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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	9 mos. 1996	9 mos. 1997
<b>SELECTED INDICATORS (Percent)</b>						
Return on Average Assets	0.63%	0.56%	0.70%	0.62%	0.57%	0.84%
Median Ratio	0.97%	0.82%	0.72%	0.44%	0.33%	0.84%
Return on Average Equity	8.66%	7.36%	9.00%	7.77%	7.10%	10.41%
Median Ratio	11.79%	9.06%	7.53%	4.33%	3.38%	8.47%
<b>PROFITABILITY (\$ Millions)</b>						
Interest Income	\$52,535.54	\$49,852.82	\$55,246.12	\$55,164.51	\$41,320.85	\$41,227.24
Interest Expense	29,018.04	27,647.75	34,716.82	33,375.13	24,990.63	24,869.62
NET INTEREST INCOME	23,517.49	22,205.07	20,529.30	21,789.38	16,330.23	16,357.62
Loss Provisions-Interest Bearing Assets	3,582.52	2,091.57	1,736.29	2,113.88	1,409.00	1,456.00
Noninterest Income	6,412.31	4,930.67	5,963.20	6,912.58	5,143.89	4,915.04
Mortgage Loan Servicing Fees	405.44	696.09	747.79	888.25	658.10	650.28
Other Fees and Charges	2,100.66	1,986.43	2,120.85	2,759.92	2,008.94	2,532.05
Other Noninterest Income	3,906.21	2,248.15	3,094.57	3,264.42	2,476.85	1,732.70
Noninterest Expense	18,507.51	17,597.10	16,143.00	19,858.05	15,463.22	12,368.11
G&A Expense	16,684.11	16,373.43	15,263.88	19,137.82	14,931.91	11,833.61
Goodwill Amortization	824.49	724.98	638.20	537.16	406.41	391.82
Loss Provisions-Noninterest Bearing Assets	998.91	498.69	240.92	183.07	124.90	142.67
Income Before Taxes & Extraordinary Items	7,839.77	7,447.07	8,613.21	6,730.04	4,601.91	7,448.54
Income Taxes	2,819.00	2,743.97	2,935.25	1,744.00	1,083.51	2,685.67
Extraordinary Items	(103.90)	(428.02)	(317.62)	(246.27)	(246.88)	(3.25)
NET INCOME	4,916.87	4,275.08	5,360.35	4,739.78	3,271.52	4,759.62
Profits	\$6,945.55	\$5,957.27	\$6,037.47	\$5,914.98	\$4,264.91	\$5,196.93
Losses	(\$2,028.68)	(\$1,682.20)	(\$677.11)	(\$1,175.20)	(\$993.39)	(\$437.31)
<b>PROFITABILITY (% of Average Assets Annualized)</b>						
Interest Income	6.72%	6.50%	7.17%	7.21%	7.18%	7.24%
Interest Expense	3.71	3.61	4.50	4.36	4.34	4.37
NET INTEREST INCOME	3.01	2.90	2.66	2.85	2.84	2.87
Loss Provisions-Interest Bearing Assets	0.46	0.27	0.23	0.28	0.24	0.26
Noninterest Income	0.82	0.64	0.77	0.90	0.89	0.86
Mortgage Loan Servicing Fees	0.05	0.09	0.10	0.12	0.11	0.11
Other Fees and Charges	0.27	0.26	0.28	0.36	0.35	0.44
Other Noninterest Income	0.50	0.29	0.40	0.43	0.43	0.30
Noninterest Expense	2.37	2.30	2.09	2.59	2.69	2.17
G&A Expense	2.13	2.14	1.98	2.50	2.60	2.08
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	0.02	0.03
Income Before Taxes & Extraordinary Items	1.00	0.97	1.12	0.88	0.80	1.31
Income Taxes	0.36	0.36	0.38	0.23	0.19	0.47
Extraordinary Items	-0.01	-0.06	-0.04	-0.03	-0.04	0.00
NET INCOME	0.63	0.56	0.70	0.62	0.57	0.84
Profits	0.89	0.78	0.78	0.77	0.74	0.91
Losses	-0.26	-0.22	-0.09	-0.15	-0.17	-0.08

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 / December 1997

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

FOR THE QUARTER ENDING:	SEP 1995	DEC 1995	MAR 1996	JUN 1996	SEP 1996	DEC 1996	MAR 1997	JUN 1997	SEP 1997
NUMBER OF THRIFT INSTITUTIONS:	1,460	1,437	1,416	1,397	1,378	1,334	1,301	1,272	1,238
PROFITABILITY (\$ Millions)									
Interest Income	\$14,053.22	\$13,935.75	\$13,706.74	\$13,732.07	\$13,882.05	\$13,843.65	\$13,715.41	\$13,732.28	\$13,779.56
Interest Expense	8,914.26	8,738.60	8,362.76	8,224.43	8,403.43	8,384.50	8,156.93	8,297.88	8,414.82
NET INTEREST INCOME	5,138.97	5,197.15	5,343.98	5,507.63	5,478.62	5,459.15	5,558.48	5,434.39	5,364.74
Loss Provisions-Interest Bearing Assets	404.15	515.15	447.02	447.89	514.09	704.88	477.15	494.08	484.78
Noninterest Income	2,130.72	1,311.23	1,843.84	1,687.32	1,612.74	1,768.68	1,673.66	1,701.58	1,539.80
Mortgage Loan Servicing Fees	183.39	177.61	200.41	223.34	234.35	230.15	223.71	217.59	208.98
Other Fees and Charges	554.18	561.45	595.95	692.75	720.24	750.98	801.62	818.25	912.18
Other Noninterest Income	1,393.16	572.17	1,047.47	771.23	658.15	787.56	648.33	665.73	418.64
Noninterest Expense	4,019.97	4,098.51	4,020.95	4,175.07	7,267.20	4,394.82	4,054.55	4,023.64	4,289.92
G&A Expense	3,744.99	3,849.51	3,836.30	3,981.95	7,113.66	4,205.91	3,888.30	3,830.83	4,114.49
Goodwill Amortization	211.80	186.26	128.62	152.29	125.51	130.75	124.07	131.37	136.38
Loss Provisions-Noninterest Bearing Assets	63.18	62.74	56.03	40.83	28.04	58.17	42.18	61.44	39.05
Income Before Taxes & Extraordinary Items	2,845.57	1,894.72	2,719.85	2,571.99	(689.93)	2,128.13	2,700.44	2,618.25	2,129.85
Income Taxes	1,017.77	550.99	897.27	642.59	(456.35)	660.48	974.75	931.35	779.57
Extraordinary Items	(240.54)	(81.03)	4.80	(2.31)	(249.36)	0.61	(0.21)	(0.32)	(2.72)
NET INCOME	1,587.27	1,262.69	1,827.38	1,927.08	(482.94)	1,468.25	1,725.48	1,686.59	1,347.56
PROFITABILITY (% of Average Assets Annualized)									
Interest Income	7.28%	7.28%	7.21%	7.19%	7.21%	7.23%	7.22%	7.24%	7.30%
Interest Expense	4.62	4.56	4.40	4.30	4.36	4.38	4.29	4.38	4.46
NET INTEREST INCOME	2.66	2.71	2.81	2.88	2.84	2.85	2.93	2.87	2.84
Loss Provisions-Interest Bearing Assets	0.21	0.27	0.24	0.23	0.27	0.37	0.25	0.26	0.26
Noninterest Income	1.10	0.68	0.97	0.88	0.84	0.92	0.88	0.90	0.82
Mortgage Loan Servicing Fees	0.09	0.09	0.11	0.12	0.12	0.12	0.12	0.11	0.11
Other Fees and Charges	0.29	0.29	0.31	0.36	0.37	0.39	0.42	0.43	0.48
Other Noninterest Income	0.72	0.30	0.55	0.40	0.34	0.41	0.34	0.35	0.22
Noninterest Expense	2.08	2.14	2.12	2.18	3.77	2.29	2.13	2.12	2.27
G&A Expense	1.94	2.01	2.02	2.08	3.69	2.20	2.05	2.02	2.18
Goodwill Amortization	0.11	0.10	0.07	0.08	0.07	0.07	0.07	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.03	0.03	0.03	0.02	0.01	0.03	0.02	0.03	0.02
Income Before Taxes & Extraordinary Items	1.47	0.99	1.43	1.35	-0.36	1.11	1.42	1.38	1.13
Income Taxes	0.53	0.29	0.47	0.34	-0.24	0.34	0.51	0.49	0.41
Extraordinary Items	-0.12	-0.04	0.00	0.00	-0.13	0.00	0.00	0.00	0.00
NET INCOME	0.82	0.66	0.96	1.01	-0.25	0.77	0.91	0.89	0.71
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	0.82	0.66	0.96	1.01	-0.25	0.77	0.91	0.89	0.71
Median Ratio	0.76	0.73	0.76	0.80	-0.52	0.83	0.87	0.89	0.87
Return on Average Equity (Annualized)	10.54	8.31	11.96	12.52	-3.16	9.75	11.47	11.09	8.76
Median Ratio	7.78	7.28	7.61	7.98	-5.10	8.48	8.87	8.74	8.65
Net Interest Margin (Annualized)	2.66	2.71	2.81	2.88	2.84	2.85	2.93	2.87	2.84
Median Ratio	3.08	3.10	3.11	3.19	3.21	3.21	3.22	3.25	3.22
Number of Profitable Thrifts	1,374	1,304	1,326	1,325	303	1,235	1,234	1,216	1,172
Percent Profitable	94.11	90.74	93.64	94.85	21.99	92.58	94.85	95.60	94.67
Profits (\$ Millions)	\$1,635.72	\$1,537.07	\$1,889.35	\$2,005.63	\$369.93	\$1,650.07	\$1,775.15	\$1,760.49	\$1,661.29
Number of Unprofitable Thrifts	86	133	90	72	1,075	99	67	56	66
Percent Unprofitable	5.89	9.26	6.36	5.15	78.01	7.42	5.15	4.40	5.33
Losses (\$ Millions)	(\$48.46)	(\$274.38)	(\$61.98)	(\$78.55)	(\$852.87)	(\$181.82)	(\$49.67)	(\$73.90)	(\$313.73)

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 / December 1997

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

FOR THE QUARTER ENDING:	SEP 1995	DEC 1995	MAR 1996	JUN 1996	SEP 1996	DEC 1996	MAR 1997	JUN 1997	SEP 1997
NUMBER OF THRIFT INSTITUTIONS:	1,460	1,437	1,416	1,397	1,378	1,334	1,301	1,272	1,238

