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NOTE: Beginning with the quarter ended June 1996, all data are on a consolidated basis. Prior to June 1996, most financial data are presented on an unconsolidated basis unless otherwise noted.

PROFITABILITY FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS  
YEAR-TO-DATE AND PRIOR FOUR YEARS

| INDUSTRY AGGREGATES:                                  | 1993         | 1994         | 1995        | 1996         | 6 mos. 1996 | 6 mos. 1997 |
|---|--------------|--------------|-------------|--------------|-------------|-------------|
| <b>SELECTED INDICATORS (Percent)</b>                  |              |              |             |              |             |             |
| Return on Average Assets                              | 0.63%        | 0.56%        | 0.70%       | 0.62%        | 0.98%       | 0.90%       |
| Median Ratio  | 0.97%        | 0.82%        | 0.72%       | 0.44%        | 0.77%       | 0.87%       |
| Return on Average Equity                              | 8.66%        | 7.36%        | 9.00%       | 7.77%        | 12.24%      | 11.29%      |
| Median Ratio  | 11.79%       | 9.06%        | 7.53%       | 4.33%        | 7.67%       | 8.69%       |
| <b>PROFITABILITY (\$ Millions)</b>                    |              |              |             |              |             |             |
| Interest Income                                       | \$52,535.54  | \$49,852.82  | \$55,246.12 | \$55,164.51  | \$27,438.81 | \$27,447.85 |
| Interest Expense                                      | 29,018.04    | 27,647.75    | 34,716.82   | 33,375.13    | 16,587.19   | 16,454.59   |
| NET INTEREST INCOME                                   | 23,517.49    | 22,205.07    | 20,529.30   | 21,789.38    | 10,851.61   | 10,993.26   |
| Loss Provisions-Interest Bearing Assets               | 3,582.52     | 2,091.57     | 1,736.29    | 2,113.88     | 894.91      | 965.95      |
| Noninterest Income                                    | 6,412.31     | 4,930.67     | 5,963.20    | 6,912.58     | 3,531.15    | 3,372.20    |
| Mortgage Loan Servicing Fees                          | 405.44       | 696.09       | 747.79      | 888.25       | 423.75      | 441.31      |
| Other Fees and Charges                                | 2,100.66     | 1,986.43     | 2,120.85    | 2,759.92     | 1,288.70    | 1,619.62    |
| Other Noninterest Income                              | 3,906.21     | 2,248.15     | 3,094.57    | 3,264.42     | 1,818.71    | 1,311.27    |
| Noninterest Expense                                   | 18,507.51    | 17,597.10    | 16,143.00   | 19,858.05    | 8,196.02    | 8,076.97    |
| G&A Expense   | 16,684.11    | 16,373.43    | 15,263.88   | 19,137.82    | 7,818.25    | 7,718.02    |
| Goodwill Amortization                                 | 824.49       | 724.98       | 638.20      | 537.16       | 280.91      | 255.43      |
| Loss Provisions-Noninterest Bearing Assets            | 998.91       | 498.69       | 240.92      | 183.07       | 96.86       | 103.53      |
| Income Before Taxes & Extraordinary Items             | 7,839.77     | 7,447.07     | 8,613.21    | 6,730.04     | 5,291.84    | 5,322.53    |
| Income Taxes  | 2,819.00     | 2,743.97     | 2,935.25    | 1,744.00     | 1,539.87    | 1,905.63    |
| Extraordinary Items                                   | (103.90)     | (428.02)     | (317.62)    | (246.27)     | 2.49        | (0.72)      |
| NET INCOME  | 4,916.87     | 4,275.08     | 5,360.35    | 4,739.78     | 3,754.46    | 3,416.18    |
| Profits   | \$6,945.55   | \$5,957.27   | \$6,037.47  | \$5,914.98   | \$3,894.99  | \$3,533.25  |
| Losses  | (\$2,028.68) | (\$1,682.20) | (\$677.11)  | (\$1,175.20) | (\$140.52)  | (\$117.07)  |
| <b>PROFITABILITY (% of Average Assets Annualized)</b> |              |              |             |              |             |             |
| Interest Income                                       | 6.72%        | 6.50%        | 7.17%       | 7.21%        | 7.20%       | 7.23%       |
| Interest Expense                                      | 3.71         | 3.61         | 4.50        | 4.36         | 4.35        | 4.34        |
| NET INTEREST INCOME                                   | 3.01         | 2.90         | 2.66        | 2.85         | 2.85        | 2.90        |
| Loss Provisions-Interest Bearing Assets               | 0.46         | 0.27         | 0.23        | 0.28         | 0.23        | 0.25        |
| Noninterest Income                                    | 0.82         | 0.64         | 0.77        | 0.90         | 0.93        | 0.89        |
| Mortgage Loan Servicing Fees                          | 0.05         | 0.09         | 0.10        | 0.12         | 0.11        | 0.12        |
| Other Fees and Charges                                | 0.27         | 0.26         | 0.28        | 0.36         | 0.34        | 0.43        |
| Other Noninterest Income                              | 0.50         | 0.29         | 0.40        | 0.43         | 0.48        | 0.35        |
| Noninterest Expense                                   | 2.37         | 2.30         | 2.09        | 2.59         | 2.15        | 2.13        |
| G&A Expense   | 2.13         | 2.14         | 1.98        | 2.50         | 2.05        | 2.03        |
| Goodwill Amortization                                 | 0.11         | 0.09         | 0.08        | 0.07         | 0.07        | 0.07        |
| Loss Provisions-Noninterest Bearing Assets            | 0.13         | 0.07         | 0.03        | 0.02         | 0.03        | 0.03        |
| Income Before Taxes & Extraordinary Items             | 1.00         | 0.97         | 1.12        | 0.88         | 1.39        | 1.40        |
| Income Taxes  | 0.36         | 0.36         | 0.38        | 0.23         | 0.40        | 0.50        |
| Extraordinary Items                                   | -0.01        | -0.06        | -0.04       | -0.03        | 0.00        | 0.00        |
| NET INCOME  | 0.63         | 0.56         | 0.70        | 0.62         | 0.98        | 0.90        |
| Profits   | 0.89         | 0.78         | 0.78        | 0.77         | 1.02        | 0.93        |
| Losses  | -0.26        | -0.22        | -0.09       | -0.15        | -0.04       | -0.03       |

One thrift did not report financial data for March 1997.

Net income for the third quarter 1996 was significantly reduced by a one-time special assessment fee levied to fully capitalize the SAIF. See Technical Notes for details. Return on Average Assets (Return on Average Equity) are based on reported net income and average quarterly assets (equity).

All data exclude self-liquidating thrifts. See Technical Notes for details.

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.

Office of Thrift Supervision / September 1997

## STATEMENT OF OPERATIONS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

| FOR THE QUARTER ENDING:                        | JUN 1995    | SEP 1995    | DEC 1995    | MAR 1996    | JUN 1996    | SEP 1996    | DEC 1996    | MAR 1997    | JUN 1997    |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| NUMBER OF THRIFT INSTITUTIONS:                 | 1,477       | 1,460       | 1,437       | 1,416       | 1,397       | 1,378       | 1,334       | 1,301       | 1,272       |
| PROFITABILITY (\$ Millions)                    |             |             |             |             |             |             |             |             |             |
| Interest Income                                | \$13,845.88 | \$14,053.22 | \$13,935.75 | \$13,706.74 | \$13,732.07 | \$13,882.05 | \$13,843.65 | \$13,715.41 | \$13,732.44 |
| Interest Expense                               | 8,780.18    | 8,914.26    | 8,738.60    | 8,362.76    | 8,224.43    | 8,403.43    | 8,384.50    | 8,156.93    | 8,297.66    |
| NET INTEREST INCOME                            | 5,065.70    | 5,138.97    | 5,197.15    | 5,343.98    | 5,507.63    | 5,478.62    | 5,459.15    | 5,558.48    | 5,434.78    |
| Loss Provisions-Interest Bearing Assets        | 412.01      | 404.15      | 515.15      | 447.02      | 447.89      | 514.09      | 704.88      | 477.15      | 488.80      |
| Noninterest Income                             | 1,409.33    | 2,130.72    | 1,311.23    | 1,843.84    | 1,687.32    | 1,612.74    | 1,768.68    | 1,673.66    | 1,698.53    |
| Mortgage Loan Servicing Fees                   | 193.55      | 183.39      | 177.61      | 200.41      | 223.34      | 234.35      | 230.15      | 223.71      | 217.60      |
| Other Fees and Charges                         | 518.64      | 554.18      | 561.45      | 595.95      | 692.75      | 720.24      | 750.98      | 801.62      | 818.00      |
| Other Noninterest Income                       | 697.14      | 1,393.16    | 572.17      | 1,047.47    | 771.23      | 658.15      | 787.56      | 648.33      | 662.93      |
| Noninterest Expense                            | 3,962.29    | 4,019.97    | 4,098.51    | 4,020.95    | 4,175.07    | 7,267.20    | 4,394.82    | 4,054.55    | 4,022.42    |
| G&A Expense                                    | 3,806.73    | 3,744.99    | 3,849.51    | 3,836.30    | 3,981.95    | 7,113.66    | 4,205.91    | 3,888.30    | 3,829.72    |
| Goodwill Amortization                          | 114.13      | 211.80      | 186.26      | 128.62      | 152.29      | 125.51      | 130.75      | 124.07      | 131.36      |
| Loss Provisions-Noninterest Bearing Assets     | 41.43       | 63.18       | 62.74       | 56.03       | 40.83       | 28.04       | 58.17       | 42.18       | 61.34       |
| Income Before Taxes & Extraordinary Items      | 2,100.74    | 2,845.57    | 1,894.72    | 2,719.85    | 2,571.99    | (689.93)    | 2,128.13    | 2,700.44    | 2,622.09    |
| Income Taxes                                   | 753.87      | 1,017.77    | 550.99      | 897.27      | 642.59      | (456.35)    | 660.48      | 974.75      | 930.88      |
| Extraordinary Items                            | (1.26)      | (240.54)    | (81.03)     | 4.80        | (2.31)      | (249.36)    | 0.61        | (0.21)      | (0.51)      |
| NET INCOME                                     | 1,345.61    | 1,587.27    | 1,262.69    | 1,827.38    | 1,927.08    | (482.94)    | 1,468.25    | 1,725.48    | 1,690.70    |
| PROFITABILITY (% of Average Assets Annualized) |             |             |             |             |             |             |             |             |             |
| Interest Income                                | 7.17%       | 7.28%       | 7.28%       | 7.21%       | 7.19%       | 7.21%       | 7.23%       | 7.22%       | 7.24%       |
| Interest Expense                               | 4.54        | 4.62        | 4.56        | 4.40        | 4.30        | 4.36        | 4.38        | 4.29        | 4.38        |
| NET INTEREST INCOME                            | 2.62        | 2.66        | 2.71        | 2.81        | 2.88        | 2.84        | 2.85        | 2.93        | 2.87        |
| Loss Provisions-Interest Bearing Assets        | 0.21        | 0.21        | 0.27        | 0.24        | 0.23        | 0.27        | 0.37        | 0.25        | 0.26        |
| Noninterest Income                             | 0.73        | 1.10        | 0.68        | 0.97        | 0.88        | 0.84        | 0.92        | 0.88        | 0.90        |
| Mortgage Loan Servicing Fees                   | 0.10        | 0.09        | 0.09        | 0.11        | 0.12        | 0.12        | 0.12        | 0.12        | 0.11        |
| Other Fees and Charges                         | 0.27        | 0.29        | 0.29        | 0.31        | 0.36        | 0.37        | 0.39        | 0.42        | 0.43        |
| Other Noninterest Income                       | 0.36        | 0.72        | 0.30        | 0.55        | 0.40        | 0.34        | 0.41        | 0.34        | 0.35        |
| Noninterest Expense                            | 2.05        | 2.08        | 2.14        | 2.12        | 2.18        | 3.77        | 2.29        | 2.13        | 2.12        |
| G&A Expense                                    | 1.97        | 1.94        | 2.01        | 2.02        | 2.08        | 3.69        | 2.20        | 2.05        | 2.02        |
| Goodwill Amortization                          | 0.06        | 0.11        | 0.10        | 0.07        | 0.08        | 0.07        | 0.07        | 0.07        | 0.07        |
| Loss Provisions-Noninterest Bearing Assets     | 0.02        | 0.03        | 0.03        | 0.03        | 0.02        | 0.01        | 0.03        | 0.02        | 0.03        |
| Income Before Taxes & Extraordinary Items      | 1.09        | 1.47        | 0.99        | 1.43        | 1.35        | -0.36       | 1.11        | 1.42        | 1.38        |
| Income Taxes                                   | 0.39        | 0.53        | 0.29        | 0.47        | 0.34        | -0.24       | 0.34        | 0.51        | 0.49        |
| Extraordinary Items                            | 0.00        | -0.12       | -0.04       | 0.00        | 0.00        | -0.13       | 0.00        | 0.00        | 0.00        |
| NET INCOME                                     | 0.70        | 0.82        | 0.66        | 0.96        | 1.01        | -0.25       | 0.77        | 0.91        | 0.89        |
| PROFITABILITY (Percent)                        |             |             |             |             |             |             |             |             |             |
| Return on Average Assets (Annualized)          | 0.70        | 0.82        | 0.66        | 0.96        | 1.01        | -0.25       | 0.77        | 0.91        | 0.89        |
| Median Ratio                                   | 0.76        | 0.76        | 0.73        | 0.76        | 0.80        | -0.52       | 0.83        | 0.87        | 0.88        |
| Return on Average Equity (Annualized)          | 9.10        | 10.54       | 8.31        | 11.96       | 12.52       | -3.16       | 9.75        | 11.47       | 11.12       |
| Median Ratio                                   | 8.01        | 7.78        | 7.28        | 7.61        | 7.98        | -5.10       | 8.48        | 8.87        | 8.73        |
| Net Interest Margin (Annualized)               | 2.62        | 2.66        | 2.71        | 2.81        | 2.88        | 2.84        | 2.85        | 2.93        | 2.87        |
| Median Ratio                                   | 3.14        | 3.08        | 3.10        | 3.11        | 3.19        | 3.21        | 3.21        | 3.22        | 3.25        |
| Number of Profitable Thrifts                   | 1,376       | 1,374       | 1,304       | 1,326       | 1,325       | 303         | 1,235       | 1,234       | 1,215       |
| Percent Profitable                             | 93.16       | 94.11       | 90.74       | 93.64       | 94.85       | 21.99       | 92.58       | 94.85       | 95.52       |
| Profits (\$ Millions)                          | \$1,445.58  | \$1,635.72  | \$1,537.07  | \$1,889.35  | \$2,005.63  | \$369.93    | \$1,650.07  | \$1,775.15  | \$1,758.10  |
| Number of Unprofitable Thrifts                 | 101         | 86          | 133         | 90          | 72          | 1,075       | 99          | 67          | 57          |
| Percent Unprofitable                           | 6.84        | 5.89        | 9.26        | 6.36        | 5.15        | 78.01       | 7.42        | 5.15        | 4.48        |
| Losses (\$ Millions)                           | (\$99.96)   | (\$48.46)   | (\$274.38)  | (\$61.98)   | (\$78.55)   | (\$852.87)  | (\$181.82)  | (\$49.67)   | (\$67.39)   |

One thrift did not report financial data for March 1997.

Net income for the third quarter 1996 was significantly reduced by a one-time special assessment fee levied to fully capitalize the SAIF. See Technical Notes for details. All data exclude self-liquidating thrifts. See Technical Notes for details.

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.

