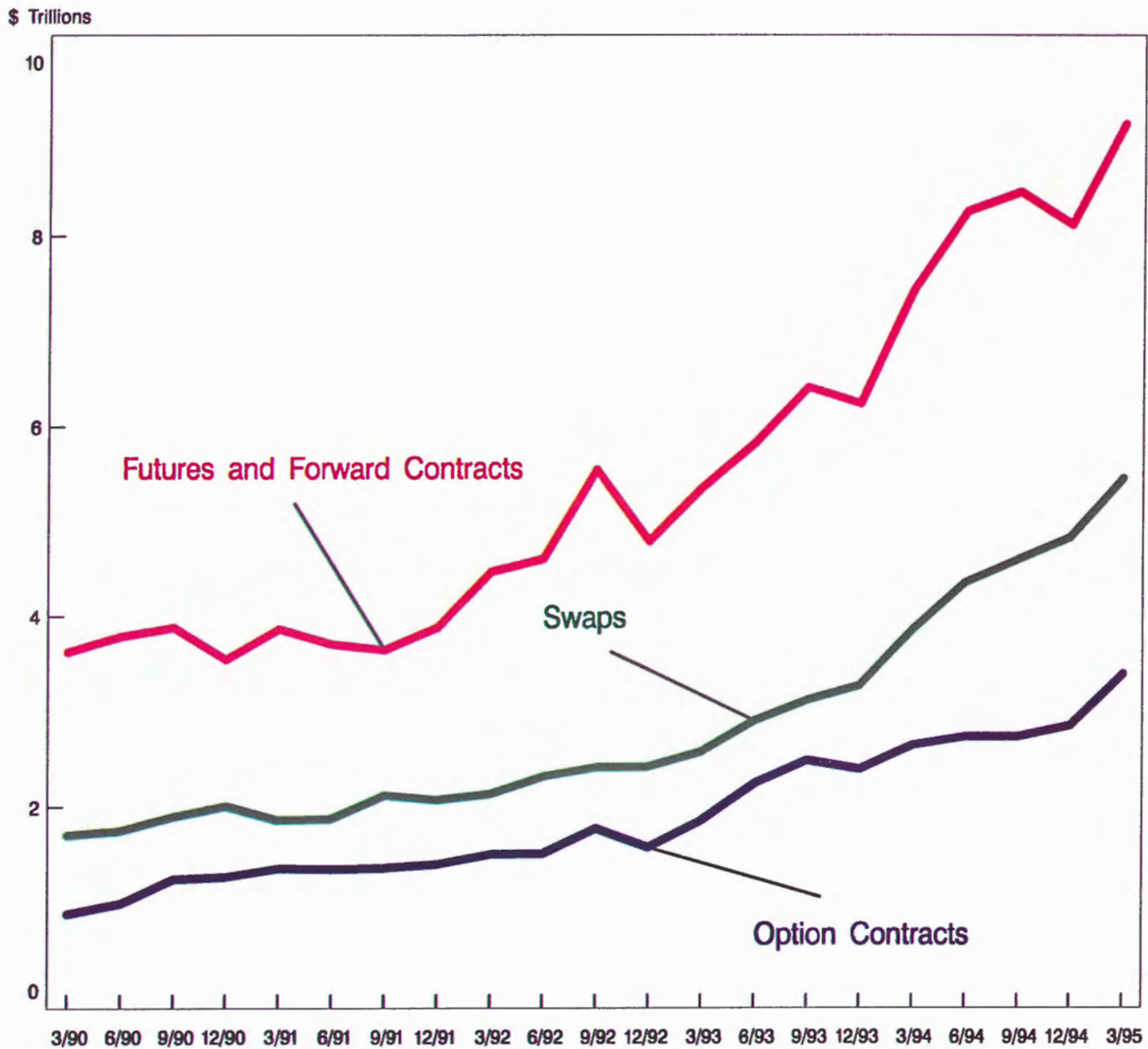
*Commercial and industrial loans past due 90 days or more or in nonaccrual status

**Growth rates have been adjusted to reflect significant interstate migrations. See Notes to Users.

Note: Adjustments for inter-industry migrations have not been made. See Notes to Users.

Off – Balance – Sheet Derivatives

Notional Amounts
1990 – 1995



Total Off – Balance – Sheet Derivatives
(Notional Amounts, in Trillions)

\$6.2 6.5 7.0 6.8 7.1 6.9 7.1 7.3 8.1 8.4 9.7 8.8 9.8 10.9 12.0 11.9 13.9 15.3 15.8 15.8 18.0

Concentration of Off – Balance – Sheet Derivatives*

Notional Amounts
March 31, 1995



All Other Participants (621 Banks)
\$2.8 Trillion (16%)

Composition of Off – Balance – Sheet Derivatives*

Notional Amounts
March 31, 1995

Interest Rate Contracts
\$11.1 Trillion (62%)



Commodity & Other Contracts
\$0.1 Trillion (1%)

Equity Derivative Contracts
\$0.2 Trillion (1%)

Foreign Exchange Contracts
\$6.5 Trillion (36%)

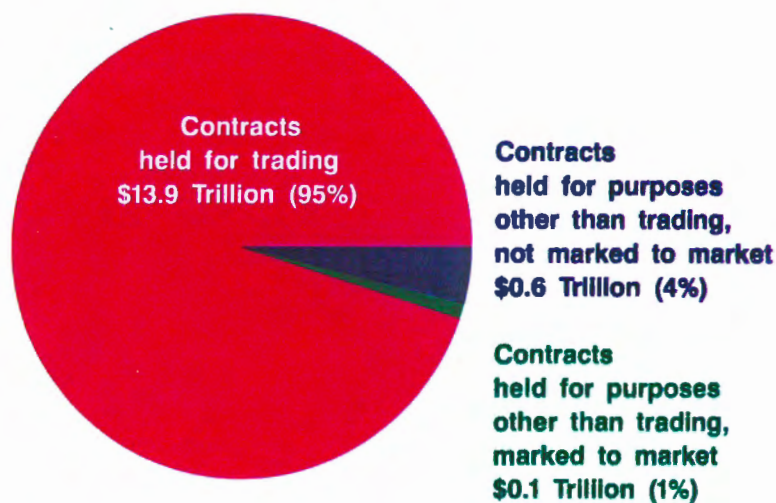
* Notional amounts do not represent either the net market position or the credit exposure of banks' off-balance-sheet derivatives activities.

Off – Balance – Sheet Derivative Contracts by Purpose

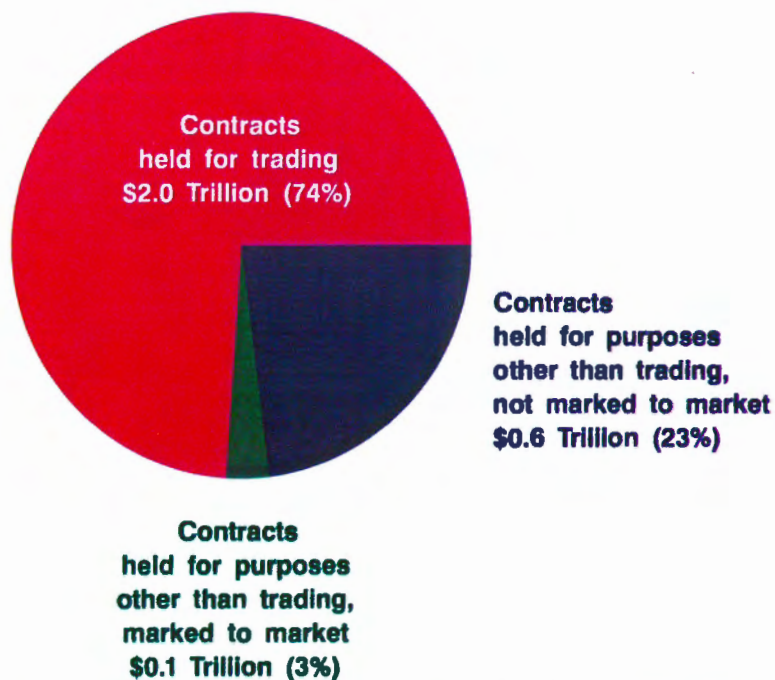
Notional Amounts

March 31, 1995

6 Largest Participants



All Other Participants (621 Banks)



* Notional amounts do not represent either the net market position or the credit exposure of banks' off – balance – sheet derivative activities.

Gross Fair Values of Off-Balance-Sheet Positions
Derivative Contracts
(\$ Millions)

Held for Trading
157 Banks Held Derivative Contracts for Trading
(Marked to Market)

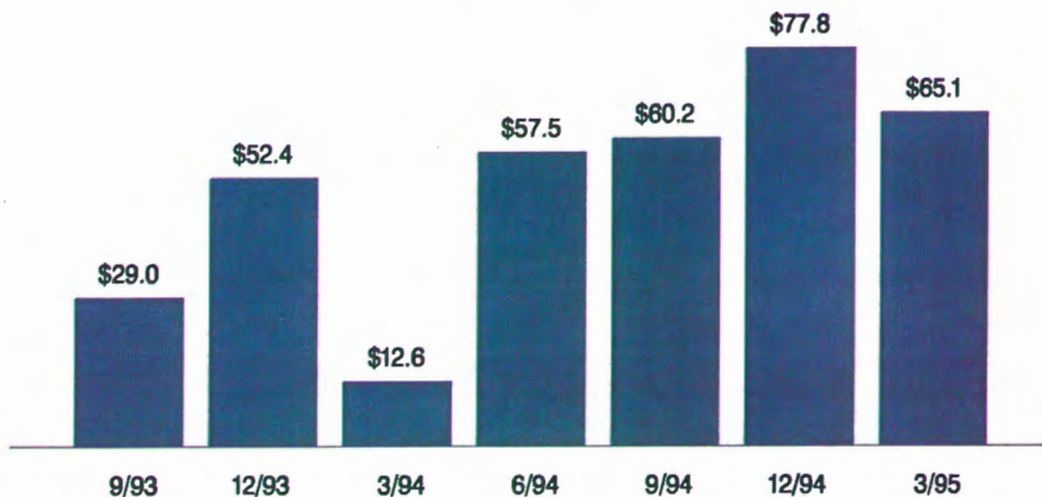
	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Six Largest Participants						3,757
Gross positive fair value	71,058	179,894	4,678	2,524	258,154	
Gross negative fair value	66,880	181,072	4,502	1,943	254,397	
All Other Participants						687
Gross positive fair value	8,763	21,291	751	518	31,323	
Gross negative fair value	8,240	21,335	646	416	30,636	
Total						4,444
Gross positive fair value	79,821	201,185	5,429	3,042	289,477	
Gross negative fair value	75,120	202,407	5,148	2,359	285,033	

Held for Purposes Other than Trading
591 Banks Held Derivative Contracts for Purposes Other than Trading

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Marked to Market						(199)
Gross positive fair value	513	135	0	0	648	
Gross negative fair value	624	222	0	1	847	
Not Marked to Market						(4,307)
Gross positive fair value	7,820	436	3	124	8,383	
Gross negative fair value	12,077	402	1	210	12,690	
Total						(4,506)
Gross positive fair value	8,333	572	3	124	9,031	
Gross negative fair value	12,701	624	1	211	13,537	

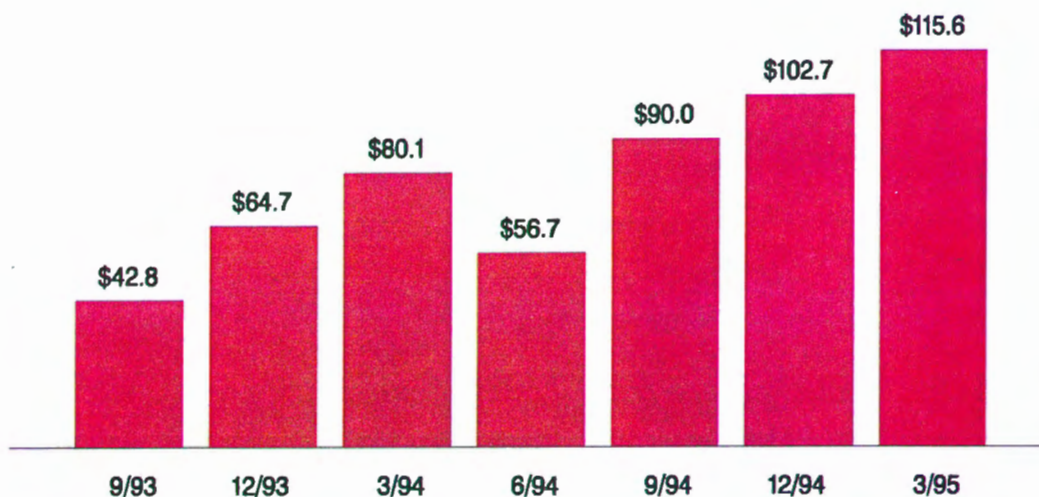
Commercial Banks Make More Credit Available to Businesses and Consumers

Quarterly Increase in Loans
(\$ Billions)



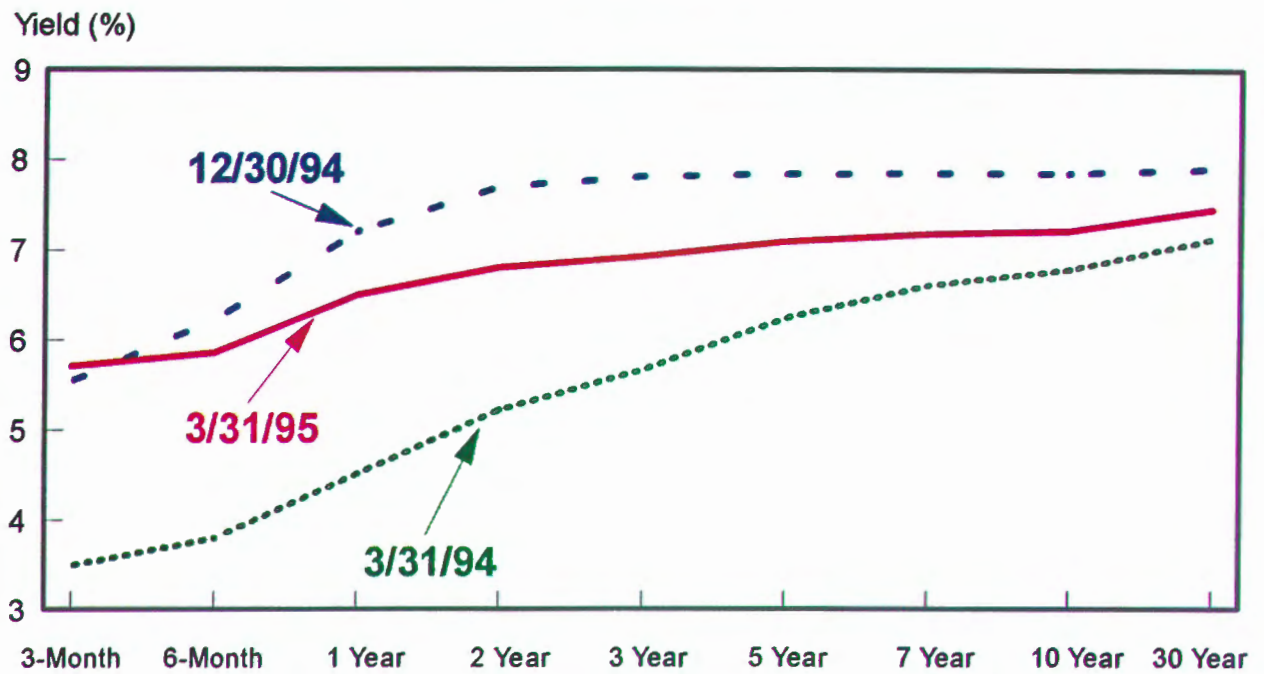
Recently, most of the loan growth has occurred in real estate loans. In the first quarter of 1995, however, commercial and industrial loans increased by \$32.7 billion, while home mortgage loans increased by \$14.2 billion and loans to individuals increased by \$2.7 billion.

Quarterly Increase in Unused Loan Commitments
(\$ Billions)



Most of the growth in loan commitments has occurred in unused credit card commitments. In the first quarter of 1995 unused credit card commitments increased \$91.3 billion and unused commitments for loans to businesses and consumers increased \$23.6 billion.

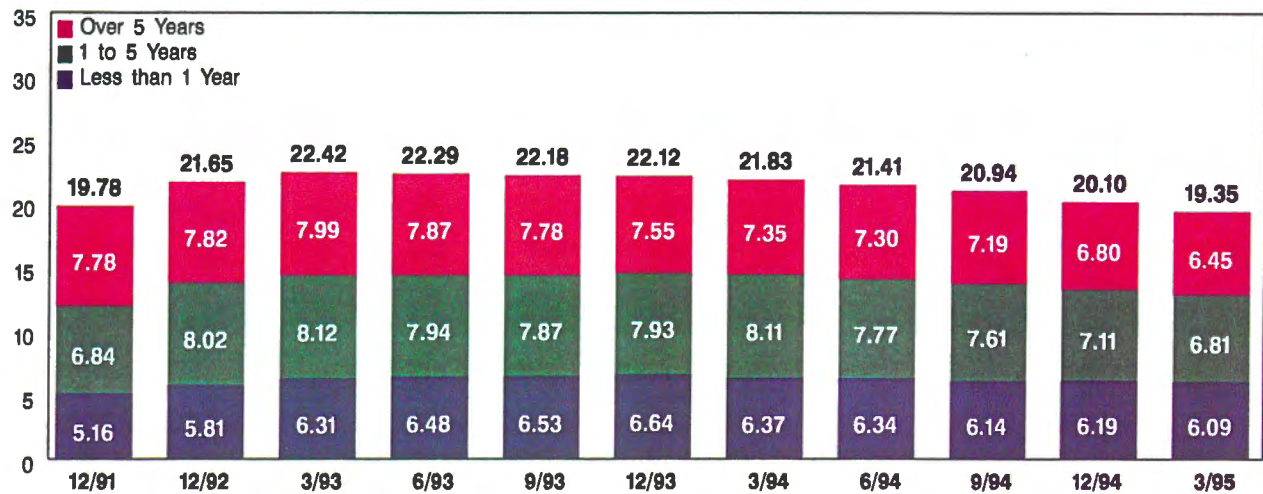
U.S. Treasury Yield Curve



3/31/94	3.48	3.79	4.50	5.21	5.66	6.23	6.59	6.77	7.11
6/30/94	4.15	4.65	5.51	6.19	6.52	6.97	7.18	7.34	7.63
9/30/94	4.67	5.22	5.96	6.62	6.92	7.28	7.46	7.62	7.82
12/30/94	5.53	6.22	7.20	7.69	7.80	7.83	7.84	7.84	7.89
3/31/95	5.70	5.85	6.49	6.80	6.92	7.08	7.17	7.20	7.44

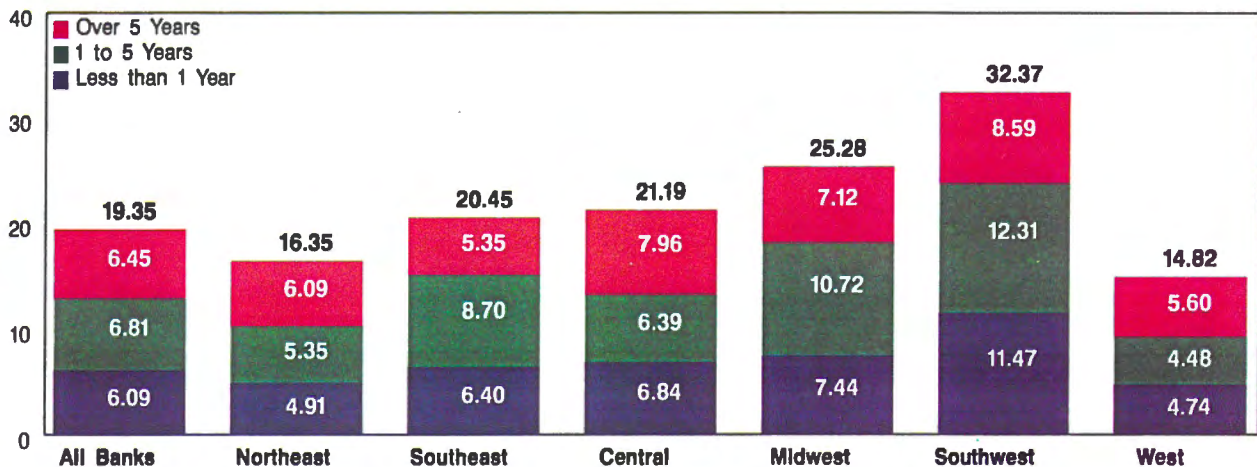
Debt Securities by Maturity or Repricing Frequency . . .