TOTAL ASSETS (\$ Billions)	\$775.02	\$770.98	\$762.86	\$768.19	\$777.78	\$769.37	\$764.60	\$768.99	\$762.82
1 - 4 Family Mortgages	371.44	365.29	367.11	372.84	383.46	383.86	383.05	385.27	387.76
Mortgage Pool Securities	123.57	125.46	119.59	120.06	116.57	110.98	108.84	108.98	103.75
Multifamily Mortgages	50.96	48.76	48.20	48.46	49.01	48.78	47.89	47.50	47.54
Nonresidential Mortgages	33.05	32.88	32.20	32.81	32.91	32.64	31.87	31.39	29.91
Construction Loans	14.44	14.74	15.27	16.94	17.96	17.57	10.76	11.25	11.38
Land Loans	3.31	3.48	3.59	3.73	3.73	3.78	3.35	3.41	3.45
Commercial Loans	7.05	7.20	8.14	8.35	9.16	9.39	9.64	9.98	10.57
Consumer Loans	37.49	37.80	37.45	38.27	40.57	39.86	40.95	40.29	43.31
Cash and Noninterest-Earning Deposits	10.17	11.62	10.29	10.24	9.86	10.74	9.28	9.55	9.78
Investment Securities	98.02	97.42	94.60	92.82	91.16	87.52	85.16	86.24	80.40
Mortgage Derivatives	44.18	44.31	42.79	41.87	40.48	38.57	38.29	37.50	36.12
Repossessed Assets, Net	2.74	2.51	2.42	2.43	2.28	2.14	2.03	1.94	1.90
Real Estate Held for Investment, Net	0.17	0.15	0.13	0.51	0.51	0.48	0.47	0.46	0.45
Office Premises & Equipment	8.04	7.94	7.92	8.09	8.17	8.10	8.08	7.93	7.82
Other Assets	29.97	30.47	30.66	28.75	29.09	29.67	28.41	29.90	30.00
Less: Contra Assets & Valuation Allowances	15.40	14.71	14.71	16.10	16.65	16.14	5.16	5.10	5.20

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$775.02	\$770.98	\$762.86	\$768.19	\$777.78	\$769.37	\$764.60	\$768.99	\$762.82
TOTAL DEPOSITS	537.58	535.03	527.45	522.80	522.97	519.94	519.63	512.76	501.68
Deposits less than or equal to \$100,000	471.97	468.19	460.56	455.97	454.65	448.92	446.82	438.48	424.91
Deposits greater than \$100,000	65.61	66.20	66.89	66.82	68.32	71.02	72.81	74.28	76.77
Escrows	6.42	5.53	6.67	6.87	7.40	6.61	7.25	8.02	8.18
BORROWINGS	160.38	158.85	157.61	167.91	175.31	173.10	167.47	176.02	180.18
Advances From FHLB	80.37	85.14	85.86	92.54	98.80	103.43	97.05	105.35	106.61
Reverse Repurchase Agreements	53.07	44.25	41.60	45.01	44.81	39.67	41.24	40.44	42.34
Other Borrowings	26.93	29.45	30.15	30.35	31.69	30.00	29.18	30.23	31.23
Other Liabilities	9.54	9.83	9.53	8.74	11.26	8.78	9.54	9.78	10.38
Equity Capital	61.11	61.74	61.60	61.88	60.83	60.94	60.71	62.40	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 / December 1997

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

FOR THE QUARTER ENDING:	SEP 1995	DEC 1995	MAR 1996	JUN 1996	SEP 1996	DEC 1996	MAR 1997	JUN 1997	SEP 1997
NUMBER OF THRIFT INSTITUTIONS:	1,460	1,437	1,416	1,397	1,378	1,334	1,301	1,272	1,238

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	47.93	47.38	48.12	48.53	49.30	49.89	50.10	50.10	50.83
Mortgage Pool Securities	15.94	16.27	15.68	15.63	14.99	14.42	14.23	14.17	13.60
Multifamily Mortgages	6.58	6.32	6.32	6.31	6.30	6.34	6.26	6.18	6.23
Nonresidential Mortgages	4.26	4.26	4.22	4.27	4.23	4.24	4.17	4.08	3.92
Construction Loans	1.86	1.91	2.00	2.20	2.31	2.28	1.41	1.46	1.49
Land Loans	0.43	0.45	0.47	0.48	0.48	0.49	0.44	0.44	0.45
Commercial Loans	0.91	0.93	1.07	1.09	1.18	1.22	1.26	1.30	1.39
Consumer Loans	4.84	4.90	4.91	4.98	5.22	5.18	5.36	5.24	5.68
Cash and Noninterest-Earning Deposits	1.31	1.51	1.35	1.33	1.27	1.40	1.21	1.24	1.28
Investment Securities	12.65	12.64	12.40	12.08	11.72	11.38	11.14	11.21	10.54
Mortgage Derivatives	5.70	5.75	5.61	5.45	5.20	5.01	5.01	4.88	4.74
Reposessed Assets, Net	0.35	0.33	0.32	0.32	0.29	0.28	0.27	0.25	0.25
Real Estate Held for Investment, Net	0.02	0.02	0.02	0.07	0.07	0.06	0.06	0.06	0.06
Office Premises & Equipment	1.04	1.03	1.04	1.05	1.05	1.05	1.06	1.03	1.03
Other Assets	3.87	3.95	4.02	3.74	3.74	3.86	3.72	3.89	3.93
Less: Contra Assets & Valuation Allowances	1.99	1.91	1.93	2.10	2.14	2.10	0.67	0.66	0.68

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	69.36	69.40	69.14	68.06	67.24	67.58	67.96	66.68	65.77
Deposits less than or equal to \$100,000	60.90	60.73	60.37	59.36	58.46	58.35	58.44	57.02	55.70
Deposits greater than \$100,000	8.47	8.59	8.77	8.70	8.78	9.23	9.52	9.66	10.06
Escrows	0.83	0.72	0.87	0.89	0.95	0.86	0.95	1.04	1.07
BORROWINGS	20.69	20.60	20.66	21.86	22.54	22.50	21.90	22.89	23.62
Advances From FHLB	10.37	11.04	11.25	12.05	12.70	13.44	12.69	13.70	13.98
Reverse Repurchase Agreements	6.85	5.74	5.45	5.86	5.76	5.16	5.39	5.26	5.55
Other Borrowings	3.47	3.82	3.95	3.95	4.07	3.90	3.82	3.93	4.09
Other Liabilities	1.23	1.28	1.25	1.14	1.45	1.14	1.25	1.27	1.36
Equity Capital	7.88	8.01	8.08	8.05	7.82	7.92	7.94	8.11	8.18

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 / December 1997

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

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

FOR THE QUARTER ENDING:	SEP 1995	DEC 1995	MAR 1996	JUN 1996	SEP 1996	DEC 1996	MAR 1997	JUN 1997	SEP 1997
NUMBER OF THRIFT INSTITUTIONS:	1,460	1,437	1,416	1,397	1,378	1,334	1,301	1,272	1,238
TOTAL ASSETS (% Change)	6.41%	5.85%	4.39%	3.94%	5.15%	4.68%	5.55%	7.17%	7.70%
1 - 4 Family Mortgages	10.56	7.13	6.02	7.05	8.29	9.80	9.85	10.28	10.53
Mortgage Pool Securities	4.56	5.74	-0.60	-1.98	-2.15	-7.99	-4.04	-2.93	-0.98
Multifamily Mortgages	1.01	-1.95	-1.13	-1.73	-0.82	2.68	2.12	1.98	1.66
Nonresidential Mortgages	-1.19	1.63	0.40	4.38	5.96	5.38	3.62	3.00	0.78
Construction Loans	9.22	15.78	22.70	27.47	30.73	28.47	-23.13	-26.39	-28.81
Land Loans	5.14	12.37	17.61	22.92	20.19	17.90	0.82	-0.66	0.75
Commercial Loans	54.53	47.43	31.41	37.21	36.97	36.96	23.52	31.63	30.93
Consumer Loans	12.87	9.71	10.57	10.11	12.36	10.85	15.50	17.63	21.85
Cash and Noninterest-Earning Deposits	4.55	11.09	15.82	9.03	1.61	-3.24	-5.68	0.63	10.47
Investment Securities	-4.02	0.22	0.52	-2.79	-0.94	-2.73	-4.41	-0.46	-3.43
Mortgage Derivatives	-1.51	0.52	3.82	-4.08	-4.26	-7.43	-6.61	-5.57	-4.02
Repossessed Assets, Net	-23.12	-20.66	-16.43	-9.29	-11.03	-12.35	-13.98	-16.46	-11.82
Real Estate Held for Investment, Net	-53.45	-49.15	-31.17	217.83	244.31	238.04	260.77	-3.73	-5.48
Office Premises & Equipment	6.23	6.60	4.13	6.72	9.17	6.81	7.46	5.18	5.72
Other Assets	-24.40	-20.63	-21.20	-27.22	-24.90	-24.15	-26.58	-18.50	-16.51
Less: Contra Assets & Valuation Allowances	-2.34	-1.70	2.62	12.97	15.71	18.65	-62.03	-64.86	-64.90
TOTAL LIABILITIES AND CAPITAL (% Change)	6.41%	5.85%	4.39%	3.94%	5.15%	4.68%	5.55%	7.17%	7.70%
TOTAL DEPOSITS	2.37	3.47	1.51	0.30	2.15	2.39	3.58	4.69	5.07
Deposits less than or equal to \$100,000	1.05	1.86	0.03	-0.82	1.26	1.02	2.13	2.83	2.61
Deposits greater than \$100,000	12.94	15.24	13.06	8.63	8.51	12.04	13.46	17.21	21.13
BORROWINGS	19.86	10.07	10.64	14.99	13.66	12.58	12.34	12.96	13.49
Advances From FHLB	0.79	4.16	13.16	24.51	29.16	26.66	20.39	24.05	23.08
Reverse Repurchase Agreements	62.78	12.89	1.29	-4.87	-13.64	-7.48	3.23	-4.65	0.68
Other Borrowings	25.51	26.00	18.20	24.50	22.59	2.67	2.35	6.13	3.78
Other Liabilities	16.56	22.66	22.56	-43.11	-33.24	-39.50	10.44	23.86	9.72
Equity Capital	9.78	13.40	10.99	9.19	4.79	3.85	3.94	8.46	13.16

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 / December 1997

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

FOR THE QUARTER ENDING:	SEP 1995	DEC 1995	MAR 1996	JUN 1996	SEP 1996	DEC 1996	MAR 1997	JUN 1997	SEP 1997
NUMBER OF THRIFT INSTITUTIONS:	1,460	1,437	1,416	1,397	1,378	1,334	1,301	1,272	1,238

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	4	7	6	5	5	14	13	13	13
Consolidated Assets (\$ Billions)	1.48	0.80	0.90	0.70	0.66	3.91	1.63	10.79	7.37
Number of Bank Acquisitions	9	11	14	11	8	17	13	14	20
Consolidated Assets (\$ Billions)	5.04	12.88	11.27	2.79	4.07	10.10	9.89	6.90	14.48
Number of Thrift Mergers	6	14	7	8	8	11	5	9	6
Consolidated Assets (\$ Billions)	0.59	24.99	5.90	3.51	2.70	12.24	18.20	5.58	3.56