Office of Thrift Supervision / September 1997

## STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

| FOR THE QUARTER ENDING:        | JUN 1995 | SEP 1995 | DEC 1995 | MAR 1996 | JUN 1996 | SEP 1996 | DEC 1996 | MAR 1997 | JUN 1997 |
|--------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| NUMBER OF THRIFT INSTITUTIONS: | 1,477    | 1,460    | 1,437    | 1,416    | 1,397    | 1,378    | 1,334    | 1,301    | 1,272    |

|  |          |          |          |          |          |          |          |          |          |
|--|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| TOTAL ASSETS (\$ Billions)                 | \$777.41 | \$775.02 | \$770.98 | \$762.86 | \$768.19 | \$777.78 | \$769.37 | \$764.60 | \$769.00 |
| 1 - 4 Family Mortgages                     | 367.47   | 371.44   | 365.29   | 367.11   | 372.84   | 383.46   | 383.86   | 383.05   | 385.27   |
| Mortgage Pool Securities                   | 126.93   | 123.57   | 125.46   | 119.59   | 120.06   | 116.57   | 110.98   | 108.84   | 108.98   |
| Multifamily Mortgages                      | 51.07    | 50.96    | 48.76    | 48.20    | 48.46    | 49.01    | 48.78    | 47.89    | 47.50    |
| Nonresidential Mortgages                   | 33.67    | 33.05    | 32.88    | 32.20    | 32.81    | 32.91    | 32.64    | 31.87    | 31.39    |
| Construction Loans                         | 13.99    | 14.44    | 14.74    | 15.27    | 16.94    | 17.96    | 17.57    | 10.76    | 11.25    |
| Land Loans                                 | 3.25     | 3.31     | 3.48     | 3.59     | 3.73     | 3.73     | 3.78     | 3.35     | 3.41     |
| Commercial Loans                           | 6.49     | 7.05     | 7.20     | 8.14     | 8.35     | 9.16     | 9.39     | 9.64     | 9.98     |
| Consumer Loans                             | 36.29    | 37.49    | 37.80    | 37.45    | 38.27    | 40.57    | 39.86    | 40.95    | 40.29    |
| Cash and Noninterest-Earning Deposits      | 9.95     | 10.17    | 11.62    | 10.29    | 10.24    | 9.86     | 10.74    | 9.28     | 9.55     |
| Investment Securities                      | 101.67   | 98.02    | 97.42    | 94.60    | 92.82    | 91.16    | 87.52    | 85.16    | 86.24    |
| Mortgage Derivatives                       | 45.51    | 44.18    | 44.31    | 42.79    | 41.87    | 40.48    | 38.57    | 38.29    | 37.49    |
| Repossessed Assets, Net                    | 2.84     | 2.74     | 2.51     | 2.42     | 2.43     | 2.28     | 2.14     | 2.03     | 1.95     |
| Real Estate Held for Investment, Net       | 0.19     | 0.17     | 0.15     | 0.13     | 0.51     | 0.51     | 0.48     | 0.47     | 0.45     |
| Office Premises & Equipment                | 8.17     | 8.04     | 7.94     | 7.92     | 8.09     | 8.17     | 8.10     | 8.08     | 7.93     |
| Other Assets                               | 30.70    | 29.97    | 30.47    | 30.66    | 28.75    | 29.09    | 29.67    | 28.41    | 29.90    |
| Less: Contra Assets & Valuation Allowances | 15.27    | 15.40    | 14.71    | 14.71    | 16.10    | 16.65    | 16.14    | 5.16     | 5.10     |

|   |          |          |          |          |          |          |          |          |          |
|---|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| TOTAL LIABILITIES AND CAPITAL (\$ Billions) | \$777.41 | \$775.02 | \$770.98 | \$762.86 | \$768.19 | \$777.78 | \$769.37 | \$764.60 | \$769.00 |
| TOTAL DEPOSITS                              | 549.58   | 537.58   | 535.03   | 527.45   | 522.80   | 522.97   | 519.94   | 519.63   | 512.77   |
| Deposits less than or equal to \$100,000    | 485.11   | 471.97   | 468.19   | 460.56   | 455.97   | 454.65   | 448.92   | 446.82   | 438.49   |
| Deposits greater than \$100,000             | 64.46    | 65.61    | 66.20    | 66.89    | 66.82    | 68.32    | 71.02    | 72.81    | 74.28    |
| Escrows                                     | 6.36     | 6.42     | 5.53     | 6.67     | 6.87     | 7.40     | 6.61     | 7.25     | 8.02     |
| BORROWINGS                                  | 152.13   | 160.38   | 158.85   | 157.61   | 167.91   | 175.31   | 173.10   | 167.47   | 176.02   |
| Advances From FHLB                          | 79.35    | 80.37    | 85.14    | 85.86    | 92.54    | 98.80    | 103.43   | 97.05    | 105.35   |
| Reverse Repurchase Agreements               | 48.07    | 53.07    | 44.25    | 41.60    | 45.01    | 44.81    | 39.67    | 41.24    | 40.44    |
| Other Borrowings                            | 24.71    | 26.93    | 29.45    | 30.15    | 30.35    | 31.69    | 30.00    | 29.18    | 30.23    |
| Other Liabilities                           | 9.41     | 9.54     | 9.83     | 9.53     | 8.74     | 11.26    | 8.78     | 9.54     | 9.79     |
| Equity Capital                              | 59.94    | 61.11    | 61.74    | 61.60    | 61.88    | 60.83    | 60.94    | 60.71    | 62.40    |

One thrift did not report financial data for March 1997.

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.

Office of Thrift Supervision / September 1997

## STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

| FOR THE QUARTER ENDING:        | JUN 1995 | SEP 1995 | DEC 1995 | MAR 1996 | JUN 1996 | SEP 1996 | DEC 1996 | MAR 1997 | JUN 1997 |
|--------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| NUMBER OF THRIFT INSTITUTIONS: | 1,477    | 1,460    | 1,437    | 1,416    | 1,397    | 1,378    | 1,334    | 1,301    | 1,272    |

|  |         |         |         |         |         |         |         |         |         |
|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| TOTAL ASSETS (% of Total Assets)           | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% |
| 1 - 4 Family Mortgages                     | 47.27   | 47.93   | 47.38   | 48.12   | 48.53   | 49.30   | 49.89   | 50.10   | 50.10   |
| Mortgage Pool Securities                   | 16.33   | 15.94   | 16.27   | 15.68   | 15.63   | 14.99   | 14.42   | 14.23   | 14.17   |
| Multifamily Mortgages                      | 6.57    | 6.58    | 6.32    | 6.32    | 6.31    | 6.30    | 6.34    | 6.26    | 6.18    |
| Nonresidential Mortgages                   | 4.33    | 4.26    | 4.26    | 4.22    | 4.27    | 4.23    | 4.24    | 4.17    | 4.08    |
| Construction Loans                         | 1.80    | 1.86    | 1.91    | 2.00    | 2.20    | 2.31    | 2.28    | 1.41    | 1.46    |
| Land Loans                                 | 0.42    | 0.43    | 0.45    | 0.47    | 0.48    | 0.48    | 0.49    | 0.44    | 0.44    |
| Commercial Loans                           | 0.84    | 0.91    | 0.93    | 1.07    | 1.09    | 1.18    | 1.22    | 1.26    | 1.30    |
| Consumer Loans                             | 4.67    | 4.84    | 4.90    | 4.91    | 4.98    | 5.22    | 5.18    | 5.36    | 5.24    |
| Cash and Noninterest-Earning Deposits      | 1.28    | 1.31    | 1.51    | 1.35    | 1.33    | 1.27    | 1.40    | 1.21    | 1.24    |
| Investment Securities                      | 13.08   | 12.65   | 12.64   | 12.40   | 12.08   | 11.72   | 11.38   | 11.14   | 11.21   |
| Mortgage Derivatives                       | 5.85    | 5.70    | 5.75    | 5.61    | 5.45    | 5.20    | 5.01    | 5.01    | 4.88    |
| Repossessed Assets, Net                    | 0.37    | 0.35    | 0.33    | 0.32    | 0.32    | 0.29    | 0.28    | 0.27    | 0.25    |
| Real Estate Held for Investment, Net       | 0.02    | 0.02    | 0.02    | 0.02    | 0.07    | 0.07    | 0.06    | 0.06    | 0.06    |
| Office Premises & Equipment                | 1.05    | 1.04    | 1.03    | 1.04    | 1.05    | 1.05    | 1.05    | 1.06    | 1.03    |
| Other Assets                               | 3.95    | 3.87    | 3.95    | 4.02    | 3.74    | 3.74    | 3.86    | 3.72    | 3.89    |
| Less: Contra Assets & Valuation Allowances | 1.96    | 1.99    | 1.91    | 1.93    | 2.10    | 2.14    | 2.10    | 0.67    | 0.66    |

|   |         |         |         |         |         |         |         |         |         |
|---|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| TOTAL LIABILITIES AND CAPITAL (% of Total Assets) | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% |
| TOTAL DEPOSITS                                    | 70.69   | 69.36   | 69.40   | 69.14   | 68.06   | 67.24   | 67.58   | 67.96   | 66.68   |
| Deposits less than or equal to \$100,000          | 62.40   | 60.90   | 60.73   | 60.37   | 59.36   | 58.46   | 58.35   | 58.44   | 57.02   |
| Deposits greater than \$100,000                   | 8.29    | 8.47    | 8.59    | 8.77    | 8.70    | 8.78    | 9.23    | 9.52    | 9.66    |
| Escrows   | 0.82    | 0.83    | 0.72    | 0.87    | 0.89    | 0.95    | 0.86    | 0.95    | 1.04    |
| BORROWINGS  | 19.57   | 20.69   | 20.60   | 20.66   | 21.86   | 22.54   | 22.50   | 21.90   | 22.89   |
| Advances From FHLB                                | 10.21   | 10.37   | 11.04   | 11.25   | 12.05   | 12.70   | 13.44   | 12.69   | 13.70   |
| Reverse Repurchase Agreements                     | 6.18    | 6.85    | 5.74    | 5.45    | 5.86    | 5.76    | 5.16    | 5.39    | 5.26    |
| Other Borrowings                                  | 3.18    | 3.47    | 3.82    | 3.95    | 3.95    | 4.07    | 3.90    | 3.82    | 3.93    |
| Other Liabilities                                 | 1.21    | 1.23    | 1.28    | 1.25    | 1.14    | 1.45    | 1.14    | 1.25    | 1.27    |
| Equity Capital                                    | 7.71    | 7.88    | 8.01    | 8.08    | 8.05    | 7.82    | 7.92    | 7.94    | 8.11    |

One thrift did not report financial data for March 1997.

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.

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## STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

(Percent Change From Same Quarter Prior Year For Current Thrifts)

| FOR THE QUARTER ENDING:        | JUN 1995 | SEP 1995 | DEC 1995 | MAR 1996 | JUN 1996 | SEP 1996 | DEC 1996 | MAR 1997 | JUN 1997 |
|--------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| NUMBER OF THRIFT INSTITUTIONS: | 1,477    | 1,460    | 1,437    | 1,416    | 1,397    | 1,378    | 1,334    | 1,301    | 1,272    |

|  |        |        |        |        |        |        |        |        |        |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| TOTAL ASSETS (% Change)                    | 7.19%  | 6.41%  | 5.85%  | 4.39%  | 3.94%  | 5.15%  | 4.68%  | 5.55%  | 7.17%  |
| 1 - 4 Family Mortgages                     | 10.50  | 10.56  | 7.13   | 6.02   | 7.05   | 8.29   | 9.80   | 9.85   | 10.28  |
| Mortgage Pool Securities                   | 9.74   | 4.56   | 5.74   | -0.60  | -1.98  | -2.15  | -7.99  | -4.04  | -2.93  |
| Multifamily Mortgages                      | 0.95   | 1.01   | -1.95  | -1.13  | -1.73  | -0.82  | 2.68   | 2.12   | 1.98   |
| Nonresidential Mortgages                   | -0.19  | -1.19  | 1.63   | 0.40   | 4.38   | 5.96   | 5.38   | 3.62   | 3.00   |
| Construction Loans                         | 11.27  | 9.22   | 15.78  | 22.70  | 27.47  | 30.73  | 28.47  | -23.13 | -26.40 |
| Land Loans                                 | 8.06   | 5.14   | 12.37  | 17.61  | 22.92  | 20.19  | 17.90  | 0.82   | -0.67  |
| Commercial Loans                           | 53.38  | 54.53  | 47.43  | 31.41  | 37.21  | 36.97  | 36.96  | 23.52  | 31.63  |
| Consumer Loans                             | 10.23  | 12.87  | 9.71   | 10.57  | 10.11  | 12.36  | 10.85  | 15.50  | 17.63  |
| Cash and Noninterest-Earning Deposits      | 5.49   | 4.55   | 11.09  | 15.82  | 9.03   | 1.61   | -3.24  | -5.68  | 0.62   |
| Investment Securities                      | -3.67  | -4.02  | 0.22   | 0.52   | -2.79  | -0.94  | -2.73  | -4.41  | -0.46  |
| Mortgage Derivatives                       | -0.99  | -1.51  | 0.52   | 3.82   | -4.08  | -4.26  | -7.43  | -6.61  | -5.58  |
| Repossessed Assets, Net                    | -29.30 | -23.12 | -20.66 | -16.43 | -9.29  | -11.03 | -12.35 | -13.98 | -16.44 |
| Real Estate Held for Investment, Net       | -56.54 | -53.45 | -49.15 | -31.17 | 217.83 | 244.31 | 238.04 | 260.77 | -4.12  |
| Office Premises & Equipment                | 8.55   | 6.23   | 6.60   | 4.13   | 6.72   | 9.17   | 6.81   | 7.46   | 5.19   |
| Other Assets                               | -24.14 | -24.40 | -20.63 | -21.20 | -27.22 | -24.90 | -24.15 | -26.58 | -18.48 |
| Less: Contra Assets & Valuation Allowances | -3.82  | -2.34  | -1.70  | 2.62   | 12.97  | 15.71  | 18.65  | -62.03 | -64.90 |

|  |       |       |       |       |        |        |        |       |       |
|--|-------|-------|-------|-------|--------|--------|--------|-------|-------|
| TOTAL LIABILITIES AND CAPITAL (% Change) | 7.19% | 6.41% | 5.85% | 4.39% | 3.94%  | 5.15%  | 4.68%  | 5.55% | 7.17% |
| TOTAL DEPOSITS                           | 3.52  | 2.37  | 3.47  | 1.51  | 0.30   | 2.15   | 2.39   | 3.58  | 4.69  |
| Deposits less than or equal to \$100,000 | 2.41  | 1.05  | 1.86  | 0.03  | -0.82  | 1.26   | 1.02   | 2.13  | 2.83  |
| Deposits greater than \$100,000          | 12.70 | 12.94 | 15.24 | 13.06 | 8.63   | 8.51   | 12.04  | 13.46 | 17.21 |
| BORROWINGS                               | 21.32 | 19.86 | 10.07 | 10.64 | 14.99  | 13.66  | 12.58  | 12.34 | 12.96 |
| Advances From FHLB                       | 5.07  | 0.79  | 4.16  | 13.16 | 24.51  | 29.16  | 26.66  | 20.39 | 24.05 |
| Reverse Repurchase Agreements            | 49.01 | 62.78 | 12.89 | 1.29  | -4.87  | -13.64 | -7.48  | 3.23  | -4.65 |
| Other Borrowings                         | 40.25 | 25.51 | 26.00 | 18.20 | 24.50  | 22.59  | 2.67   | 2.35  | 6.13  |
| Other Liabilities                        | 14.03 | 16.56 | 22.66 | 22.56 | -43.11 | -33.24 | -39.50 | 10.44 | 23.90 |
| Equity Capital                           | 8.70  | 9.78  | 13.40 | 10.99 | 9.19   | 4.79   | 3.85   | 3.94  | 8.46  |

One thrift did not report financial data for March 1997.

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.

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## STRUCTURAL AND LOAN ACTIVITY FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

| FOR THE QUARTER ENDING:        | JUN 1995 | SEP 1995 | DEC 1995 | MAR 1996 | JUN 1996 | SEP 1996 | DEC 1996 | MAR 1997 | JUN 1997 |
|--------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| NUMBER OF THRIFT INSTITUTIONS: | 1,477    | 1,460    | 1,437    | 1,416    | 1,397    | 1,378    | 1,334    | 1,301    | 1,272    |

| SELECTED STRUCTURAL DATA                 |      |      |       |       |      |      |       |       |       |
|--|------|------|-------|-------|------|------|-------|-------|-------|
| Number of Conservatorships/Receiverships | 0    | 0    | 0     | 0     | 0    | 0    | 0     | 0     | 0     |
| Consolidated Assets (\$ Billions)        | 0.00 | 0.00 | 0.00  | 0.00  | 0.00 | 0.00 | 0.00  | 0.00  | 0.00  |
| Number of Bank Charter Conversions       | 12   | 4    | 7     | 6     | 5    | 5    | 14    | 13    | 13    |
| Consolidated Assets (\$ Billions)        | 2.59 | 1.48 | 0.80  | 0.90  | 0.70 | 0.66 | 3.91  | 1.63  | 10.79 |
| Number of Bank Acquisitions              | 12   | 9    | 11    | 14    | 11   | 8    | 17    | 13    | 14    |
| Consolidated Assets (\$ Billions)        | 7.76 | 5.04 | 12.88 | 11.27 | 2.79 | 4.07 | 10.10 | 9.89  | 6.90  |
| Number of Thrift Mergers                 | 8    | 6    | 14    | 7     | 8    | 8    | 11    | 5     | 9     |
| Consolidated Assets (\$ Billions)        | 1.41 | 0.59 | 24.99 | 5.90  | 3.51 | 2.70 | 12.24 | 18.19 | 5.58  |

| LOAN ACTIVITY (\$ Millions)                |            |            |             |             |             |            |             |             |             |
|--|------------|------------|-------------|-------------|-------------|------------|-------------|-------------|-------------|
| Mortgage Pool Securities                   |            |            |             |             |             |            |             |             |             |
| Total Purchases                            | \$7,917.25 | \$7,736.57 | \$14,468.06 | \$13,576.69 | \$11,848.02 | \$9,360.84 | \$10,521.73 | \$10,288.92 | \$11,574.20 |
| Total Sales                                | 7,124.70   | 4,322.55   | 7,131.13    | 10,743.43   | 6,468.16    | 6,873.21   | 10,294.61   | 6,624.16    | 6,928.69    |
| Mortgage Originations                      | 31,784.09  | 37,714.03  | 37,972.94   | 38,816.70   | 48,497.15   | 43,075.63  | 39,859.89   | 35,909.83   | 47,501.71   |
| Construction Loans                         | 4,294.53   | 4,378.76   | 4,271.94    | 3,838.15    | 5,826.41    | 5,401.93   | 4,615.87    | 4,625.38    | 5,370.30    |
| 1-4 Family Mortgages                       | 3,768.22   | 3,767.12   | 3,646.04    | 3,351.48    | 5,057.39    | 4,534.06   | 3,769.20    | 3,873.76    | 4,568.68    |
| Permanent Loans Secured by 1-4 Family Unit | 24,633.84  | 30,718.54  | 30,363.43   | 31,919.22   | 38,788.83   | 33,983.63  | 31,385.62   | 27,990.81   | 38,114.94   |
| Mortgage Refinancings                      | 2,535.65   | 3,944.84   | 4,624.31    | 6,724.81    | 5,284.35    | 3,175.54   | 3,835.01    | 3,808.66    | 4,022.62    |
| Mortgage Purchases                         | 10,165.52  | 11,245.21  | 13,996.13   | 19,062.10   | 15,056.43   | 14,431.04  | 14,865.10   | 12,552.17   | 14,690.96   |
| Secured by 1-4 Family Mortgages            | 9,622.32   | 10,649.65  | 12,833.82   | 17,064.75   | 13,219.53   | 13,434.04  | 13,650.04   | 12,172.02   | 13,930.84   |
| Mortgage Sales                             | 21,703.53  | 20,223.03  | 25,318.79   | 24,643.30   | 26,648.53   | 21,206.22  | 24,817.33   | 19,820.28   | 25,696.70   |
| Secured by 1-4 Family Mortgages            | 21,101.98  | 19,610.07  | 24,097.61   | 23,932.63   | 25,254.18   | 20,666.67  | 23,905.68   | 19,240.79   | 25,321.64   |
| Nonmortgage Originations and Purchases     | 11,501.55  | 11,807.32  | 11,920.45   | 12,144.18   | 13,042.98   | 14,890.17  | 14,768.41   | 14,283.45   | 14,708.36   |
| Consumer Loans                             | 9,554.26   | 9,647.89   | 9,755.74    | 9,263.47    | 10,602.92   | 11,881.58  | 11,588.62   | 10,946.09   | 11,576.68   |

| OTHER INDICATORS (Percent Annualized) |       |       |       |       |       |       |       |       |        |
|---------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|--------|
| Asset Growth Rate                     | 4.69% | 2.33% | 3.04% | 2.12% | 3.68% | 7.58% | 3.27% | 5.10% | 11.09% |
| Cost of Funds                         | 5.02  | 5.12  | 5.06  | 4.89  | 4.79  | 4.85  | 4.86  | 4.77  | 4.88   |
| Asset Yield                           | 7.73  | 7.85  | 7.86  | 7.79  | 7.76  | 7.79  | 7.79  | 7.78  | 7.79   |
| Mortgage Portfolio Yield              | 7.81  | 7.96  | 8.03  | 7.94  | 7.82  | 7.84  | 7.86  | 7.77  | 7.79   |