Percent of Total Assets



. . . and by Region March 31, 1995

Percent of Total Assets



Total Securities (Debt and Equity)

(\$ Billions)

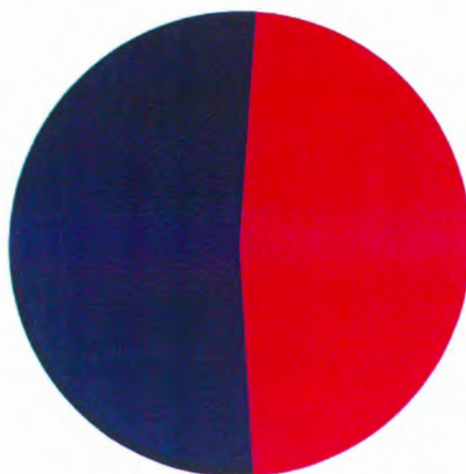
	3/93	6/93	9/93	12/93	3/94	6/94	9/94	12/94	3/95
U.S. Government Obligations:	\$339	\$335	\$341	\$350	\$371	\$361	\$352	\$342	\$341
U.S. Treasury	257	255	259	266	282	272	259	244	238
U.S. Agencies	82	80	81	84	90	89	93	98	103
Mortgage Pass-through Securities	171	178	178	182	180	187	187	187	183
Collateralized Mortgage Obligations	152	159	160	155	152	148	144	140	137
State, County, Municipal Obligations	72	73	76	78	79	78	78	77	76
Other Debt Securities	56	54	53	57	58	59	61	61	60
Equity Securities	13	13	14	15	15	15	15	16	16
Total Securities	\$802	\$810	\$821	\$837	\$856	\$849	\$837	\$823	\$813

Total Securities*

March 31, 1995

Held – to – Maturity

**\$423 Billion
(Amortized Cost)**



Available – for – Sale

**\$390 Billion
(Fair Value)**

Total Securities*

March 31, 1995

(\$ Millions)

	Held – to – Maturity		Available – for – Sale		Total Securities	Fair Value to Amortized Cost (%)
	Amortized Cost	Fair Value to Amortized Cost (%)	Fair Value	Fair Value to Amortized Cost (%)		
U.S. Government Obligations						
U.S. Treasury	\$114,899	98.7	\$123,497	98.7	\$238,396	98.7
U.S. Agencies	52,809	98.0	50,188	98.5	102,997	98.2
Mortgage Pass-through Securities	85,759	98.1	97,390	98.6	183,149	98.4
Collateralized Mortgage Obligations	83,960	98.5	53,309	97.1	137,269	96.8
State, County, Municipal Obligations	60,699	101.2	15,105	103.0	75,804	101.5
Other Debt Securities	25,301	94.4	50,353	99.6	59,572	97.8
Equity Securities	**	**	16,082	106.0	16,082	106.0
Total Securities	\$423,427	98.2	\$389,842	98.7	\$813,270	98.4
Memorandum***						
High-risk Mortgage Securities	3,651		3,426			93.8
Structured Notes	21,364		20,606			96.5

* Excludes trading account assets.

** Equity Securities are classified as 'Available – for – Sale'.

*** High risk securities and structured notes are included in the 'Held – to – Maturity' or 'Available – for – Sale' accounts.

Mutual Fund and Annuity Sales*

1994 – 1995

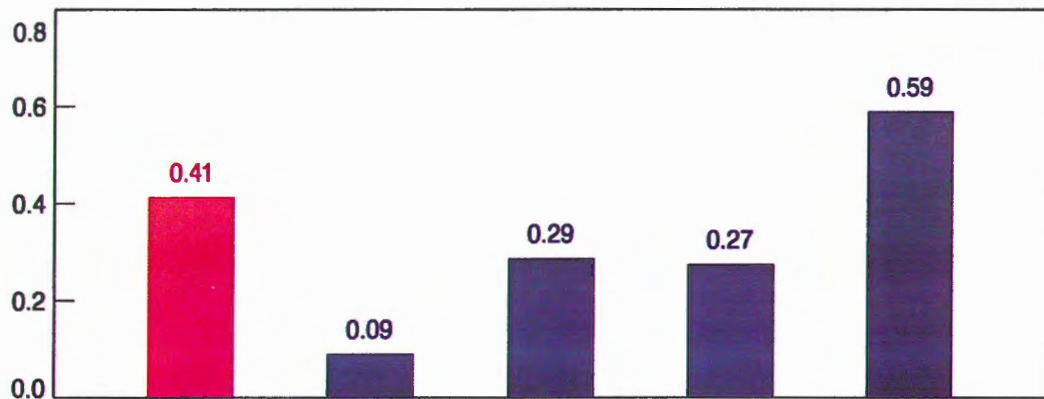
Quarterly Sales (\$ Millions)	3/94	6/94	9/94**	12/94	3/95
Money Market Funds	\$109,539	\$93,089	\$130,912	\$145,973	\$139,849
Debt Securities Funds	4,450	2,719	2,542	3,200	3,150
Equity Securities	4,173	2,855	4,746	3,658	3,972
Other Mutual Funds	1,302	1,368	3,351	2,955	1,411
Annuities	1,807	3,072	4,066	3,171	2,864
Proprietary Mutual Fund and Annuity Sales included above	NA	NA	NA	NA	116,643

* Domestic office sales of proprietary, private label and third-party funds and annuities. Does not reflect redemptions.

**Reflects an acquisition of a large mutual fund by a commercial bank.

Fee Income from Sales and Service of Mutual Funds and Annuities First Quarter 1995

Percent of Gross Operating Income***

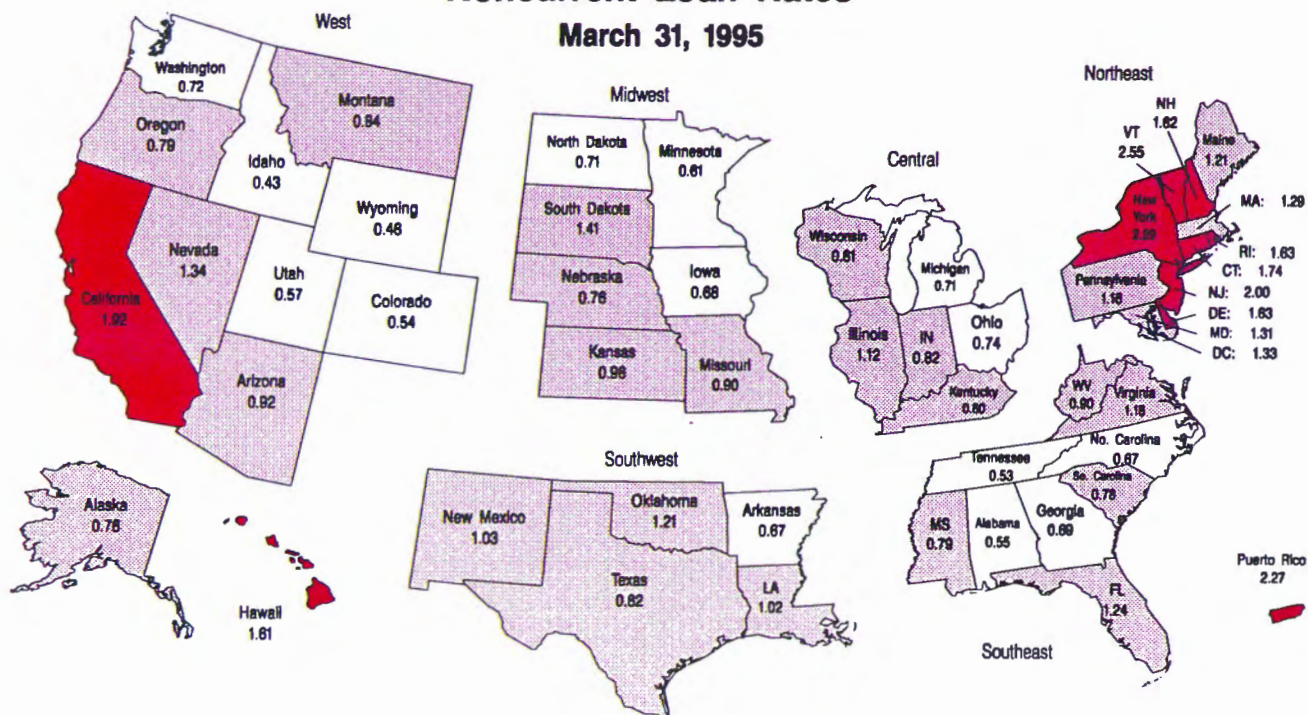


(\$ Millions)	All Banks	Under \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$10 Billion	Over \$10 Billion
Mutual Fund and Annuity Fee Income	\$377	\$6	\$42	\$72	\$257
Gross Operating Income	\$91,572	\$6,626	\$14,748	\$26,418	\$43,780
Number of Banks Reporting These Fees	1,974	730	964	221	59
Percent of Banks Reporting These Fees	19.3%	10.2%	35.4%	66.8%	93.7%

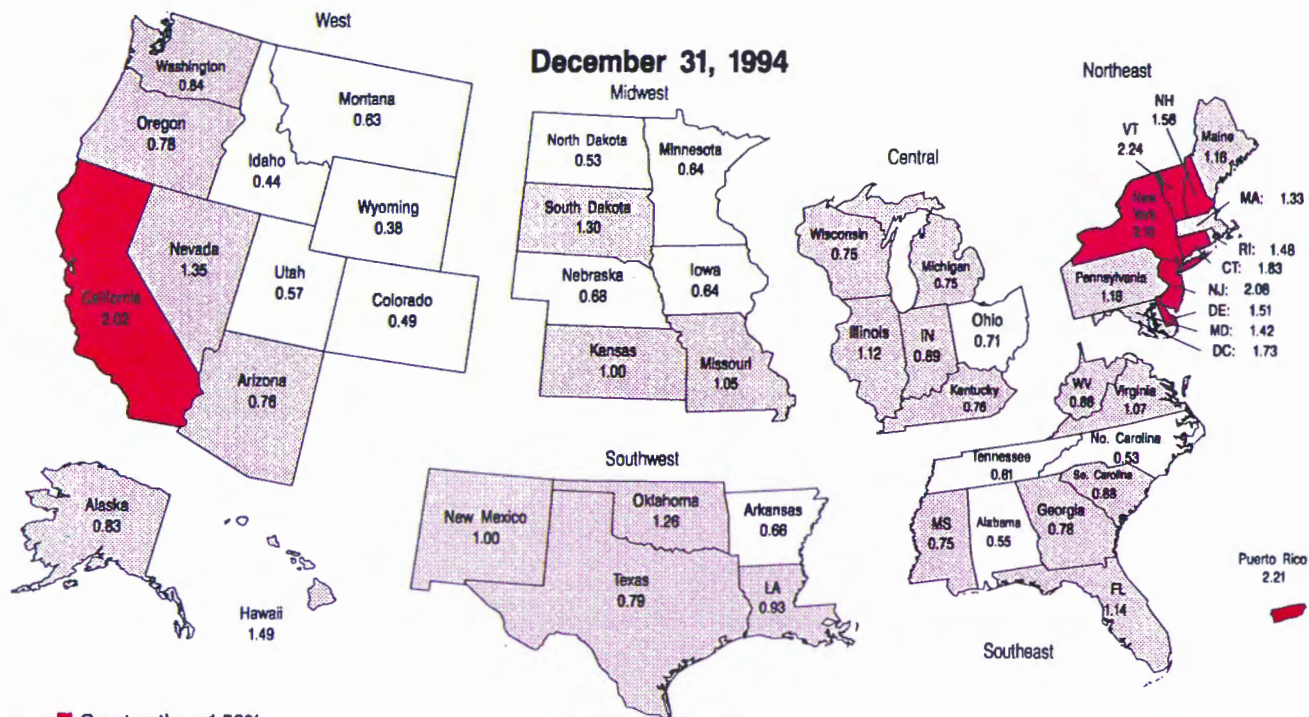
***Gross operating income is the total of interest income and noninterest income.

Noncurrent Loan Rates*

March 31, 1995



December 31, 1994



- Greater than 1.50%
- Between .75% and 1.50%
- Less than .75%

* Noncurrent loan rates represent the percentage of loans that are past due 90 days or more or in nonaccrual status.

Noncurrent Loan Rates*

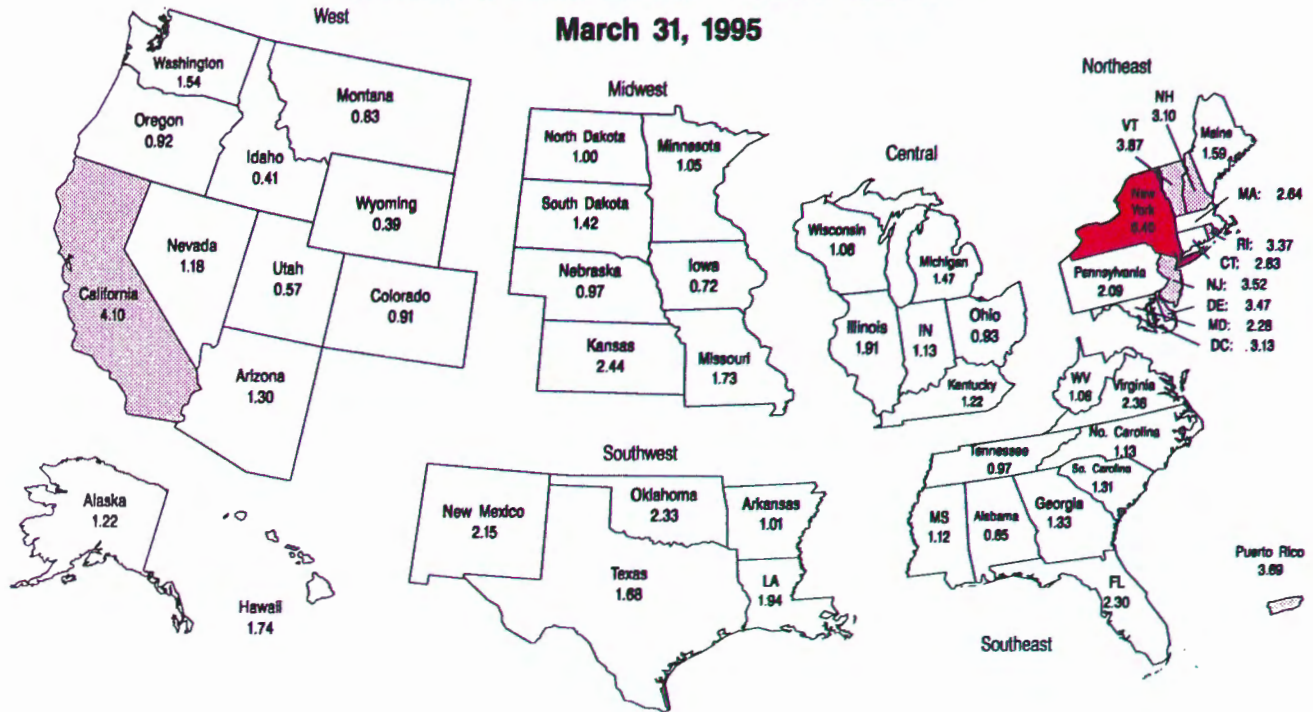
March 31, 1995

	Total Loans		Commercial & Industrial		Real Estate		Loans to Individuals		All Other Loans	
	3/31/95	12/31/94	3/31/95	12/31/94	3/31/95	12/31/94	3/31/95	12/31/94	3/31/95	12/31/94
Vermont	2.55	2.24	2.20	2.51	3.08	2.57	0.50	0.40	0.83	1.14
New York	2.29	2.10	1.83	1.71	4.54	3.77	2.60	2.48	0.54	0.70
Puerto Rico	2.27	2.21	2.62	2.44	3.03	2.96	1.08	1.17	1.17	1.14
New Jersey	2.00	2.08	2.00	2.33	2.39	2.42	0.67	0.72	0.57	0.24
California	1.92	2.02	1.24	1.46	2.90	2.95	0.61	0.64	0.39	0.34
Connecticut	1.74	1.83	1.17	1.46	2.25	2.27	1.05	1.16	0.90	0.31
Delaware	1.63	1.51	2.10	1.79	2.99	2.72	1.51	1.43	1.10	1.07
Rhode Island	1.63	1.48	1.12	1.00	2.56	2.36	1.33	1.29	0.27	0.37
New Hampshire	1.62	1.56	1.35	1.52	2.09	1.84	1.20	1.25	0.63	0.57
Hawaii	1.61	1.49	2.34	2.17	1.49	1.40	0.79	0.66	0.77	0.83
South Dakota	1.41	1.30	1.71	1.74	1.14	1.05	1.54	1.41	0.29	0.14
Nevada	1.34	1.35	1.48	1.04	0.99	1.24	1.45	1.45	0.01	0.06
District of Columbia	1.33	1.73	1.66	2.38	1.34	1.43	0.52	1.01	1.02	4.28
Maryland	1.31	1.42	1.75	1.89	1.47	1.80	0.79	0.66	0.28	0.21
Massachusetts	1.29	1.33	0.88	0.91	2.02	2.03	1.11	1.49	0.10	0.12
Florida	1.24	1.14	0.98	0.96	1.59	1.47	0.53	0.45	0.23	0.26
Oklahoma	1.21	1.26	2.19	2.36	1.29	1.32	0.50	0.55	0.07	0.09
Maine	1.21	1.16	1.52	1.45	1.36	1.30	0.61	0.62	0.10	0.18
Virginia	1.18	1.07	1.49	1.33	1.47	1.23	0.71	0.70	0.43	0.75
Pennsylvania	1.16	1.18	0.98	0.99	1.57	1.55	0.62	0.71	0.50	0.58
Illinois	1.12	1.12	1.32	1.43	1.36	1.32	0.64	0.59	0.29	0.31
New Mexico	1.03	1.00	1.14	1.42	1.34	1.21	0.53	0.53	0.36	0.42
Louisiana	1.02	0.93	1.21	1.13	1.16	1.09	0.75	0.64	0.30	0.23
Kansas	0.98	1.00	1.80	1.86	1.07	1.12	0.57	0.56	0.15	0.14
Arizona	0.92	0.76	0.49	0.43	1.14	1.23	1.10	0.67	0.17	0.19
West Virginia	0.90	0.88	2.22	2.09	0.79	0.78	0.52	0.50	0.00	0.01
Missouri	0.90	1.05	1.03	1.33	1.01	1.18	0.47	0.46	0.68	0.71
Montana	0.84	0.63	1.95	1.47	0.68	0.50	0.52	0.50	0.19	0.02
Texas	0.82	0.79	0.94	0.82	1.01	1.05	0.46	0.47	0.26	0.20
Indiana	0.82	0.89	0.97	1.11	0.89	0.98	0.68	0.72	0.30	0.27
Wisconsin	0.81	0.75	1.00	1.03	0.81	0.73	0.69	0.65	0.47	0.24
Kentucky	0.80	0.76	1.37	1.28	0.84	0.80	0.41	0.48	0.25	0.14
Oregon	0.79	0.78	1.18	0.92	0.79	0.97	0.34	0.31	0.68	0.63
Mississippi	0.79	0.75	1.50	1.50	0.75	0.71	0.46	0.45	0.20	0.13
South Carolina	0.78	0.88	0.71	1.00	0.96	1.07	0.32	0.29	0.08	0.32
Alaska	0.76	0.83	0.87	1.16	0.74	0.76	0.25	0.30	2.12	1.39
Nebraska	0.76	0.68	1.66	1.36	0.79	0.73	0.70	0.73	0.08	0.05
Ohio	0.74	0.71	0.91	0.80	0.76	0.78	0.73	0.69	0.22	0.23
Washington	0.72	0.84	0.45	0.68	1.01	1.17	0.28	0.25	1.35	1.26
North Dakota	0.71	0.53	1.65	1.13	0.79	0.59	0.37	0.47	0.12	0.01
Michigan	0.71	0.75	0.59	0.72	1.05	1.05	0.36	0.39	0.19	0.17
Georgia	0.69	0.78	0.53	0.59	0.78	0.89	0.81	0.93	0.34	0.30
Iowa	0.68	0.64	1.71	1.63	0.43	0.45	0.83	0.72	0.08	0.08
Arkansas	0.67	0.66	1.15	1.22	0.71	0.70	0.38	0.34	0.11	0.08
North Carolina	0.67	0.53	0.72	0.46	0.90	0.73	0.22	0.26	0.06	0.05
Minnesota	0.61	0.64	0.77	0.89	0.72	0.73	0.50	0.45	0.21	0.21
Utah	0.57	0.57	1.04	1.03	0.46	0.48	0.49	0.34	0.44	1.03
Alabama	0.55	0.55	0.65	0.64	0.51	0.51	0.68	0.65	0.18	0.18
Colorado	0.54	0.49	0.87	0.72	0.60	0.57	0.36	0.36	0.10	0.05
Tennessee	0.53	0.61	0.51	0.60	0.54	0.64	0.62	0.62	0.27	0.31
Wyoming	0.46	0.38	1.61	1.22	0.26	0.24	0.19	0.24	0.70	0.35
Idaho	0.43	0.44	0.66	0.71	0.30	0.45	0.19	0.16	0.98	0.62
U.S. and Territories	1.33	1.30	1.27	1.27	1.77	1.70	1.05	1.01	0.41	0.46

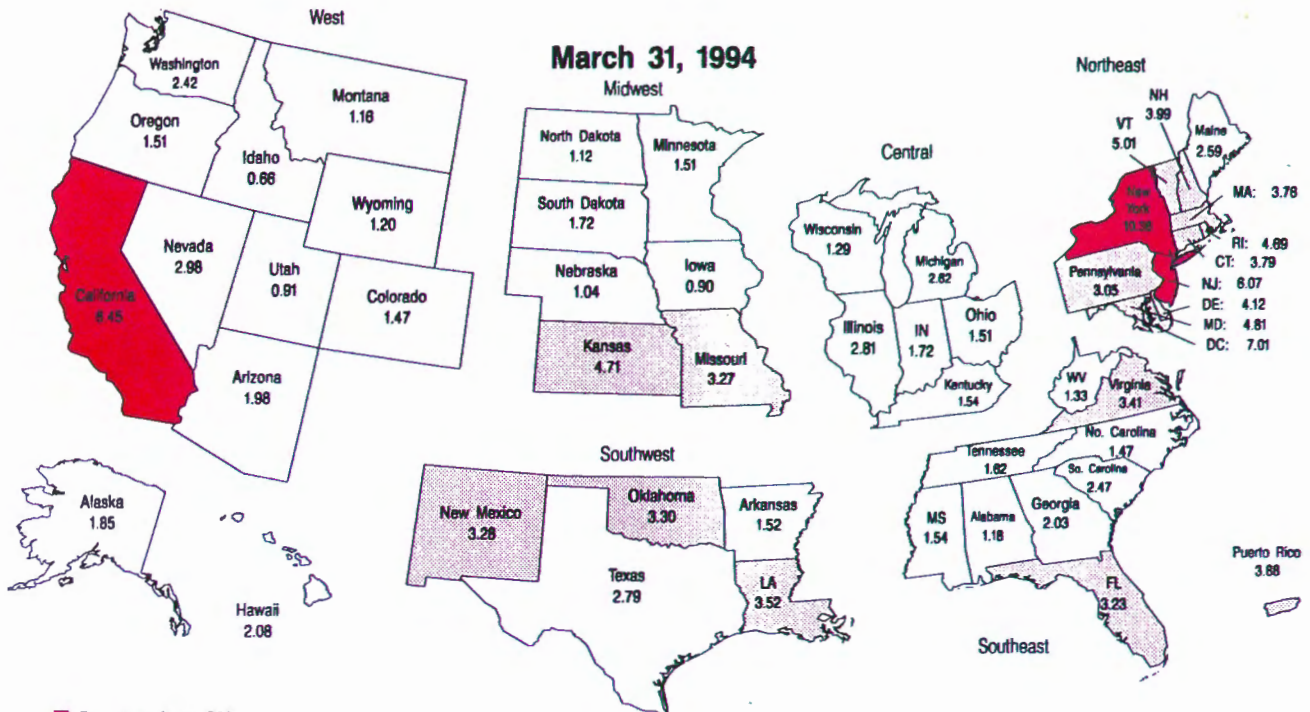
*Noncurrent loan rates represent the percentage of loans in each category that are past due 90 days or more or in nonaccrual status.