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$7,736.57	\$14,468.06	\$13,576.69	\$11,848.02	\$9,360.84	\$10,521.73	\$10,288.92	\$11,574.20	\$11,677.75
Total Sales	4,322.55	7,131.13	10,743.43	6,468.16	6,873.21	10,294.61	6,624.16	6,928.69	9,941.65
Mortgage Originations	37,714.03	37,972.94	38,816.70	48,497.15	43,075.63	39,859.89	35,909.83	47,482.07	48,330.24
Construction Loans	4,378.76	4,271.94	3,838.15	5,826.41	5,401.93	4,615.87	4,625.38	5,351.99	5,148.03
1-4 Family Mortgages	3,767.12	3,646.04	3,351.48	5,057.39	4,534.06	3,769.20	3,873.76	4,549.80	4,244.91
Permanent Loans Secured by 1-4 Family Unit	30,718.54	30,363.43	31,919.22	38,788.83	33,983.63	31,385.62	27,990.81	38,114.85	39,419.54
Mortgage Refinancings	3,944.84	4,624.31	6,724.81	5,284.35	3,175.54	3,835.01	3,808.66	4,022.61	4,781.44
Mortgage Purchases	11,245.21	13,996.13	19,062.10	15,056.43	14,431.04	14,865.10	12,552.17	14,690.96	17,787.33
Secured by 1-4 Family Mortgages	10,649.65	12,833.82	17,064.75	13,219.53	13,434.04	13,650.04	12,172.02	13,930.84	17,014.98
Mortgage Sales	20,223.03	25,318.79	24,643.30	26,648.53	21,206.22	24,817.33	19,820.28	25,700.96	27,061.30
Secured by 1-4 Family Mortgages	19,610.07	24,097.61	23,932.63	25,254.18	20,666.67	23,905.68	19,240.79	25,325.91	26,450.20
Nonmortgage Originations and Purchases	11,807.32	11,920.45	12,144.18	13,042.98	14,890.17	14,768.41	14,283.45	14,723.44	17,340.01
Consumer Loans	9,647.89	9,755.74	9,263.47	10,602.92	11,881.58	11,588.62	10,946.09	11,587.04	13,860.36

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	2.33%	3.04%	2.12%	3.68%	7.58%	3.27%	5.10%	11.09%	7.20%
Cost of Funds	5.12	5.06	4.89	4.79	4.85	4.86	4.77	4.88	4.98
Asset Yield	7.85	7.86	7.79	7.76	7.76	7.79	7.78	7.79	7.87
Mortgage Portfolio Yield	7.96	8.03	7.94	7.82	7.84	7.86	7.77	7.79	7.87

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

CAPITAL MEASURES FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	SEP 1995	DEC 1995	MAR 1996	JUN 1996	SEP 1996	DEC 1996	MAR 1997	JUN 1997	SEP 1997
NUMBER OF THRIFT INSTITUTIONS:	1,460	1,437	1,416	1,397	1,378	1,334	1,301	1,272	1,238

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	1,454	1,430	1,411	1,391	1,374	1,333	1,298	1,269	1,235
Percent of Thrifts	99.59	99.51	99.65	99.57	99.71	99.93	99.77	99.76	99.76
Consolidated Assets (\$ Billions)	\$775.52	\$770.85	\$763.38	\$767.76	\$777.03	\$769.35	\$764.33	\$768.75	\$762.73
Fail FDICIA Capital Standards	6	5	5	6	4	1	3	3	3
Percent of Thrifts	0.41	0.35	0.35	0.43	0.29	0.07	0.23	0.24	0.24
Consolidated Assets (\$ Billions)	\$1.22	\$0.67	\$0.78	\$0.43	\$0.75	\$0.01	\$0.27	\$0.24	\$0.09
Critically Undercapitalized	0	0	0	1	1	0	1	1	0
Percent of Thrifts	0.00	0.00	0.00	0.07	0.07	0.00	0.08	0.08	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.03	\$0.02	\$0.00	\$0.01	\$0.21	\$0.00

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$56.74	\$57.00	\$57.12	\$57.78	\$56.57	\$56.45	\$56.40	\$56.67	\$56.54
Tangible Equity Ratio	7.35	7.44	7.52	7.54	7.29	7.36	7.43	7.44	7.48
Median Ratio	8.78	8.82	8.81	8.92	8.63	8.80	8.83	8.93	9.17
Tier 1 Capital (\$ Billions)	\$56.98	\$57.22	\$57.33	\$57.98	\$56.74	\$56.61	\$56.54	\$56.81	\$56.67
Tier 1 Leverage Ratio	7.38	7.47	7.55	7.56	7.31	7.38	7.44	7.45	7.50
Median Ratio	8.78	8.81	8.80	8.92	8.61	8.80	8.83	8.93	9.17
Tier 1 Risk-based Capital Ratio	13.63	13.70	13.77	13.75	13.20	13.15	13.09	13.19	13.07
Median Ratio	17.70	17.65	17.69	17.70	16.95	17.35	17.26	17.45	17.78
Risk-based Capital (\$ Billions)	\$63.00	\$63.29	\$63.17	\$63.81	\$62.69	\$62.57	\$62.54	\$62.63	\$62.84
Total Risk-based Capital Ratio	15.07	15.15	15.17	15.14	14.58	14.53	14.48	14.54	14.50
Median Ratio	18.38	18.48	18.46	18.52	17.69	18.12	17.99	18.10	18.52

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Office of Thrift Supervision / December 1997



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

FOR THE QUARTER ENDING:	SEP 1995	DEC 1995	MAR 1996	JUN 1996	SEP 1996	DEC 1996	MAR 1997	JUN 1997	SEP 1997
NUMBER OF THRIFT INSTITUTIONS:	1,460	1,437	1,416	1,397	1,378	1,334	1,301	1,272	1,238
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$6,435.39	\$6,853.18	\$6,635.57	\$6,374.04	\$6,718.66	\$6,759.29	\$6,481.54	\$5,976.31	\$6,058.92
Mortgage Loans									
Construction & Land Loans	185.23	212.90	226.69	199.55	220.56	237.75	246.88	236.66	229.84
Nonresidential Mortgages	362.77	361.45	391.36	345.77	360.16	373.79	340.98	296.30	240.29
Multifamily Mortgages	367.09	407.50	343.51	278.52	282.42	280.63	265.45	200.51	184.28
1-4 Family Mortgages	4,847.51	5,100.40	4,959.64	4,797.26	5,003.15	4,947.83	4,759.05	4,414.55	4,405.20
Nonmortgage Loans and Leases									
Commercial Loans	85.41	98.79	100.54	107.46	96.94	123.02	130.15	134.50	140.90
Consumer Loans	587.38	672.15	613.83	645.49	755.43	796.27	739.03	693.81	858.41
NONCURRENT LOANS (\$ Millions)	\$6,535.91	\$6,755.66	\$7,015.27	\$6,601.00	\$6,802.69	\$6,572.15	\$6,739.10	\$6,204.24	\$6,303.51
Mortgage Loans									
Construction & Land Loans	246.24	241.67	234.27	212.70	209.50	197.19	188.34	163.50	163.14
Nonresidential Mortgages	743.37	666.09	667.06	591.85	618.14	551.09	556.99	521.06	536.47
Multifamily Mortgages	778.53	788.17	745.72	699.52	732.15	706.15	640.18	543.97	417.24
1-4 Family Mortgages	4,378.32	4,668.98	4,964.21	4,653.00	4,745.35	4,631.84	4,836.14	4,476.12	4,661.94
Nonmortgage Loans and Leases									
Commercial Loans	121.01	103.18	104.59	137.35	150.00	130.04	126.65	138.59	130.68
Consumer Loans	268.43	287.57	299.43	306.59	347.56	355.84	390.81	361.01	394.04
NET CHARGE-OFFS (\$ Millions)	\$572.16	\$574.36	\$512.07	\$558.84	\$548.30	\$594.81	\$388.03	\$486.06	\$510.71
Mortgage Loans									
Construction & Land Loans	19.82	15.22	3.88	6.14	3.51	7.44	4.61	4.66	1.11
Nonresidential Mortgages	68.96	30.81	32.95	40.21	25.12	28.74	13.99	8.03	13.76
Multifamily Mortgages	76.31	78.50	72.43	62.88	71.48	47.11	29.81	37.20	17.20
1-4 Family Mortgages	161.49	179.30	172.12	193.28	181.90	230.99	110.32	172.43	212.72
Nonmortgage Loans and Leases									
Commercial Loans	8.13	14.03	4.00	6.60	5.53	10.33	5.84	9.47	9.77
Consumer Loans	121.99	108.04	114.66	130.03	130.18	155.34	185.48	177.79	177.53
Repossessed Assets	97.62	114.63	94.89	81.05	73.96	70.80	44.83	43.38	38.90
Other	17.84	33.85	17.13	38.66	56.63	44.04	(6.84)	33.10	39.71
REPOSSESSED ASSETS, NET (\$ Millions)	\$2,738.77	\$2,505.93	\$2,422.38	\$2,431.11	\$2,276.91	\$2,137.81	\$2,030.80	\$1,944.73	\$1,899.61
Construction & Land Loans	665.91	516.40	482.48	476.42	429.97	411.99	280.90	259.59	230.42
Nonresidential Mortgages	536.25	482.83	461.63	443.20	397.71	366.87	304.49	308.48	270.41
Multifamily Mortgages	544.20	505.90	405.99	409.46	324.07	271.08	263.60	280.58	290.82
1-4 Family Mortgages	1,253.26	1,248.65	1,280.64	1,302.17	1,288.97	1,230.22	1,136.74	1,059.65	1,067.32
Other	25.48	29.28	35.21	34.51	47.17	58.42	45.06	36.43	40.64
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$473.20	\$465.14	\$466.36	\$474.76	\$487.07	\$486.64	\$476.91	\$478.81	\$480.03
Percent of Total Assets	61.06	60.33	61.13	61.80	62.62	63.25	62.37	62.27	62.93
Noncurrent Real Estate Loans	\$6.15	\$6.36	\$6.61	\$6.16	\$6.31	\$6.09	\$6.22	\$5.70	\$5.78
Percent of Total Assets	0.79	0.83	0.87	0.80	0.81	0.79	0.81	0.74	0.76
Real Estate Owned	\$3.00	\$2.75	\$2.63	\$2.63	\$2.44	\$2.28	\$1.99	\$1.91	\$1.86
Percent of Total Assets	0.39	0.36	0.34	0.34	0.31	0.30	0.26	0.25	0.24
Troubled Real Estate Loans	\$9.15	\$9.12	\$9.24	\$8.79	\$8.75	\$8.37	\$8.21	\$7.61	\$7.64
Percent of Total Assets	1.18	1.18	1.21	1.14	1.12	1.09	1.07	0.99	1.00