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.  
Office of Thrift Supervision / September 1997

CAPITAL MEASURES FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

| FOR THE QUARTER ENDING:        | JUN 1995 | SEP 1995 | DEC 1995 | MAR 1996 | JUN 1996 | SEP 1996 | DEC 1996 | MAR 1997 | JUN 1997 |
|--------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| NUMBER OF THRIFT INSTITUTIONS: | 1,477    | 1,460    | 1,437    | 1,416    | 1,397    | 1,378    | 1,334    | 1,301    | 1,272    |

|                                   |          |          |          |          |          |          |          |          |          |
|-----------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| CAPITAL COMPLIANCE                |          |          |          |          |          |          |          |          |          |
| Meet FDICIA Capital Standards     | 1,470    | 1,454    | 1,430    | 1,411    | 1,391    | 1,374    | 1,333    | 1,298    | 1,269    |
| Percent of Thrifts                | 99.53    | 99.59    | 99.51    | 99.65    | 99.57    | 99.71    | 99.93    | 99.77    | 99.76    |
| Consolidated Assets (\$ Billions) | \$777.92 | \$775.52 | \$770.85 | \$763.38 | \$767.76 | \$777.03 | \$769.35 | \$764.33 | \$768.76 |
| Fail FDICIA Capital Standards     | 6        | 6        | 5        | 5        | 6        | 4        | 1        | 3        | 3        |
| Percent of Thrifts                | 0.41     | 0.41     | 0.35     | 0.35     | 0.43     | 0.29     | 0.07     | 0.23     | 0.24     |
| Consolidated Assets (\$ Billions) | \$1.62   | \$1.22   | \$0.67   | \$0.78   | \$0.43   | \$0.75   | \$0.01   | \$0.27   | \$0.24   |
| Critically Undercapitalized       | 0        | 0        | 0        | 0        | 1        | 1        | 0        | 1        | 1        |
| Percent of Thrifts                | 0.00     | 0.00     | 0.00     | 0.00     | 0.07     | 0.07     | 0.00     | 0.08     | 0.08     |
| Consolidated Assets (\$ Billions) | \$0.00   | \$0.00   | \$0.00   | \$0.00   | \$0.03   | \$0.02   | \$0.00   | \$0.01   | \$0.21   |

|                                  |         |         |         |         |         |         |         |         |         |
|----------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| CAPITAL RATIOS (Percent)         |         |         |         |         |         |         |         |         |         |
| Tangible Equity (\$ Billions)    | \$55.08 | \$56.74 | \$57.00 | \$57.12 | \$57.78 | \$56.57 | \$56.45 | \$56.40 | \$56.68 |
| Tangible Equity Ratio            | 7.11    | 7.35    | 7.44    | 7.52    | 7.54    | 7.29    | 7.36    | 7.43    | 7.44    |
| Median Ratio                     | 8.63    | 8.78    | 8.82    | 8.81    | 8.92    | 8.63    | 8.80    | 8.83    | 8.93    |
| Tier 1 Capital (\$ Billions)     | \$55.38 | \$56.98 | \$57.22 | \$57.33 | \$57.98 | \$56.74 | \$56.61 | \$56.54 | \$56.81 |
| Tier 1 Leverage Ratio            | 7.15    | 7.38    | 7.47    | 7.55    | 7.56    | 7.31    | 7.38    | 7.44    | 7.45    |
| Median Ratio                     | 8.63    | 8.78    | 8.81    | 8.80    | 8.92    | 8.61    | 8.80    | 8.83    | 8.93    |
| Tier 1 Risk-based Capital Ratio  | 13.25   | 13.63   | 13.70   | 13.77   | 13.75   | 13.20   | 13.15   | 13.09   | 13.19   |
| Median Ratio                     | 17.44   | 17.70   | 17.65   | 17.69   | 17.70   | 16.95   | 17.35   | 17.26   | 17.42   |
| Risk-based Capital (\$ Billions) | \$61.44 | \$63.00 | \$63.29 | \$63.17 | \$63.81 | \$62.69 | \$62.57 | \$62.54 | \$62.63 |
| Total Risk-based Capital Ratio   | 14.70   | 15.07   | 15.15   | 15.17   | 15.14   | 14.58   | 14.53   | 14.48   | 14.54   |
| Median Ratio                     | 18.14   | 18.38   | 18.48   | 18.46   | 18.52   | 17.69   | 18.12   | 17.99   | 18.09   |

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.  
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ASSET QUALITY INDICATORS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

| FOR THE QUARTER ENDING:                        | JUN 1995   | SEP 1995   | DEC 1995   | MAR 1996   | JUN 1996   | SEP 1996   | DEC 1996   | MAR 1997   | JUN 1997   |
|--|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| NUMBER OF THRIFT INSTITUTIONS:                 | 1,477      | 1,460      | 1,437      | 1,416      | 1,397      | 1,378      | 1,334      | 1,301      | 1,272      |
| LOANS 30-89 DAYS DELINQUENT (\$ Millions)      | \$5,854.11 | \$6,435.39 | \$6,853.18 | \$6,635.57 | \$6,374.04 | \$6,718.66 | \$6,759.29 | \$6,481.54 | \$5,976.61 |
| Mortgage Loans                                 |            |            |            |            |            |            |            |            |            |
| Construction & Land Loans                      | 198.24     | 185.23     | 212.90     | 226.69     | 199.55     | 220.56     | 237.75     | 246.88     | 235.33     |
| Nonresidential Mortgages                       | 351.31     | 362.77     | 361.45     | 391.36     | 345.77     | 360.16     | 373.79     | 340.98     | 296.30     |
| Multifamily Mortgages                          | 414.32     | 367.09     | 407.50     | 343.51     | 278.52     | 282.42     | 280.63     | 265.45     | 200.51     |
| 1-4 Family Mortgages                           | 4,291.57   | 4,847.51   | 5,100.40   | 4,959.64   | 4,797.26   | 5,003.15   | 4,947.83   | 4,759.05   | 4,416.17   |
| Nonmortgage Loans and Leases                   |            |            |            |            |            |            |            |            |            |
| Commercial Loans                               | 81.61      | 85.41      | 98.79      | 100.54     | 107.46     | 96.94      | 123.02     | 130.15     | 134.50     |
| Consumer Loans                                 | 517.05     | 587.38     | 672.15     | 613.83     | 645.49     | 755.43     | 796.27     | 739.03     | 693.81     |
| NONCURRENT LOANS (\$ Millions)                 | \$6,753.25 | \$6,535.91 | \$6,755.66 | \$7,015.27 | \$6,601.00 | \$6,802.69 | \$6,572.15 | \$6,739.10 | \$6,201.87 |
| Mortgage Loans                                 |            |            |            |            |            |            |            |            |            |
| Construction & Land Loans                      | 258.71     | 246.24     | 241.67     | 234.27     | 212.70     | 209.50     | 197.19     | 188.34     | 161.99     |
| Nonresidential Mortgages                       | 1,024.14   | 743.37     | 666.09     | 667.06     | 591.85     | 618.14     | 551.09     | 556.99     | 521.06     |
| Multifamily Mortgages                          | 837.20     | 778.53     | 788.17     | 745.72     | 699.52     | 732.15     | 706.15     | 640.18     | 543.97     |
| 1-4 Family Mortgages                           | 4,264.04   | 4,378.32   | 4,668.98   | 4,964.21   | 4,653.00   | 4,745.35   | 4,631.84   | 4,836.14   | 4,475.41   |
| Nonmortgage Loans and Leases                   |            |            |            |            |            |            |            |            |            |
| Commercial Loans                               | 123.81     | 121.01     | 103.18     | 104.59     | 137.35     | 150.00     | 130.04     | 126.65     | 138.59     |
| Consumer Loans                                 | 245.35     | 268.43     | 287.57     | 299.43     | 306.59     | 347.56     | 355.84     | 390.81     | 360.84     |
| NET CHARGE-OFFS (\$ Millions)                  | \$688.85   | \$572.16   | \$574.36   | \$512.07   | \$558.84   | \$548.30   | \$594.81   | \$388.03   | \$486.60   |
| Mortgage Loans                                 |            |            |            |            |            |            |            |            |            |
| Construction & Land Loans                      | 17.13      | 19.82      | 15.22      | 3.88       | 6.14       | 3.51       | 7.44       | 4.61       | 4.66       |
| Nonresidential Mortgages                       | 102.77     | 68.96      | 30.81      | 32.95      | 40.21      | 25.12      | 28.74      | 13.99      | 8.06       |
| Multifamily Mortgages                          | 100.24     | 76.31      | 78.50      | 72.43      | 62.88      | 71.48      | 47.11      | 29.81      | 37.20      |
| 1-4 Family Mortgages                           | 170.54     | 161.49     | 179.30     | 172.12     | 193.28     | 181.90     | 230.99     | 110.32     | 172.44     |
| Nonmortgage Loans and Leases                   |            |            |            |            |            |            |            |            |            |
| Commercial Loans                               | 4.58       | 8.13       | 14.03      | 4.00       | 6.60       | 5.53       | 10.33      | 5.84       | 9.47       |
| Consumer Loans                                 | 84.30      | 121.99     | 108.04     | 114.66     | 130.03     | 130.18     | 155.34     | 185.48     | 176.60     |
| Repossessed Assets                             | 154.83     | 97.62      | 114.63     | 94.89      | 81.05      | 73.96      | 70.80      | 44.83      | 43.41      |
| Other  | 54.47      | 17.84      | 33.85      | 17.13      | 38.66      | 56.63      | 44.04      | (6.84)     | 34.77      |
| REPOSSESSED ASSETS, NET (\$ Millions)          | \$2,839.51 | \$2,738.77 | \$2,505.93 | \$2,422.38 | \$2,431.11 | \$2,276.91 | \$2,137.81 | \$2,030.80 | \$1,945.11 |
| Construction & Land Loans                      | 660.90     | 665.91     | 516.40     | 482.48     | 476.42     | 429.97     | 411.99     | 280.90     | 257.09     |
| Nonresidential Mortgages                       | 620.04     | 536.25     | 482.83     | 461.63     | 443.20     | 397.71     | 366.87     | 304.49     | 308.87     |
| Multifamily Mortgages                          | 567.78     | 544.20     | 505.90     | 405.99     | 409.46     | 324.07     | 271.08     | 263.60     | 279.27     |
| 1-4 Family Mortgages                           | 1,268.02   | 1,253.26   | 1,248.65   | 1,280.64   | 1,302.17   | 1,288.97   | 1,230.22   | 1,136.74   | 1,062.97   |
| Other  | 23.88      | 25.48      | 29.28      | 35.21      | 34.51      | 47.17      | 58.42      | 45.06      | 36.92      |
| ASSET QUALITY: REAL ESTATE LOANS (\$ Billions) |            |            |            |            |            |            |            |            |            |
| Real Estate Loans                              | \$469.43   | \$473.20   | \$465.14   | \$466.36   | \$474.76   | \$487.07   | \$486.64   | \$476.91   | \$478.81   |
| Percent of Total Assets                        | 60.38      | 61.06      | 60.33      | 61.13      | 61.80      | 62.62      | 63.25      | 62.37      | 62.26      |
| Noncurrent Real Estate Loans                   | \$6.38     | \$6.15     | \$6.36     | \$6.61     | \$6.16     | \$6.31     | \$6.09     | \$6.22     | \$5.70     |
| Percent of Total Assets                        | 0.82       | 0.79       | 0.83       | 0.87       | 0.80       | 0.81       | 0.79       | 0.81       | 0.74       |
| Real Estate Owned                              | \$3.12     | \$3.00     | \$2.75     | \$2.63     | \$2.63     | \$2.44     | \$2.28     | \$1.99     | \$1.91     |
| Percent of Total Assets                        | 0.40       | 0.39       | 0.36       | 0.34       | 0.34       | 0.31       | 0.30       | 0.26       | 0.25       |
| Troubled Real Estate Loans                     | \$9.50     | \$9.15     | \$9.12     | \$9.24     | \$8.79     | \$8.75     | \$8.37     | \$8.21     | \$7.61     |
| Percent of Total Assets                        | 1.22       | 1.18       | 1.18       | 1.21       | 1.14       | 1.12       | 1.09       | 1.07       | 0.99       |

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding. Beginning in 1997, net charge-off data include net changes in specific valuation allowances.  
Office of Thrift Supervision / September 1997