Troubled Real Estate Asset Rates*

March 31, 1995



March 31, 1994



- Greater than 6%
- 3% to 6%
- Less than 3%

* Loans secured by real estate past due 90 days or more or in nonaccrual status plus other real estate owned (OREO) as a percent of total real estate loans plus OREO.

Troubled Real Estate Asset Rates

March 31, 1995

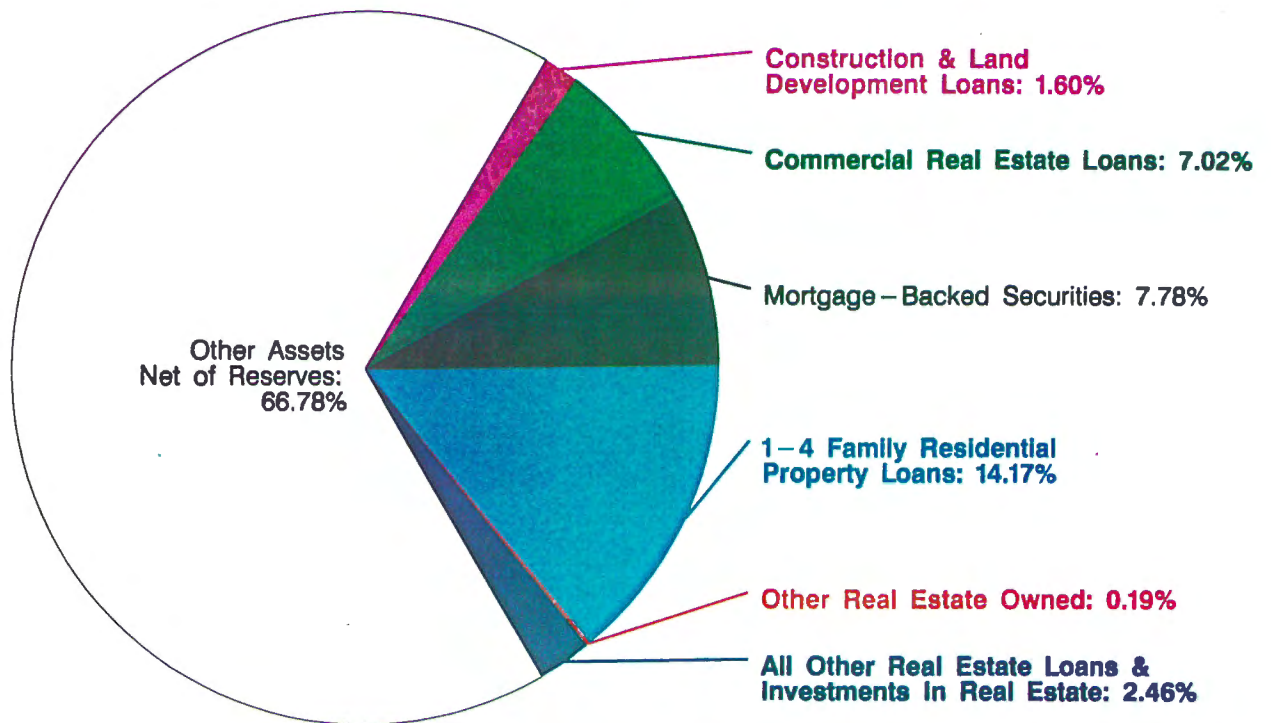
(\$ Millions)

		Troubled Real Estate Asset Rate*			Total Troubled Real Estate Assets	Real Estate Loans		
		3/31/95	3/31/94	Change		as a % of Assets	Rank	Total
1	New York	6.40	10.36	(3.97)	\$7,010	11.61	50	\$107,485
2	California	4.10	6.45	(2.35)	5,050	34.18	13	121,588
3	Vermont	3.87	5.01	(1.14)	116	51.22	1	2,974
4	Puerto Rico	3.69	3.88	(0.19)	271	27.40	31	7,292
5	New Jersey	3.52	6.07	(2.54)	1,096	29.29	25	30,752
6	Delaware	3.47	4.12	(0.64)	170	5.27	52	4,866
7	Rhode Island	3.37	4.69	(1.33)	142	29.31	24	4,186
8	District of Columbia	3.13	7.01	(3.88)	91	31.58	19	2,866
9	New Hampshire	3.10	3.99	(0.90)	85	33.85	15	2,728
10	Connecticut	2.83	3.79	(0.97)	329	32.36	17	11,563
11	Massachusetts	2.64	3.76	(1.11)	672	22.75	45	25,263
12	Kansas	2.44	4.71	(2.27)	180	24.06	41	7,262
13	Virginia	2.38	3.41	(1.02)	674	29.78	23	27,983
14	Oklahoma	2.33	3.30	(0.97)	184	23.65	42	7,807
15	Florida	2.30	3.23	(0.93)	1,523	39.94	2	65,662
16	Maryland	2.28	4.81	(2.53)	577	36.30	8	25,075
17	New Mexico	2.15	3.28	(1.12)	87	27.90	28	4,009
18	Pennsylvania	2.09	3.05	(0.97)	1,171	30.15	22	55,874
19	Louisiana	1.94	3.52	(1.58)	202	24.30	40	10,325
20	Illinois	1.91	2.81	(0.90)	956	21.64	46	49,758
21	Hawaii	1.74	2.08	(0.33)	144	37.35	4	8,254
22	Missouri	1.73	3.27	(1.55)	403	31.73	18	23,152
23	Texas	1.68	2.79	(1.11)	754	23.56	43	44,675
24	Maine	1.59	2.59	(1.00)	54	36.24	9	3,387
25	Washington	1.54	2.42	(0.87)	251	35.22	11	16,195
26	Michigan	1.47	2.62	(1.15)	447	25.85	37	30,250
27	South Dakota	1.42	1.72	(0.31)	29	8.36	51	2,036
28	Georgia	1.33	2.03	(0.70)	368	27.03	32	27,513
29	South Carolina	1.31	2.47	(1.16)	111	37.19	5	8,414
30	Arizona	1.30	1.98	(0.68)	130	23.26	44	9,967
31	Kentucky	1.22	1.54	(0.31)	210	35.38	10	17,104
32	Alaska	1.22	1.85	(0.63)	16	25.20	38	1,328
33	Nevada	1.18	2.98	(1.80)	39	13.87	49	3,284
34	Indiana	1.13	1.72	(0.59)	248	34.08	14	21,912
35	North Carolina	1.13	1.47	(0.34)	454	28.58	27	40,178
36	Mississippi	1.12	1.54	(0.42)	85	29.02	26	7,503
37	West Virginia	1.06	1.33	(0.27)	80	37.59	3	7,558
38	Wisconsin	1.06	1.29	(0.23)	210	34.27	12	19,856
39	Minnesota	1.05	1.51	(0.47)	174	26.65	33	16,576
40	Arkansas	1.01	1.52	(0.51)	86	31.39	20	8,519
41	North Dakota	1.00	1.12	(0.12)	16	20.79	47	1,541
42	Tennessee	0.97	1.62	(0.65)	197	32.84	16	20,132
43	Nebraska	0.97	1.04	(0.07)	46	19.53	48	4,779
44	Ohio	0.93	1.51	(0.57)	383	27.79	29	40,975
45	Oregon	0.92	1.51	(0.59)	82	30.87	21	8,838
46	Colorado	0.91	1.47	(0.56)	88	27.72	30	9,661
47	Alabama	0.85	1.18	(0.33)	159	36.32	7	18,650
48	Montana	0.83	1.16	(0.33)	17	26.04	36	2,008
49	Iowa	0.72	0.90	(0.18)	75	26.05	35	10,349
50	Utah	0.57	0.91	(0.34)	26	26.65	34	4,658
51	Idaho	0.41	0.66	(0.25)	12	25.02	39	2,927
52	Wyoming	0.39	1.20	(0.81)	9	36.72	6	2,402
	U.S. and Territories	2.53	4.09	(1.56)	\$25,996	24.78		\$1,020,063

*Loans secured by real estate past due 90 days or more or in nonaccrual status plus other real estate owned (OREO) as a percent of total real estate loans plus OREO.

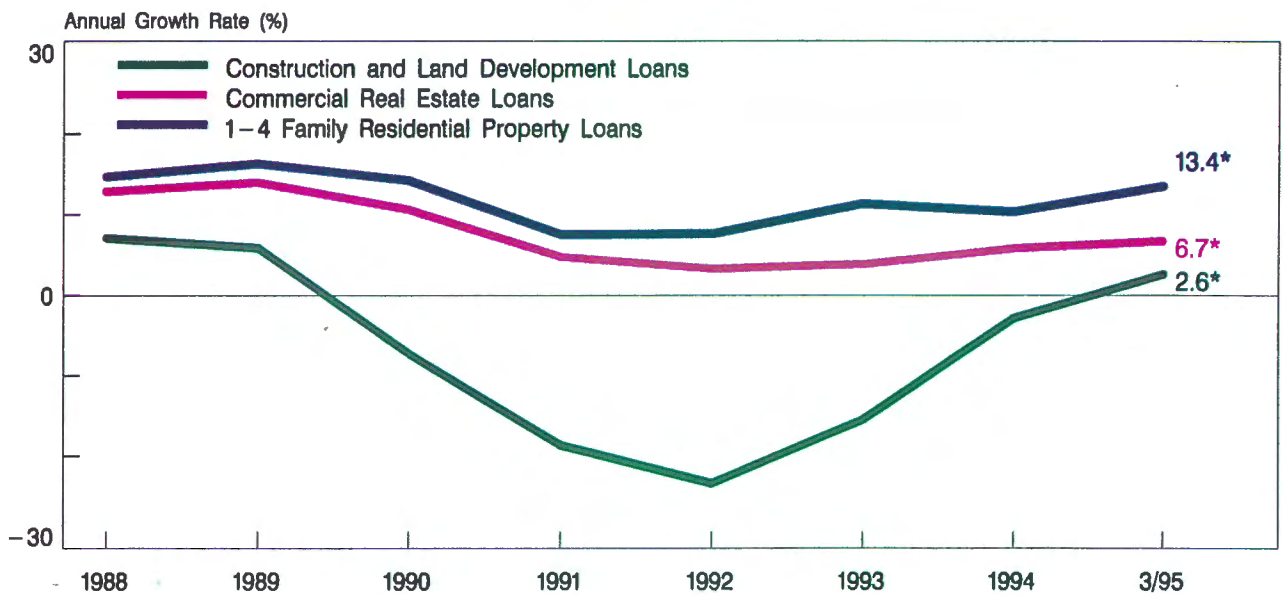
Real Estate Assets as a Percent of Total Assets

March 31, 1995



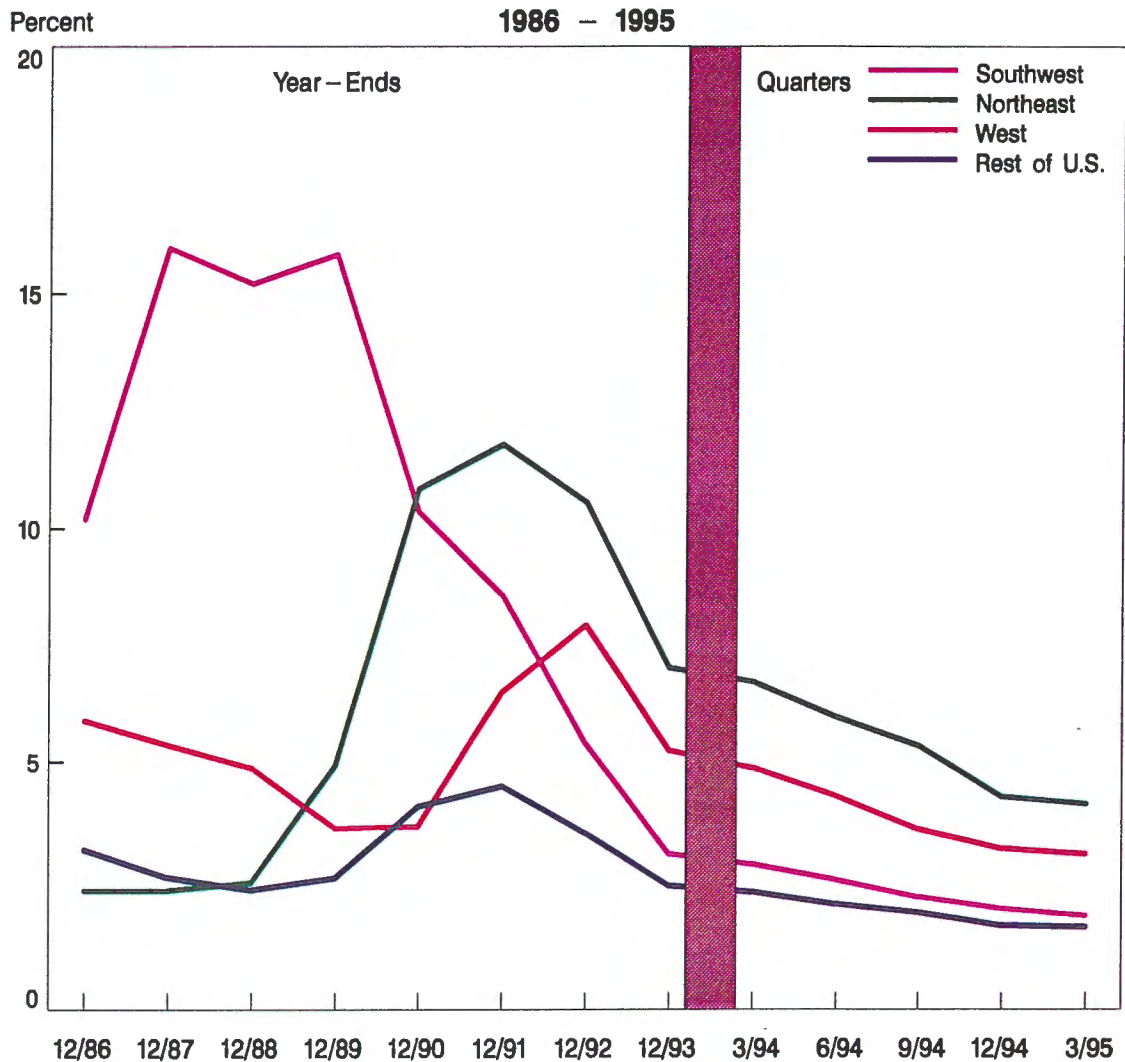
Real Estate Loan Growth Rates

1988 - 1995



* Growth rate for most recent twelve-month period.

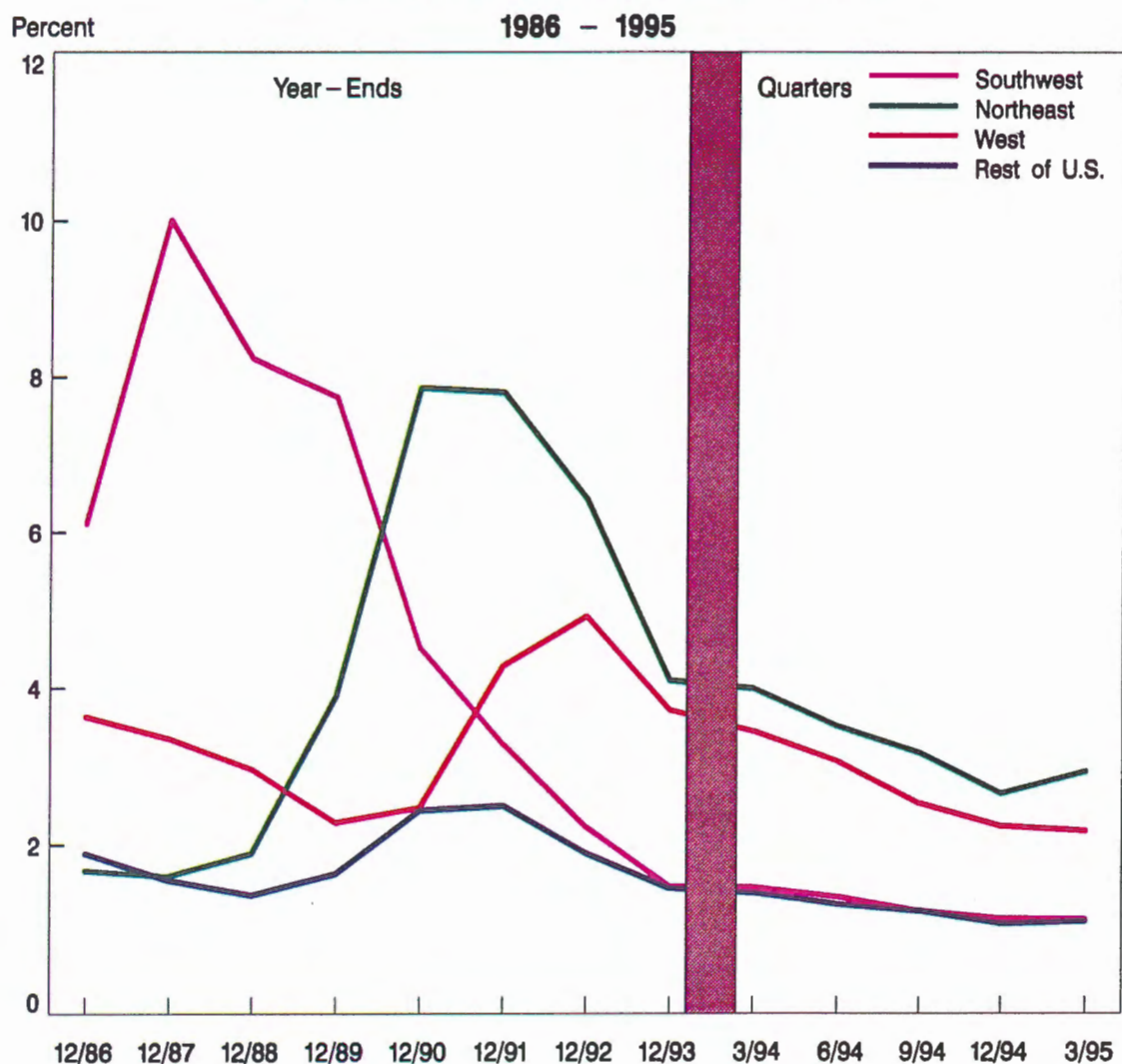
Troubled Real Estate Asset Rates*



Southwest	10.20	15.96	15.20	15.82	10.35	8.58	5.38	3.04	2.82	2.49	2.13	1.88	1.73
Northeast	2.27	2.27	2.43	4.93	10.85	11.79	10.56	7.00	6.71	5.95	5.33	4.24	4.10
West	5.87	5.35	4.86	3.58	3.62	6.48	7.92	5.24	4.87	4.26	3.56	3.15	3.04
Rest of U.S.	3.13	2.54	2.28	2.53	4.05	4.48	3.47	2.36	2.23	1.97	1.80	1.52	1.49
Total U.S.	4.34	4.45	3.91	4.52	6.59	7.47	6.66	4.33	4.09	3.60	3.17	2.64	2.53

*Loans secured by real estate past due 90 days or more or in nonaccrual status plus other real estate owned (OREO) as a percent of total real estate loans plus OREO.