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

FOR THE QUARTER ENDING:	SEP 1995	DEC 1995	MAR 1996	JUN 1996	SEP 1996	DEC 1996	MAR 1997	JUN 1997	SEP 1997
NUMBER OF THRIFT INSTITUTIONS:	1,460	1,437	1,416	1,397	1,378	1,334	1,301	1,272	1,238
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.83%	0.89%	0.87%	0.83%	0.86%	0.88%	0.85%	0.78%	0.79%
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.04	1.17	1.20	0.97	1.02	1.11	1.75	1.62	1.55
Nonresidential Mortgages	1.10	1.10	1.22	1.05	1.09	1.15	1.07	0.94	0.80
Multifamily Mortgages	0.72	0.84	0.71	0.57	0.58	0.58	0.55	0.42	0.39
1-4 Family Mortgages	1.31	1.40	1.35	1.29	1.30	1.29	1.24	1.15	1.14
Nonmortgage Loans and Leases									
Commercial Loans	1.21	1.37	1.24	1.29	1.06	1.31	1.35	1.35	1.33
Consumer Loans	1.57	1.78	1.64	1.69	1.86	2.00	1.80	1.72	1.98
NONCURRENT LOANS (% Total Assets)	0.84%	0.88%	0.92%	0.86%	0.87%	0.85%	0.88%	0.81%	0.83%
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.39	1.33	1.24	1.03	0.97	0.92	1.34	1.12	1.10
Nonresidential Mortgages	2.25	2.03	2.07	1.80	1.88	1.69	1.75	1.66	1.79
Multifamily Mortgages	1.53	1.62	1.55	1.44	1.49	1.45	1.34	1.15	0.88
1-4 Family Mortgages	1.18	1.28	1.35	1.25	1.24	1.21	1.26	1.16	1.20
Nonmortgage Loans and Leases									
Commercial Loans	1.72	1.43	1.29	1.64	1.64	1.38	1.31	1.39	1.24
Consumer Loans	0.72	0.76	0.80	0.80	0.86	0.89	0.95	0.90	0.91
NET CHARGE-OFFS (% Total Assets)	0.07%	0.07%	0.07%	0.07%	0.07%	0.08%	0.05%	0.06%	0.07%
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.11	0.08	0.02	0.03	0.02	0.03	0.03	0.03	0.01
Nonresidential Mortgages	0.21	0.09	0.10	0.12	0.08	0.09	0.04	0.03	0.05
Multifamily Mortgages	0.15	0.16	0.15	0.13	0.15	0.10	0.06	0.08	0.04
1-4 Family Mortgages	0.04	0.05	0.05	0.05	0.05	0.06	0.03	0.04	0.05
Nonmortgage Loans and Leases									
Commercial Loans	0.12	0.19	0.05	0.08	0.06	0.11	0.06	0.09	0.09
Consumer Loans	0.33	0.29	0.31	0.34	0.32	0.39	0.45	0.44	0.41
Repossessed Assets	3.56	4.57	3.92	3.33	3.25	3.31	2.21	2.23	2.05
Other	0.06	0.11	0.06	0.13	0.19	0.15	-0.02	0.11	0.13
REPOSSESSED ASSETS, NET (% Total Assets)	0.35%	0.33%	0.32%	0.32%	0.29%	0.28%	0.27%	0.25%	0.25%
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	3.75	2.83	2.56	2.31	1.98	1.93	1.99	1.77	1.55
Nonresidential Mortgages	1.62	1.47	1.43	1.35	1.21	1.12	0.96	0.98	0.90
Multifamily Mortgages	1.07	1.04	0.84	0.84	0.66	0.56	0.55	0.59	0.61
1-4 Family Mortgages	0.34	0.34	0.35	0.35	0.34	0.32	0.30	0.28	0.28
Other	0.09	0.10	0.11	0.12	0.16	0.20	0.16	0.12	0.14
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	0.30%	0.30%	0.27%	0.29%	0.28%	0.31%	0.20%	0.25%	0.27%
Net Provisions for Losses (Annualized)	0.21	0.27	0.23	0.23	0.26	0.37	0.25	0.26	0.25
Valuation Allowances	0.77	0.77	0.76	0.77	0.76	0.78	0.78	0.77	0.79
Noncurrent Loans	0.84	0.88	0.92	0.86	0.87	0.85	0.88	0.81	0.83
Repossessed Assets, Net (% Total Assets)	0.35	0.33	0.32	0.32	0.29	0.28	0.27	0.25	0.25
Troubled Assets	1.20	1.20	1.24	1.18	1.17	1.13	1.15	1.06	1.08

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SELECTED INDICATORS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

BY FDICIA CATEGORY

THIRD QUARTER 1997:	WELL- CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER- CAPITALIZED	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	1,209	26	3	1,238
Total Assets (\$ Billions)	\$754.58	\$8.15	\$0.09	\$762.82
Tier 1 Leverage Ratio (Percent)	7.52	5.82	3.98	7.50
Median Ratio	9.31	5.59	3.95	9.17
Total Risk-based Capital Ratio (Percent)	14.57	9.09	7.85	14.50
Median Ratio	18.75	9.50	7.84	18.52
Return on Average Assets (Percent Annualized)	0.71	1.10	-0.18	0.71
Median Ratio	0.87	0.72	0.39	0.87
Net Interest Margin (Percent Annualized)	2.83	3.61	3.23	2.84
Median Ratio	3.21	3.31	2.99	3.22
Number of Profitable Thrifts	1,147	23	2	1,172
Profits (\$ Millions)	\$1,638.18	\$23.03	\$0.08	\$1,661.29
Number of Unprofitable Thrifts	62	3	1	66
Losses (\$ Millions)	(\$312.62)	(\$1.00)	(\$0.12)	(\$313.73)
Valuation Allowances (Percent of Total Assets)	0.79	0.86	0.71	0.79
Troubled Assets (Percent of Total Assets)	1.07	1.64	2.41	1.08
Asset Growth Rate (Percent Annualized)	7.09	17.75	0.82	7.20

BY OTS EXAMINATION RATING

THIRD QUARTER 1997:	CAMELS 1 AND 2	CAMELS 3	CAMELS 4 AND 5	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	1,101	96	23	1,238
Total Assets (\$ Billions)	\$710.82	\$44.87	\$1.77	\$762.82
Tier 1 Leverage Ratio (Percent)	7.53	6.87	7.04	7.50
Median Ratio	9.52	6.96	6.23	9.17
Total Risk-based Capital Ratio (Percent)	14.56	13.16	12.00	14.50
Median Ratio	19.39	13.91	11.25	18.52
Return on Average Assets (Percent Annualized)	0.74	0.02	0.61	0.71
Median Ratio	0.89	0.59	0.12	0.87
Net Interest Margin (Percent Annualized)	2.84	2.73	2.84	2.84
Median Ratio	3.22	2.95	3.31	3.22
Number of Profitable Thrifts	1,066	80	15	1,172
Profits (\$ Millions)	\$1,520.19	\$107.29	\$4.01	\$1,661.29
Number of Unprofitable Thrifts	35	16	8	66
Losses (\$ Millions)	(\$225.30)	(\$105.34)	(\$1.29)	(\$313.73)
Valuation Allowances (Percent of Total Assets)	0.74	1.47	4.88	0.79
Troubled Assets (Percent of Total Assets)	0.84	4.34	14.13	1.08
Asset Growth Rate (Percent Annualized)	7.62	-1.79	-14.23	7.20

Eighteen de novo Thrifts have not been assigned a rating. They reported total assets of \$6.1 billion and net income of \$29 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 / December 1997

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

THIRD QUARTER 1997:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	258	246	363	264	107	1,238
<b>PROFITABILITY (\$ Millions)</b>						
Interest Income	\$2,618.32	\$1,160.83	\$2,758.88	\$1,756.61	\$5,484.91	\$13,779.56
Interest Expense	1,525.85	671.55	1,672.16	1,084.12	3,461.13	8,414.82
NET INTEREST INCOME	1,092.48	489.28	1,086.72	672.49	2,023.78	5,364.74
Loss Provisions-Interest Bearing Assets	73.00	66.24	79.91	77.57	188.05	484.78
Noninterest Income	244.11	310.59	394.47	153.10	437.53	1,539.80
Mortgage Loan Servicing Fees	40.43	13.41	34.82	46.90	73.42	208.98
Other Fees and Charges	113.62	203.44	148.53	126.34	320.24	912.18
Other Noninterest Income	90.06	93.73	211.12	(20.15)	43.87	418.64
Noninterest Expense	744.66	503.89	808.86	533.64	1,698.87	4,289.92
G&A Expense	715.62	489.60	759.86	515.39	1,634.02	4,114.49
Goodwill Amortization	23.22	8.58	48.54	10.24	45.82	136.38
Loss Provisions-Noninterest Bearing Assets	5.83	5.71	0.47	8.01	19.03	39.05
Income Before Taxes & Extraordinary Items	518.93	229.73	592.42	214.38	574.39	2,129.85
Income Taxes	193.45	84.29	213.06	64.50	224.27	779.57
Extraordinary Items	(0.02)	(2.70)	0.01	0.00	0.00	(2.72)
NET INCOME	325.46	142.74	379.36	149.88	350.12	1,347.56
<b>PROFITABILITY (% of Average Assets Annualized)</b>						
Interest Income	7.35%	7.46%	7.34%	7.52%	7.15%	7.30%
Interest Expense	4.29	4.31	4.45	4.64	4.51	4.46
NET INTEREST INCOME	3.07	3.14	2.89	2.88	2.64	2.84
Loss Provisions-Interest Bearing Assets	0.21	0.43	0.21	0.33	0.25	0.26
Noninterest Income	0.69	2.00	1.05	0.66	0.57	0.82
Mortgage Loan Servicing Fees	0.11	0.09	0.09	0.20	0.10	0.11
Other Fees and Charges	0.32	1.31	0.40	0.54	0.42	0.48
Other Noninterest Income	0.25	0.60	0.56	-0.09	0.06	0.22
Noninterest Expense	2.09	3.24	2.15	2.29	2.22	2.27
G&A Expense	2.01	3.14	2.02	2.21	2.13	2.18
Goodwill Amortization	0.07	0.06	0.13	0.04	0.06	0.07
Loss Provisions-Noninterest Bearing Assets	0.02	0.04	0.00	0.03	0.02	0.02
Income Before Taxes & Extraordinary Items	1.46	1.48	1.58	0.92	0.75	1.13
Income Taxes	0.54	0.54	0.57	0.28	0.29	0.41
Extraordinary Items	0.00	-0.02	0.00	0.00	0.00	0.00
NET INCOME	0.91	0.92	1.01	0.64	0.46	0.71
<b>PROFITABILITY (Percent)</b>						
Return on Average Assets (Annualized)	0.91	0.92	1.01	0.64	0.46	0.71
Median Ratio	0.81	0.87	0.93	0.87	0.77	0.87
Return on Average Equity (Annualized)	10.95	9.69	11.05	7.38	6.40	8.76
Median Ratio	8.53	8.73	8.47	8.52	9.60	8.65
Net Interest Margin (Annualized)	3.07	3.14	2.89	2.88	2.64	2.84
Median Ratio	3.31	3.37	3.14	3.11	3.14	3.22
Number of Profitable Thrifts	248	224	354	248	98	1,172
Percent Profitable	96.12	91.06	97.52	93.94	91.59	94.67
Profits (\$ Millions)	\$335.40	\$155.13	\$389.19	\$249.20	\$532.38	\$1,661.29
Number of Unprofitable Thrifts	10	22	9	16	9	66
Percent Unprofitable	3.88	8.94	2.48	6.06	8.41	5.33
Losses (\$ Millions)	(\$9.94)	(\$12.40)	(\$9.83)	(\$99.32)	(\$182.25)	(\$313.73)