ASSET QUALITY INDICATORS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

| FOR THE QUARTER ENDING:                      | JUN 1995 | SEP 1995 | DEC 1995 | MAR 1996 | JUN 1996 | SEP 1996 | DEC 1996 | MAR 1997 | JUN 1997 |
|--|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| NUMBER OF THRIFT INSTITUTIONS:               | 1,477    | 1,460    | 1,437    | 1,416    | 1,397    | 1,378    | 1,334    | 1,301    | 1,272    |
| LOANS 30-89 DAYS DELINQUENT (% Total Assets) | 0.75%    | 0.83%    | 0.89%    | 0.87%    | 0.83%    | 0.86%    | 0.88%    | 0.85%    | 0.78%    |
| Percent of Outstanding Loans by Loan Type:   |          |          |          |          |          |          |          |          |          |
| Mortgage Loans                               |          |          |          |          |          |          |          |          |          |
| Construction & Land Loans                    | 1.15     | 1.04     | 1.17     | 1.20     | 0.97     | 1.02     | 1.11     | 1.75     | 1.61     |
| Nonresidential Mortgages                     | 1.04     | 1.10     | 1.10     | 1.22     | 1.05     | 1.09     | 1.15     | 1.07     | 0.94     |
| Multifamily Mortgages                        | 0.81     | 0.72     | 0.84     | 0.71     | 0.57     | 0.58     | 0.58     | 0.55     | 0.42     |
| 1-4 Family Mortgages                         | 1.17     | 1.31     | 1.40     | 1.35     | 1.29     | 1.30     | 1.29     | 1.24     | 1.15     |
| Nonmortgage Loans and Leases                 |          |          |          |          |          |          |          |          |          |
| Commercial Loans                             | 1.26     | 1.21     | 1.37     | 1.24     | 1.29     | 1.06     | 1.31     | 1.35     | 1.35     |
| Consumer Loans                               | 1.42     | 1.57     | 1.78     | 1.64     | 1.69     | 1.86     | 2.00     | 1.80     | 1.72     |
| NONCURRENT LOANS (% Total Assets)            | 0.87%    | 0.84%    | 0.88%    | 0.92%    | 0.86%    | 0.87%    | 0.85%    | 0.88%    | 0.81%    |
| Percent of Outstanding Loans by Loan Type:   |          |          |          |          |          |          |          |          |          |
| Mortgage Loans                               |          |          |          |          |          |          |          |          |          |
| Construction & Land Loans                    | 1.50     | 1.39     | 1.33     | 1.24     | 1.03     | 0.97     | 0.92     | 1.34     | 1.11     |
| Nonresidential Mortgages                     | 3.04     | 2.25     | 2.03     | 2.07     | 1.80     | 1.88     | 1.69     | 1.75     | 1.66     |
| Multifamily Mortgages                        | 1.64     | 1.53     | 1.62     | 1.55     | 1.44     | 1.49     | 1.45     | 1.34     | 1.15     |
| 1-4 Family Mortgages                         | 1.16     | 1.18     | 1.28     | 1.35     | 1.25     | 1.24     | 1.21     | 1.26     | 1.16     |
| Nonmortgage Loans and Leases                 |          |          |          |          |          |          |          |          |          |
| Commercial Loans                             | 1.91     | 1.72     | 1.43     | 1.29     | 1.64     | 1.64     | 1.38     | 1.31     | 1.39     |
| Consumer Loans                               | 0.68     | 0.72     | 0.76     | 0.80     | 0.80     | 0.86     | 0.89     | 0.95     | 0.90     |
| NET CHARGE-OFFS (% Total Assets)             | 0.09%    | 0.07%    | 0.07%    | 0.07%    | 0.07%    | 0.07%    | 0.08%    | 0.05%    | 0.06%    |
| Percent of Outstanding Loans by Loan Type:   |          |          |          |          |          |          |          |          |          |
| Mortgage Loans                               |          |          |          |          |          |          |          |          |          |
| Construction & Land Loans                    | 0.10     | 0.11     | 0.08     | 0.02     | 0.03     | 0.02     | 0.03     | 0.03     | 0.03     |
| Nonresidential Mortgages                     | 0.31     | 0.21     | 0.09     | 0.10     | 0.12     | 0.08     | 0.09     | 0.04     | 0.03     |
| Multifamily Mortgages                        | 0.20     | 0.15     | 0.16     | 0.15     | 0.13     | 0.15     | 0.10     | 0.06     | 0.08     |
| 1-4 Family Mortgages                         | 0.05     | 0.04     | 0.05     | 0.05     | 0.05     | 0.05     | 0.06     | 0.03     | 0.04     |
| Nonmortgage Loans and Leases                 |          |          |          |          |          |          |          |          |          |
| Commercial Loans                             | 0.07     | 0.12     | 0.19     | 0.05     | 0.08     | 0.06     | 0.11     | 0.06     | 0.09     |
| Consumer Loans                               | 0.23     | 0.33     | 0.29     | 0.31     | 0.34     | 0.32     | 0.39     | 0.45     | 0.44     |
| Repossessed Assets                           | 5.45     | 3.56     | 4.57     | 3.92     | 3.33     | 3.25     | 3.31     | 2.21     | 2.23     |
| Other  | 0.18     | 0.06     | 0.11     | 0.06     | 0.13     | 0.19     | 0.15     | -0.02    | 0.12     |
| REPOSSESSED ASSETS, NET (% Total Assets)     | 0.37%    | 0.35%    | 0.33%    | 0.32%    | 0.32%    | 0.29%    | 0.28%    | 0.27%    | 0.25%    |
| Percent of Outstanding Loans by Loan Type:   |          |          |          |          |          |          |          |          |          |
| Construction & Land Loans                    | 3.83     | 3.75     | 2.83     | 2.56     | 2.31     | 1.98     | 1.93     | 1.99     | 1.75     |
| Nonresidential Mortgages                     | 1.84     | 1.62     | 1.47     | 1.43     | 1.35     | 1.21     | 1.12     | 0.96     | 0.98     |
| Multifamily Mortgages                        | 1.11     | 1.07     | 1.04     | 0.84     | 0.84     | 0.66     | 0.56     | 0.55     | 0.59     |
| 1-4 Family Mortgages                         | 0.35     | 0.34     | 0.34     | 0.35     | 0.35     | 0.34     | 0.32     | 0.30     | 0.28     |
| Other  | 0.08     | 0.09     | 0.10     | 0.11     | 0.12     | 0.16     | 0.20     | 0.16     | 0.12     |
| ASSET QUALITY SUMMARY (% Total Assets)       |          |          |          |          |          |          |          |          |          |
| Net Chargeoffs (Annualized)                  | 0.35%    | 0.30%    | 0.30%    | 0.27%    | 0.29%    | 0.28%    | 0.31%    | 0.20%    | 0.25%    |
| Net Provisions for Losses (Annualized)       | 0.21     | 0.21     | 0.27     | 0.23     | 0.23     | 0.26     | 0.37     | 0.25     | 0.25     |
| Valuation Allowances                         | 0.79     | 0.77     | 0.77     | 0.76     | 0.77     | 0.76     | 0.78     | 0.78     | 0.77     |
| Noncurrent Loans                             | 0.87     | 0.84     | 0.88     | 0.92     | 0.86     | 0.87     | 0.85     | 0.88     | 0.81     |
| Repossessed Assets, Net (% Total Assets)     | 0.37     | 0.35     | 0.33     | 0.32     | 0.32     | 0.29     | 0.28     | 0.27     | 0.25     |
| Troubled Assets                              | 1.23     | 1.20     | 1.20     | 1.24     | 1.18     | 1.17     | 1.13     | 1.15     | 1.06     |

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding. Beginning in 1997, net charge-off data include net changes in specific valuation allowances.  
Office of Thrift Supervision / September 1997

SELECTED INDICATORS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

BY FDICIA CATEGORY

| SECOND QUARTER 1997:                           | WELL-CAPITALIZED | ADEQUATELY CAPITALIZED | UNDER-CAPITALIZED | SIGNIFICANTLY UNDER-CAPITALIZED | CRITICALLY UNDER-CAPITALIZED | INDUSTRY   |
|--|------------------|------------------------|-------------------|---------------------------------|------------------------------|------------|
| NUMBER OF THRIFT INSTITUTIONS:                 | 1,247            | 22                     | 1                 | 1                               | 1                            | 1,272      |
| Total Assets (\$ Billions)                     | \$756.96         | \$11.80                | \$0.05            | \$0.03                          | \$0.21                       | \$769.00   |
| Tier 1 Leverage Ratio (Percent)                | 7.49             | 5.06                   | 3.91              | 3.13                            | 1.62                         | 7.45       |
| Median Ratio                                   | 9.01             | 5.04                   | 3.91              | 3.13                            | 1.62                         | 8.93       |
| Total Risk-based Capital Ratio (Percent)       | 14.62            | 9.64                   | 7.61              | 5.00                            | 3.60                         | 14.54      |
| Median Ratio                                   | 18.31            | 9.22                   | 7.61              | 5.00                            | 3.60                         | 18.09      |
| Return on Average Assets (Percent Annualized)  | 0.88             | 1.57                   | -0.24             | -0.27                           | -5.64                        | 0.89       |
| Median Ratio                                   | 0.89             | 0.60                   | -0.24             | -0.27                           | -5.64                        | 0.88       |
| Net Interest Margin (Percent Annualized)       | 2.86             | 3.36                   | 3.43              | 1.30                            | 2.73                         | 2.87       |
| Median Ratio                                   | 3.24             | 3.38                   | 3.43              | 1.30                            | 2.73                         | 3.25       |
| Number of Profitable Thrifts                   | 1,197            | 18                     | 0                 | 0                               | 0                            | 1,215      |
| Profits (\$ Millions)                          | \$1,712.59       | \$45.51                | \$0.00            | \$0.00                          | \$0.00                       | \$1,758.10 |
| Number of Unprofitable Thrifts                 | 50               | 4                      | 1                 | 1                               | 1                            | 57         |
| Losses (\$ Millions)                           | (\$64.31)        | (\$0.16)               | (\$0.03)          | (\$0.02)                        | (\$2.91)                     | (\$67.39)  |
| Valuation Allowances (Percent of Total Assets) | 0.76             | 0.79                   | 0.64              | 0.00                            | 3.38                         | 0.77       |
| Troubled Assets (Percent of Total Assets)      | 1.05             | 1.42                   | 0.07              | 0.31                            | 6.02                         | 1.06       |
| Asset Growth Rate (Percent Annualized)         | 10.99            | 17.36                  | 71.53             | -11.08                          | 14.44                        | 11.09      |

BY OTS EXAMINATION RATING

| SECOND QUARTER 1997:                           | CAMELS 1 AND 2 | CAMELS 3 | CAMELS 4 AND 5 | INDUSTRY   |
|--|----------------|----------|----------------|------------|
| NUMBER OF THRIFT INSTITUTIONS:                 | 1,129          | 104      | 25             | 1,272      |
| Total Assets (\$ Billions)                     | \$713.22       | \$49.48  | \$2.64         | \$769.00   |
| Tier 1 Leverage Ratio (Percent)                | 7.52           | 6.60     | 6.54           | 7.45       |
| Median Ratio                                   | 9.30           | 6.72     | 6.45           | 8.93       |
| Total Risk-based Capital Ratio (Percent)       | 14.66          | 12.90    | 12.28          | 14.54      |
| Median Ratio                                   | 19.04          | 13.34    | 14.02          | 18.09      |
| Return on Average Assets (Percent Annualized)  | 0.90           | 0.82     | -0.29          | 0.89       |
| Median Ratio                                   | 0.91           | 0.56     | 0.31           | 0.88       |
| Net Interest Margin (Percent Annualized)       | 2.86           | 2.89     | 2.42           | 2.87       |
| Median Ratio                                   | 3.27           | 2.99     | 3.18           | 3.25       |
| Number of Profitable Thrifts                   | 1,097          | 92       | 18             | 1,215      |
| Profits (\$ Millions)                          | \$1,630.70     | \$107.91 | \$2.75         | \$1,758.10 |
| Number of Unprofitable Thrifts                 | 32             | 12       | 7              | 57         |
| Losses (\$ Millions)                           | (\$52.94)      | (\$7.27) | (\$4.65)       | (\$67.39)  |
| Valuation Allowances (Percent of Total Assets) | 0.70           | 1.48     | 3.83           | 0.77       |
| Troubled Assets (Percent of Total Assets)      | 0.84           | 3.64     | 11.50          | 1.06       |
| Asset Growth Rate (Percent Annualized)         | 11.27          | 7.24     | 0.05           | 11.09      |

Fourteen de novo Thrifts have not been assigned a rating. They reported total assets of \$3.7 billion and net income of \$14 million. All data exclude self-liquidating thrifts. See Technical Notes for details. All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding. Office of Thrift Supervision / September 1997

STATEMENT OF OPERATIONS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS  
BY REGION

| SECOND QUARTER 1997:                                  | NORTHEAST  | SOUTHEAST  | CENTRAL    | MIDWEST    | WEST       | INDUSTRY    |
|---|------------|------------|------------|------------|------------|-------------|
| NUMBER OF THRIFT INSTITUTIONS:                        | 262        | 254        | 377        | 270        | 109        | 1,272       |
| <b>PROFITABILITY (\$ Millions)</b>                    |            |            |            |            |            |             |
| Interest Income                                       | \$2,483.22 | \$1,204.65 | \$2,842.09 | \$1,829.34 | \$5,373.14 | \$13,732.44 |
| Interest Expense                                      | 1,430.34   | 671.25     | 1,711.80   | 1,135.81   | 3,348.46   | 8,297.66    |
| NET INTEREST INCOME                                   | 1,052.89   | 533.40     | 1,130.29   | 693.53     | 2,024.68   | 5,434.78    |
| Loss Provisions-Interest Bearing Assets               | 84.31      | 60.83      | 75.75      | 61.35      | 206.55     | 488.80      |
| Noninterest Income                                    | 221.16     | 242.82     | 438.88     | 229.58     | 566.10     | 1,698.53    |
| Mortgage Loan Servicing Fees                          | 32.85      | 13.42      | 39.44      | 50.14      | 81.75      | 217.60      |
| Other Fees and Charges                                | 88.01      | 150.43     | 137.04     | 123.53     | 318.98     | 818.00      |
| Other Noninterest Income                              | 100.30     | 78.97      | 262.41     | 55.90      | 165.37     | 662.93      |
| Noninterest Expense                                   | 708.23     | 484.31     | 852.55     | 532.76     | 1,444.58   | 4,022.42    |
| G&A Expense   | 681.07     | 469.19     | 807.07     | 515.39     | 1,357.01   | 3,829.72    |
| Goodwill Amortization                                 | 21.17      | 8.69       | 44.52      | 10.24      | 46.74      | 131.36      |
| Loss Provisions-Noninterest Bearing Assets            | 5.99       | 6.43       | 0.96       | 7.13       | 40.83      | 61.34       |
| Income Before Taxes & Extraordinary Items             | 481.50     | 231.08     | 640.86     | 328.99     | 939.65     | 2,622.09    |
| Income Taxes  | 179.70     | 88.60      | 222.46     | 93.89      | 346.23     | 930.88      |
| Extraordinary Items                                   | 0.22       | 0.00       | (0.27)     | (0.18)     | (0.28)     | (0.51)      |
| NET INCOME  | 302.02     | 142.48     | 418.13     | 234.93     | 593.14     | 1,690.70    |
| <b>PROFITABILITY (% of Average Assets Annualized)</b> |            |            |            |            |            |             |
| Interest Income                                       | 7.22%      | 7.66%      | 7.37%      | 7.32%      | 7.08%      | 7.24%       |
| Interest Expense                                      | 4.16       | 4.27       | 4.44       | 4.54       | 4.41       | 4.38        |
| NET INTEREST INCOME                                   | 3.06       | 3.39       | 2.93       | 2.78       | 2.67       | 2.87        |
| Loss Provisions-Interest Bearing Assets               | 0.25       | 0.39       | 0.20       | 0.25       | 0.27       | 0.26        |
| Noninterest Income                                    | 0.64       | 1.54       | 1.14       | 0.92       | 0.75       | 0.90        |
| Mortgage Loan Servicing Fees                          | 0.10       | 0.09       | 0.10       | 0.20       | 0.11       | 0.11        |
| Other Fees and Charges                                | 0.26       | 0.96       | 0.36       | 0.49       | 0.42       | 0.43        |
| Other Noninterest Income                              | 0.29       | 0.50       | 0.68       | 0.22       | 0.22       | 0.35        |
| Noninterest Expense                                   | 2.06       | 3.08       | 2.21       | 2.13       | 1.90       | 2.12        |
| G&A Expense   | 1.98       | 2.98       | 2.09       | 2.06       | 1.79       | 2.02        |
| Goodwill Amortization                                 | 0.06       | 0.06       | 0.12       | 0.04       | 0.06       | 0.07        |
| Loss Provisions-Noninterest Bearing Assets            | 0.02       | 0.04       | 0.00       | 0.03       | 0.05       | 0.03        |
| Income Before Taxes & Extraordinary Items             | 1.40       | 1.47       | 1.66       | 1.32       | 1.24       | 1.38        |
| Income Taxes  | 0.52       | 0.56       | 0.58       | 0.38       | 0.46       | 0.49        |
| Extraordinary Items                                   | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00        |
| NET INCOME  | 0.88       | 0.91       | 1.08       | 0.94       | 0.78       | 0.89        |
| <b>PROFITABILITY (Percent)</b>                        |            |            |            |            |            |             |
| Return on Average Assets (Annualized)                 | 0.88       | 0.91       | 1.08       | 0.94       | 0.78       | 0.89        |
| Median Ratio  | 0.82       | 0.86       | 0.93       | 0.90       | 0.78       | 0.88        |
| Return on Average Equity (Annualized)                 | 10.60      | 9.82       | 12.36      | 11.15      | 10.96      | 11.12       |
| Median Ratio  | 8.53       | 8.63       | 8.76       | 8.72       | 9.80       | 8.73        |
| Net Interest Margin (Annualized)                      | 3.06       | 3.39       | 2.93       | 2.78       | 2.67       | 2.87        |
| Median Ratio  | 3.37       | 3.39       | 3.18       | 3.14       | 3.21       | 3.25        |
| Number of Profitable Thrifts                          | 254        | 242        | 367        | 253        | 99         | 1,215       |
| Percent Profitable                                    | 96.95      | 95.28      | 97.35      | 93.70      | 90.83      | 95.52       |
| Profits (\$ Millions)                                 | \$315.02   | \$150.09   | \$418.98   | \$253.16   | \$620.85   | \$1,758.10  |
| Number of Unprofitable Thrifts                        | 8          | 12         | 10         | 17         | 10         | 57          |
| Percent Unprofitable                                  | 3.05       | 4.72       | 2.65       | 6.30       | 9.17       | 4.48        |
| Losses (\$ Millions)                                  | (\$13.00)  | (\$7.61)   | (\$0.84)   | (\$18.24)  | (\$27.71)  | (\$67.39)   |

Net income for the third quarter 1996 was significantly reduced by a one-time special assessment fee levied to fully capitalize the SAIF. See Technical Notes for details. All data exclude self-liquidating thrifts. See Technical Notes for details.

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.