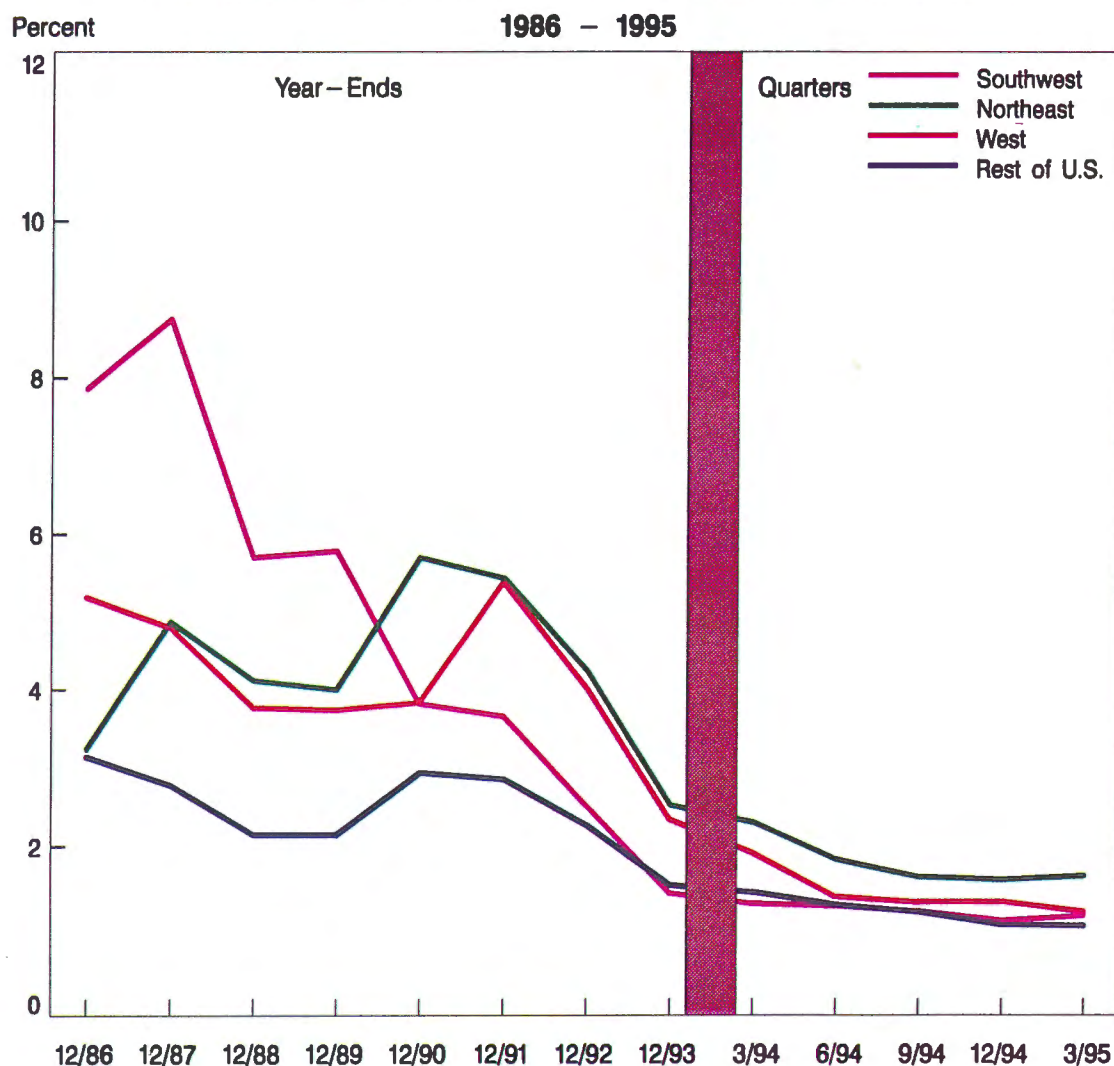
Noncurrent Real Estate Loan Rates*



Southwest	6.11	10.01	8.23	7.74	4.51	3.28	2.22	1.46	1.45	1.33	1.15	1.05	1.04
Northeast	1.67	1.60	1.89	3.89	7.86	7.80	6.43	4.09	3.99	3.51	3.17	2.65	2.93
West	3.63	3.35	2.96	2.28	2.47	4.28	4.91	3.71	3.44	3.06	2.52	2.23	2.17
Rest of U.S.	1.89	1.54	1.35	1.63	2.44	2.50	1.89	1.44	1.38	1.24	1.15	0.99	1.02
Total U.S.	2.70	2.79	2.38	2.94	4.33	4.58	3.88	2.65	2.54	2.24	1.99	1.70	1.77

*Loans secured by real estate past due 90 days or more or in nonaccrual status as a percent of total real estate loans.

Noncurrent Commercial and Industrial Loan Rates*

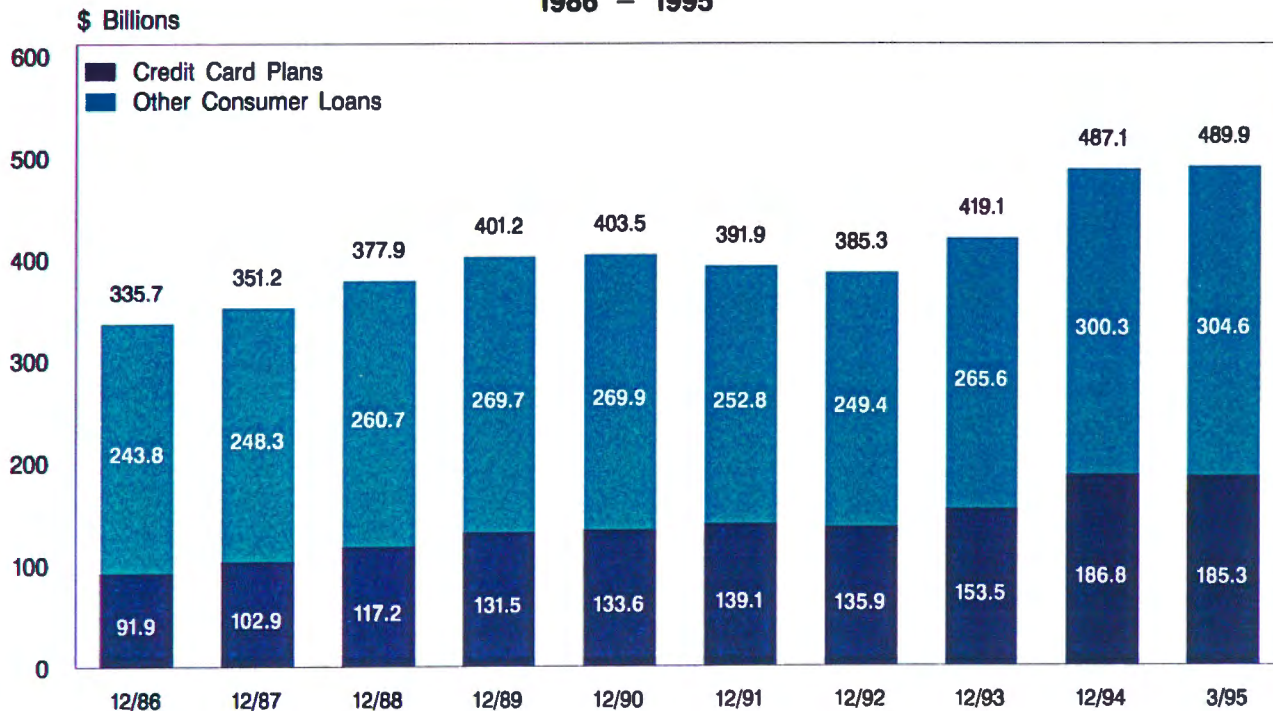


Southwest	7.86	8.75	5.69	5.78	3.81	3.65	2.51	1.39	1.26	1.23	1.16	1.05	1.11
Northeast	3.24	4.87	4.11	4.00	5.69	5.43	4.24	2.52	2.30	1.83	1.60	1.57	1.62
West	5.18	4.79	3.76	3.73	3.83	5.37	4.02	2.33	1.91	1.35	1.28	1.29	1.16
Rest of U.S.	3.14	2.78	2.15	2.15	2.93	2.85	2.26	1.50	1.41	1.25	1.16	1.00	0.98
Total U.S.	4.08	4.54	3.54	3.47	4.32	4.42	3.40	2.04	1.84	1.50	1.36	1.27	1.27

*Commercial and industrial loans past due 90 days or more or in nonaccrual status as a percent of total commercial and industrial loans.

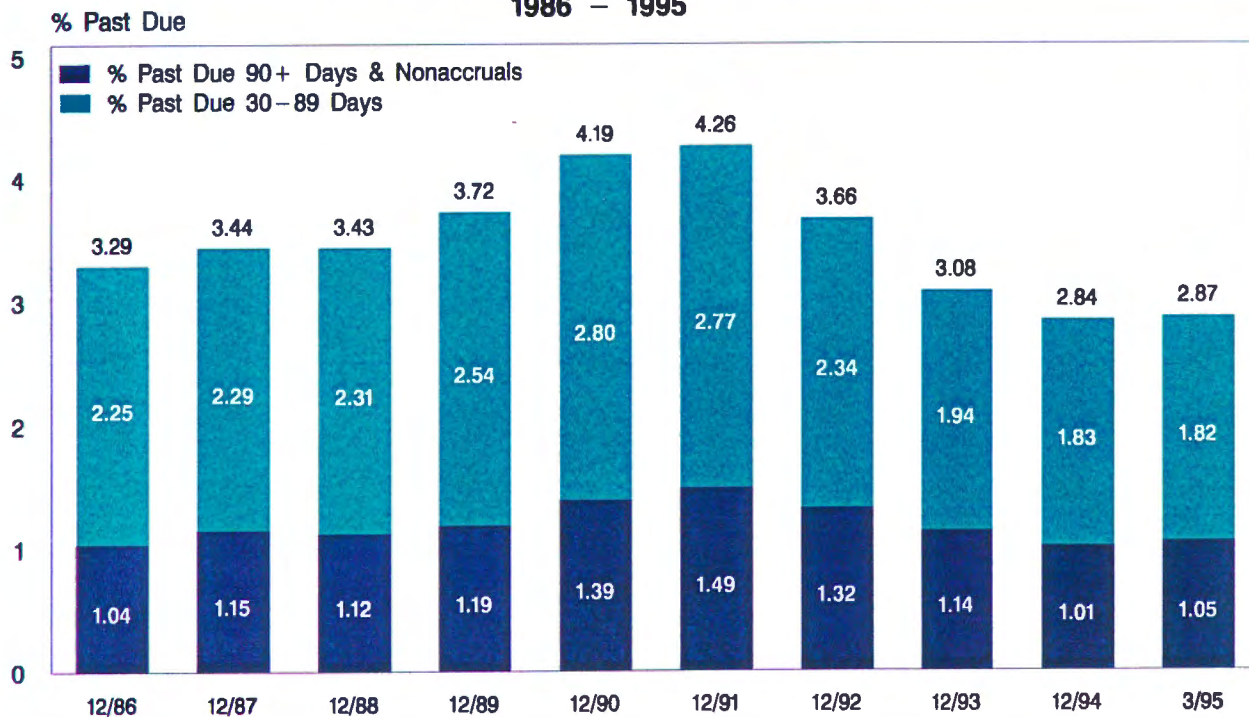
Loans to Individuals

1986 – 1995



Delinquency Rates, Loans to Individuals

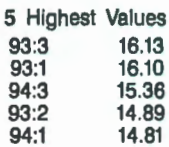
1986 – 1995



1986 – 1995



1986 – 1995

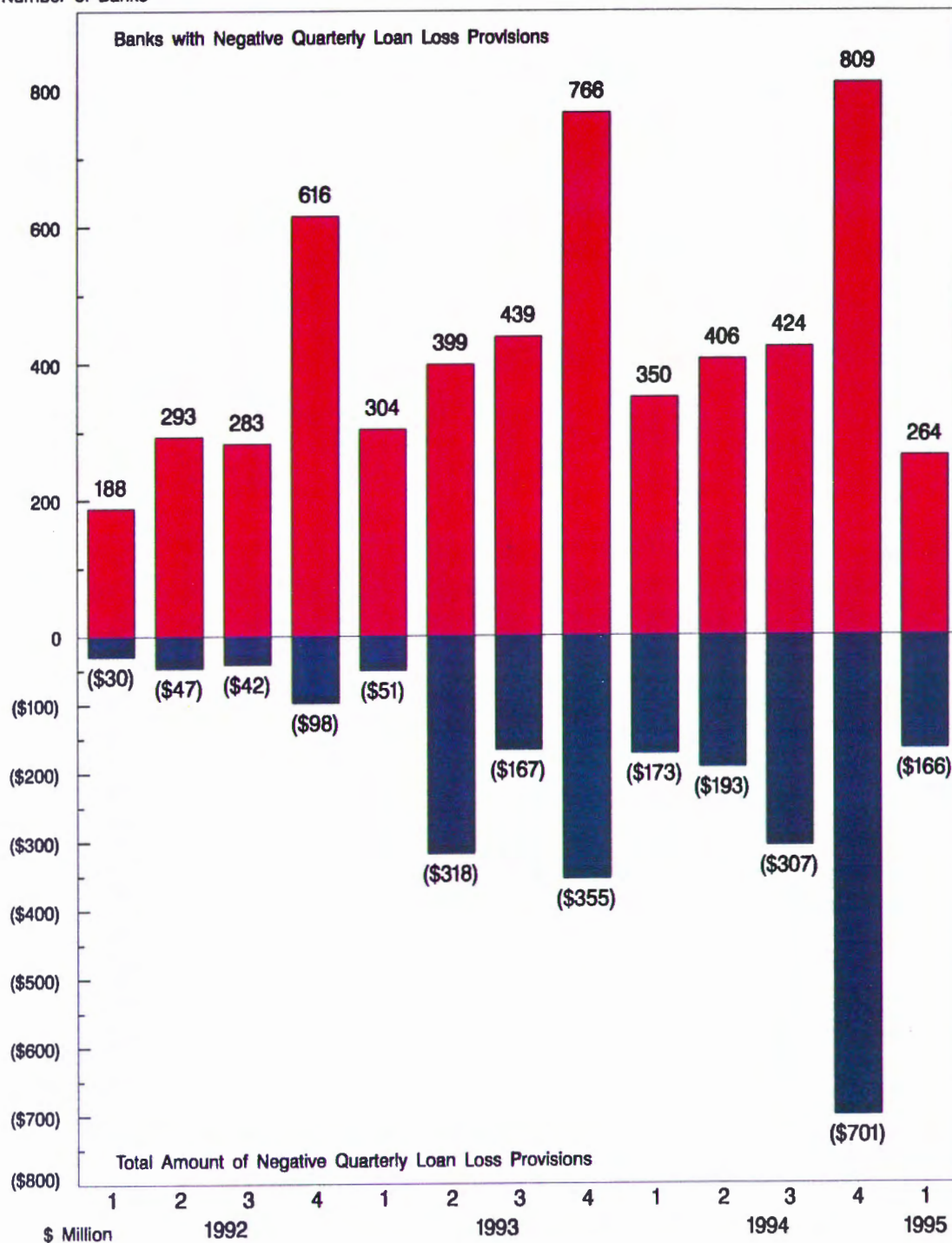


Converting Reserves Back Into Income

Banks Reporting Negative Loan Loss Provisions

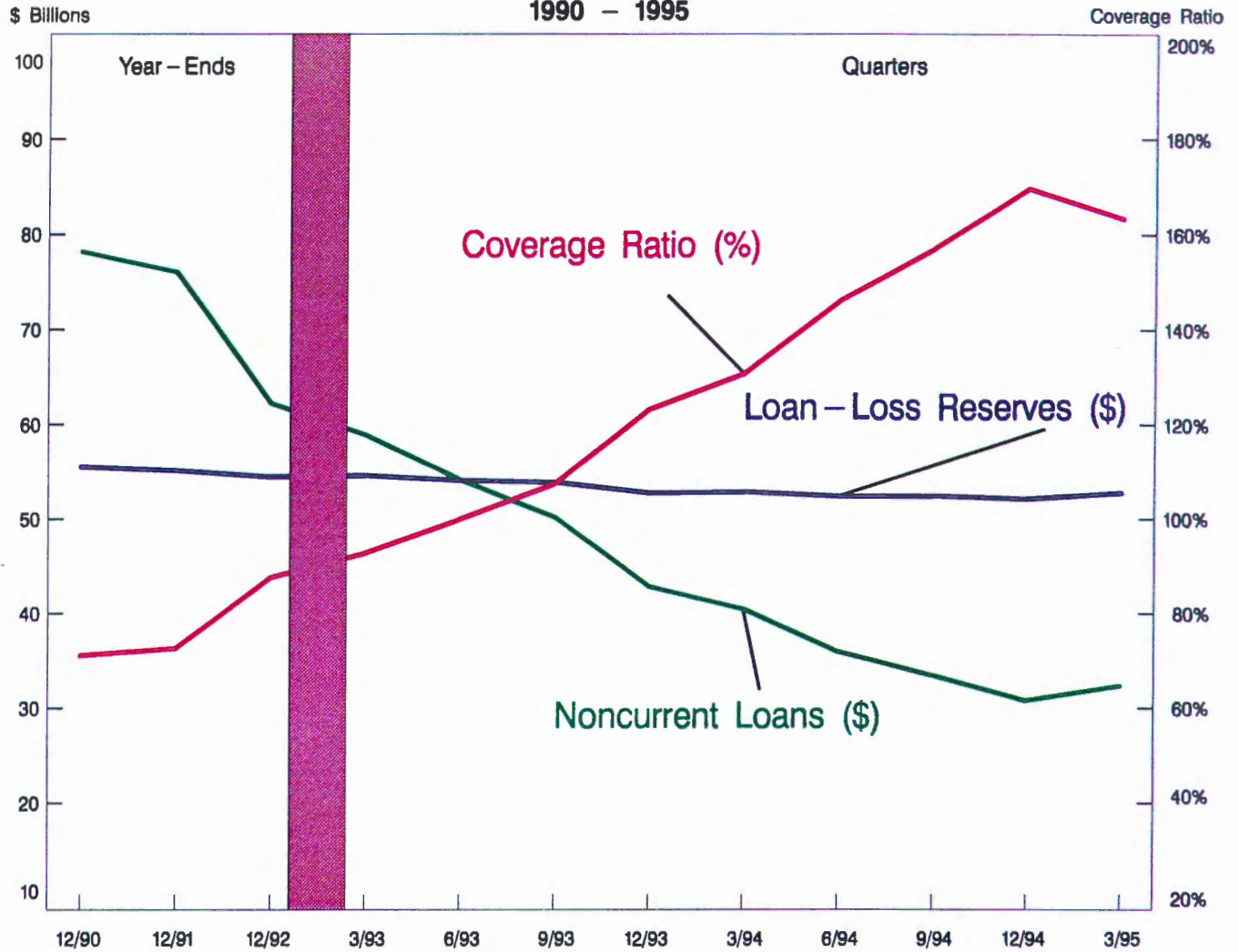
1992 - 1995

Number of Banks



Reserve Coverage Ratio*

1990 - 1995



Noncurrent Loans (\$ Billions)

78.1 76.0 62.2 58.9 54.2 50.2 42.8 40.5 35.9 33.4 30.7 32.3

Loan Loss Reserves (\$ Billions)

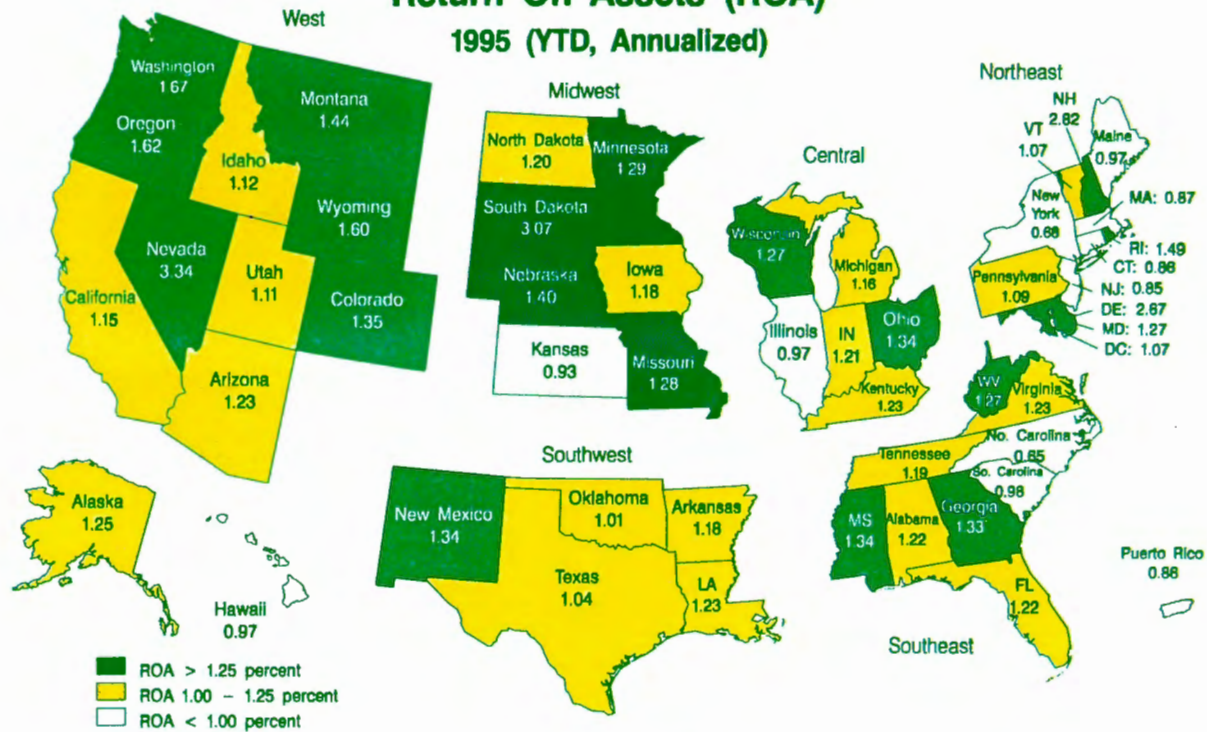
55.5 55.1 54.5 54.6 54.1 53.9 52.8 52.9 52.4 52.4 52.1 52.8

Coverage Ratio (%)

71 73 88 93 100 107 123 131 146 157 170 163

*Loan loss reserves to noncurrent loans.