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 / December 1997

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

THIRD QUARTER 1997:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	258	246	363	264	107	1,238

TOTAL ASSETS (\$ Billions)	\$146.21	\$62.72	\$151.52	\$93.95	\$308.43	\$762.82
1 - 4 Family Mortgages	65.57	29.28	80.21	41.79	170.92	387.76
Mortgage Pool Securities	23.53	6.73	14.63	14.19	44.68	103.75
Multifamily Mortgages	5.94	0.91	5.68	2.21	32.80	47.54
Nonresidential Mortgages	6.87	3.72	4.97	3.68	10.67	29.91
Construction Loans	1.20	2.36	3.00	3.33	1.49	11.38
Land Loans	0.27	1.18	0.89	0.58	0.53	3.45
Commercial Loans	2.35	1.12	2.34	1.75	3.02	10.57
Consumer Loans	7.89	5.07	11.73	10.36	8.25	43.31
Cash and Noninterest-Earning Deposits	1.81	1.15	2.20	1.13	3.49	9.78
Investment Securities	24.84	8.16	18.49	10.37	18.54	80.40
Mortgage Derivatives	13.15	2.00	8.02	4.03	8.91	36.12
Repossessed Assets, Net	0.32	0.26	0.19	0.21	0.92	1.90
Real Estate Held for Investment, Net	0.08	0.05	0.14	0.04	0.16	0.45
Office Premises & Equipment	1.40	1.00	1.66	1.04	2.72	7.82
Other Assets	5.00	2.20	6.24	3.86	12.71	30.00
Less: Contra Assets & Valuation Allowances	0.85	0.47	0.82	0.58	2.48	5.20

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$146.21	\$62.72	\$151.52	\$93.95	\$308.43	\$762.82
TOTAL DEPOSITS	100.19	46.90	106.23	59.38	188.98	501.68
Deposits less than or equal to \$100,000	88.33	39.72	90.67	51.73	154.46	424.91
Deposits greater than \$100,000	11.85	7.19	15.55	7.65	34.53	76.77
Escrows	1.17	0.36	1.52	1.86	3.27	8.18
BORROWINGS	31.01	8.43	27.99	23.43	89.32	180.18
Advances From FHLB	18.18	6.39	19.54	14.09	48.40	106.61
Reverse Repurchase Agreements	10.44	1.05	5.56	5.89	19.40	42.34
Other Borrowings	2.39	0.99	2.89	3.45	21.52	31.23
Other Liabilities	1.56	1.02	1.92	1.08	4.80	10.38
Equity Capital	12.28	6.01	13.87	8.20	22.06	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 / December 1997

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

THIRD QUARTER 1997:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	258	246	363	264	107	1,238

TOTAL ASSETS (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1 - 4 Family Mortgages	44.85	46.68	52.93	44.48	55.42	50.83
Mortgage Pool Securities	16.09	10.73	9.65	15.10	14.49	13.60
Multifamily Mortgages	4.06	1.45	3.75	2.35	10.64	6.23
Nonresidential Mortgages	4.70	5.93	3.28	3.91	3.46	3.92
Construction Loans	0.82	3.77	1.98	3.55	0.48	1.49
Land Loans	0.19	1.88	0.58	0.62	0.17	0.45
Commercial Loans	1.61	1.79	1.54	1.86	0.98	1.39
Consumer Loans	5.40	8.08	7.74	11.03	2.68	5.68
Cash and Noninterest-Earning Deposits	1.24	1.84	1.45	1.20	1.13	1.28
Investment Securities	16.99	13.01	12.20	11.03	6.01	10.54
Mortgage Derivatives	9.00	3.19	5.29	4.29	2.89	4.74
Repossessed Assets, Net	0.22	0.41	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	0.95	1.60	1.10	1.11	0.88	1.03
Other Assets	3.42	3.50	4.12	4.11	4.12	3.93
Less: Contra Assets & Valuation Allowances	0.58	0.74	0.54	0.61	0.80	0.68

TOTAL LIABILITIES AND CAPITAL (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
TOTAL DEPOSITS	68.52	74.79	70.11	63.21	61.27	65.77
Deposits less than or equal to \$100,000	60.42	63.33	59.84	55.06	50.08	55.70
Deposits greater than \$100,000	8.11	11.46	10.26	8.14	11.19	10.06
Escrows	0.80	0.57	1.00	1.98	1.06	1.07
BORROWINGS	21.21	13.44	18.47	24.94	28.96	23.62
Advances From FHLB	12.44	10.19	12.90	15.00	15.69	13.98
Reverse Repurchase Agreements	7.14	1.67	3.67	6.27	6.29	5.55
Other Borrowings	1.63	1.57	1.91	3.67	6.98	4.09
Other Liabilities	1.07	1.63	1.27	1.15	1.56	1.36
Equity Capital	8.40	9.58	9.15	8.72	7.15	8.18

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 / December 1997

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

THIRD QUARTER 1997:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	258	246	363	264	107	1,238
TOTAL ASSETS (% Change)	14.60%	11.17%	6.77%	5.92%	5.02%	7.70%
1 - 4 Family Mortgages	18.97	9.59	9.65	7.64	8.85	10.53
Mortgage Pool Securities	4.19	11.77	-13.20	-7.16	1.46	-0.98
Multifamily Mortgages	11.19	-0.35	-0.52	9.10	0.08	1.66
Nonresidential Mortgages	13.08	13.60	4.15	18.15	-14.23	0.78
Construction Loans	-24.52	-29.26	-28.10	-27.52	-34.98	-28.81
Land Loans	-12.14	10.16	-4.65	6.76	-6.91	0.75
Commercial Loans	39.83	19.44	44.93	16.05	29.05	30.93
Consumer Loans	44.27	7.14	21.01	13.83	26.13	21.85
Cash and Noninterest-Earning Deposits	21.98	8.88	11.43	6.69	6.43	10.47
Investment Securities	3.31	8.51	-0.08	-12.34	-13.19	-3.43
Mortgage Derivatives	4.99	8.46	-5.99	-20.32	-7.80	-4.02
Repossessed Assets, Net	-15.54	-8.17	25.00	3.75	-19.09	-11.82
Real Estate Held for Investment, Net	-7.52	4.82	2.37	5.81	-14.97	-5.48
Office Premises & Equipment	13.45	14.53	8.16	8.23	-2.64	5.72
Other Assets	-14.31	-29.44	-16.00	-11.33	-16.45	-16.51
Less: Contra Assets & Valuation Allowances	-56.06	-79.56	-71.42	-83.65	-40.75	-64.90
TOTAL LIABILITIES AND CAPITAL (% Change)	14.60%	11.17%	6.77%	5.92%	5.02%	7.70%
TOTAL DEPOSITS	11.31	10.01	6.03	4.66	0.58	5.07
Deposits less than or equal to \$100,000	8.43	7.47	3.94	2.58	-2.24	2.61
Deposits greater than \$100,000	38.84	26.57	20.06	21.26	15.47	21.13
BORROWINGS	25.57	14.59	6.38	5.64	14.20	13.49
Advances From FHLB	42.07	34.93	18.44	11.29	21.24	23.08
Reverse Repurchase Agreements	4.55	-44.16	13.82	-1.11	0.27	0.68
Other Borrowings	24.82	33.13	-41.39	-3.13	13.56	3.78
Other Liabilities	12.87	9.62	-1.32	16.02	11.81	9.72
Equity Capital	17.41	16.23	16.31	13.10	8.37	13.16

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 / December 1997

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

THIRD QUARTER 1997:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	258	246	363	264	107	1,238

CAPITAL COMPLIANCE						
Meet FDICIA Capital Standards	258	244	362	264	107	1,235
Percent of Thrifts	100.00	99.19	99.72	100.00	100.00	99.76
Consolidated Assets (\$ Billions)	\$146.21	\$62.64	\$151.51	\$93.95	\$308.43	\$762.73
Fail FDICIA Capital Standards	0	2	1	0	0	3
Percent of Thrifts	0.00	0.81	0.28	0.00	0.00	0.24
Consolidated Assets (\$ Billions)	\$0.00	\$0.08	\$0.01	\$0.00	\$0.00	\$0.09
Critically Undercapitalized	0	0	0	0	0	0
Percent of Thrifts	0.00	0.00	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)						
Tangible Equity (\$ Billions)	\$11.24	\$5.56	\$12.08	\$7.73	\$19.93	\$56.54
Tangible Equity Ratio	7.75	8.95	8.07	8.29	6.52	7.48
Median Ratio	8.86	9.03	10.26	8.67	7.45	9.17
Tier 1 Capital (\$ Billions)	\$11.26	\$5.56	\$12.11	\$7.76	\$19.99	\$56.67
Tier 1 Leverage Ratio	7.76	8.96	8.09	8.31	6.54	7.50
Median Ratio	8.86	9.03	10.26	8.67	7.42	9.17
Tier 1 Risk-based Capital Ratio	15.14	14.47	14.51	14.98	10.77	13.07
Median Ratio	18.58	16.56	19.70	17.33	12.67	17.78
Risk-based Capital (\$ Billions)	\$12.06	\$6.19	\$13.05	\$8.23	\$23.33	\$62.84
Total Risk-based Capital Ratio	16.22	16.09	15.64	15.89	12.57	14.50
Median Ratio	19.58	17.43	20.12	18.48	13.86	18.52