Office of Thrift Supervision / September 1997

STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS  
BY REGION

| SECOND QUARTER 1997:           | NORTHEAST | SOUTHEAST | CENTRAL | MIDWEST | WEST | INDUSTRY |
|--------------------------------|-----------|-----------|---------|---------|------|----------|
| NUMBER OF THRIFT INSTITUTIONS: | 262       | 254       | 377     | 270     | 109  | 1,272    |

|  |          |         |          |          |          |          |
|--|----------|---------|----------|----------|----------|----------|
| TOTAL ASSETS (\$ Billions)                 | \$140.18 | \$63.94 | \$156.10 | \$101.11 | \$307.67 | \$769.00 |
| 1 - 4 Family Mortgages                     | 61.63    | 30.67   | 80.67    | 45.35    | 166.96   | 385.27   |
| Mortgage Pool Securities                   | 24.29    | 5.84    | 16.62    | 16.45    | 45.78    | 108.98   |
| Multifamily Mortgages                      | 5.84     | 0.94    | 6.02     | 2.21     | 32.49    | 47.50    |
| Nonresidential Mortgages                   | 6.72     | 3.89    | 5.39     | 3.61     | 11.79    | 31.39    |
| Construction Loans                         | 1.09     | 2.32    | 3.06     | 3.25     | 1.52     | 11.25    |
| Land Loans                                 | 0.28     | 1.16    | 0.89     | 0.56     | 0.52     | 3.41     |
| Commercial Loans                           | 2.05     | 1.18    | 2.51     | 1.51     | 2.75     | 9.98     |
| Consumer Loans                             | 6.07     | 4.98    | 11.23    | 10.13    | 7.88     | 40.29    |
| Cash and Noninterest-Earning Deposits      | 1.70     | 1.18    | 2.21     | 1.12     | 3.34     | 9.55     |
| Investment Securities                      | 24.99    | 8.76    | 19.90    | 11.97    | 20.62    | 86.24    |
| Mortgage Derivatives                       | 12.98    | 2.09    | 8.50     | 4.87     | 9.06     | 37.49    |
| Reposessed Assets, Net                     | 0.32     | 0.29    | 0.18     | 0.23     | 0.93     | 1.95     |
| Real Estate Held for Investment, Net       | 0.07     | 0.05    | 0.14     | 0.04     | 0.16     | 0.45     |
| Office Premises & Equipment                | 1.36     | 1.00    | 1.71     | 1.09     | 2.77     | 7.93     |
| Other Assets                               | 4.56     | 2.14    | 6.44     | 4.12     | 12.65    | 29.90    |
| Less: Contra Assets & Valuation Allowances | 0.78     | 0.47    | 0.86     | 0.52     | 2.48     | 5.10     |

|   |          |         |          |          |          |          |
|---|----------|---------|----------|----------|----------|----------|
| TOTAL LIABILITIES AND CAPITAL (\$ Billions) | \$140.18 | \$63.94 | \$156.10 | \$101.11 | \$307.67 | \$769.00 |
| TOTAL DEPOSITS                              | 97.02    | 47.99   | 110.73   | 65.42    | 191.60   | 512.77   |
| Deposits less than or equal to \$100,000    | 86.89    | 40.92   | 95.40    | 57.36    | 157.92   | 438.49   |
| Deposits greater than \$100,000             | 10.13    | 7.07    | 15.33    | 8.06     | 33.68    | 74.28    |
| Escrows                                     | 1.22     | 0.59    | 1.66     | 1.66     | 2.88     | 8.02     |
| BORROWINGS                                  | 29.06    | 8.39    | 27.57    | 24.26    | 86.74    | 176.02   |
| Advances From FHLB                          | 17.64    | 6.16    | 19.72    | 14.85    | 46.98    | 105.35   |
| Reverse Repurchase Agreements               | 9.10     | 1.20    | 5.30     | 5.92     | 18.92    | 40.44    |
| Other Borrowings                            | 2.31     | 1.03    | 2.55     | 3.49     | 20.85    | 30.23    |
| Other Liabilities                           | 1.27     | 1.01    | 1.91     | 1.13     | 4.47     | 9.79     |
| Equity Capital                              | 11.62    | 5.95    | 14.23    | 8.62     | 21.98    | 62.40    |

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.  
Office of Thrift Supervision / September 1997

STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS  
BY REGION

| SECOND QUARTER 1997:           | NORTHEAST | SOUTHEAST | CENTRAL | MIDWEST | WEST | INDUSTRY |
|--------------------------------|-----------|-----------|---------|---------|------|----------|
| NUMBER OF THRIFT INSTITUTIONS: | 262       | 254       | 377     | 270     | 109  | 1,272    |

|  |         |         |         |         |         |         |
|--|---------|---------|---------|---------|---------|---------|
| TOTAL ASSETS (% of Total Assets)           | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% |
| 1 - 4 Family Mortgages                     | 43.96   | 47.96   | 51.68   | 44.86   | 54.27   | 50.10   |
| Mortgage Pool Securities                   | 17.33   | 9.14    | 10.65   | 16.27   | 14.88   | 14.17   |
| Multifamily Mortgages                      | 4.16    | 1.47    | 3.86    | 2.18    | 10.56   | 6.18    |
| Nonresidential Mortgages                   | 4.79    | 6.09    | 3.45    | 3.57    | 3.83    | 4.08    |
| Construction Loans                         | 0.78    | 3.63    | 1.96    | 3.22    | 0.49    | 1.46    |
| Land Loans                                 | 0.20    | 1.82    | 0.57    | 0.55    | 0.17    | 0.44    |
| Commercial Loans                           | 1.46    | 1.84    | 1.61    | 1.49    | 0.89    | 1.30    |
| Consumer Loans                             | 4.33    | 7.79    | 7.19    | 10.02   | 2.56    | 5.24    |
| Cash and Noninterest-Earning Deposits      | 1.21    | 1.85    | 1.41    | 1.11    | 1.09    | 1.24    |
| Investment Securities                      | 17.83   | 13.70   | 12.75   | 11.84   | 6.70    | 11.21   |
| Mortgage Derivatives                       | 9.26    | 3.27    | 5.44    | 4.82    | 2.94    | 4.88    |
| Reposessed Assets, Net                     | 0.23    | 0.45    | 0.12    | 0.22    | 0.30    | 0.25    |
| Real Estate Held for Investment, Net       | 0.05    | 0.08    | 0.09    | 0.04    | 0.05    | 0.06    |
| Office Premises & Equipment                | 0.97    | 1.56    | 1.10    | 1.08    | 0.90    | 1.03    |
| Other Assets                               | 3.25    | 3.35    | 4.13    | 4.07    | 4.11    | 3.89    |
| Less: Contra Assets & Valuation Allowances | 0.56    | 0.73    | 0.55    | 0.51    | 0.81    | 0.66    |

|  |         |         |         |         |         |         |
|--|---------|---------|---------|---------|---------|---------|
| TOTAL LIABILITIES<br>AND CAPITAL (% of Total Assets) | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% |
| TOTAL DEPOSITS                                       | 69.21   | 75.06   | 70.94   | 64.71   | 62.27   | 66.68   |
| Deposits less than or equal to \$100,000             | 61.98   | 63.99   | 61.12   | 56.74   | 51.33   | 57.02   |
| Deposits greater than \$100,000                      | 7.23    | 11.06   | 9.82    | 7.97    | 10.95   | 9.66    |
| Escrows  | 0.87    | 0.93    | 1.07    | 1.65    | 0.94    | 1.04    |
| BORROWINGS   | 20.73   | 13.13   | 17.66   | 23.99   | 28.19   | 22.89   |
| Advances From FHLB                                   | 12.59   | 9.63    | 12.63   | 14.69   | 15.27   | 13.70   |
| Reverse Repurchase Agreements                        | 6.49    | 1.88    | 3.40    | 5.85    | 6.15    | 5.26    |
| Other Borrowings                                     | 1.65    | 1.61    | 1.63    | 3.45    | 6.78    | 3.93    |
| Other Liabilities                                    | 0.90    | 1.58    | 1.22    | 1.12    | 1.45    | 1.27    |
| Equity Capital                                       | 8.29    | 9.31    | 9.11    | 8.53    | 7.14    | 8.11    |

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.  
Office of Thrift Supervision / September 1997

STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS  
BY REGION  
(Percent Change From Same Quarter Prior Year For Current Thrifts)

| SECOND QUARTER 1997:           | NORTHEAST | SOUTHEAST | CENTRAL | MIDWEST | WEST | INDUSTRY |
|--------------------------------|-----------|-----------|---------|---------|------|----------|
| NUMBER OF THRIFT INSTITUTIONS: | 262       | 254       | 377     | 270     | 109  | 1,272    |

|  |        |        |        |        |        |        |
|--|--------|--------|--------|--------|--------|--------|
| TOTAL ASSETS (% Change)                    | 10.82% | 13.89% | 7.16%  | 2.46%  | 5.90%  | 7.17%  |
| 1 - 4 Family Mortgages                     | 15.20  | 13.52  | 8.63   | 6.21   | 9.92   | 10.28  |
| Mortgage Pool Securities                   | 5.61   | 3.43   | -11.10 | -15.61 | 0.75   | -2.93  |
| Multifamily Mortgages                      | 17.99  | -1.50  | 3.88   | 5.90   | -0.92  | 1.98   |
| Nonresidential Mortgages                   | 13.55  | 12.15  | 9.26   | 12.32  | -8.97  | 3.00   |
| Construction Loans                         | -22.45 | -26.09 | -25.55 | -24.67 | -33.98 | -26.40 |
| Land Loans                                 | -15.38 | 12.65  | -6.17  | 6.42   | -13.06 | -0.67  |
| Commercial Loans                           | 30.59  | 29.50  | 57.26  | 9.55   | 28.38  | 31.63  |
| Consumer Loans                             | 9.85   | 27.57  | 19.81  | 12.47  | 22.33  | 17.63  |
| Cash and Noninterest-Earning Deposits      | 7.79   | 13.83  | -2.73  | 8.02   | -6.40  | 0.62   |
| Investment Securities                      | 1.73   | 7.87   | 3.85   | -10.63 | -3.62  | -0.46  |
| Mortgage Derivatives                       | 0.48   | 11.52  | -4.54  | -16.71 | -10.93 | -5.58  |
| Repossessed Assets, Net                    | -28.31 | -7.83  | 36.76  | 6.26   | -24.18 | -16.44 |
| Real Estate Held for Investment, Net       | -1.75  | -3.34  | 14.15  | 17.93  | -19.95 | -4.12  |
| Office Premises & Equipment                | 9.52   | 16.56  | 7.86   | 6.41   | -2.09  | 5.19   |
| Other Assets                               | -23.07 | -31.73 | -14.06 | -13.37 | -17.75 | -18.48 |
| Less: Contra Assets & Valuation Allowances | -55.65 | -79.09 | -71.02 | -83.96 | -43.22 | -64.90 |

|  |        |        |        |        |       |       |
|--|--------|--------|--------|--------|-------|-------|
| TOTAL LIABILITIES AND CAPITAL (% Change) | 10.82% | 13.89% | 7.16%  | 2.46%  | 5.90% | 7.17% |
| TOTAL DEPOSITS                           | 7.09   | 9.91   | 6.33   | 3.61   | 1.79  | 4.69  |
| Deposits less than or equal to \$100,000 | 5.45   | 7.28   | 4.73   | 1.57   | -0.24 | 2.83  |
| Deposits greater than \$100,000          | 23.59  | 28.05  | 17.48  | 20.90  | 12.52 | 17.21 |
| BORROWINGS                               | 25.73  | 36.22  | 8.05   | -4.44  | 14.66 | 12.96 |
| Advances From FHLB                       | 49.59  | 42.68  | 14.22  | -1.04  | 28.54 | 24.05 |
| Reverse Repurchase Agreements            | -6.34  | 2.64   | 32.51  | -12.62 | -8.84 | -4.65 |
| Other Borrowings                         | 44.72  | 53.34  | -40.01 | -3.23  | 13.57 | 6.13  |
| Other Liabilities                        | 6.46   | 56.93  | 9.77   | 31.83  | 30.29 | 23.90 |
| Equity Capital                           | 11.13  | 12.40  | 11.51  | 7.49   | 4.67  | 8.46  |

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.  
Office of Thrift Supervision / September 1997

CAPITAL MEASURES FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS  
BY REGION

| SECOND QUARTER 1997:           | NORTHEAST | SOUTHEAST | CENTRAL | MIDWEST | WEST | INDUSTRY |
|--------------------------------|-----------|-----------|---------|---------|------|----------|
| NUMBER OF THRIFT INSTITUTIONS: | 262       | 254       | 377     | 270     | 109  | 1,272    |

|                                   |          |         |          |          |          |          |
|-----------------------------------|----------|---------|----------|----------|----------|----------|
| CAPITAL COMPLIANCE                |          |         |          |          |          |          |
| Meet FDICIA Capital Standards     | 262      | 253     | 376      | 270      | 108      | 1,269    |
| Percent of Thrifts                | 100.00   | 99.61   | 99.73    | 100.00   | 99.08    | 99.76    |
| Consolidated Assets (\$ Billions) | \$140.18 | \$63.91 | \$156.10 | \$101.11 | \$307.46 | \$768.76 |
| Fail FDICIA Capital Standards     | 0        | 1       | 1        | 0        | 1        | 3        |
| Percent of Thrifts                | 0.00     | 0.39    | 0.27     | 0.00     | 0.92     | 0.24     |
| Consolidated Assets (\$ Billions) | \$0.00   | \$0.03  | \$0.00   | \$0.00   | \$0.21   | \$0.24   |
| Critically Undercapitalized       | 0        | 0       | 0        | 0        | 1        | 1        |
| Percent of Thrifts                | 0.00     | 0.00    | 0.00     | 0.00     | 0.92     | 0.08     |
| Consolidated Assets (\$ Billions) | \$0.00   | \$0.00  | \$0.00   | \$0.00   | \$0.21   | \$0.21   |

|                                  |         |        |         |        |         |         |
|----------------------------------|---------|--------|---------|--------|---------|---------|
| CAPITAL RATIOS (Percent)         |         |        |         |        |         |         |
| Tangible Equity (\$ Billions)    | \$10.67 | \$5.50 | \$12.47 | \$8.17 | \$19.87 | \$56.68 |
| Tangible Equity Ratio            | 7.67    | 8.69   | 8.08    | 8.13   | 6.52    | 7.44    |
| Median Ratio                     | 8.80    | 8.70   | 10.05   | 8.62   | 7.33    | 8.93    |
| Tier 1 Capital (\$ Billions)     | \$10.68 | \$5.51 | \$12.50 | \$8.19 | \$19.93 | \$56.81 |
| Tier 1 Leverage Ratio            | 7.67    | 8.70   | 8.10    | 8.15   | 6.54    | 7.45    |
| Median Ratio                     | 8.80    | 8.70   | 10.05   | 8.62   | 7.33    | 8.93    |
| Tier 1 Risk-based Capital Ratio  | 15.37   | 14.41  | 14.71   | 15.28  | 10.80   | 13.19   |
| Median Ratio                     | 18.40   | 15.93  | 19.40   | 17.47  | 12.61   | 17.42   |
| Risk-based Capital (\$ Billions) | \$11.42 | \$6.13 | \$13.47 | \$8.61 | \$23.01 | \$62.63 |
| Total Risk-based Capital Ratio   | 16.43   | 16.04  | 15.84   | 16.06  | 12.47   | 14.54   |
| Median Ratio                     | 19.16   | 16.88  | 19.72   | 18.20  | 13.78   | 18.09   |

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.  
Office of Thrift Supervision / September 1997



ASSET QUALITY INDICATORS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS  
BY REGION

| SECOND QUARTER 1997:                           | NORTHEAST  | SOUTHEAST | CENTRAL    | MIDWEST  | WEST       | INDUSTRY   |
|--|------------|-----------|------------|----------|------------|------------|
| NUMBER OF THRIFT INSTITUTIONS:                 | 262        | 254       | 377        | 270      | 109        | 1,272      |
| LOANS 30-89 DAYS DELINQUENT (\$ Millions)      | \$1,017.94 | \$672.48  | \$1,163.17 | \$859.17 | \$2,263.86 | \$5,976.61 |
| Mortgage Loans                                 |            |           |            |          |            |            |
| Construction & Land Loans                      | 12.37      | 69.14     | 66.32      | 59.13    | 28.37      | 235.33     |
| Nonresidential Mortgages                       | 73.04      | 47.45     | 50.49      | 38.48    | 86.84      | 296.30     |
| Multifamily Mortgages                          | 28.71      | 5.43      | 47.37      | 9.08     | 109.92     | 200.51     |
| 1-4 Family Mortgages                           | 770.56     | 388.79    | 768.21     | 599.56   | 1,889.05   | 4,416.17   |
| Nonmortgage Loans and Leases                   |            |           |            |          |            |            |
| Commercial Loans                               | 43.32      | 17.52     | 30.98      | 17.82    | 24.86      | 134.50     |
| Consumer Loans                                 | 89.95      | 144.16    | 199.80     | 135.09   | 124.81     | 693.81     |
| NONCURRENT LOANS (\$ Millions)                 | \$1,747.90 | \$460.27  | \$836.39   | \$487.72 | \$2,669.60 | \$6,201.87 |
| Mortgage Loans                                 |            |           |            |          |            |            |
| Construction & Land Loans                      | 27.02      | 50.04     | 38.18      | 22.72    | 24.04      | 161.99     |
| Nonresidential Mortgages                       | 209.16     | 36.95     | 54.26      | 25.10    | 195.59     | 521.06     |
| Multifamily Mortgages                          | 222.50     | 14.12     | 68.68      | 12.14    | 226.52     | 543.97     |
| 1-4 Family Mortgages                           | 1,189.30   | 269.09    | 518.57     | 335.70   | 2,162.75   | 4,475.41   |
| Nonmortgage Loans and Leases                   |            |           |            |          |            |            |
| Commercial Loans                               | 44.44      | 18.93     | 25.07      | 27.19    | 22.96      | 138.59     |
| Consumer Loans                                 | 55.47      | 71.14     | 131.63     | 64.86    | 37.74      | 360.84     |
| NET CHARGE-OFFS (\$ Millions)                  | \$95.97    | \$58.46   | \$63.26    | \$59.71  | \$209.21   | \$486.60   |
| Mortgage Loans                                 |            |           |            |          |            |            |
| Construction & Land Loans                      | 1.23       | (0.19)    | 1.49       | 1.17     | 0.95       | 4.66       |
| Nonresidential Mortgages                       | 1.46       | 0.71      | 1.39       | 1.08     | 3.42       | 8.06       |
| Multifamily Mortgages                          | 2.60       | 0.19      | (3.35)     | 0.79     | 36.98      | 37.20      |
| 1-4 Family Mortgages                           | 58.35      | 2.94      | 6.27       | 8.19     | 96.68      | 172.44     |
| Nonmortgage Loans and Leases                   |            |           |            |          |            |            |
| Commercial Loans                               | 5.22       | 0.64      | 1.23       | 2.26     | 0.13       | 9.47       |
| Consumer Loans                                 | 15.46      | 48.01     | 50.43      | 34.02    | 28.69      | 176.60     |
| Reposessed Assets                              | 7.25       | 4.58      | 0.94       | 9.72     | 20.92      | 43.41      |
| Other  | 4.41       | 1.58      | 4.87       | 2.48     | 21.44      | 34.77      |
| REPOSSESSED ASSETS, NET (\$ Millions)          | \$318.07   | \$288.29  | \$184.95   | \$226.57 | \$927.23   | \$1,945.11 |
| Construction & Land Loans                      | 23.54      | 144.43    | 12.99      | 25.84    | 50.30      | 257.09     |
| Nonresidential Mortgages                       | 94.61      | 56.88     | 54.16      | 36.05    | 67.17      | 308.87     |
| Multifamily Mortgages                          | 28.90      | 4.26      | 9.32       | 62.50    | 174.29     | 279.27     |
| 1-4 Family Mortgages                           | 168.17     | 74.85     | 102.36     | 91.00    | 626.58     | 1,062.97   |
| Other  | 2.85       | 7.87      | 6.12       | 11.19    | 8.89       | 36.92      |
| ASSET QUALITY: REAL ESTATE LOANS (\$ Billions) |            |           |            |          |            |            |
| Real Estate Loans                              | \$75.56    | \$38.98   | \$96.02    | \$54.98  | \$213.28   | \$478.81   |
| Percent of Total Assets                        | 53.90      | 60.97     | 61.51      | 54.37    | 69.32      | 62.26      |
| Noncurrent Real Estate Loans                   | \$1.65     | \$0.37    | \$0.68     | \$0.40   | \$2.61     | \$5.70     |
| Percent of Total Assets                        | 1.18       | 0.58      | 0.44       | 0.39     | 0.85       | 0.74       |
| Real Estate Owned                              | \$0.32     | \$0.28    | \$0.18     | \$0.22   | \$0.92     | \$1.91     |
| Percent of Total Assets                        | 0.22       | 0.44      | 0.11       | 0.21     | 0.30       | 0.25       |
| Troubled Real Estate Loans                     | \$1.96     | \$0.65    | \$0.86     | \$0.61   | \$3.53     | \$7.61     |
| Percent of Total Assets                        | 1.40       | 1.02      | 0.55       | 0.60     | 1.15       | 0.99       |