Return On Assets (ROA) 1995 (YTD, Annualized)



Rankings By ROA

		YTD 1995	YTD 1994	Change*
1	Nevada	3.34	3.98	(64)
2	South Dakota	3.07	3.31	(24)
3	New Hampshire	2.82	2.99	(17)
4	Delaware	2.67	3.38	(71)
5	Washington	1.67	1.46	21
6	Oregon	1.62	1.33	29
7	Wyoming	1.60	1.38	22
8	Rhode Island	1.49	1.47	2
9	Montana	1.44	1.19	25
10	Nebraska	1.40	1.50	(10)
11	Colorado	1.35	1.24	11
12	Mississippi	1.34	1.29	5
13	New Mexico	1.34	1.48	(14)
14	Ohio	1.34	1.60	(26)
15	Georgia	1.33	1.12	21
16	Minnesota	1.29	1.15	14
17	Missouri	1.28	1.22	6
18	Maryland	1.27	0.91	36
19	West Virginia	1.27	1.35	(8)
20	Wisconsin	1.27	1.29	(2)
21	Alaska	1.25	1.53	(28)
22	Arizona	1.23	1.08	15
23	Kentucky	1.23	1.11	12
24	Louisiana	1.23	1.47	(24)
25	Virginia	1.23	0.99	24
26	Alabama	1.22	1.32	(10)
27	Florida	1.22	1.34	(12)
28	Indiana	1.21	1.17	4
29	North Dakota	1.20	1.26	(6)
30	Tennessee	1.19	1.25	(6)
31	Arkansas	1.18	1.27	(9)
32	Iowa	1.18	1.50	(32)
33	Michigan	1.16	1.19	(3)
34	California	1.15	0.94	21
35	Idaho	1.12	1.33	(21)
36	Utah	1.11	1.31	(20)
37	Pennsylvania	1.09	1.21	(12)
38	District of Columbia	1.07	1.00	7
39	Vermont	1.07	0.82	25
40	Texas	1.04	1.16	(12)
41	Oklahoma	1.01	1.16	(15)
42	South Carolina	0.98	1.26	(28)
43	Hawaii	0.97	1.09	(12)
44	Illinois	0.97	0.84	13
45	Maine	0.97	1.43	(46)
46	Kansas	0.93	1.09	(16)
47	Massachusetts	0.87	1.01	(14)
48	Connecticut	0.86	0.97	(11)
49	Puerto Rico	0.86	0.93	(7)
50	New Jersey	0.85	1.24	(39)
51	New York	0.68	0.87	(19)
52	North Carolina	0.65	1.07	(42)
	U.S. and Territories	1.10	1.17	(7)

*YTD ROA minus ROA for the same period one year ago equals change in basis points. Basis point=1/100 of a percent. Results for the four states with the highest ROAs (NV, SD, DE, & NH) were significantly influenced by the presence of large credit card operations.

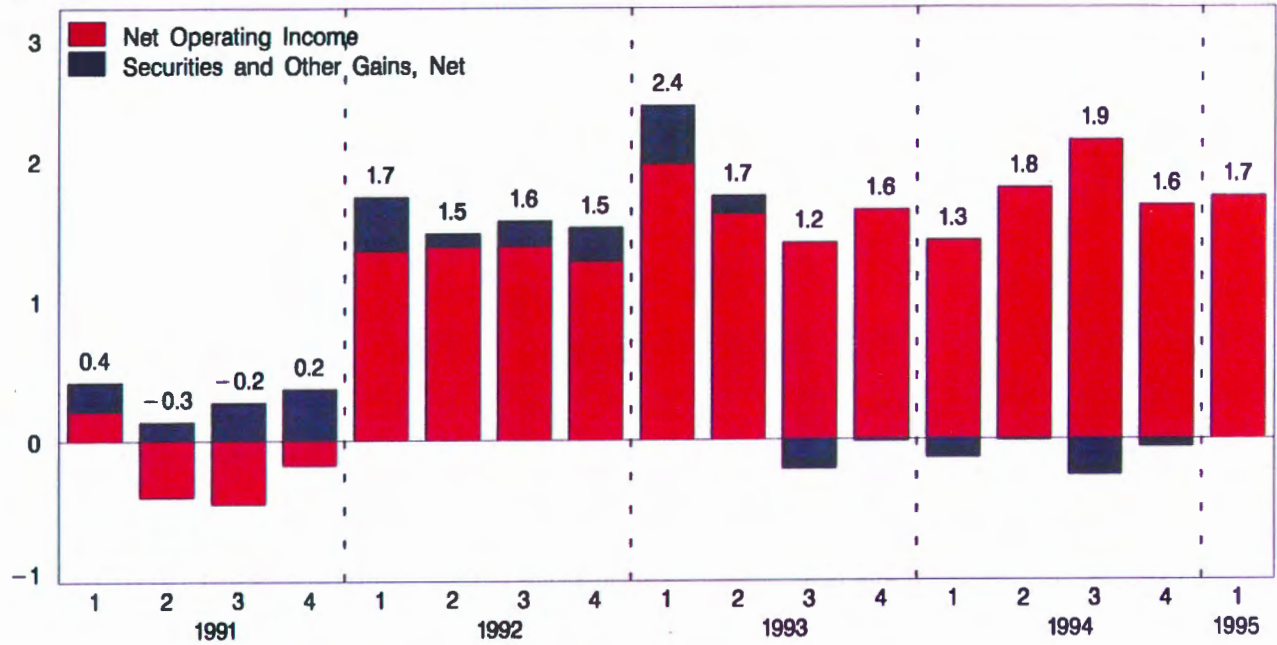
The FDIC
Quarterly
Ricki Helfer, Chairman
Banking **P**rofile

FDIC - Insured
Savings Institutions

Quarterly Net Income

1991 - 1995

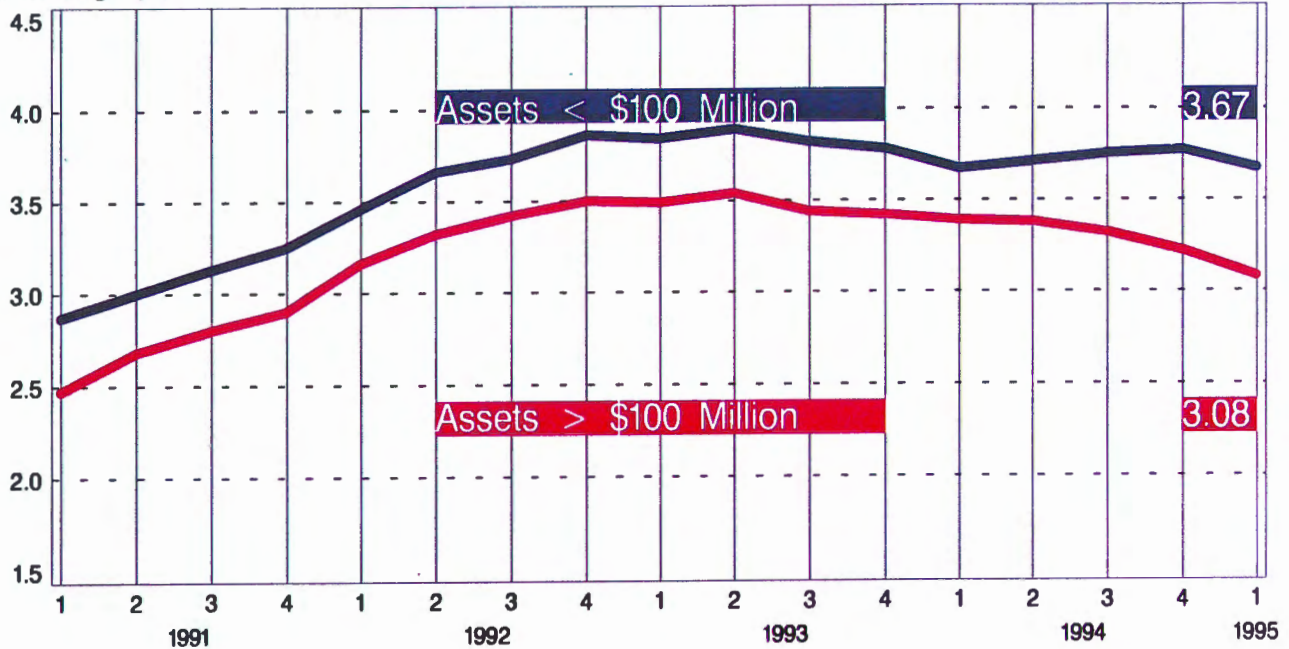
\$ Billions



Quarterly Net Interest Margins, Annualized

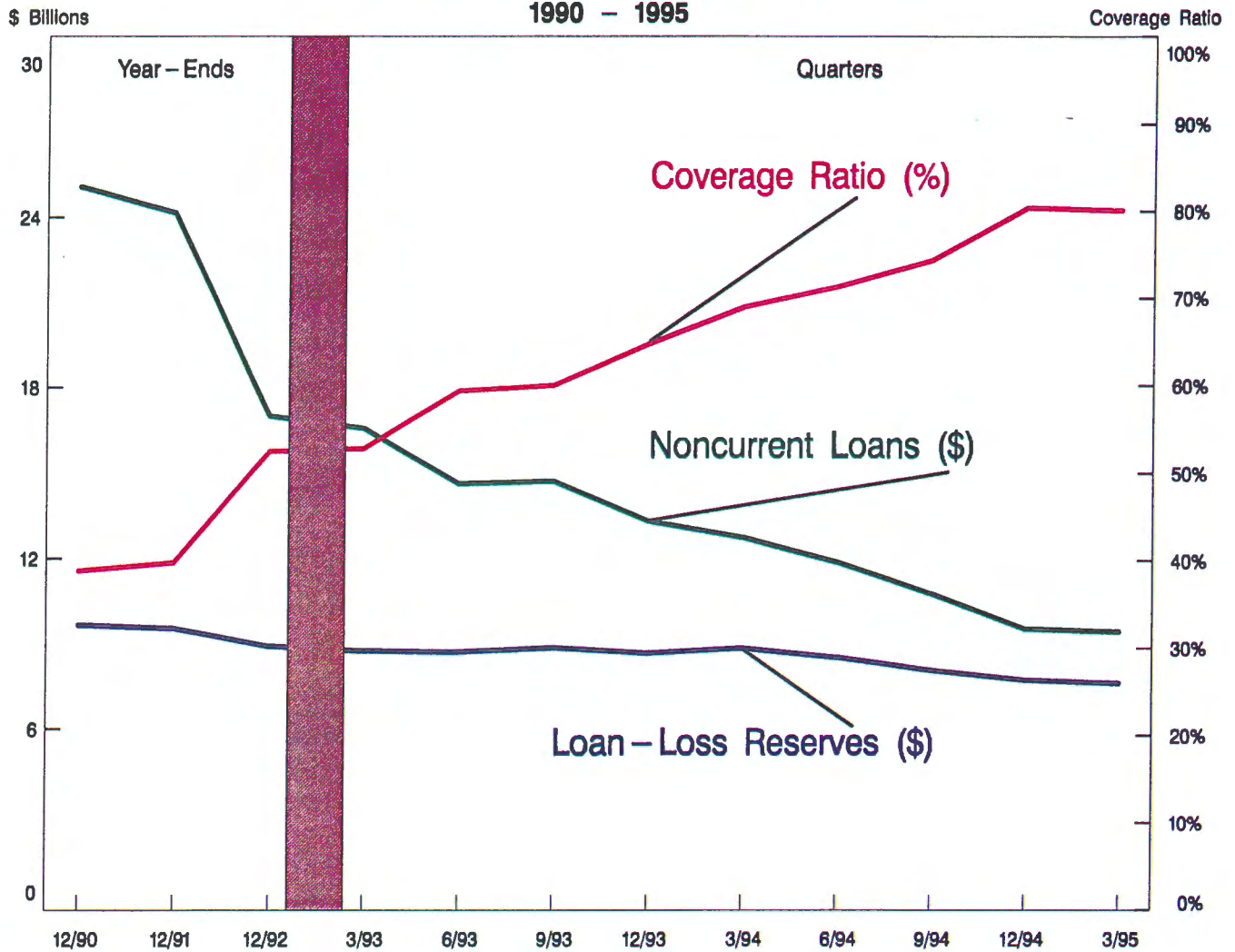
1991 - 1995

Net Interest Margin (%)



Reserve Coverage Ratio*

1990 - 1995



Noncurrent Loans (\$ Billions)

25.1 24.2 17.0 16.6 14.6 14.7 13.3 12.7 11.9 10.8 9.5 9.4

Loan Loss Reserves (\$ Billions)

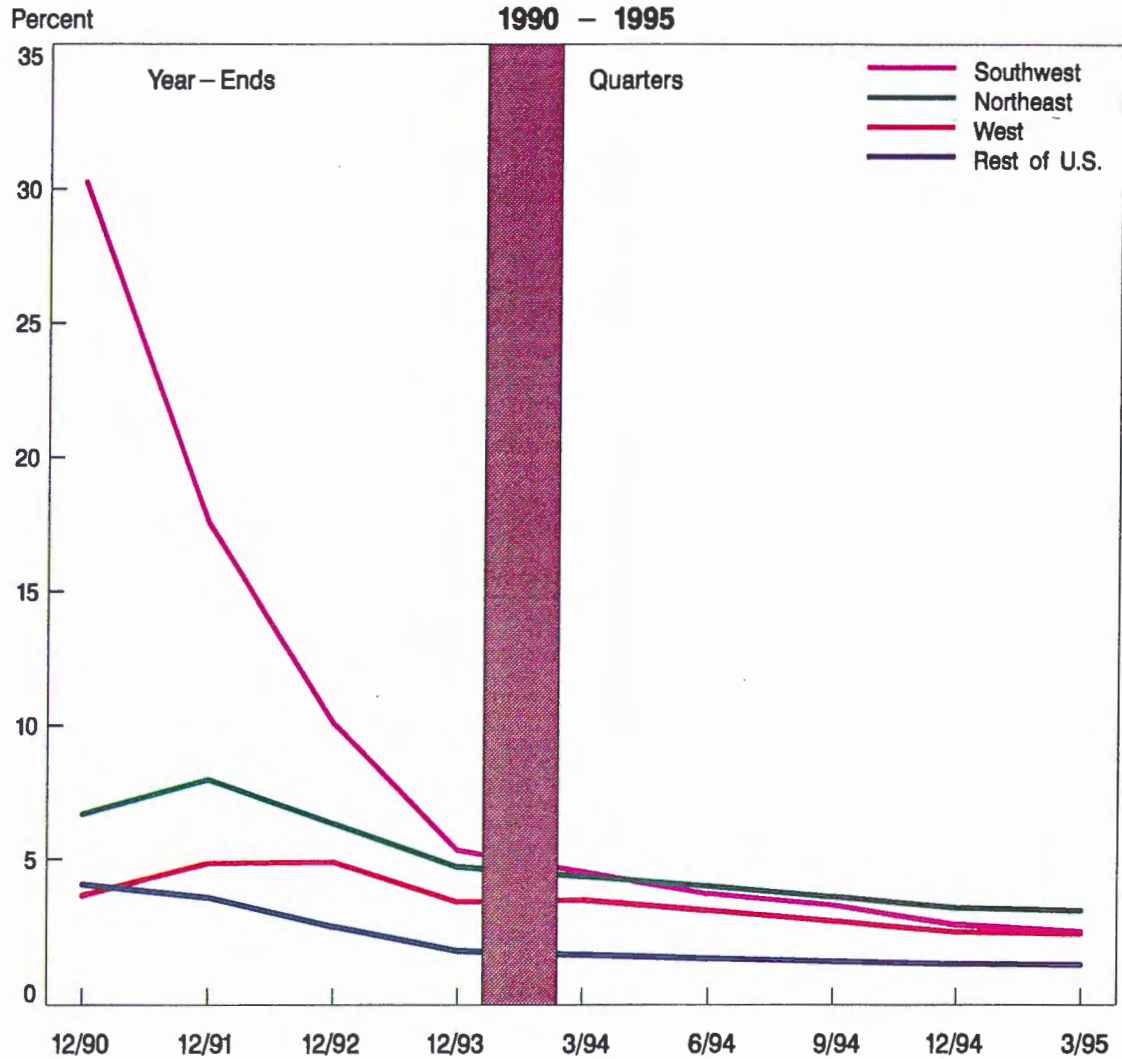
9.7 9.5 8.9 8.7 8.7 8.9 8.7 8.8 8.5 8.1 7.7 7.6

Coverage Ratio (%)

39 39 52 53 60 60 65 69 72 75 81 81

*Loan loss reserves to noncurrent loans.

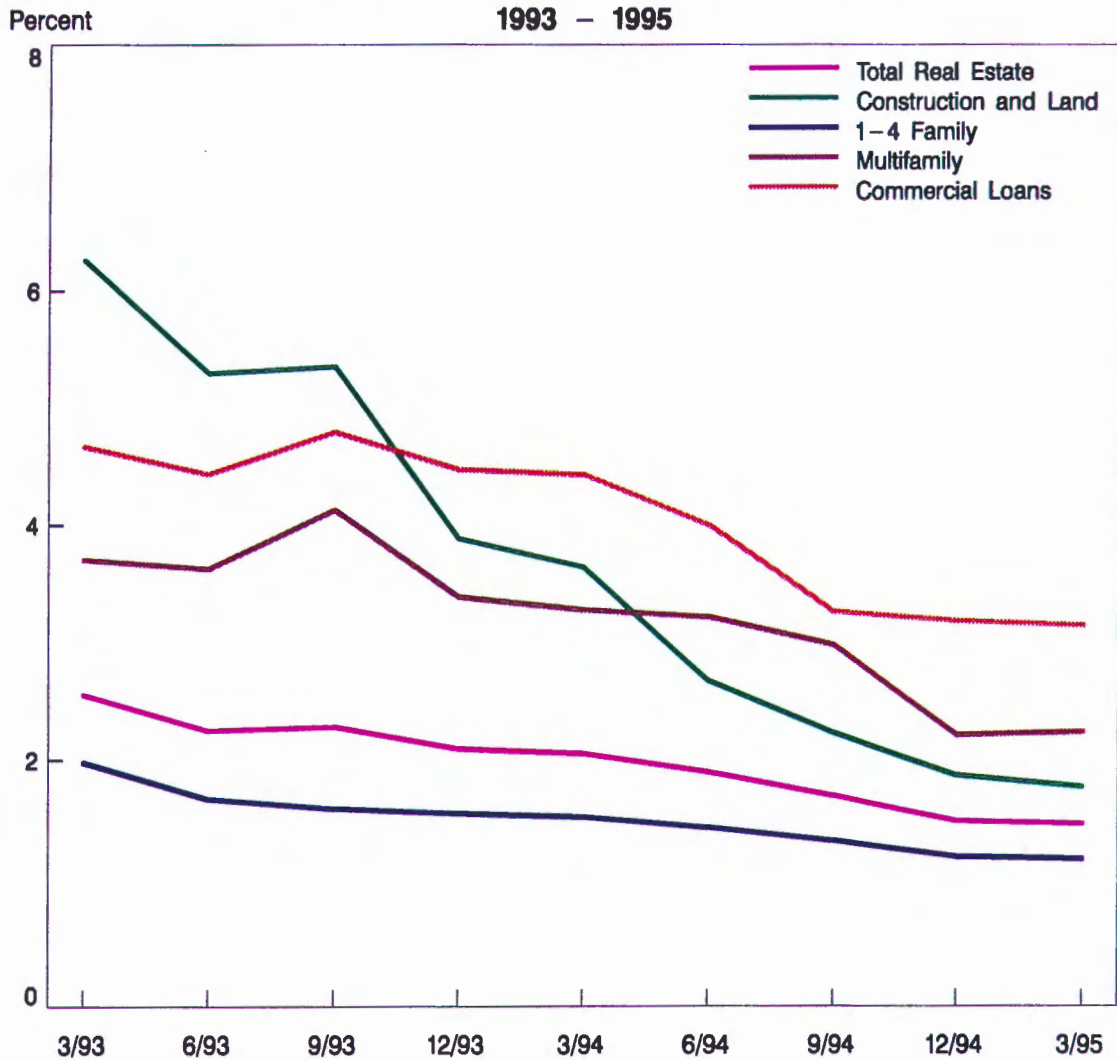
Troubled Real Estate Asset Rates*



Southwest	30.26	17.52	10.07	5.32	4.52	3.69	3.25	2.53	2.26
Northeast	6.67	7.96	6.32	4.70	4.33	3.97	3.56	3.15	3.05
West	3.62	4.82	4.87	3.38	3.45	3.06	2.65	2.25	2.18
Rest of U.S.	4.04	3.54	2.46	1.55	1.40	1.26	1.14	1.06	1.01
Total U.S.	5.87	5.96	4.82	3.34	3.18	2.85	2.52	2.19	2.10

*Loans secured by real estate past due 90 days or more or in nonaccrual status plus other real estate owned (OREO) as a percent of total real estate loans plus OREO.