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



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

THIRD QUARTER 1997:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	258	246	363	264	107	1,238
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$1,136.12	\$635.85	\$1,146.74	\$879.73	\$2,260.47	\$6,058.92
Mortgage Loans						
Construction & Land Loans	14.34	58.17	66.15	74.43	16.76	229.84
Nonresidential Mortgages	70.84	35.96	38.18	36.00	59.31	240.29
Multifamily Mortgages	33.88	6.29	26.17	12.01	105.92	184.28
1-4 Family Mortgages	795.67	370.32	750.85	594.16	1,894.20	4,405.20
Nonmortgage Loans and Leases						
Commercial Loans	36.58	18.91	30.99	21.05	33.37	140.90
Consumer Loans	184.82	146.20	234.41	142.08	150.91	858.41
NONCURRENT LOANS (\$ Millions)	\$2,035.17	\$481.41	\$825.75	\$454.07	\$2,507.10	\$6,303.51
Mortgage Loans						
Construction & Land Loans	22.86	48.57	49.13	23.56	19.01	163.14
Nonresidential Mortgages	235.35	35.40	45.33	35.35	185.04	536.47
Multifamily Mortgages	161.26	12.71	47.35	11.20	184.73	417.24
1-4 Family Mortgages	1,501.12	290.86	525.28	291.05	2,053.63	4,661.94
Nonmortgage Loans and Leases						
Commercial Loans	47.76	16.57	21.32	22.67	22.36	130.68
Consumer Loans	66.81	77.31	137.34	70.24	42.34	394.04
NET CHARGE-OFFS (\$ Millions)	\$45.53	\$54.86	\$79.89	\$44.71	\$285.72	\$510.71
Mortgage Loans						
Construction & Land Loans	(0.04)	0.83	0.75	(0.15)	(0.29)	1.11
Nonresidential Mortgages	2.22	0.82	0.86	(0.80)	10.66	13.76
Multifamily Mortgages	2.71	(0.90)	1.80	0.22	13.38	17.20
1-4 Family Mortgages	24.11	4.35	6.98	3.76	173.52	212.72
Nonmortgage Loans and Leases						
Commercial Loans	2.58	2.68	1.95	1.54	1.02	9.77
Consumer Loans	7.17	38.44	66.35	33.34	32.23	177.53
Repossessed Assets	5.93	6.15	1.01	3.27	22.54	38.90
Other	0.86	2.49	0.18	3.53	32.65	39.71
REPOSSESSED ASSETS, NET (\$ Millions)	\$323.41	\$259.85	\$186.14	\$210.90	\$919.31	\$1,899.61
Construction & Land Loans	24.13	133.10	10.47	23.15	39.57	230.42
Nonresidential Mortgages	89.25	37.87	49.24	29.28	64.77	270.41
Multifamily Mortgages	34.68	13.61	12.85	63.07	166.61	290.82
1-4 Family Mortgages	169.52	67.65	106.89	86.48	636.78	1,067.32
Other	5.84	7.62	6.69	8.91	11.59	40.64
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)						
Real Estate Loans	\$79.85	\$37.45	\$94.74	\$51.59	\$216.41	\$480.03
Percent of Total Assets	54.62	59.72	62.52	54.91	70.16	62.93
Noncurrent Real Estate Loans	\$1.92	\$0.39	\$0.67	\$0.36	\$2.44	\$5.78
Percent of Total Assets	1.31	0.62	0.74	0.38	0.79	0.76
Real Estate Owned	\$0.32	\$0.25	\$0.18	\$0.20	\$0.91	\$1.86
Percent of Total Assets	0.22	0.40	0.12	0.21	0.29	0.24
Troubled Real Estate Loans	\$2.24	\$0.64	\$0.85	\$0.56	\$3.35	\$7.64
Percent of Total Assets	1.53	1.02	0.56	0.60	1.09	1.00

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 / December 1997

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

THIRD QUARTER 1997:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	258	246	363	264	107	1,238
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.78%	1.01%	0.76%	0.94%	0.73%	0.79%
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.97	1.64	1.70	1.90	0.83	1.55
Nonresidential Mortgages	1.03	0.97	0.77	0.98	0.56	0.80
Multifamily Mortgages	0.57	0.69	0.46	0.54	0.32	0.39
1-4 Family Mortgages	1.21	1.26	0.94	1.42	1.11	1.14
Nonmortgage Loans and Leases						
Commercial Loans	1.56	1.69	1.33	1.21	1.10	1.33
Consumer Loans	2.34	2.88	2.00	1.37	1.83	1.98
NONCURRENT LOANS (% Total Assets)	1.39%	0.77%	0.54%	0.48%	0.81%	0.83%
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	1.55	1.37	1.26	0.60	0.94	1.10
Nonresidential Mortgages	3.43	0.95	0.91	0.96	1.73	1.79
Multifamily Mortgages	2.72	1.39	0.83	0.51	0.56	0.88
1-4 Family Mortgages	2.29	0.99	0.65	0.70	1.20	1.20
Nonmortgage Loans and Leases						
Commercial Loans	2.03	1.48	0.91	1.30	0.74	1.24
Consumer Loans	0.85	1.52	1.17	0.68	0.51	0.91
NET CHARGE-OFFS (% Total Assets)	0.03%	0.09%	0.05%	0.05%	0.09%	0.07%
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.00	0.02	0.02	0.00	-0.01	0.01
Nonresidential Mortgages	0.03	0.02	0.02	-0.02	0.10	0.05
Multifamily Mortgages	0.05	-0.10	0.03	0.01	0.04	0.04
1-4 Family Mortgages	0.04	0.01	0.01	0.01	0.10	0.05
Nonmortgage Loans and Leases						
Commercial Loans	0.11	0.24	0.08	0.09	0.03	0.09
Consumer Loans	0.09	0.76	0.57	0.32	0.39	0.41
Repossessed Assets	1.83	2.37	0.54	1.55	2.45	2.05
Other	0.02	0.11	0.00	0.09	0.26	0.13
REPOSSESSED ASSETS, NET (% Total Assets)	0.22%	0.41%	0.12%	0.22%	0.30%	0.25%
Percent of Outstanding Loans by Loan Type:						
Construction & Land Loans	1.64	3.76	0.27	0.59	1.96	1.55
Nonresidential Mortgages	1.30	1.02	0.99	0.80	0.61	0.90
Multifamily Mortgages	0.58	1.49	0.23	2.86	0.51	0.61
1-4 Family Mortgages	0.26	0.23	0.13	0.21	0.37	0.28
Other	0.12	0.35	0.11	0.23	0.09	0.14
ASSET QUALITY SUMMARY (% Total Assets)						
Net Chargeoffs (Annualized)	0.12%	0.35%	0.21%	0.19%	0.37%	0.27%
Net Provisions for Losses (Annualized)	0.20	0.42	0.21	0.33	0.24	0.25
Valuation Allowances	0.62	1.03	0.58	0.66	0.97	0.79
Noncurrent Loans	1.39	0.77	0.54	0.48	0.81	0.83
Repossessed Assets, Net (% Total Assets)	0.22	0.41	0.12	0.22	0.30	0.25
Troubled Assets	1.61	1.18	0.67	0.71	1.11	1.08

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 / December 1997

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

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	3rd Qtr 1997 Net Income (\$ Millions)	3rd Qtr 1996 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	13	10.82	7.02	0.77	20.59	4.49
DELAWARE	4	2.60	1.47	0.18	(3.90)	5.69
MAINE	11	1.08	0.83	0.10	2.25	0.04
MASSACHUSETTS	23	7.07	5.02	0.61	15.48	0.53
NEW HAMPSHIRE	7	1.35	1.15	0.13	3.25	0.32
NEW JERSEY	57	27.13	19.34	2.76	88.71	3.77
NEW YORK	60	59.80	41.49	4.76	144.96	20.79
PENNSYLVANIA	68	34.49	22.37	2.72	47.26	(12.30)
RHODE ISLAND	4	0.55	0.43	0.08	4.08	2.12
VERMONT	2	0.18	0.15	0.01	0.34	(0.31)
WEST VIRGINIA	9	1.14	0.92	0.14	2.45	(1.81)
-----						
TOTAL	258	\$146.21	\$100.19	\$12.28	\$325.46	\$23.31
SOUTHEAST REGION						
ALABAMA	14	2.28	1.75	0.19	3.10	(3.49)
DISTRICT OF COLUMBIA	1	0.25	0.20	0.02	0.21	(0.35)
FLORIDA	48	16.93	12.48	1.45	38.01	(17.82)
GEORGIA	33	6.29	4.62	0.73	5.92	(7.68)
MARYLAND	63	8.59	6.92	0.89	19.71	(10.42)
NORTH CAROLINA	21	3.68	2.76	0.56	11.08	(3.63)
PUERTO RICO	2	0.38	0.28	0.03	1.32	0.47
SOUTH CAROLINA	34	8.28	6.15	0.80	13.46	(4.37)
VIRGIN ISLANDS	1	0.05	0.04	0.00	(0.13)	0.03
VIRGINIA	29	15.97	11.71	1.33	50.07	(14.86)
-----						
TOTAL	246	\$62.72	\$46.90	\$6.01	\$142.74	(\$62.11)

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. Third quarter 1996 net income data based on thrifts held constant as of September 30, 1997. Financial data as of September 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 / December 1997

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

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	3rd Qtr 1997 Net Income (\$ Millions)	3rd Qtr 1996 Net Income (\$ Millions)
CENTRAL REGION						
ILLINOIS	73	37.84	27.11	3.65	89.56	12.47
INDIANA	62	13.59	9.31	1.22	33.42	(9.93)
KENTUCKY	41	6.40	4.57	0.71	17.26	(3.59)
MICHIGAN	19	25.21	16.25	2.58	51.37	(46.79)
OHIO	122	48.13	33.78	3.97	126.93	(21.79)
TENNESSEE	22	4.06	3.35	0.45	11.71	0.07
WISCONSIN	24	16.29	11.86	1.28	49.11	(13.16)
TOTAL	363	\$151.52	\$106.23	\$13.87	\$379.36	(\$82.71)

MIDWEST REGION						
ARKANSAS	15	3.58	2.64	0.40	7.88	(3.45)
COLORADO	13	2.47	1.92	0.29	6.26	(2.22)
IOWA	28	5.28	3.86	0.51	14.08	(1.57)
KANSAS	19	8.16	5.99	0.89	21.81	(3.95)
LOUISIANA	31	3.67	3.01	0.45	8.89	(5.75)
MINNESOTA	23	2.49	1.81	0.24	6.03	(1.74)
MISSISSIPPI	12	2.27	1.62	0.24	6.71	0.49
MISSOURI	46	7.85	5.99	0.76	19.92	(9.64)
NEBRASKA	13	9.21	5.83	0.68	22.31	(5.29)
NEW MEXICO	10	1.72	1.23	0.14	6.99	(1.63)
NORTH DAKOTA	2	0.66	0.55	0.05	1.75	(0.82)
OKLAHOMA	13	5.61	3.25	0.37	(80.87)	2.08
SOUTH DAKOTA	5	0.87	0.70	0.07	2.54	(0.86)
TEXAS	34	40.27	21.11	3.13	105.88	37.98
TOTAL	264	\$94.11	\$59.51	\$8.22	\$150.19	\$3.63

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. Third quarter 1996 net income data based on thrifts held constant as of September 30, 1997.