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding. Beginning in 1997, net charge-off data include net changes in specific valuation allowances.  
Office of Thrift Supervision / September 1997

ASSET QUALITY INDICATORS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS  
BY REGION

| SECOND QUARTER 1997:                         | NORTHEAST | SOUTHEAST | CENTRAL | MIDWEST | WEST  | INDUSTRY |
|--|-----------|-----------|---------|---------|-------|----------|
| NUMBER OF THRIFT INSTITUTIONS:               | 262       | 254       | 377     | 270     | 109   | 1,272    |
| LOANS 30-89 DAYS DELINQUENT (% Total Assets) | 0.73%     | 1.05%     | 0.75%   | 0.85%   | 0.74% | 0.78%    |
| Percent of Outstanding Loans by Loan Type:   |           |           |         |         |       |          |
| Mortgage Loans                               |           |           |         |         |       |          |
| Construction & Land Loans                    | 0.90      | 1.99      | 1.68    | 1.55    | 1.39  | 1.61     |
| Nonresidential Mortgages                     | 1.09      | 1.22      | 0.94    | 1.07    | 0.74  | 0.94     |
| Multifamily Mortgages                        | 0.49      | 0.58      | 0.79    | 0.41    | 0.34  | 0.42     |
| 1-4 Family Mortgages                         | 1.25      | 1.27      | 0.95    | 1.32    | 1.13  | 1.15     |
| Nonmortgage Loans and Leases                 |           |           |         |         |       |          |
| Commercial Loans                             | 2.11      | 1.49      | 1.24    | 1.18    | 0.90  | 1.35     |
| Consumer Loans                               | 1.48      | 2.89      | 1.78    | 1.33    | 1.58  | 1.72     |
| NONCURRENT LOANS (% Total Assets)            | 1.25%     | 0.72%     | 0.54%   | 0.48%   | 0.87% | 0.81%    |
| Percent of Outstanding Loans by Loan Type:   |           |           |         |         |       |          |
| Mortgage Loans                               |           |           |         |         |       |          |
| Construction & Land Loans                    | 1.97      | 1.44      | 0.97    | 0.60    | 1.18  | 1.11     |
| Nonresidential Mortgages                     | 3.11      | 0.95      | 1.01    | 0.70    | 1.66  | 1.66     |
| Multifamily Mortgages                        | 3.81      | 1.50      | 1.14    | 0.55    | 0.70  | 1.15     |
| 1-4 Family Mortgages                         | 1.93      | 0.88      | 0.64    | 0.74    | 1.30  | 1.16     |
| Nonmortgage Loans and Leases                 |           |           |         |         |       |          |
| Commercial Loans                             | 2.17      | 1.61      | 1.00    | 1.81    | 0.84  | 1.39     |
| Consumer Loans                               | 0.91      | 1.43      | 1.17    | 0.64    | 0.48  | 0.90     |
| NET CHARGE-OFFS (% Total Assets)             | 0.07%     | 0.09%     | 0.04%   | 0.06%   | 0.07% | 0.06%    |
| Percent of Outstanding Loans by Loan Type:   |           |           |         |         |       |          |
| Mortgage Loans                               |           |           |         |         |       |          |
| Construction & Land Loans                    | 0.09      | -0.01     | 0.04    | 0.03    | 0.05  | 0.03     |
| Nonresidential Mortgages                     | 0.02      | 0.02      | 0.03    | 0.03    | 0.03  | 0.03     |
| Multifamily Mortgages                        | 0.04      | 0.02      | -0.06   | 0.04    | 0.11  | 0.08     |
| 1-4 Family Mortgages                         | 0.09      | 0.01      | 0.01    | 0.02    | 0.06  | 0.04     |
| Nonmortgage Loans and Leases                 |           |           |         |         |       |          |
| Commercial Loans                             | 0.25      | 0.05      | 0.05    | 0.15    | 0.00  | 0.09     |
| Consumer Loans                               | 0.25      | 0.96      | 0.45    | 0.34    | 0.36  | 0.44     |
| Repossessed Assets                           | 2.28      | 1.59      | 0.51    | 4.29    | 2.26  | 2.23     |
| Other  | 0.10      | 0.07      | 0.08    | 0.06    | 0.17  | 0.12     |
| REPOSSESSED ASSETS, NET (% Total Assets)     | 0.23%     | 0.45%     | 0.12%   | 0.22%   | 0.30% | 0.25%    |
| Percent of Outstanding Loans by Loan Type:   |           |           |         |         |       |          |
| Construction & Land Loans                    | 1.71      | 4.15      | 0.33    | 0.68    | 2.46  | 1.75     |
| Nonresidential Mortgages                     | 1.41      | 1.46      | 1.01    | 1.00    | 0.57  | 0.98     |
| Multifamily Mortgages                        | 0.49      | 0.45      | 0.15    | 2.83    | 0.54  | 0.59     |
| 1-4 Family Mortgages                         | 0.27      | 0.24      | 0.13    | 0.20    | 0.38  | 0.28     |
| Other  | 0.06      | 0.37      | 0.10    | 0.27    | 0.07  | 0.12     |
| ASSET QUALITY SUMMARY (% Total Assets)       |           |           |         |         |       |          |
| Net Chargeoffs (Annualized)                  | 0.27%     | 0.37%     | 0.16%   | 0.24%   | 0.27% | 0.25%    |
| Net Provisions for Losses (Annualized)       | 0.24      | 0.38      | 0.19    | 0.24    | 0.27  | 0.25     |
| Valuation Allowances                         | 0.61      | 1.02      | 0.59    | 0.55    | 0.94  | 0.77     |
| Noncurrent Loans                             | 1.25      | 0.72      | 0.54    | 0.48    | 0.87  | 0.81     |
| Repossessed Assets, Net (% Total Assets)     | 0.23      | 0.45      | 0.12    | 0.22    | 0.30  | 0.25     |
| Troubled Assets                              | 1.47      | 1.17      | 0.65    | 0.71    | 1.17  | 1.06     |

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding. Beginning in 1997, net charge-off data include net changes in specific valuation allowances.  
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OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS BY REGION AND STATE

|                  | Number of Thrifts | Total Assets (\$ Billions) | Total Deposits (\$ Billions) | Equity Capital (\$ Billions) | 2nd Qtr 1997 Net Income (\$ Millions) | 2nd Qtr 1996 Net Income (\$ Millions) |
|------------------|-------------------|----------------------------|------------------------------|------------------------------|---------------------------------------|---------------------------------------|
| NORTHEAST REGION |                   |                            |                              |                              |                                       |                                       |
| CONNECTICUT      | 13                | 9.86                       | 6.79                         | 0.72                         | 13.29                                 | 13.45                                 |
| DELAWARE         | 4                 | 2.40                       | 1.11                         | 0.15                         | 1.07                                  | 4.58                                  |
| MAINE            | 11                | 1.06                       | 0.81                         | 0.10                         | 2.04                                  | 1.46                                  |
| MASSACHUSETTS    | 23                | 6.97                       | 5.05                         | 0.59                         | 13.71                                 | 10.09                                 |
| NEW HAMPSHIRE    | 7                 | 1.34                       | 1.15                         | 0.13                         | 3.06                                  | 2.43                                  |
| NEW JERSEY       | 57                | 26.92                      | 19.42                        | 2.63                         | 80.22                                 | 63.37                                 |
| NEW YORK         | 60                | 57.71                      | 39.70                        | 4.47                         | 120.59                                | 105.37                                |
| PENNSYLVANIA     | 70                | 31.19                      | 20.83                        | 2.54                         | 67.20                                 | 50.85                                 |
| RHODE ISLAND     | 4                 | 0.54                       | 0.42                         | 0.08                         | 1.21                                  | 1.02                                  |
| VERMONT          | 3                 | 0.98                       | 0.79                         | 0.07                         | (3.09)                                | 1.90                                  |
| WEST VIRGINIA    | 10                | 1.20                       | 0.95                         | 0.15                         | 2.74                                  | 2.11                                  |
| TOTAL            | 262               | \$140.18                   | \$97.02                      | \$11.62                      | \$302.02                              | \$256.63                              |

SOUTHEAST REGION

|                      |     |         |         |        |          |          |
|----------------------|-----|---------|---------|--------|----------|----------|
| ALABAMA              | 14  | 2.22    | 1.71    | 0.19   | 3.54     | 4.20     |
| DISTRICT OF COLUMBIA | 1   | 0.26    | 0.20    | 0.02   | 0.65     | 0.19     |
| FLORIDA              | 52  | 17.21   | 13.18   | 1.48   | 39.90    | 28.44    |
| GEORGIA              | 35  | 6.43    | 4.80    | 0.73   | 11.28    | 6.00     |
| MARYLAND             | 64  | 9.29    | 7.48    | 0.91   | 22.24    | 19.30    |
| NORTH CAROLINA       | 21  | 3.65    | 2.73    | 0.56   | 9.28     | 8.35     |
| PUERTO RICO          | 2   | 0.35    | 0.25    | 0.03   | 1.00     | 0.72     |
| SOUTH CAROLINA       | 34  | 8.39    | 6.11    | 0.73   | 23.53    | 16.50    |
| VIRGIN ISLANDS       | 1   | 0.05    | 0.04    | 0.00   | 0.09     | 0.19     |
| VIRGINIA             | 30  | 16.09   | 11.50   | 1.29   | 30.98    | 29.99    |
| TOTAL                | 254 | \$63.94 | \$47.99 | \$5.95 | \$142.48 | \$113.87 |

Net income for the third quarter 1996 was significantly reduced by a one-time special assessment fee levied to fully capitalize the SAIF. See Technical Notes for details. Second quarter 1996 net income data based on thrifts held constant as of June 30, 1997.

Financial data as of June 30, 1997 unless otherwise noted.

All data exclude self-liquidating thrifts. See Technical Notes for details.

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.

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OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS BY REGION AND STATE

|                | Number of Thrifts | Total Assets (\$ Billions) | Total Deposits (\$ Billions) | Equity Capital (\$ Billions) | 2nd Qtr 1997 Net Income (\$ Millions) | 2nd Qtr 1996 Net Income (\$ Millions) |
|----------------|-------------------|----------------------------|------------------------------|------------------------------|---------------------------------------|---------------------------------------|
| CENTRAL REGION |                   |                            |                              |                              |                                       |                                       |
| ILLINOIS       | 75                | 41.41                      | 30.20                        | 3.89                         | 108.75                                | 158.49                                |
| INDIANA        | 64                | 14.39                      | 9.86                         | 1.32                         | 49.52                                 | 20.22                                 |
| KENTUCKY       | 43                | 6.85                       | 4.85                         | 0.74                         | 18.87                                 | 13.88                                 |
| MICHIGAN       | 21                | 25.08                      | 16.82                        | 2.62                         | 47.98                                 | 49.88                                 |
| OHIO           | 127               | 48.19                      | 34.01                        | 4.04                         | 138.89                                | 110.53                                |
| TENNESSEE      | 23                | 4.20                       | 3.48                         | 0.41                         | 10.95                                 | 9.81                                  |
| WISCONSIN      | 24                | 15.98                      | 11.52                        | 1.21                         | 43.17                                 | 37.88                                 |
| TOTAL          | 377               | \$156.10                   | \$110.73                     | \$14.23                      | \$418.13                              | \$400.69                              |

MIDWEST REGION

|              |     |          |         |        |          |          |
|--------------|-----|----------|---------|--------|----------|----------|
| ARKANSAS     | 15  | 3.55     | 2.64    | 0.39   | 7.75     | 8.37     |
| COLORADO     | 13  | 2.45     | 1.91    | 0.29   | 5.18     | 6.29     |
| IOWA         | 30  | 5.97     | 4.27    | 0.59   | 13.05    | 11.67    |
| KANSAS       | 20  | 7.80     | 6.08    | 0.87   | 20.50    | 15.39    |
| LOUISIANA    | 32  | 3.71     | 3.05    | 0.45   | 9.44     | 8.49     |
| MINNESOTA    | 22  | 2.45     | 1.80    | 0.24   | 5.39     | 6.17     |
| MISSISSIPPI  | 12  | 2.30     | 1.63    | 0.24   | 7.66     | 6.85     |
| MISSOURI     | 47  | 14.93    | 11.25   | 1.18   | 3.73     | 34.18    |
| NEBRASKA     | 13  | 9.09     | 5.97    | 0.66   | 23.79    | 19.38    |
| NEW MEXICO   | 10  | 1.68     | 1.21    | 0.13   | 4.64     | 3.90     |
| NORTH DAKOTA | 2   | 0.66     | 0.55    | 0.05   | 1.51     | 1.50     |
| OKLAHOMA     | 14  | 6.09     | 3.31    | 0.35   | 14.75    | 11.55    |
| SOUTH DAKOTA | 5   | 0.86     | 0.68    | 0.07   | 2.44     | 1.71     |
| TEXAS        | 35  | 39.71    | 21.19   | 3.15   | 115.43   | 123.79   |
| TOTAL        | 270 | \$101.25 | \$65.54 | \$8.65 | \$235.26 | \$259.23 |

Net income for the third quarter 1996 was significantly reduced by a one-time special assessment fee levied to fully capitalize the SAIF. See Technical Notes for details. Second quarter 1996 net income data based on thrifts held constant as of June 30, 1997.

Financial data as of June 30, 1997 unless otherwise noted.

All data exclude self-liquidating thrifts. See Technical Notes for details.

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.

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OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS BY REGION AND STATE

|               | Number of Thrifts | Total Assets (\$ Billions) | Total Deposits (\$ Billions) | Equity Capital (\$ Billions) | 2nd Qtr 1997 Net Income (\$ Millions) | 2nd Qtr 1996 Net Income (\$ Millions) |
|---------------|-------------------|----------------------------|------------------------------|------------------------------|---------------------------------------|---------------------------------------|
| WEST REGION   |                   |                            |                              |                              |                                       |                                       |
| ALASKA        | 1                 | 0.11                       | 0.09                         | 0.01                         | 0.33                                  | 0.18                                  |
| ARIZONA       | 2                 | 0.56                       | 0.48                         | 0.04                         | 1.41                                  | 1.71                                  |
| CALIFORNIA    | 63                | 268.95                     | 173.55                       | 18.11                        | 535.53                                | 660.56                                |
| GUAM          | 2                 | 0.27                       | 0.14                         | 0.05                         | 1.50                                  | 1.14                                  |
| HAWAII        | 4                 | 6.04                       | 3.86                         | 0.43                         | 12.53                                 | 11.69                                 |
| IDAHO         | 4                 | 0.62                       | 0.49                         | 0.05                         | 1.32                                  | 1.04                                  |
| MONTANA       | 10                | 1.87                       | 1.23                         | 0.21                         | 5.03                                  | 4.43                                  |
| NEVADA        | 1                 | 2.76                       | 2.42                         | 0.26                         | 11.65                                 | 8.16                                  |
| OREGON        | 7                 | 15.42                      | 3.09                         | 1.58                         | (17.34)                               | 17.61                                 |
| UTAH          | 2                 | 1.23                       | 0.42                         | 0.15                         | 4.59                                  | 3.85                                  |
| WASHINGTON    | 9                 | 9.69                       | 5.67                         | 1.08                         | 36.71                                 | 32.75                                 |
| WYOMING       | 4                 | 0.35                       | 0.24                         | 0.05                         | 1.03                                  | 0.66                                  |
| TOTAL         | 109               | \$307.85                   | \$191.66                     | \$22.02                      | \$594.30                              | \$743.77                              |
| UNITED STATES |                   |                            |                              |                              |                                       |                                       |
| TOTAL         | 1,272             | \$769.33                   | \$512.95                     | \$62.48                      | \$1,692.19                            | \$1,774.18                            |

Net income for the third quarter 1996 was significantly reduced by a one-time special assessment fee levied to fully capitalize the SAIF. See Technical Notes for details. Second quarter 1996 net income data based on thrifts held constant as of June 30, 1997.