Noncurrent Real Estate Loan Rates by Type*

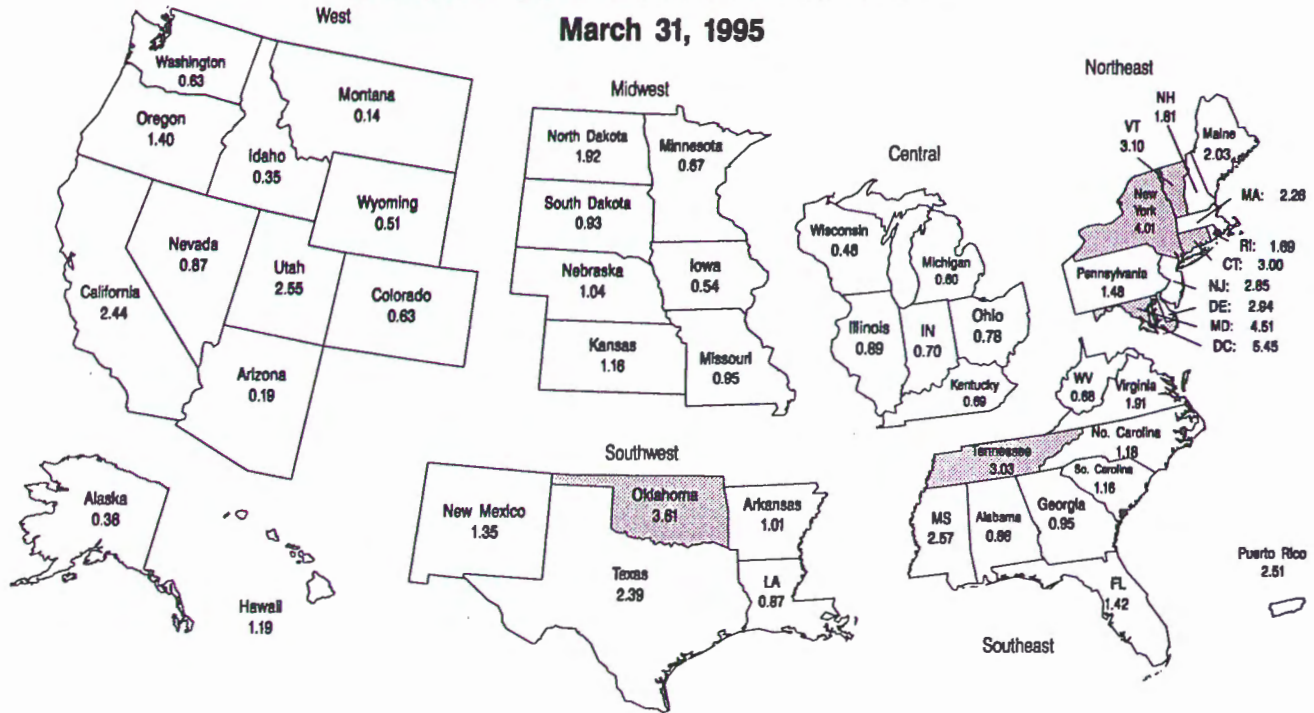


Construction and Land	6.25	5.29	5.35	3.88	3.64	2.67	2.22	1.86	1.76
1-4 Family	1.97	1.66	1.58	1.54	1.51	1.42	1.30	1.17	1.15
Multifamily	3.70	3.63	4.13	3.39	3.27	3.21	2.97	2.20	2.23
Commercial	4.67	4.43	4.79	4.47	4.43	4.00	3.26	3.18	3.14
Total	2.55	2.25	2.28	2.09	2.05	1.89	1.69	1.47	1.45

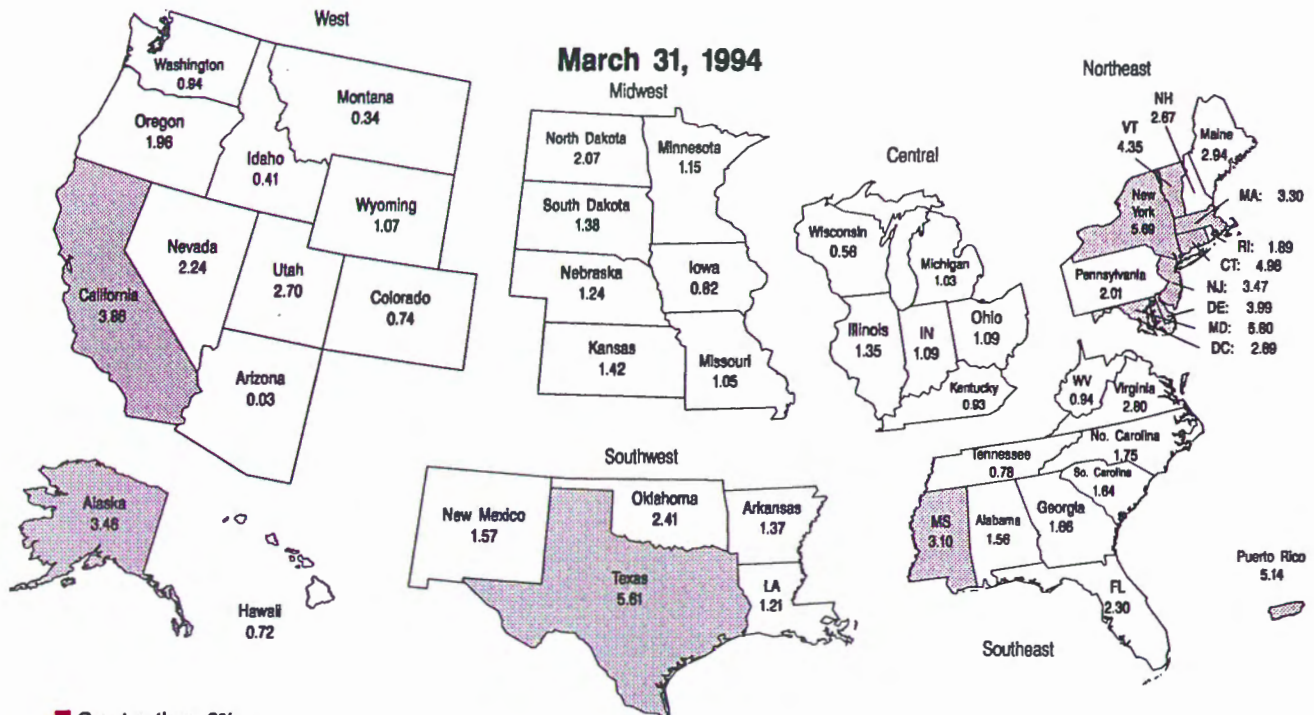
*Loans secured by real estate past due 90 days or more or in nonaccrual status as a percent of total real estate loans.

Troubled Real Estate Asset Rates*

March 31, 1995



March 31, 1994



- Greater than 6%
- Between 3% and 6%
- Less than 3%

* Loans secured by real estate past due 90 days or more or in nonaccrual status plus other real estate owned (OREO) as a percent of total real estate loans plus OREO.

Troubled Real Estate Asset Rates

March 31, 1995

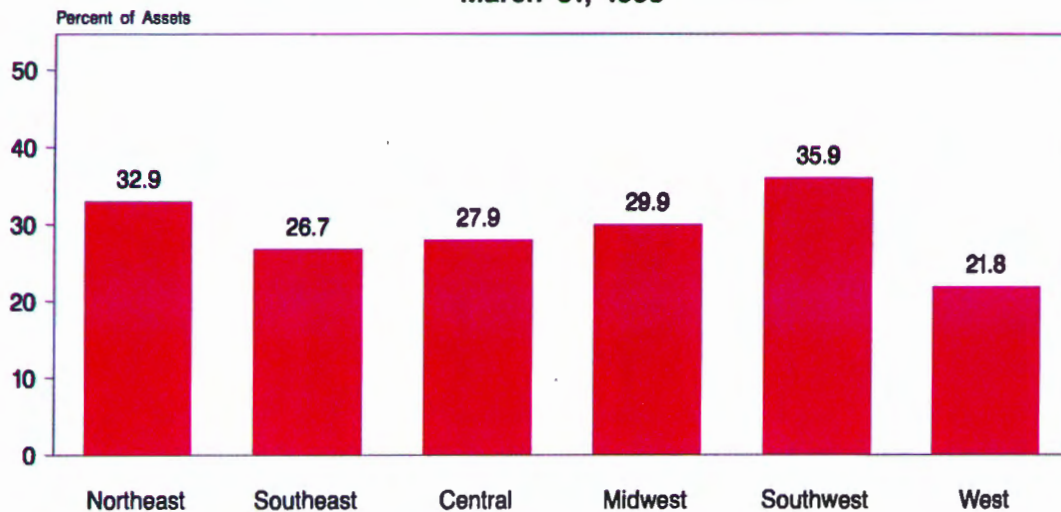
(\$ Millions)

		Troubled Real Estate Asset Rate*			Total Troubled Real Estate Assets	Real Estate Loans		
		3/31/95	3/31/94	Change		as a % of Assets	Rank	Total
1	District of Columbia	5.45	2.89	2.56	\$5	37.66	50	\$94
2	Maryland	4.51	5.80	(1.28)	470	58.18	21	10,100
3	New York	4.01	5.69	(1.69)	2,500	52.03	39	61,746
4	Oklahoma	3.61	2.41	1.20	61	31.09	52	1,681
5	Vermont	3.10	4.35	(1.25)	42	54.79	32	1,326
6	Tennessee	3.03	0.78	2.25	124	57.15	25	4,095
7	Connecticut	3.00	4.98	(1.97)	679	55.33	31	22,364
8	Delaware	2.94	3.99	(1.06)	24	52.02	40	814
9	New Jersey	2.85	3.47	(0.62)	600	49.64	44	20,856
10	Mississippi	2.57	3.10	(0.53)	35	52.27	38	1,363
11	Utah	2.55	2.70	(0.16)	15	55.42	30	565
12	Puerto Rico	2.51	5.14	(2.63)	3	56.84	26	134
13	California	2.44	3.86	(1.41)	4,449	68.09	3	180,841
14	Texas	2.39	5.61	(3.22)	751	51.84	41	31,079
15	Massachusetts	2.26	3.30	(1.04)	628	56.23	27	27,626
16	Maine	2.03	2.94	(0.91)	85	61.33	15	4,153
17	North Dakota	1.92	2.07	(0.15)	81	54.01	34	4,187
18	Virginia	1.91	2.80	(0.89)	161	61.77	11	8,389
19	New Hampshire	1.81	2.67	(0.86)	93	47.11	47	5,102
20	Rhode Island	1.69	1.89	(0.20)	55	52.33	37	3,262
21	Pennsylvania	1.48	2.01	(0.53)	314	54.71	33	21,185
22	Florida	1.42	2.30	(0.88)	263	55.76	29	18,425
23	Oregon	1.40	1.96	(0.55)	51	44.66	49	3,638
24	New Mexico	1.35	1.57	(0.22)	10	61.11	17	757
25	Hawaii	1.19	0.72	0.46	47	64.92	5	3,935
26	North Carolina	1.18	1.75	(0.58)	78	68.67	2	6,628
27	Kansas	1.16	1.42	(0.26)	53	57.16	24	4,543
28	South Carolina	1.16	1.64	(0.48)	61	64.70	6	5,260
29	Nebraska	1.04	1.24	(0.21)	52	61.47	14	5,028
30	Arkansas	1.01	1.37	(0.36)	16	46.54	48	1,597
31	Georgia	0.95	1.66	(0.71)	42	65.09	4	4,353
32	Missouri	0.95	1.05	(0.10)	86	51.20	43	9,081
33	South Dakota	0.93	1.38	(0.45)	4	48.06	45	422
34	Illinois	0.89	1.35	(0.46)	228	58.18	22	25,573
35	Minnesota	0.87	1.15	(0.28)	35	61.19	16	4,015
36	Nevada	0.87	2.24	(1.37)	18	59.68	19	2,118
37	Louisiana	0.87	1.21	(0.34)	22	53.80	35	2,512
38	Alabama	0.86	1.56	(0.71)	13	60.19	18	1,531
39	Ohio	0.78	1.09	(0.30)	192	63.78	7	24,583
40	Indiana	0.70	1.09	(0.39)	65	61.98	10	9,245
41	Kentucky	0.69	0.93	(0.24)	27	61.66	12	3,886
42	West Virginia	0.68	0.94	(0.26)	6	56.23	28	811
43	Washington	0.63	0.94	(0.31)	134	62.93	8	21,221
44	Colorado	0.63	0.74	(0.12)	10	62.43	9	1,594
45	Michigan	0.60	1.03	(0.43)	110	58.35	20	18,294
46	Iowa	0.54	0.82	(0.27)	16	51.79	42	2,939
47	Wyoming	0.51	1.07	(0.56)	1	53.23	36	186
48	Wisconsin	0.46	0.56	(0.10)	66	61.64	13	14,145
49	Alaska	0.36	3.46	(3.10)	0	32.85	51	73
50	Idaho	0.35	0.41	(0.06)	1	58.10	23	314
51	Arizona	0.19	0.03	0.16	1	81.96	1	355
52	Montana	0.14	0.34	(0.20)	1	47.50	46	797
	U.S. and Territories	2.10	3.18	(1.07)	\$12,892	59.07		\$609,061

*Loans secured by real estate past due 90 days or more or in nonaccrual status plus other real estate owned (OREO) as a percent of total real estate loans plus OREO.

Total Securities* as a Percent of Assets

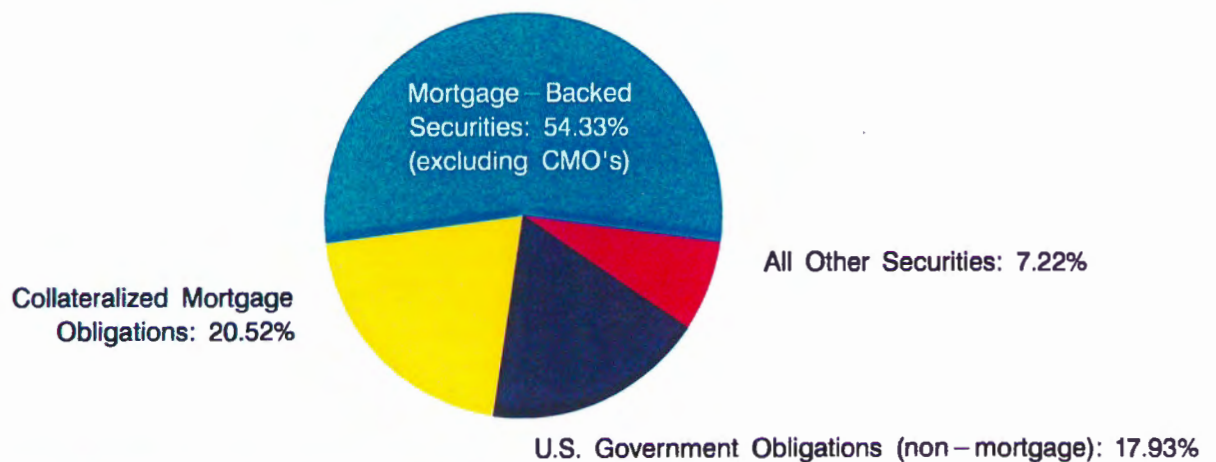
March 31, 1995



Total Securities* (\$ Billions)

	3/93	6/93	9/93	12/93	3/94	6/94	9/94	12/94	3/95
U.S. Government Obligations (non-mortgage)	\$50	\$50	\$50	\$50	\$53	\$55	\$54	\$53	\$51
Mortgage-Backed Securities (excluding CMO's)	140	139	139	144	145	149	156	155	155
Collateralized Mortgage Obligations	49	48	51	54	60	61	60	59	59
All Other Securities	26	27	29	27	28	26	26	23	21
Total Securities	265	264	269	276	287	292	296	290	286
Securities as a Percent of Assets	26.23%	26.32%	26.70%	27.55%	28.76%	29.18%	29.43%	28.78%	28.19%

Total Securities* March 31, 1995



*Excludes trading account assets for savings institutions filing a Call Report.

Mutual Fund and Annuity Sales*

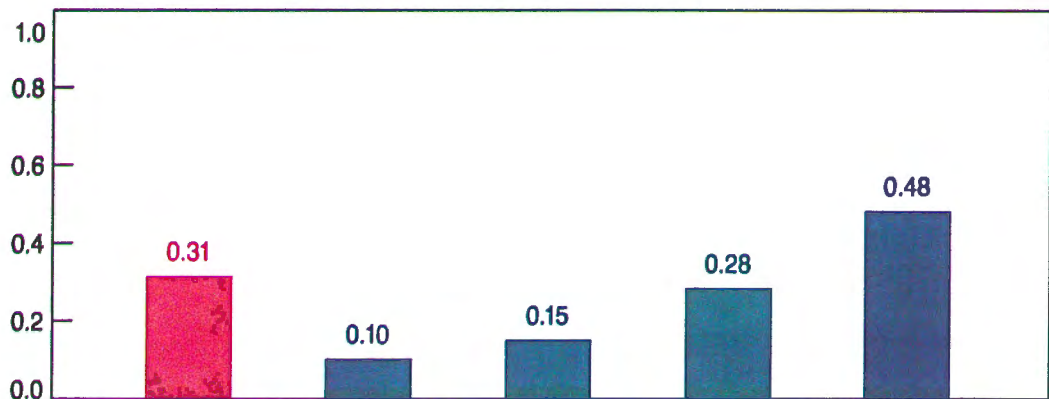
1994 – 1995

Quarterly Sales (\$ Millions)	3/94	6/94	9/94	12/94	3/95
Money Market Funds	\$ 193	\$ 304	\$ 279	\$ 264	\$ 301
Debt Securities Funds	911	767	543	530	251
Equity Securities	404	331	231	265	185
Other Mutual Funds	155	117	114	112	59
Annuities	1,193	1,469	1,417	1,200	1,043
Proprietary Mutual Fund and Annuity Sales included above	NA	NA	NA	NA	441

*Domestic office sales of proprietary, private label and third-party funds and annuities. Does not reflect redemptions.