Financial data as of September 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)	3rd Qtr 1997 Net Income (\$ Millions)	3rd Qtr 1996 Net Income (\$ Millions)
WEST REGION						
ALASKA	1	0.11	0.10	0.01	0.23	(0.27)
ARIZONA	2	0.58	0.50	0.04	1.56	0.07
CALIFORNIA	62	271.20	172.58	18.31	305.12	(339.58)
GUAM	2	0.27	0.13	0.05	1.20	0.73
HAWAII	4	6.21	3.89	0.44	13.12	(1.46)
IDAHO	4	0.66	0.50	0.07	1.65	(0.83)
MONTANA	10	1.92	1.24	0.22	4.60	0.51
NEVADA	N/A	N/A	N/A	N/A	N/A	N/A
OREGON	7	16.18	3.56	1.61	(17.76)	(1.07)
UTAH	2	1.12	0.42	0.16	3.10	2.64
WASHINGTON	9	10.00	5.88	1.14	37.51	8.86
WYOMING	4	0.35	0.25	0.05	0.83	0.07
-----						
TOTAL	107	\$308.61	\$189.04	\$22.10	\$351.15	(\$330.32)
UNITED STATES						
TOTAL	1,238	\$763.16	\$501.86	\$62.47	\$1,348.89	(\$448.20)

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. Third quarter 1996 net income data based on thrifts held constant as of September 30, 1997. Financial data as of September 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 / December 1997

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

FOR THE QUARTER ENDING:	SEP 1993	SEP 1994	SEP 1995	SEP 1996	SEP 1997
NUMBER OF THRIFT INSTITUTIONS:	1,719	1,578	1,460	1,378	1,238
PROFITABILITY (\$ Millions)					
Interest Income	\$13,008.01	\$12,536.19	\$14,053.22	\$13,882.05	\$13,779.56
Interest Expense	7,153.47	7,000.06	8,914.26	8,403.43	8,414.82
NET INTEREST INCOME	5,854.54	5,536.13	5,138.97	5,478.62	5,364.74
Loss Provisions-Interest Bearing Assets	965.84	386.64	404.15	514.09	484.78
Noninterest Income	1,529.57	1,335.97	2,130.72	1,612.74	1,539.80
Mortgage Loan Servicing Fees	37.68	189.42	183.39	234.35	208.98
Other Fees and Charges	542.14	493.42	554.18	720.24	912.18
Other Noninterest Income	949.75	653.14	1,393.16	658.15	418.64
Noninterest Expense	4,735.46	4,212.98	4,019.97	7,267.20	4,289.92
G&A Expense	4,233.68	4,006.36	3,744.99	7,113.66	4,114.49
Goodwill Amortization	338.36	130.87	211.80	125.51	136.38
Loss Provisions-Noninterest Bearing Assets	163.42	75.75	63.18	28.04	39.05
Income Before Taxes & Extraordinary Items	1,682.81	2,272.47	2,845.57	(689.93)	2,129.85
Income Taxes	661.73	767.13	1,017.77	(456.35)	779.57
Extraordinary Items	(244.14)	(264.52)	(240.54)	(249.36)	(2.72)
NET INCOME	776.94	1,240.82	1,587.27	(482.94)	1,347.56
PROFITABILITY (% of Average Assets Annualized)					
Interest Income	6.65%	6.56%	7.28%	7.21%	7.30%
Interest Expense	3.66	3.66	4.62	4.36	4.46
NET INTEREST INCOME	2.99	2.90	2.66	2.84	2.84
Loss Provisions-Interest Bearing Assets	0.49	0.20	0.21	0.27	0.26
Noninterest Income	0.78	0.70	1.10	0.84	0.82
Mortgage Loan Servicing Fees	0.02	0.10	0.09	0.12	0.11
Other Fees and Charges	0.28	0.26	0.29	0.37	0.48
Other Noninterest Income	0.49	0.34	0.72	0.34	0.22
Noninterest Expense	2.42	2.20	2.08	3.77	2.27
G&A Expense	2.16	2.10	1.94	3.69	2.18
Goodwill Amortization	0.17	0.07	0.11	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.08	0.04	0.03	0.01	0.02
Income Before Taxes & Extraordinary Items	0.86	1.19	1.47	-0.36	1.13
Income Taxes	0.34	0.40	0.53	-0.24	0.41
Extraordinary Items	-0.12	-0.14	-0.12	-0.13	0.00
NET INCOME	0.40	0.65	0.82	-0.25	0.71
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	0.40	0.65	0.82	-0.25	0.71
Median Ratio	1.01	0.87	0.76	-0.52	0.87
Return on Average Equity (Annualized)	5.41	8.51	10.54	-3.16	8.76
Median Ratio	12.01	9.51	7.78	-5.10	8.65
Net Interest Margin (Annualized)	2.99	2.90	2.66	2.84	2.84
Median Ratio	3.41	3.38	3.08	3.21	3.22
Number of Profitable Thrifts	1,623	1,465	1,374	303	1,172
Percent Profitable	94.42	92.84	94.11	21.99	94.67
Profits (\$ Millions)	\$1,689.21	\$1,463.22	\$1,635.72	\$369.93	\$1,661.29
Number of Unprofitable Thrifts	96	113	86	1,075	66
Percent Unprofitable	5.58	7.16	5.89	78.01	5.33
Losses (\$ Millions)	(\$912.27)	(\$222.40)	(\$48.46)	(\$852.87)	(\$313.73)

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 / December 1997

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

FOR THE QUARTER ENDING:	SEP 1993	SEP 1994	SEP 1995	SEP 1996	SEP 1997
NUMBER OF THRIFT INSTITUTIONS:	1,719	1,578	1,460	1,378	1,238

TOTAL ASSETS (\$ Billions)	\$785.44	\$772.14	\$775.02	\$777.78	\$762.82
1 - 4 Family Mortgages	363.97	354.46	371.44	383.46	387.76
Mortgage Pool Securities	115.74	127.91	123.57	116.57	103.75
Multifamily Mortgages	53.82	52.34	50.96	49.01	47.54
Nonresidential Mortgages	40.09	35.85	33.05	32.91	29.91
Construction Loans	12.52	14.18	14.44	17.96	11.38
Land Loans	3.79	3.42	3.31	3.73	3.45
Commercial Loans	5.34	4.94	7.05	9.16	10.57
Consumer Loans	35.00	35.67	37.49	40.57	43.31
Cash and Noninterest-Earning Deposits	11.29	10.21	10.17	9.86	9.78
Investment Securities	110.13	107.48	98.02	91.16	80.40
Mortgage Derivatives	40.95	46.16	44.18	40.48	36.12
Repossessed Assets, Net	8.01	3.93	2.74	2.28	1.90
Real Estate Held for Investment, Net	0.71	0.38	0.17	0.51	0.45
Office Premises & Equipment	8.55	8.39	8.04	8.17	7.82
Other Assets	32.45	29.85	29.97	29.09	30.00
Less: Contra Assets & Valuation Allowances	15.96	16.85	15.40	16.65	5.20

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$785.44	\$772.14	\$775.02	\$777.78	\$762.82
TOTAL DEPOSITS	589.41	555.88	537.58	522.97	501.68
Deposits less than or equal to \$100,000	527.89	493.62	471.97	454.65	424.91
Deposits greater than \$100,000	61.52	62.27	65.61	68.32	76.77
Escrows	6.75	5.55	6.42	7.40	8.18
BORROWINGS	120.85	142.97	160.38	175.31	180.18
Advances From FHLB	74.96	83.36	80.37	98.80	106.61
Reverse Repurchase Agreements	27.53	36.26	53.07	44.81	42.34
Other Borrowings	18.36	23.35	26.93	31.69	31.23
Other Liabilities	9.85	8.80	9.54	11.26	10.38
Equity Capital	58.57	58.93	61.11	60.83	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:	SEP 1993	SEP 1994	SEP 1995	SEP 1996	SEP 1997
NUMBER OF THRIFT INSTITUTIONS:	1,719	1,578	1,460	1,378	1,238

TOTAL ASSETS (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%
1 - 4 Family Mortgages	46.34	45.91	47.93	49.30	50.83
Mortgage Pool Securities	14.74	16.57	15.94	14.99	13.60
Multifamily Mortgages	6.85	6.78	6.58	6.30	6.23
Nonresidential Mortgages	5.10	4.64	4.26	4.23	3.92
Construction Loans	1.59	1.84	1.86	2.31	1.49
Land Loans	0.48	0.44	0.43	0.48	0.45
Commercial Loans	0.68	0.64	0.91	1.18	1.39
Consumer Loans	4.46	4.62	4.84	5.22	5.68
Cash and Noninterest-Earning Deposits	1.44	1.32	1.31	1.27	1.28
Investment Securities	14.02	13.92	12.65	11.72	10.54
Mortgage Derivatives	5.21	5.98	5.70	5.20	4.74
Repossessed Assets, Net	1.02	0.51	0.35	0.29	0.25
Real Estate Held for Investment, Net	0.09	0.05	0.02	0.07	0.06
Office Premises & Equipment	1.09	1.09	1.04	1.05	1.03
Other Assets	4.13	3.87	3.87	3.74	3.93
Less: Contra Assets & Valuation Allowances	2.03	2.18	1.99	2.14	0.68

TOTAL LIABILITIES AND CAPITAL (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%
TOTAL DEPOSITS	75.04	71.99	69.36	67.24	65.77
Deposits less than or equal to \$100,000	67.21	63.93	60.90	58.46	55.70
Deposits greater than \$100,000	7.83	8.06	8.47	8.78	10.06
Escrows	0.86	0.72	0.83	0.95	1.07
BORROWINGS	15.39	18.52	20.69	22.54	23.62
Advances From FHLB	9.54	10.80	10.37	12.70	13.98
Reverse Repurchase Agreements	3.51	4.70	6.85	5.76	5.55
Other Borrowings	2.34	3.02	3.47	4.07	4.09
Other Liabilities	1.25	1.14	1.23	1.45	1.36
Equity Capital	7.46	7.63	7.88	7.82	8.18