Financial data as of June 30, 1997 unless otherwise noted.

All data exclude self-liquidating thrifts. See Technical Notes for details.

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.

Office of Thrift Supervision / September 1997

## STATEMENT OF OPERATIONS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

| FOR THE QUARTER ENDING:                        | JUN 1993    | JUN 1994    | JUN 1995    | JUN 1996    | JUN 1997    |
|--|-------------|-------------|-------------|-------------|-------------|
| NUMBER OF THRIFT INSTITUTIONS:                 | 1,756       | 1,612       | 1,477       | 1,397       | 1,272       |
| PROFITABILITY (\$ Millions)                    |             |             |             |             |             |
| Interest Income                                | \$13,317.26 | \$12,272.30 | \$13,845.88 | \$13,732.07 | \$13,732.44 |
| Interest Expense                               | 7,344.05    | 6,600.93    | 8,780.18    | 8,224.43    | 8,297.66    |
| NET INTEREST INCOME                            | 5,973.21    | 5,671.37    | 5,065.70    | 5,507.63    | 5,434.78    |
| Loss Provisions-Interest Bearing Assets        | 1,130.57    | 588.53      | 412.01      | 447.89      | 488.80      |
| Noninterest Income                             | 1,530.61    | 1,213.27    | 1,409.33    | 1,687.32    | 1,698.53    |
| Mortgage Loan Servicing Fees                   | 119.58      | 182.13      | 193.55      | 223.34      | 217.60      |
| Other Fees and Charges                         | 524.93      | 506.72      | 518.64      | 692.75      | 818.00      |
| Other Noninterest Income                       | 886.10      | 524.42      | 697.14      | 771.23      | 662.93      |
| Noninterest Expense                            | 4,494.67    | 4,428.20    | 3,962.29    | 4,175.07    | 4,022.42    |
| G&A Expense                                    | 4,054.00    | 4,150.19    | 3,806.73    | 3,981.95    | 3,829.72    |
| Goodwill Amortization                          | 135.94      | 194.86      | 114.13      | 152.29      | 131.36      |
| Loss Provisions-Noninterest Bearing Assets     | 304.72      | 83.15       | 41.43       | 40.83       | 61.34       |
| Income Before Taxes & Extraordinary Items      | 1,878.59    | 1,867.92    | 2,100.74    | 2,571.99    | 2,622.09    |
| Income Taxes                                   | 652.85      | 625.53      | 753.87      | 642.59      | 930.88      |
| Extraordinary Items                            | 34.34       | (7.09)      | (1.26)      | (2.31)      | (0.51)      |
| NET INCOME                                     | 1,260.07    | 1,235.30    | 1,345.61    | 1,927.08    | 1,690.70    |
| PROFITABILITY (% of Average Assets Annualized) |             |             |             |             |             |
| Interest Income                                | 6.82%       | 6.40%       | 7.17%       | 7.19%       | 7.24%       |
| Interest Expense                               | 3.76        | 3.44        | 4.54        | 4.30        | 4.38        |
| NET INTEREST INCOME                            | 3.06        | 2.96        | 2.62        | 2.88        | 2.87        |
| Loss Provisions-Interest Bearing Assets        | 0.58        | 0.31        | 0.21        | 0.23        | 0.26        |
| Noninterest Income                             | 0.78        | 0.63        | 0.73        | 0.88        | 0.90        |
| Mortgage Loan Servicing Fees                   | 0.06        | 0.09        | 0.10        | 0.12        | 0.11        |
| Other Fees and Charges                         | 0.27        | 0.26        | 0.27        | 0.36        | 0.43        |
| Other Noninterest Income                       | 0.45        | 0.27        | 0.36        | 0.40        | 0.35        |
| Noninterest Expense                            | 2.30        | 2.31        | 2.05        | 2.18        | 2.12        |
| G&A Expense                                    | 2.08        | 2.16        | 1.97        | 2.08        | 2.02        |
| Goodwill Amortization                          | 0.07        | 0.10        | 0.06        | 0.08        | 0.07        |
| Loss Provisions-Noninterest Bearing Assets     | 0.16        | 0.04        | 0.02        | 0.02        | 0.03        |
| Income Before Taxes & Extraordinary Items      | 0.96        | 0.97        | 1.09        | 1.35        | 1.38        |
| Income Taxes                                   | 0.33        | 0.33        | 0.39        | 0.34        | 0.49        |
| Extraordinary Items                            | 0.02        | 0.00        | 0.00        | 0.00        | 0.00        |
| NET INCOME                                     | 0.65        | 0.64        | 0.70        | 1.01        | 0.89        |
| PROFITABILITY (Percent)                        |             |             |             |             |             |
| Return on Average Assets (Annualized)          | 0.65        | 0.64        | 0.70        | 1.01        | 0.89        |
| Median Ratio                                   | 1.09        | 0.87        | 0.76        | 0.80        | 0.88        |
| Return on Average Equity (Annualized)          | 8.98        | 8.48        | 9.10        | 12.52       | 11.12       |
| Median Ratio                                   | 13.11       | 9.72        | 8.01        | 7.98        | 8.73        |
| Net Interest Margin (Annualized)               | 3.06        | 2.96        | 2.62        | 2.88        | 2.87        |
| Median Ratio                                   | 3.48        | 3.35        | 3.14        | 3.19        | 3.25        |
| Number of Profitable Thrifts                   | 1,666       | 1,480       | 1,376       | 1,325       | 1,215       |
| Percent Profitable                             | 94.87       | 91.81       | 93.16       | 94.85       | 95.52       |
| Profits (\$ Millions)                          | \$1,709.47  | \$1,570.46  | \$1,445.58  | \$2,005.63  | \$1,758.10  |
| Number of Unprofitable Thrifts                 | 90          | 132         | 101         | 72          | 57          |
| Percent Unprofitable                           | 5.13        | 8.19        | 6.84        | 5.15        | 4.48        |
| Losses (\$ Millions)                           | (\$449.40)  | (\$335.15)  | (\$99.96)   | (\$78.55)   | (\$67.39)   |

Net income for the third quarter 1996 was significantly reduced by a one-time special assessment fee levied to fully capitalize the SAIF. See Technical Notes for details. All data exclude self-liquidating thrifts. See Technical Notes for details.

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.

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## STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

| FOR THE QUARTER ENDING:        | JUN 1993 | JUN 1994 | JUN 1995 | JUN 1996 | JUN 1997 |
|--------------------------------|----------|----------|----------|----------|----------|
| NUMBER OF THRIFT INSTITUTIONS: | 1,756    | 1,612    | 1,477    | 1,397    | 1,272    |

|  |          |          |          |          |          |
|--|----------|----------|----------|----------|----------|
| TOTAL ASSETS (\$ Billions)                 | \$785.03 | \$772.79 | \$777.41 | \$768.19 | \$769.00 |
| 1 - 4 Family Mortgages                     | 366.76   | 351.55   | 367.47   | 372.84   | 385.27   |
| Mortgage Pool Securities                   | 116.77   | 122.42   | 126.93   | 120.06   | 108.98   |
| Multifamily Mortgages                      | 52.54    | 52.72    | 51.07    | 48.46    | 47.50    |
| Nonresidential Mortgages                   | 40.02    | 36.85    | 33.67    | 32.81    | 31.39    |
| Construction Loans                         | 11.64    | 13.90    | 13.99    | 16.94    | 11.25    |
| Land Loans                                 | 3.72     | 3.43     | 3.25     | 3.73     | 3.41     |
| Commercial Loans                           | 5.67     | 4.84     | 6.49     | 8.35     | 9.98     |
| Consumer Loans                             | 35.40    | 35.57    | 36.29    | 38.27    | 40.29    |
| Cash and Noninterest-Earning Deposits      | 10.37    | 10.12    | 9.95     | 10.24    | 9.55     |
| Investment Securities                      | 107.08   | 115.04   | 101.67   | 92.82    | 86.24    |
| Mortgage Derivatives                       | 39.10    | 50.26    | 45.51    | 41.87    | 37.49    |
| Reposessed Assets, Net                     | 9.52     | 4.60     | 2.84     | 2.43     | 1.95     |
| Real Estate Held for Investment, Net       | 0.65     | 0.46     | 0.19     | 0.51     | 0.45     |
| Office Premises & Equipment                | 8.54     | 8.47     | 8.17     | 8.09     | 7.93     |
| Other Assets                               | 31.81    | 30.16    | 30.70    | 28.75    | 29.90    |
| Less: Contra Assets & Valuation Allowances | 15.45    | 17.34    | 15.27    | 16.10    | 5.10     |

|   |          |          |          |          |          |
|---|----------|----------|----------|----------|----------|
| TOTAL LIABILITIES AND CAPITAL (\$ Billions) | \$785.03 | \$772.79 | \$777.41 | \$768.19 | \$769.00 |
| TOTAL DEPOSITS                              | 595.86   | 566.58   | 549.58   | 522.80   | 512.77   |
| Deposits less than or equal to \$100,000    | 533.80   | 505.01   | 485.11   | 455.97   | 438.49   |
| Deposits greater than \$100,000             | 62.07    | 61.56    | 64.46    | 66.82    | 74.28    |
| Escrows                                     | 7.09     | 5.81     | 6.36     | 6.87     | 8.02     |
| BORROWINGS                                  | 115.97   | 132.72   | 152.13   | 167.91   | 176.02   |
| Advances From FHLB                          | 71.45    | 79.26    | 79.35    | 92.54    | 105.35   |
| Reverse Repurchase Agreements               | 26.25    | 34.88    | 48.07    | 45.01    | 40.44    |
| Other Borrowings                            | 18.27    | 18.58    | 24.71    | 30.35    | 30.23    |
| Other Liabilities                           | 9.41     | 8.88     | 9.41     | 8.74     | 9.79     |
| Equity Capital                              | 56.70    | 58.79    | 59.94    | 61.88    | 62.40    |

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.  
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## STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

| FOR THE QUARTER ENDING:        | JUN 1993 | JUN 1994 | JUN 1995 | JUN 1996 | JUN 1997 |
|--------------------------------|----------|----------|----------|----------|----------|
| NUMBER OF THRIFT INSTITUTIONS: | 1,756    | 1,612    | 1,477    | 1,397    | 1,272    |

|  |         |         |         |         |         |
|--|---------|---------|---------|---------|---------|
| TOTAL ASSETS (% of Total Assets)           | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% |
| 1 - 4 Family Mortgages                     | 46.72   | 45.49   | 47.27   | 48.53   | 50.10   |
| Mortgage Pool Securities                   | 14.87   | 15.84   | 16.33   | 15.63   | 14.17   |
| Multifamily Mortgages                      | 6.69    | 6.82    | 6.57    | 6.31    | 6.18    |
| Nonresidential Mortgages                   | 5.10    | 4.77    | 4.33    | 4.27    | 4.08    |
| Construction Loans                         | 1.48    | 1.80    | 1.80    | 2.20    | 1.46    |
| Land Loans                                 | 0.47    | 0.44    | 0.42    | 0.48    | 0.44    |
| Commercial Loans                           | 0.72    | 0.63    | 0.84    | 1.09    | 1.30    |
| Consumer Loans                             | 4.51    | 4.60    | 4.67    | 4.98    | 5.24    |
| Cash and Noninterest-Earning Deposits      | 1.32    | 1.31    | 1.28    | 1.33    | 1.24    |
| Investment Securities                      | 13.64   | 14.89   | 13.08   | 12.08   | 11.21   |
| Mortgage Derivatives                       | 4.98    | 6.50    | 5.85    | 5.45    | 4.88    |
| Repossessed Assets, Net                    | 1.21    | 0.60    | 0.37    | 0.32    | 0.25    |
| Real Estate Held for Investment, Net       | 0.08    | 0.06    | 0.02    | 0.07    | 0.06    |
| Office Premises & Equipment                | 1.09    | 1.10    | 1.05    | 1.05    | 1.03    |
| Other Assets                               | 4.05    | 3.90    | 3.95    | 3.74    | 3.89    |
| Less: Contra Assets & Valuation Allowances | 1.97    | 2.24    | 1.96    | 2.10    | 0.66    |

|   |         |         |         |         |         |
|---|---------|---------|---------|---------|---------|
| TOTAL LIABILITIES AND CAPITAL (% of Total Assets) | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% |
| TOTAL DEPOSITS                                    | 75.90   | 73.32   | 70.69   | 68.06   | 66.68   |
| Deposits less than or equal to \$100,000          | 68.00   | 65.35   | 62.40   | 59.36   | 57.02   |
| Deposits greater than \$100,000                   | 7.91    | 7.97    | 8.29    | 8.70    | 9.66    |
| Escrows   | 0.90    | 0.75    | 0.82    | 0.89    | 1.04    |
| BORROWINGS  | 14.77   | 17.17   | 19.57   | 21.86   | 22.89   |
| Advances From FHLB                                | 9.10    | 10.26   | 10.21   | 12.05   | 13.70   |
| Reverse Repurchase Agreements                     | 3.34    | 4.51    | 6.18    | 5.86    | 5.26    |
| Other Borrowings                                  | 2.33    | 2.40    | 3.18    | 3.95    | 3.93    |
| Other Liabilities                                 | 1.20    | 1.15    | 1.21    | 1.14    | 1.27    |
| Equity Capital                                    | 7.22    | 7.61    | 7.71    | 8.05    | 8.11    |

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.  
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## STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

(Percent Change From Same Quarter Prior Year For Current Thrifts)

| FOR THE QUARTER ENDING:                    | JUN 1993 | JUN 1994 | JUN 1995 | JUN 1996 | JUN 1997 |
|--|----------|----------|----------|----------|----------|
| NUMBER OF THRIFT INSTITUTIONS:             | 1,756    | 1,612    | 1,477    | 1,397    | 1,272    |
|  |          |          |          |          |          |
| TOTAL ASSETS (% Change)                    | 2.21%    | 3.49%    | 7.19%    | 3.94%    | 7.17%    |
| 1 - 4 Family Mortgages                     | 2.87     | 1.32     | 10.50    | 7.05     | 10.28    |
| Mortgage Pool Securities                   | 3.79     | 9.06     | 9.74     | -1.98    | -2.93    |
| Multifamily Mortgages                      | 2.97     | 1.89     | 0.95     | -1.73    | 1.98     |
| Nonresidential Mortgages                   | -3.98    | -3.40    | -0.19    | 4.38     | 3.00     |
| Construction Loans                         | -0.26    | 27.35    | 11.27    | 27.47    | -26.40   |
| Land Loans                                 | -12.50   | -2.26    | 8.06     | 22.92    | -0.67    |
| Commercial Loans                           | -53.11   | -0.73    | 53.38    | 37.21    | 31.63    |
| Consumer Loans                             | 8.53     | 5.99     | 10.23    | 10.11    | 17.63    |
| Cash and Noninterest-Earning Deposits      | 6.74     | 2.36     | 5.49     | 9.03     | 0.62     |
| Investment Securities                      | 12.26    | 13.60    | -3.67    | -2.79    | -0.46    |
| Mortgage Derivatives                       | 28.65    | 34.35    | -0.99    | -4.08    | -5.58    |
| Repossessed Assets, Net                    | -8.43    | -47.58   | -29.30   | -9.29    | -16.44   |
| Real Estate Held for Investment, Net       | -30.46   | -15.07   | -56.54   | 217.83   | -4.12    |
| Office Premises & Equipment                | 4.89     | 6.37     | 8.55     | 6.72     | 5.19     |
| Other Assets                               | -42.97   | -37.71   | -24.14   | -27.22   | -18.48   |
| Less: Contra Assets & Valuation Allowances | -0.16    | 15.44    | -3.82    | 12.97    | -64.90   |
|  |          |          |          |          |          |
| TOTAL LIABILITIES AND CAPITAL (% Change)   | 2.21%    | 3.49%    | 7.19%    | 3.94%    | 7.17%    |
| TOTAL DEPOSITS                             | -2.98    | 0.12     | 3.52     | 0.30     | 4.69     |
| Deposits less than or equal to \$100,000   | -3.37    | -0.40    | 2.41     | -0.82    | 2.83     |
| Deposits greater than \$100,000            | 0.53     | 4.57     | 12.70    | 8.63     | 17.21    |
| BORROWINGS                                 | 31.91    | 19.35    | 21.32    | 14.99    | 12.96    |
| Advances From FHLB                         | 30.73    | 15.39    | 5.07     | 24.51    | 24.05    |
| Reverse Repurchase Agreements              | 49.81    | 35.89    | 49.01    | -4.87    | -4.65    |
| Other Borrowings                           | 16.08    | 10.30    | 40.25    | 24.50    | 6.13     |
| Other Liabilities                          | 12.00    | -6.26    | 14.03    | -43.11   | 23.90    |
| Equity Capital                             | 10.62    | 9.03     | 8.70     | 9.19     | 8.46     |

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.