Fee Income from Sales and Service of Mutual Funds and Annuities First Quarter 1995

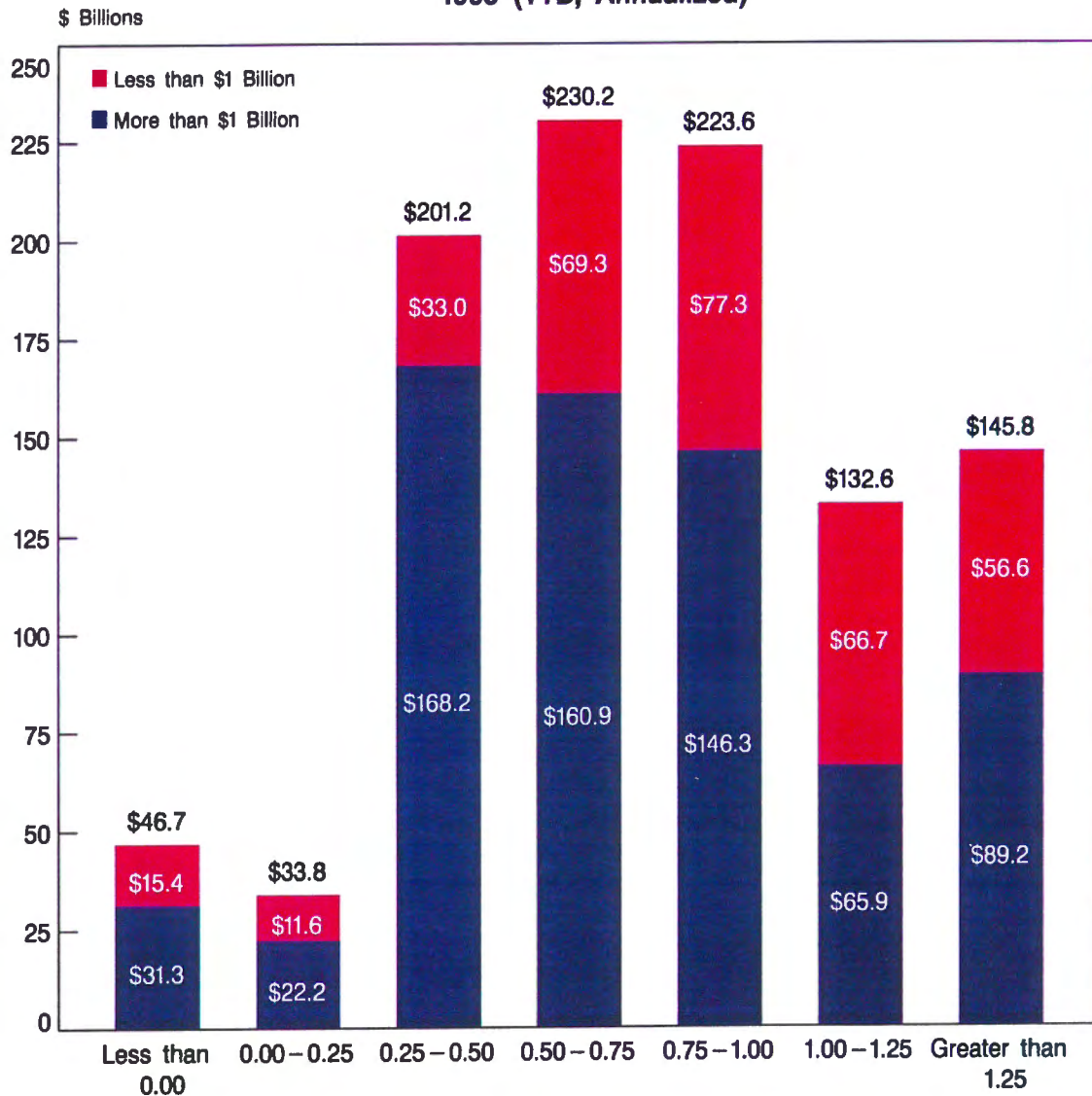
Percent of Gross Operating Income**



(\$ Millions)	All Institutions	Under \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$5 Billion	Over \$5 Billion
Mutual Fund and Annuity Fee Income	\$60	\$1	\$8	\$15	\$36
Gross Operating Income	\$19,139	\$952	\$5,389	\$5,366	\$7,432
Number of Institutions Reporting These Fees	436	49	274	87	26
Percent of Institutions Reporting These Fees	20.6%	5.0%	27.9%	65.9%	81.3%

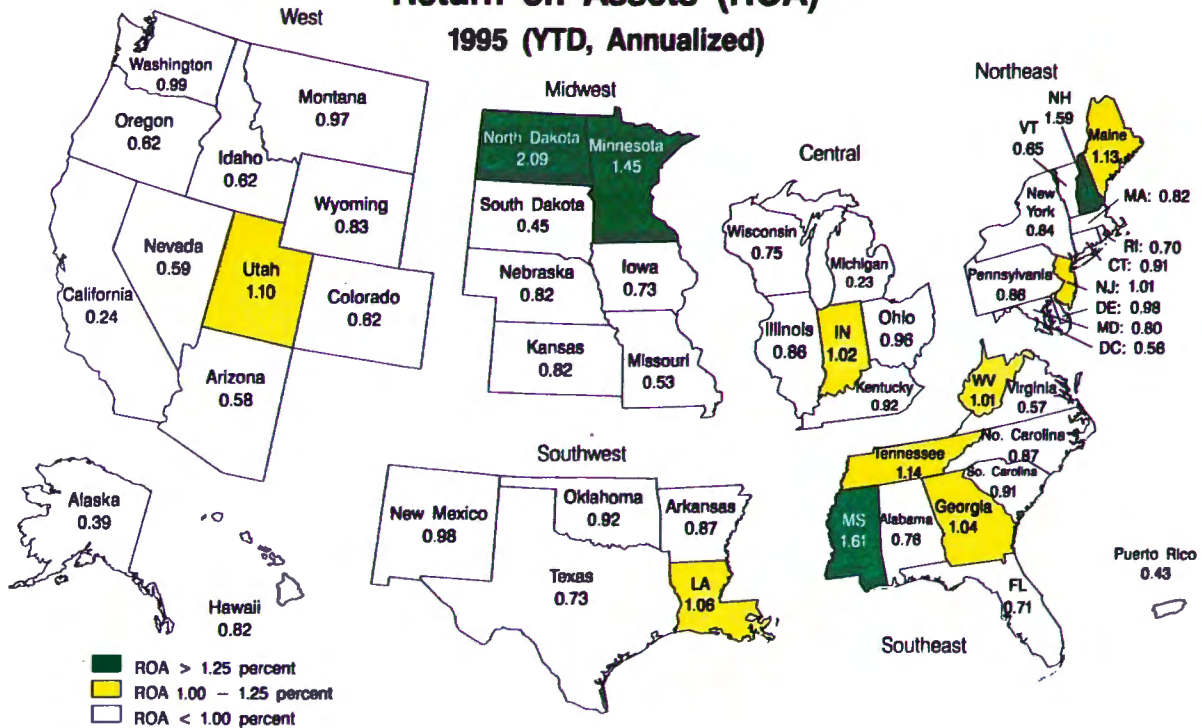
**Gross operating income is the total of interest income and noninterest income.

Return on Assets (ROA) By Asset Size 1995 (YTD, Annualized)



Asset Size	Number of Institutions						
	Less than \$1 Billion	More than \$1 Billion	Total	Less than \$1 Billion	More than \$1 Billion	Total	Less than \$1 Billion
Less than \$1 Billion	107	82	222	406	459	344	334
More than \$1 Billion	<u>10</u>	<u>7</u>	<u>20</u>	<u>36</u>	<u>40</u>	<u>24</u>	<u>27</u>
Total	117	89	242	442	499	368	361

Return on Assets (ROA) 1995 (YTD, Annualized)



Rankings By ROA

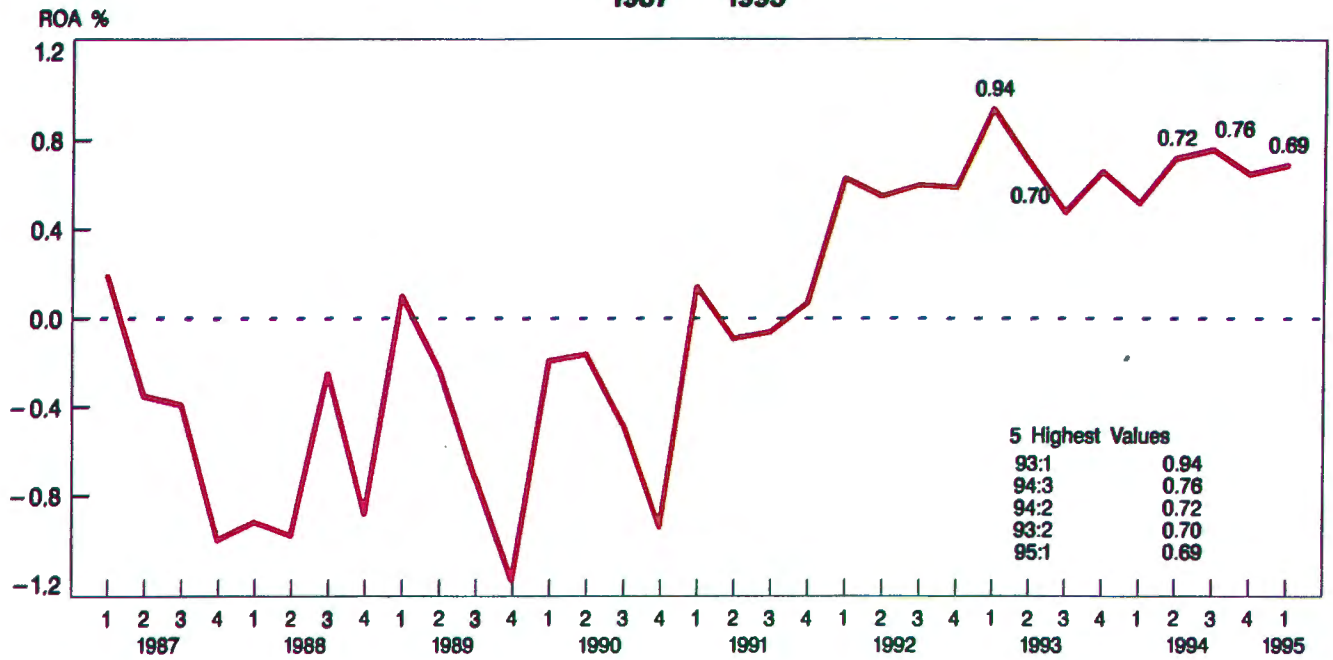
		YTD 1995	YTD 1994	Change*
1	North Dakota	2.09	0.79	130
2	Mississippi	1.61	0.88	73
3	New Hampshire	1.59	0.82	77
4	Minnesota	1.45	1.27	18
5	Tennessee	1.14	1.35	(21)
6	Maine	1.13	1.02	11
7	Utah	1.10	1.61	(51)
8	Louisiana	1.06	1.20	(14)
9	Georgia	1.04	0.74	30
10	Indiana	1.02	0.84	18
11	New Jersey	1.01	1.15	(14)
12	West Virginia	1.01	1.13	(12)
13	Washington	0.99	1.55	(56)
14	Delaware	0.98	0.80	18
15	New Mexico	0.98	1.20	(22)
16	Montana	0.97	1.15	(18)
17	Ohio	0.96	1.17	(21)
18	Kentucky	0.92	0.96	(4)
19	Oklahoma	0.92	1.63	(71)
20	Connecticut	0.91	0.68	23
21	South Carolina	0.91	1.00	(9)
22	Arkansas	0.87	0.90	(3)
23	North Carolina	0.87	0.96	(9)
24	Illinois	0.86	0.85	1
25	Pennsylvania	0.86	0.86	0
26	New York	0.84	0.90	(6)
27	Wyoming	0.83	1.07	(24)

		YTD 1995	YTD 1994	Change*
28	Colorado	0.82	0.94	(12)
29	Hawaii	0.82	1.11	(29)
30	Kansas	0.82	0.94	(12)
31	Massachusetts	0.82	0.70	12
32	Nebraska	0.82	0.65	17
33	Maryland	0.80	0.96	(16)
34	Alabama	0.76	0.75	1
35	Wisconsin	0.75	0.85	(10)
36	Iowa	0.73	1.02	(29)
37	Texas	0.73	0.93	(20)
38	Florida	0.71	0.81	(10)
39	Rhode Island	0.70	0.68	2
40	Vermont	0.65	1.00	(35)
41	Idaho	0.62	0.76	(14)
42	Oregon	0.62	0.56	6
43	Nevada	0.59	0.82	(23)
44	Arizona	0.58	1.36	(78)
45	Virginia	0.57	0.17	40
46	District of Columbia	0.56	0.43	13
47	Missouri	0.53	0.82	(29)
48	South Dakota	0.45	1.08	(63)
49	Puerto Rico	0.43	1.29	(86)
50	Alaska	0.39	0.39	0
51	California	0.24	(0.36)	60
52	Michigan	0.23	(1.15)	138
	U.S. and Territories	0.69	0.52	17

*YTD ROA minus ROA for the same period one year ago equals change in basis points. Basis point = 1/100 of a percent.

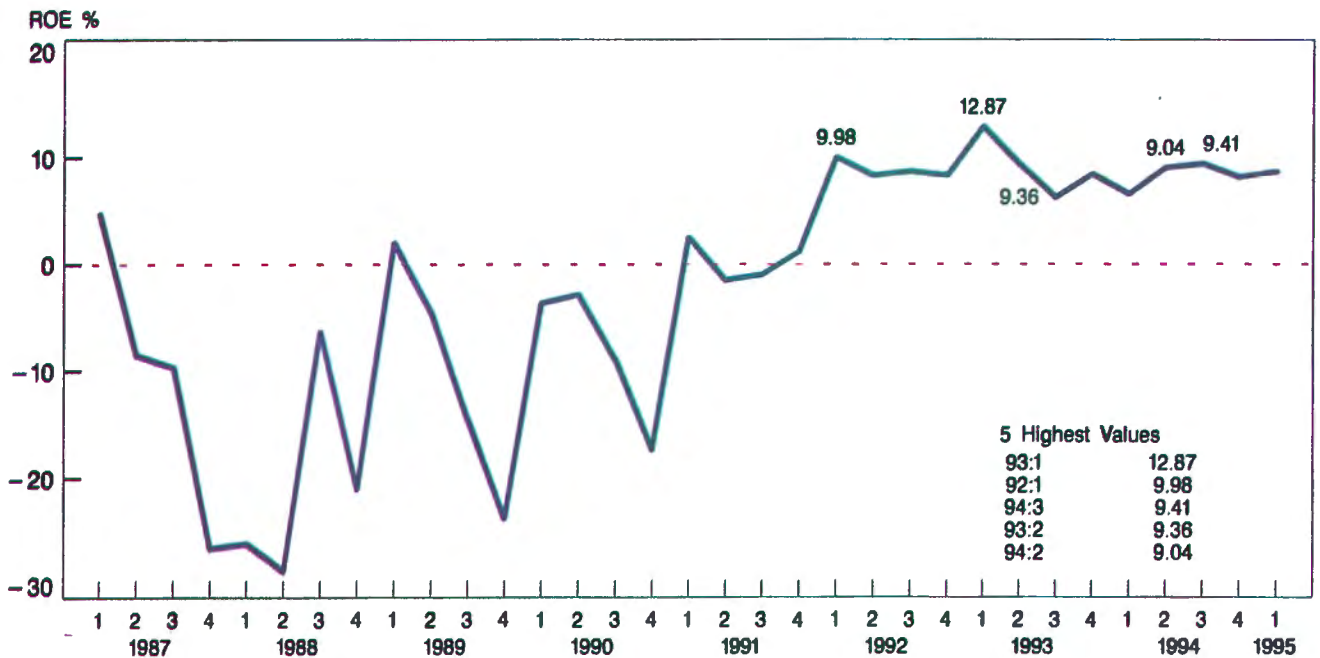
Quarterly Return on Assets (ROA), Annualized

1987 - 1995

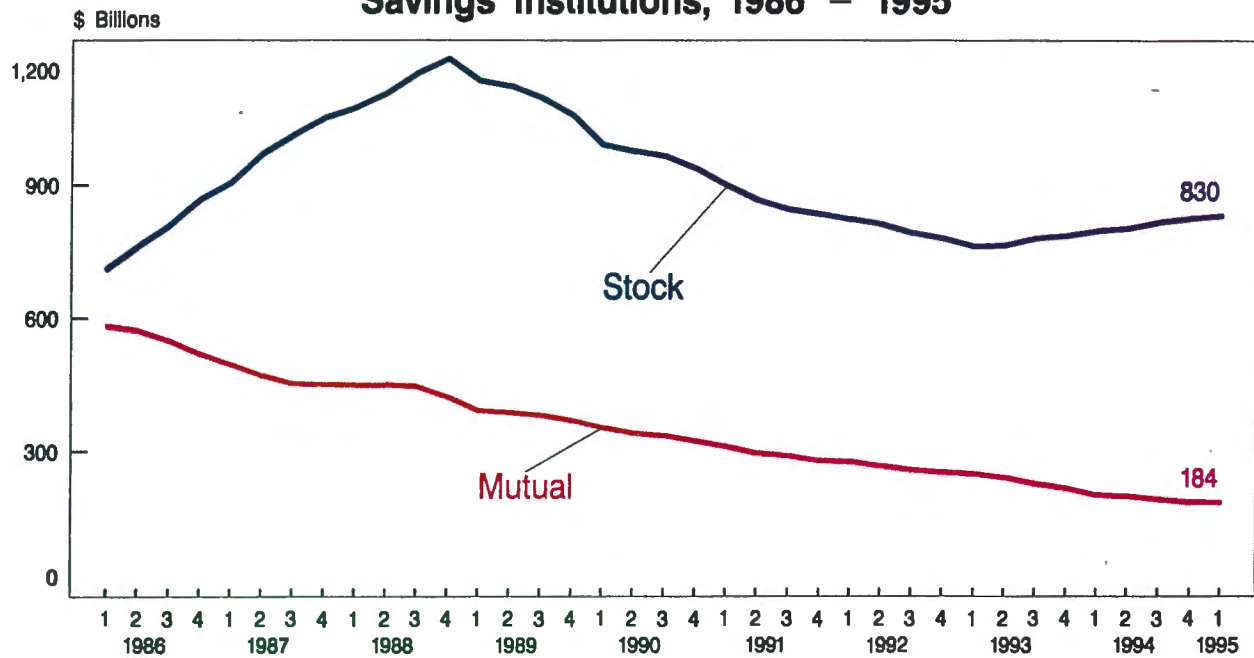


Quarterly Return on Equity (ROE), Annualized

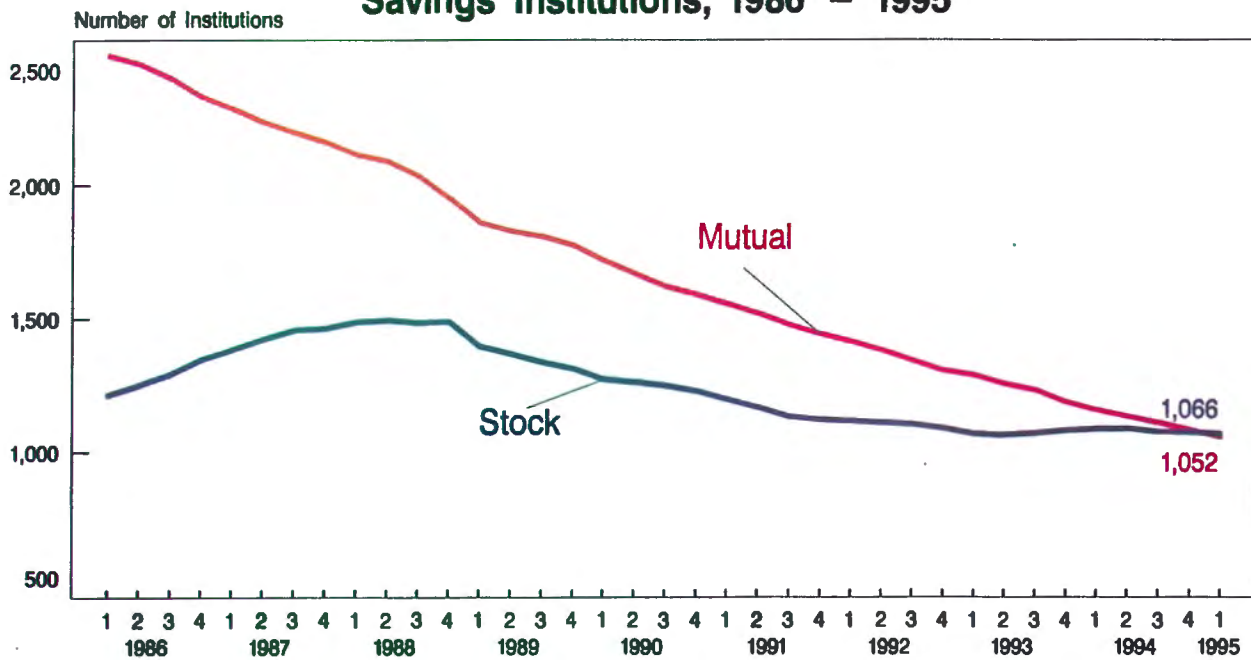
1987 - 1995



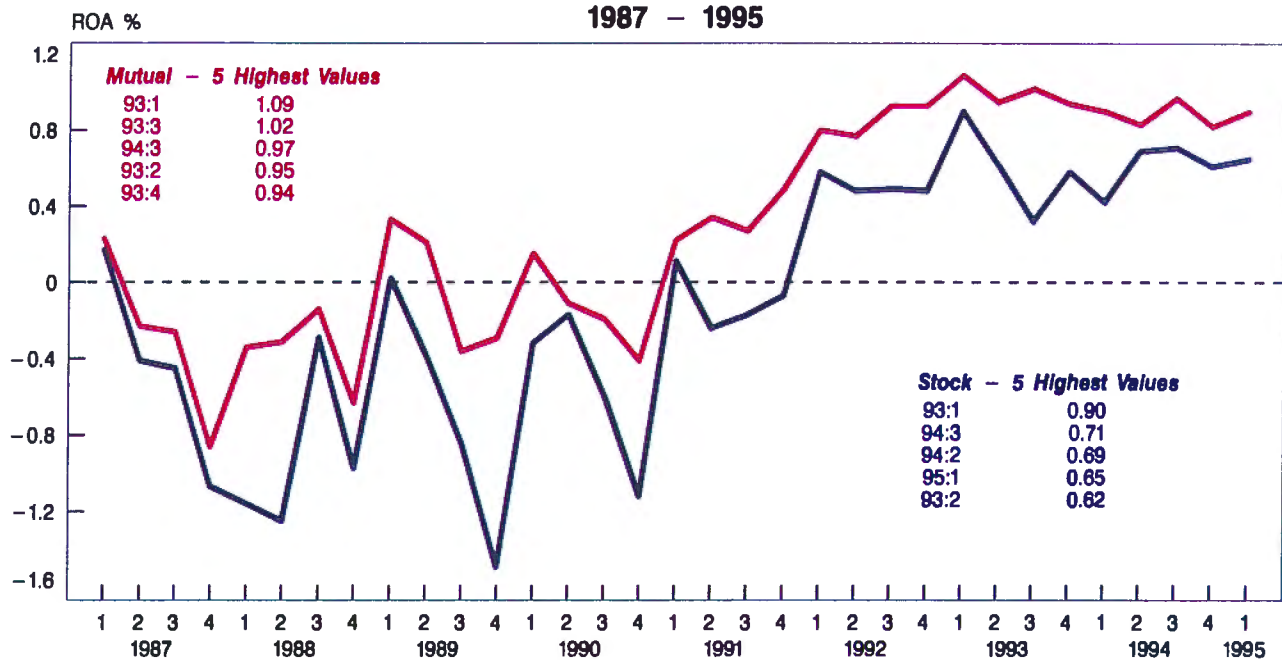
Assets of Mutual and Stock Savings Institutions, 1986 – 1995