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CAPITAL MEASURES FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

| FOR THE QUARTER ENDING:        | JUN 1993 | JUN 1994 | JUN 1995 | JUN 1996 | JUN 1997 |
|--------------------------------|----------|----------|----------|----------|----------|
| NUMBER OF THRIFT INSTITUTIONS: | 1,756    | 1,612    | 1,477    | 1,397    | 1,272    |

|                                   |          |          |          |          |          |
|-----------------------------------|----------|----------|----------|----------|----------|
| CAPITAL COMPLIANCE                |          |          |          |          |          |
| Meet FDICIA Capital Standards     | 1,705    | 1,599    | 1,470    | 1,391    | 1,269    |
| Percent of Thrifts                | 97.10    | 99.19    | 99.53    | 99.57    | 99.76    |
| Consolidated Assets (\$ Billions) | \$753.82 | \$766.86 | \$777.92 | \$767.76 | \$768.76 |
| Fail FDICIA Capital Standards     | 47       | 13       | 6        | 6        | 3        |
| Percent of Thrifts                | 2.68     | 0.81     | 0.41     | 0.43     | 0.24     |
| Consolidated Assets (\$ Billions) | \$34.89  | \$9.10   | \$1.62   | \$0.43   | \$0.24   |
| Critically Undercapitalized       | 6        | 1        | 0        | 1        | 1        |
| Percent of Thrifts                | 0.34     | 0.06     | 0.00     | 0.07     | 0.08     |
| Consolidated Assets (\$ Billions) | \$4.81   | \$4.05   | \$0.00   | \$0.03   | \$0.21   |

|                                  |         |         |         |         |         |
|----------------------------------|---------|---------|---------|---------|---------|
| CAPITAL RATIOS (Percent)         |         |         |         |         |         |
| Tangible Equity (\$ Billions)    | \$52.72 | \$54.39 | \$55.08 | \$57.78 | \$56.68 |
| Tangible Equity Ratio            | 6.74    | 7.06    | 7.11    | 7.54    | 7.44    |
| Median Ratio                     | 7.51    | 8.15    | 8.63    | 8.92    | 8.93    |
| Tier 1 Capital (\$ Billions)     | \$53.15 | \$54.72 | \$55.38 | \$57.98 | \$56.81 |
| Tier 1 Leverage Ratio            | 6.79    | 7.10    | 7.15    | 7.56    | 7.45    |
| Median Ratio                     | 7.53    | 8.17    | 8.63    | 8.92    | 8.93    |
| Tier 1 Risk-based Capital Ratio  | 12.53   | 13.29   | 13.25   | 13.75   | 13.19   |
| Median Ratio                     | 15.63   | 16.93   | 17.44   | 17.70   | 17.42   |
| Risk-based Capital (\$ Billions) | \$59.48 | \$60.86 | \$61.44 | \$63.81 | \$62.63 |
| Total Risk-based Capital Ratio   | 14.02   | 14.78   | 14.70   | 15.14   | 14.54   |
| Median Ratio                     | 16.35   | 17.78   | 18.14   | 18.52   | 18.09   |

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ASSET QUALITY INDICATORS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

| FOR THE QUARTER ENDING:                        | JUN 1993    | JUN 1994   | JUN 1995   | JUN 1996   | JUN 1997   |
|--|-------------|------------|------------|------------|------------|
| NUMBER OF THRIFT INSTITUTIONS:                 | 1,756       | 1,612      | 1,477      | 1,397      | 1,272      |
| LOANS 30-89 DAYS DELINQUENT (\$ Millions)      | \$7,642.33  | \$6,726.57 | \$5,854.11 | \$6,374.04 | \$5,976.61 |
| Mortgage Loans                                 |             |            |            |            |            |
| Construction & Land Loans                      | 216.03      | 164.36     | 198.24     | 199.55     | 235.33     |
| Nonresidential Mortgages                       | 681.11      | 532.94     | 351.31     | 345.77     | 296.30     |
| Multifamily Mortgages                          | 675.33      | 779.04     | 414.32     | 278.52     | 200.51     |
| 1-4 Family Mortgages                           | 5,388.74    | 4,623.95   | 4,291.57   | 4,797.26   | 4,416.17   |
| Nonmortgage Loans and Leases                   |             |            |            |            |            |
| Commercial Loans                               | 129.24      | 101.99     | 81.61      | 107.46     | 134.50     |
| Consumer Loans                                 | 551.89      | 524.29     | 517.05     | 645.49     | 693.81     |
| NONCURRENT LOANS (\$ Millions)                 | \$10,450.47 | \$9,041.99 | \$6,753.25 | \$6,601.00 | \$6,201.87 |
| Mortgage Loans                                 |             |            |            |            |            |
| Construction & Land Loans                      | 637.08      | 438.38     | 258.71     | 212.70     | 161.99     |
| Nonresidential Mortgages                       | 1,611.85    | 1,418.40   | 1,024.14   | 591.85     | 521.06     |
| Multifamily Mortgages                          | 1,609.86    | 1,758.85   | 837.20     | 699.52     | 543.97     |
| 1-4 Family Mortgages                           | 5,975.27    | 4,951.30   | 4,264.04   | 4,653.00   | 4,475.41   |
| Nonmortgage Loans and Leases                   |             |            |            |            |            |
| Commercial Loans                               | 295.80      | 182.42     | 123.81     | 137.35     | 138.59     |
| Consumer Loans                                 | 320.61      | 292.64     | 245.35     | 306.59     | 360.84     |
| NET CHARGE-OFFS (\$ Millions)                  | \$1,376.93  | \$1,090.08 | \$688.85   | \$558.84   | \$486.60   |
| Mortgage Loans                                 |             |            |            |            |            |
| Construction & Land Loans                      | 36.16       | 21.40      | 17.13      | 6.14       | 4.66       |
| Nonresidential Mortgages                       | 120.45      | 156.23     | 102.77     | 40.21      | 8.06       |
| Multifamily Mortgages                          | 118.74      | 233.04     | 100.24     | 62.88      | 37.20      |
| 1-4 Family Mortgages                           | 563.07      | 250.15     | 170.54     | 193.28     | 172.44     |
| Nonmortgage Loans and Leases                   |             |            |            |            |            |
| Commercial Loans                               | 29.01       | 14.30      | 4.58       | 6.60       | 9.47       |
| Consumer Loans                                 | 108.71      | 90.73      | 84.30      | 130.03     | 176.60     |
| Repossessed Assets                             | 288.27      | 267.07     | 154.83     | 81.05      | 43.41      |
| Other  | 112.52      | 57.17      | 54.47      | 38.66      | 34.77      |
| REPOSSESSED ASSETS, NET (\$ Millions)          | \$9,518.94  | \$4,599.61 | \$2,839.51 | \$2,431.11 | \$1,945.11 |
| Construction & Land Loans                      | 2,428.81    | 1,307.08   | 660.90     | 476.42     | 257.09     |
| Nonresidential Mortgages                       | 2,758.11    | 1,359.39   | 620.04     | 443.20     | 308.87     |
| Multifamily Mortgages                          | 2,068.50    | 849.43     | 567.78     | 409.46     | 279.27     |
| 1-4 Family Mortgages                           | 3,050.98    | 1,605.24   | 1,268.02   | 1,302.17   | 1,062.97   |
| Other  | 80.54       | 36.76      | 23.88      | 34.51      | 36.92      |
| ASSET QUALITY: REAL ESTATE LOANS (\$ Billions) |             |            |            |            |            |
| Real Estate Loans                              | \$474.69    | \$458.46   | \$469.43   | \$474.76   | \$478.81   |
| Percent of Total Assets                        | 60.47       | 59.33      | 60.38      | 61.80      | 62.26      |
| Noncurrent Real Estate Loans                   | \$9.83      | \$8.57     | \$6.38     | \$6.16     | \$5.70     |
| Percent of Total Assets                        | 1.25        | 1.11       | 0.82       | 0.80       | 0.74       |
| Real Estate Owned                              | \$10.31     | \$5.12     | \$3.12     | \$2.63     | \$1.91     |
| Percent of Total Assets                        | 1.31        | 0.66       | 0.40       | 0.34       | 0.25       |
| Troubled Real Estate Loans                     | \$20.14     | \$13.69    | \$9.50     | \$8.79     | \$7.61     |
| Percent of Total Assets                        | 2.57        | 1.77       | 1.22       | 1.14       | 0.99       |

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Office of Thrift Supervision / September 1997

ASSET QUALITY INDICATORS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

| FOR THE QUARTER ENDING:                      | JUN 1993 | JUN 1994 | JUN 1995 | JUN 1996 | JUN 1997 |
|--|----------|----------|----------|----------|----------|
| NUMBER OF THRIFT INSTITUTIONS:               | 1,756    | 1,612    | 1,477    | 1,397    | 1,272    |
| LOANS 30-89 DAYS DELINQUENT (% Total Assets) | 0.97%    | 0.87%    | 0.75%    | 0.83%    | 0.78%    |
| Percent of Outstanding Loans by Loan Type:   |          |          |          |          |          |
| Mortgage Loans                               |          |          |          |          |          |
| Construction & Land Loans                    | 1.41     | 0.95     | 1.15     | 0.97     | 1.61     |
| Nonresidential Mortgages                     | 1.70     | 1.45     | 1.04     | 1.05     | 0.94     |
| Multifamily Mortgages                        | 1.29     | 1.48     | 0.81     | 0.57     | 0.42     |
| 1-4 Family Mortgages                         | 1.47     | 1.32     | 1.17     | 1.29     | 1.15     |
| Nonmortgage Loans and Leases                 |          |          |          |          |          |
| Commercial Loans                             | 2.28     | 2.11     | 1.26     | 1.29     | 1.35     |
| Consumer Loans                               | 1.56     | 1.47     | 1.42     | 1.69     | 1.72     |
| NONCURRENT LOANS (% Total Assets)            | 1.33%    | 1.17%    | 0.87%    | 0.86%    | 0.81%    |
| Percent of Outstanding Loans by Loan Type:   |          |          |          |          |          |
| Mortgage Loans                               |          |          |          |          |          |
| Construction & Land Loans                    | 4.15     | 2.53     | 1.50     | 1.03     | 1.11     |
| Nonresidential Mortgages                     | 4.03     | 3.85     | 3.04     | 1.80     | 1.66     |
| Multifamily Mortgages                        | 3.06     | 3.34     | 1.64     | 1.44     | 1.15     |
| 1-4 Family Mortgages                         | 1.63     | 1.41     | 1.16     | 1.25     | 1.16     |
| Nonmortgage Loans and Leases                 |          |          |          |          |          |
| Commercial Loans                             | 5.22     | 3.77     | 1.91     | 1.64     | 1.39     |
| Consumer Loans                               | 0.91     | 0.82     | 0.68     | 0.80     | 0.90     |
| NET CHARGE-OFFS (% Total Assets)             | 0.18%    | 0.14%    | 0.09%    | 0.07%    | 0.06%    |
| Percent of Outstanding Loans by Loan Type:   |          |          |          |          |          |
| Mortgage Loans                               |          |          |          |          |          |
| Construction & Land Loans                    | 0.24     | 0.12     | 0.10     | 0.03     | 0.03     |
| Nonresidential Mortgages                     | 0.30     | 0.42     | 0.31     | 0.12     | 0.03     |
| Multifamily Mortgages                        | 0.23     | 0.44     | 0.20     | 0.13     | 0.08     |
| 1-4 Family Mortgages                         | 0.15     | 0.07     | 0.05     | 0.05     | 0.04     |
| Nonmortgage Loans and Leases                 |          |          |          |          |          |
| Commercial Loans                             | 0.51     | 0.30     | 0.07     | 0.08     | 0.09     |
| Consumer Loans                               | 0.31     | 0.26     | 0.23     | 0.34     | 0.44     |
| Repossessed Assets                           | 3.03     | 5.81     | 5.45     | 3.33     | 2.23     |
| Other  | 0.35     | 0.19     | 0.18     | 0.13     | 0.12     |
| REPOSSESSED ASSETS, NET (% Total Assets)     | 1.21%    | 0.60%    | 0.37%    | 0.32%    | 0.25%    |
| Percent of Outstanding Loans by Loan Type:   |          |          |          |          |          |
| Construction & Land Loans                    | 15.81    | 7.54     | 3.83     | 2.31     | 1.75     |
| Nonresidential Mortgages                     | 6.89     | 3.69     | 1.84     | 1.35     | 0.98     |
| Multifamily Mortgages                        | 3.94     | 1.61     | 1.11     | 0.84     | 0.59     |
| 1-4 Family Mortgages                         | 0.83     | 0.46     | 0.35     | 0.35     | 0.28     |
| Other  | 0.25     | 0.12     | 0.08     | 0.12     | 0.12     |
| ASSET QUALITY SUMMARY (% Total Assets)       |          |          |          |          |          |
| Net Chargeoffs (Annualized)                  | 0.70%    | 0.56%    | 0.35%    | 0.29%    | 0.25%    |
| Net Provisions for Losses (Annualized)       | 0.58     | 0.30     | 0.21     | 0.23     | 0.25     |
| Valuation Allowances                         | 1.03     | 0.99     | 0.79     | 0.77     | 0.77     |
| Noncurrent Loans                             | 1.33     | 1.17     | 0.87     | 0.86     | 0.81     |
| Repossessed Assets, Net (% Total Assets)     | 1.21     | 0.60     | 0.37     | 0.32     | 0.25     |
| Troubled Assets                              | 2.54     | 1.77     | 1.23     | 1.18     | 1.06     |

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding. Beginning in 1997, net charge-off data include net changes in specific valuation allowances. Office of Thrift Supervision / September 1997

TECHNICAL NOTES

N/A - Not Available; -- Not applicable.

1-4 Family Mortgages

Includes permanent mortgages on 1-4 dwelling units.

All data exclude one self-liquidating thrift; two self-liquidating thrifts are excluded in the June/December 1994, the March/September 1995 and the March 1997 quarters and three self-liquidating thrifts are excluded in September 1994 and June 1995. One thrift did not report financial data for March 1997.

Asset Growth Rate

Calculated on a held constant basis.

Commercial Loans

Includes unsecured commercial loans and loans secured by an interest in commercial properties that do not qualify as a mortgage loan, loans secured by farming equipment, floor-planning loans to dealers for automobiles or mobile homes, and retail auto loans to businesses.

Construction Loans

Includes construction loans secured by 1-4 dwelling units, 5 or more dwelling units, and nonresidential property.

Consumer Loans

Includes unsecured personal loans, loans on deposits, home improvement loans, education loans, auto loans, mobile home loans, open-end home equity loans, and open-end unsecured consumer credit.

Critically Undercapitalized

Less than 2 percent tangible equity to adjusted total assets. The standard established in Section 103(c) of the Federal Deposit Insurance Corporation Improvement Act (FDICIA) of 1991. Tangible equity includes common stock and retained earnings plus perpetual cumulative preferred stock, minus all intangible assets except qualifying purchased mortgage servicing rights and excess net deferred tax assets.

Equity Capital

Equity capital includes perpetual preferred stock, common stock and paid-in capital, and retained earnings, plus (minus) unrealized gains (losses) on available-for-sale securities.

Mortgage Originations

Includes construction and permanent mortgage loans closed on all property types.

Mortgage Pool Securities

Insured or guaranteed by an agency or instrument of the United States and privately issued mortgage pool securities.

Mortgage Refinancings

Includes refinanced loans of construction and permanent mortgages where the reporting thrift held the original loan being refinanced.

Mortgage Sales

Includes mortgage loans and participations sold secured by all property types.

Multifamily Mortgages

Includes permanent mortgages on structures with 5 or more dwelling units.

TECHNICAL NOTES

Net Charge-offs

Total charge-offs less total recoveries for all assets.

Net Income

As part of the Deposit Insurance Funds Act of 1996 ("DIFA"), a one-time special assessment on SAIF-assessable deposits was levied to fully capitalize the SAIF. For OTS-regulated thrifts, the special assessment totaled \$3.2 billion. This expense was recorded in thrifts' Non-Interest Expense. Since the special assessment was a tax-deductible expense, thrifts' Income Taxes were reduced. The estimated net impact of this special assessment was to reduce net income by approximately \$2.1 billion.

Net Interest Margin

Interest income earned on assets less interest paid on liabilities expressed as a percentage of average assets.

Noncurrent Loans

Includes loans that are past due 90 days or more and still accruing interest and loans reported as nonaccrual. Beginning March 1996, delinquent and non-current loans are reported net of specific valuation allowances.

Nonresidential Mortgages

Includes permanent mortgages on nonresidential property; does not include land loans.

Repossessed Assets

Includes real estate (1-4 dwelling units, 5 or more dwelling units, nonresidential and land) and other repossessed assets. Prior to March 1993, construction was included in each loan category. Net repossessed assets are net of specific valuation allowances.

Real Estate Held for Investment, Net

Real estate acquired for development, investment, or resale. Net of specific valuation allowances.

Associations Held Constant as of June 30, 1997.

Adjusted to reflect their merger and acquisition activity in prior periods.

Tier 1 Capital

Tangible capital and qualifying intangible assets less nonqualifying purchased mortgage servicing rights.

Troubled Assets

Includes noncurrent loans and repossessed assets.

Troubled Real Estate Loans

Includes noncurrent mortgage loans and real estate owned.

Valuation Allowances

Amount of valuation allowances for all assets.