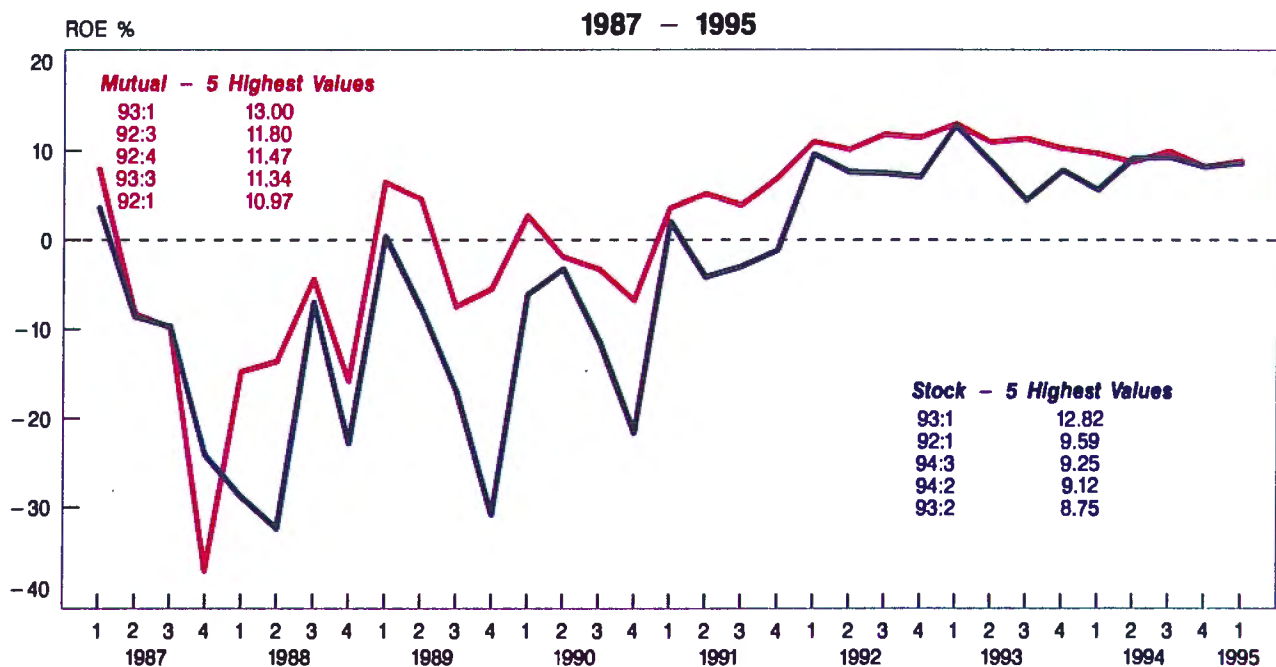
Number of Mutual and Stock Savings Institutions, 1986 – 1995



Quarterly Return on Assets (ROA), Annualized Mutual and Stock Savings Institutions



Quarterly Return on Equity (ROE), Annualized Mutual and Stock Savings Institutions

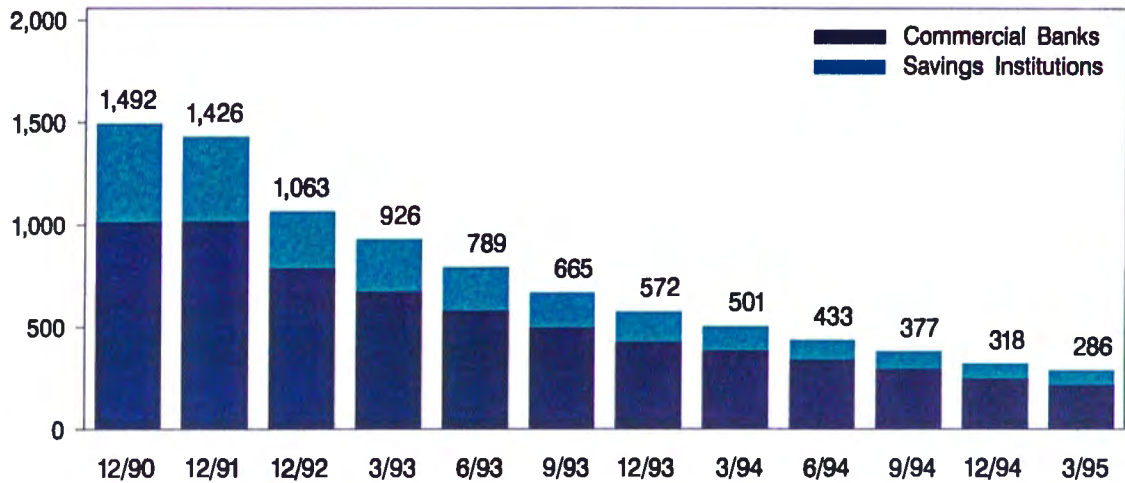


The FDIC
Quarterly
Ricki Helfer, Chairman
Banking Profile

All FDIC - Insured
Institutions

Number of FDIC – Insured "Problem" Institutions 1990 – 1995

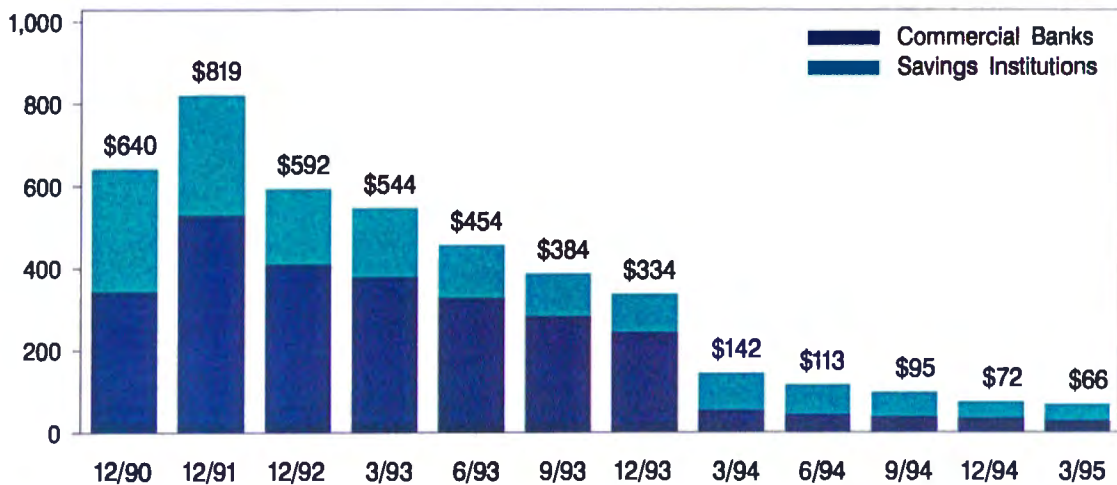
Number of Institutions



Savings Institutions	480	410	276	255	209	169	146	118	95	84	71	71
Commercial Banks	1,012	1,016	787	671	580	496	426	383	338	293	247	215

Assets of FDIC – Insured "Problem" Institutions 1990 – 1995

\$ Billions



Savings Institutions	298	291	184	167	128	103	92	89	71	59	39	39
Commercial Banks	342	528	408	377	326	281	242	53	42	36	33	27

Capital Category Distribution

March 31, 1995

BIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	10,408	98.6%	\$4,250.9	97.3%
Adequately Capitalized	120	1.1%	\$115.6	2.6%
Undercapitalized	12	0.1%	\$1.1	0.0%
Significantly Undercapitalized	7	0.1%	\$0.8	0.0%
Critically Undercapitalized	6	0.1%	\$0.4	0.0%

SAIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	1,715	95.0%	\$693.3	91.1%
Adequately Capitalized	79	4.4%	\$62.6	8.2%
Undercapitalized	6	0.3%	\$1.7	0.2%
Significantly Undercapitalized	2	0.1%	\$0.3	0.0%
Critically Undercapitalized	4	0.2%	\$3.0	0.4%

Note: These tables are based solely on Call Report and Thrift Financial Report data and do not reflect supervisory upgrades or downgrades. Of the six BIF member institutions categorized as Critically Undercapitalized, one with assets of \$57 million was merged, two with assets of \$201 million were recapitalized and one with assets of \$9 million was closed, as of May 26, 1995.

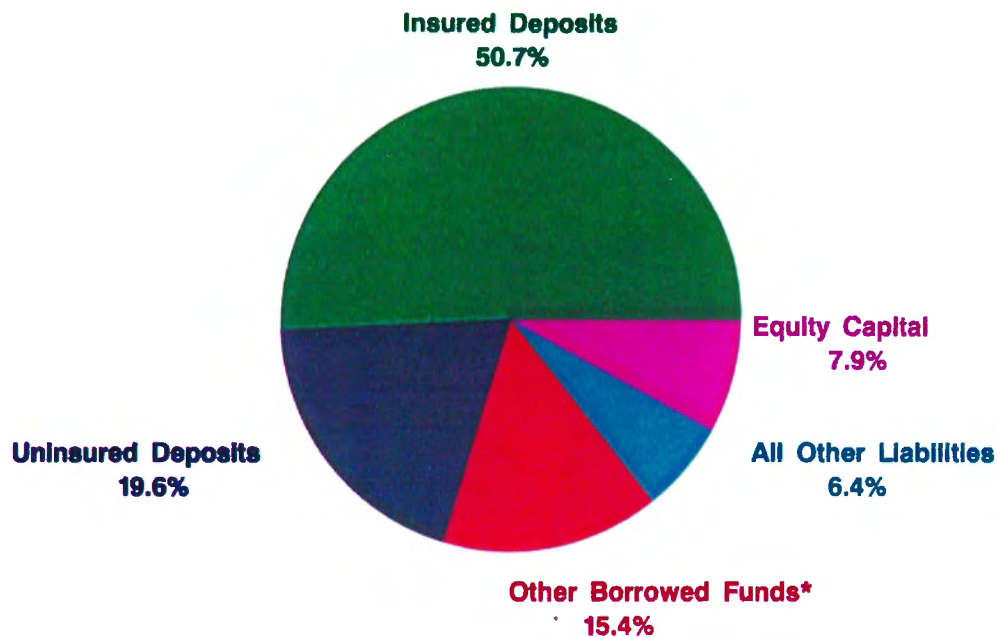
Capital Category Definitions

	Total Risk-Based Capital*		Tier 1 Risk-Based Capital*		Tier 1 Leverage	Tangible Equity
Well Capitalized	>= 10%	and	>= 6%	and	>= 5%	--
Adequately Capitalized	>= 8%	and	>= 4%	and	>= 4%	--
Undercapitalized	< 8%	or	< 4%	or	< 4%	--
Significantly Undercapitalized	< 6%	or	< 3%	or	< 3%	--
Critically Undercapitalized	--		--		--	<= 2%

* As a percentage of risk-weighted assets.

Note: Standards vary in some instances for the strongest institutions, those anticipating growth, and those subject to supervisory agreements or directives.

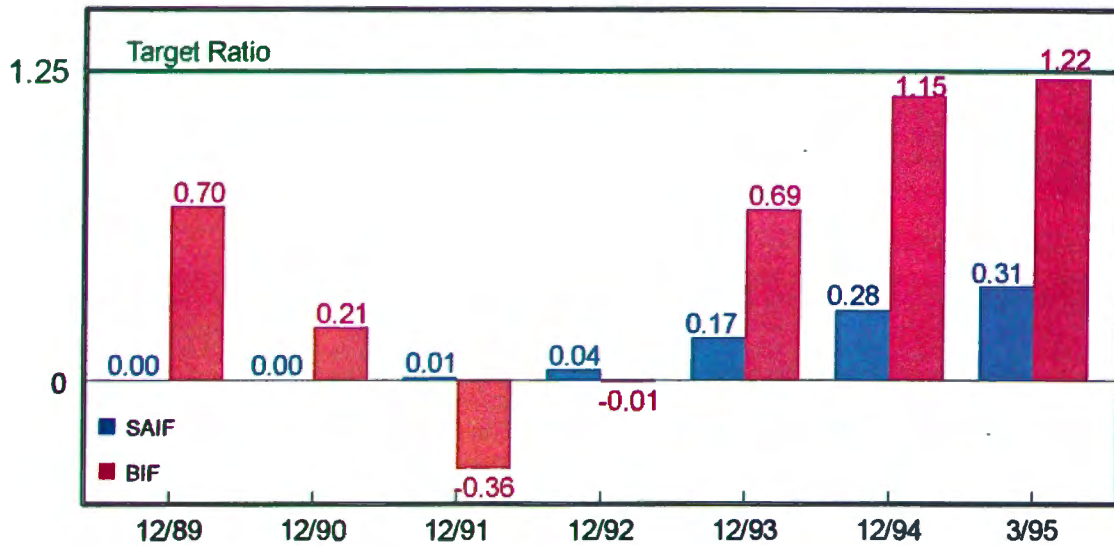
Total Liabilities and Equity Capital



(\$ Billions)	3/31/94	3/31/95	% Change
Insured Deposits (estimated)	2,574	2,602	1.1
BIF – Insured	1,893	1,898	0.3
SAIF – Insured	681	704	3.4
Uninsured Deposits	950	1,005	5.9
In Foreign Offices	356	442	24.3
Other Borrowed Funds*	674	791	17.3
All Other Liabilities	262	326	24.3
Subordinated Debt	40	43	9.1
Equity Capital	380	406	6.8
Total Liabilities and Equity Capital	4,840	5,130	6.0

* Other borrowed funds include federal funds purchased, securities sold under agreement to repurchase, FHLB and FRB borrowings and other indebtedness.

Insurance Fund Reserve Ratios Percent of Insured Deposits



Fund Balance and Insured Deposits (\$ Millions)

BIF	12/89	12/90	12/91	12/92	12/93	12/94	3/95
Fund Balance	13,210	4,045	-7,028	-101	13,122	21,848	23,185
Insured Deposits	1,873,837	1,929,612	1,957,722	1,945,623	1,906,885	1,894,858	1,899,817
SAIF	12/89	12/90	12/91	12/92	12/93	12/94	3/95
Fund Balance	0	18	101	279	1,157	1,937	2,216
Insured Deposits	882,920	830,028	776,351	729,458	695,574	693,752	703,674

3/95 Fund balances are unaudited

Construction and development loans – includes loans for all property types under construction, as well as loans for land acquisition and development.

Derivative contracts, gross fair values (positive/negative) – are reported separately and represent the amount at which a contract could be exchanged in a transaction between willing parties, other than in a forced or liquidation sale. If a quoted market price is available for a contract, the fair value reported for that contract is calculated using this market price. If quoted market prices are not available, the reporting banks use the best estimate of fair value based on quoted market prices of similar contracts or on valuation techniques such as discounted cash flows. This information is reported only by banks with assets greater than \$100 million.

Loans secured by real estate – includes home equity loans, junior liens secured by 1-4 family residential properties and all other loans secured by real estate.

Loans to individuals – includes outstanding credit card balances and other secured and unsecured consumer loans.

Mortgage-backed securities – certificates of participation in pools of residential mortgages and collateralized mortgage obligations issued or guaranteed by government-sponsored or private enterprises. Effective 3/31/94, the full implementation of FASB 115 meant that a portion of banks' mortgage-backed securities portfolio is now reported based upon fair (market) values; previously, all mortgage-backed securities not held in trading accounts were reported at either amortized cost or lower of cost or market.

Net charge-offs – total loans and leases charged off (removed from balance sheet because of uncollectibility), less amounts recovered on loans and leases previously charged off.

Net interest margin – the difference between interest and dividends earned on interest-bearing assets and interest paid to depositors and other creditors, expressed as a percentage of average earning assets. No adjustments are made for interest income that is tax exempt.

Net operating income – income excluding discretionary transactions such as gains (or losses) on the sale of investment securities and extraordinary items. Income taxes subtracted from operating income have been adjusted to exclude the portion applicable to securities gains (or losses).

Noncurrent assets – the sum of loans, leases, debt securities and other assets that are 90 days or more past due, or in nonaccrual status. Noncurrent debt securities and other assets were not included prior to March 1991.

Noncurrent loans & leases – the sum of loans and leases 90 days or more past due, and loans and leases in nonaccrual status.

Off-balance-sheet derivatives – represents the sum of the following: interest-rate contracts, defined as: the notional value of interest-rate swaps, futures and forward contracts and option contracts; foreign-exchange-rate contracts and commodity and equity contracts (defined similarly to interest-rate contracts).

Futures and forward contracts – a contract in which the buyer agrees to purchase and the seller agrees to sell, at a specified future date, a specific quantity of underlying at a specified price or yield. These contracts exist for a variety of underlyings, including the traditional agricultural or physical commodities, as well as currencies and interest rates. Futures contracts are standardized and are traded on organized exchanges which set

limits on counterparty credit exposure. Forward contracts do not have standardized terms, and are traded over the counter.

Option contracts – a contract in which the buyer acquires the right to buy from or sell to another party some specified amount of underlying at a stated price (strike price) during a period or on a specified future date, in return for compensation (such as a fee or premium). The seller is obligated to purchase or sell the underlying at the discretion of the buyer of the contract.

Swaps – an obligation between two parties to exchange a series of cash flows at periodic intervals (settlement dates), for a specified period. The cash flows of a swap are either fixed, or determined for each settlement date by multiplying the quantity of the underlying (notional principal) by specified reference rates or prices. Except for currency swaps, the notional principal is used to calculate each payment but is not exchanged. To buy from or sell to another party some specified amount of underlying at a stated price (strike price) during a period or on a specified future date, in return for compensation (such as a fee or premium). The seller is obligated to purchase or sell the underlying at the discretion of the buyer of the contract.

Other real estate owned – primarily foreclosed property. Direct and indirect investments in real estate ventures are excluded. The amount is reflected net of valuation allowances. For institutions that file a *Thrift Financial Report* (TFR), the valuation allowance subtracted also includes allowances for other repossessed assets. Also, for TFR filers the components of other real estate owned are reported gross of valuation allowances.

"Problem" institutions – Federal regulators assign a composite rating to each financial institution, based upon an evaluation of financial and operational criteria. The rating is based on a scale of 1 to 5 in ascending order of supervisory concern. "Problem" institutions are those institutions with financial, operational, or managerial weaknesses that threaten their continued financial viability. Depending upon the degree of risk and supervisory concern, they are rated either a "4" or "5". For all BIF-member institutions, and for all SAIF-member institutions for which the FDIC is the primary federal regulator, FDIC composite ratings are used. For all SAIF-member institutions whose primary federal regulator is the OTS, the OTS composite rating is used.

Return on assets – net income (including gains or losses on securities and extraordinary items) as a percentage of average total assets. The basic yardstick of bank profitability.

Return on equity – net income (including gains or losses on securities and extraordinary items) as a percentage of average total equity capital.

Risk-weighted assets – assets adjusted for risk-based capital definitions which include on-balance-sheet as well as off-balance-sheet items multiplied by risk-weights that range from zero to 100 percent. A conversion factor is used to assign a balance sheet equivalent amount for selected off-balance-sheet accounts.

Securities – excludes securities held in trading accounts. Effective 3/31/94, the full implementation of FASB 115 meant that a portion of banks' securities portfolios is now reported based upon fair (market) values; previously, all securities not in held trading accounts were reported at either amortized cost or lower of cost or market.

Troubled real estate asset rate – noncurrent real estate loans plus other real estate owned as a percent of total real estate loans and other real estate owned.

REGIONS

Northeast — Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Puerto Rico, Rhode Island, Vermont, U.S. Virgin Islands

Southeast — Alabama, Florida, Georgia, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, West Virginia

Central — Illinois, Indiana, Kentucky, Michigan, Ohio, Wisconsin

Midwest — Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota

Southwest — Arkansas, Louisiana, New Mexico, Oklahoma, Texas

West — Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, Oregon, Pacific Islands, Utah, Washington, Wyoming