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:	SEP 1993	SEP 1994	SEP 1995	SEP 1996	SEP 1997
NUMBER OF THRIFT INSTITUTIONS:	1,719	1,578	1,460	1,378	1,238
TOTAL ASSETS (% Change)	3.13%	4.56%	6.41%	5.15%	7.70%
1 - 4 Family Mortgages	2.71	3.33	10.56	8.29	10.53
Mortgage Pool Securities	4.31	16.61	4.56	-2.15	-0.98
Multifamily Mortgages	5.08	-0.43	1.01	-0.82	1.66
Nonresidential Mortgages	-1.33	-4.43	-1.19	5.96	0.78
Construction Loans	8.71	23.64	9.22	30.73	-28.81
Land Loans	-6.04	0.90	5.14	20.19	0.75
Commercial Loans	-53.01	12.54	54.53	36.97	30.93
Consumer Loans	9.15	8.44	12.87	12.36	21.85
Cash and Noninterest-Earning Deposits	15.20	-4.07	4.55	1.61	10.47
Investment Securities	13.06	6.33	-4.02	-0.94	-3.43
Mortgage Derivatives	24.17	24.99	-1.51	-4.26	-4.02
Repossessed Assets, Net	-21.26	-44.23	-23.12	-11.03	-11.82
Real Estate Held for Investment, Net	-16.83	-37.88	-53.45	244.31	-5.48
Office Premises & Equipment	13.63	6.26	6.23	9.17	5.72
Other Assets	-38.47	-36.12	-24.40	-24.90	-16.51
Less: Contra Assets & Valuation Allowances	3.99	11.65	-2.34	15.71	-64.90
TOTAL LIABILITIES AND CAPITAL (% Change)	3.13%	4.56%	6.41%	5.15%	7.70%
TOTAL DEPOSITS	-2.43	0.22	2.37	2.15	5.07
Deposits less than or equal to \$100,000	-2.24	-0.60	1.05	1.26	2.61
Deposits greater than \$100,000	-4.02	7.17	12.94	8.51	21.13
BORROWINGS	33.02	26.34	19.86	13.66	13.49
Advances From FHLB	32.34	17.57	0.79	29.16	23.08
Reverse Repurchase Agreements	47.36	42.26	62.78	-13.64	0.68
Other Borrowings	18.25	39.20	25.51	22.59	3.78
Other Liabilities	11.79	-6.95	16.56	-33.24	9.72
Equity Capital	12.95	6.81	9.78	4.79	13.16

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:	SEP 1993	SEP 1994	SEP 1995	SEP 1996	SEP 1997
NUMBER OF THRIFT INSTITUTIONS:	1,719	1,578	1,460	1,378	1,238

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	1,702	1,565	1,454	1,374	1,235
Percent of Thrifts	99.01	99.18	99.59	99.71	99.76
Consolidated Assets (\$ Billions)	\$786.00	\$770.90	\$775.52	\$777.03	\$762.73
Fail FDICIA Capital Standards	17	13	6	4	3
Percent of Thrifts	0.99	0.82	0.41	0.29	0.24
Consolidated Assets (\$ Billions)	\$3.43	\$4.83	\$1.22	\$0.75	\$0.09
Critically Undercapitalized	1	1	0	1	0
Percent of Thrifts	0.06	0.06	0.00	0.07	0.00
Consolidated Assets (\$ Billions)	\$0.01	\$0.04	\$0.00	\$0.02	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$54.88	\$54.55	\$56.74	\$56.57	\$56.54
Tangible Equity Ratio	7.00	7.08	7.35	7.29	7.48
Median Ratio	7.74	8.32	8.78	8.63	9.17
Tier 1 Capital (\$ Billions)	\$55.26	\$54.91	\$56.98	\$56.74	\$56.67
Tier 1 Leverage Ratio	7.05	7.12	7.38	7.31	7.50
Median Ratio	7.76	8.33	8.78	8.61	9.17
Tier 1 Risk-based Capital Ratio	12.98	13.31	13.63	13.20	13.07
Median Ratio	16.02	17.17	17.70	16.95	17.78
Risk-based Capital (\$ Billions)	\$61.69	\$60.95	\$63.00	\$62.69	\$62.84
Total Risk-based Capital Ratio	14.49	14.78	15.07	14.58	14.50
Median Ratio	16.80	18.01	18.38	17.69	18.52

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

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

FOR THE QUARTER ENDING:	SEP 1993	SEP 1994	SEP 1995	SEP 1996	SEP 1997
NUMBER OF THRIFT INSTITUTIONS:	1,719	1,578	1,460	1,378	1,238
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$7,891.46	\$6,315.96	\$6,435.39	\$6,718.66	\$6,058.92
Mortgage Loans					
Construction & Land Loans	238.57	145.58	185.23	220.56	229.84
Nonresidential Mortgages	657.76	478.95	362.77	360.16	240.29
Multifamily Mortgages	727.92	628.80	367.09	282.42	184.28
1-4 Family Mortgages	5,595.75	4,480.89	4,847.51	5,003.15	4,405.20
Nonmortgage Loans and Leases					
Commercial Loans	105.70	70.73	85.41	96.94	140.90
Consumer Loans	565.77	511.00	587.38	755.43	858.41
NONCURRENT LOANS (\$ Millions)	\$11,123.31	\$8,088.31	\$6,535.91	\$6,802.69	\$6,303.51
Mortgage Loans					
Construction & Land Loans	848.39	374.34	246.24	209.50	163.14
Nonresidential Mortgages	1,805.58	1,057.46	743.37	618.14	536.47
Multifamily Mortgages	2,258.04	1,611.91	778.53	732.15	417.24
1-4 Family Mortgages	5,599.93	4,584.73	4,378.32	4,745.35	4,661.94
Nonmortgage Loans and Leases					
Commercial Loans	282.90	180.79	121.01	150.00	130.68
Consumer Loans	328.47	279.08	268.43	347.56	394.04
NET CHARGE-OFFS (\$ Millions)	\$1,167.02	\$835.23	\$572.16	\$548.30	\$510.71
Mortgage Loans					
Construction & Land Loans	23.04	15.26	19.82	3.51	1.11
Nonresidential Mortgages	130.60	64.14	68.96	25.12	13.76
Multifamily Mortgages	101.53	189.13	76.31	71.48	17.20
1-4 Family Mortgages	391.67	262.90	161.49	181.90	212.72
Nonmortgage Loans and Leases					
Commercial Loans	65.57	9.52	8.13	5.53	9.77
Consumer Loans	108.86	83.93	121.99	130.18	177.53
Repossessed Assets	309.26	192.20	97.62	73.96	38.90
Other	36.49	18.15	17.84	56.63	39.71
REPOSSESSED ASSETS, NET (\$ Millions)	\$8,013.00	\$3,925.01	\$2,738.77	\$2,276.91	\$1,899.61
Construction & Land Loans	2,144.93	1,119.10	665.91	429.97	230.42
Nonresidential Mortgages	2,223.35	1,113.11	536.25	397.71	270.41
Multifamily Mortgages	1,578.77	666.57	544.20	324.07	290.82
1-4 Family Mortgages	2,723.31	1,447.76	1,253.26	1,288.97	1,067.32
Other	68.00	32.82	25.48	47.17	40.64
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$474.17	\$460.25	\$473.20	\$487.07	\$480.03
Percent of Total Assets	60.37	59.61	61.06	62.62	62.93
Noncurrent Real Estate Loans	\$10.51	\$7.63	\$6.15	\$6.31	\$5.78
Percent of Total Assets	1.34	0.99	0.79	0.81	0.76
Real Estate Owned	\$8.67	\$4.35	\$3.00	\$2.44	\$1.86
Percent of Total Assets	1.10	0.56	0.39	0.31	0.24
Troubled Real Estate Loans	\$19.18	\$11.97	\$9.15	\$8.75	\$7.64
Percent of Total Assets	2.44	1.55	1.18	1.12	1.00

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

FOR THE QUARTER ENDING:	SEP 1993	SEP 1994	SEP 1995	SEP 1996	SEP 1997
NUMBER OF THRIFT INSTITUTIONS:	1,719	1,578	1,460	1,378	1,238
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	1.00%	0.82%	0.83%	0.86%	0.79%
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.46	0.83	1.04	1.02	1.55
Nonresidential Mortgages	1.64	1.34	1.10	1.09	0.80
Multifamily Mortgages	1.35	1.20	0.72	0.58	0.39
1-4 Family Mortgages	1.54	1.26	1.31	1.30	1.14
Nonmortgage Loans and Leases					
Commercial Loans	1.98	1.43	1.21	1.06	1.33
Consumer Loans	1.62	1.43	1.57	1.86	1.98
NONCURRENT LOANS (% Total Assets)	1.42%	1.05%	0.84%	0.87%	0.83%
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	5.20	2.13	1.39	0.97	1.10
Nonresidential Mortgages	4.50	2.95	2.25	1.88	1.79
Multifamily Mortgages	4.20	3.08	1.53	1.49	0.88
1-4 Family Mortgages	1.54	1.29	1.18	1.24	1.20
Nonmortgage Loans and Leases					
Commercial Loans	5.30	3.66	1.72	1.64	1.24
Consumer Loans	0.94	0.78	0.72	0.86	0.91
NET CHARGE-OFFS (% Total Assets)	0.15%	0.11%	0.07%	0.07%	0.07%
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.14	0.09	0.11	0.02	0.01
Nonresidential Mortgages	0.33	0.18	0.21	0.08	0.05
Multifamily Mortgages	0.19	0.36	0.15	0.15	0.04
1-4 Family Mortgages	0.11	0.07	0.04	0.05	0.05
Nonmortgage Loans and Leases					
Commercial Loans	1.23	0.19	0.12	0.06	0.09
Consumer Loans	0.31	0.24	0.33	0.32	0.41
Reposessed Assets	3.86	4.90	3.56	3.25	2.05
Other	0.11	0.06	0.06	0.19	0.13
REPOSSESSED ASSETS, NET (% Total Assets)	1.02%	0.51%	0.35%	0.29%	0.25%
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	13.16	6.36	3.75	1.98	1.55
Nonresidential Mortgages	5.55	3.10	1.62	1.21	0.90
Multifamily Mortgages	2.93	1.27	1.07	0.66	0.61
1-4 Family Mortgages	0.75	0.41	0.34	0.34	0.28
Other	0.21	0.11	0.09	0.16	0.14
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.59%	0.43%	0.30%	0.28%	0.27%
Net Provisions for Losses (Annualized)	0.49	0.20	0.21	0.26	0.25
Valuation Allowances	1.03	0.92	0.77	0.76	0.79
Noncurrent Loans	1.42	1.05	0.84	0.87	0.83
Reposessed Assets, Net (% Total Assets)	1.02	0.51	0.35	0.29	0.25
Troubled Assets	2.44	1.56	1.20	1.17	1.08

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 / December 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.

Reposessed Assets

Includes real estate (1-4 dwelling units, 5 or more dwelling units, nonresidential and land) and other reposessed assets. Prior to March 1993, construction was included in each loan category. Net reposessed 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 September 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 reposessed assets.

Troubled Real Estate Loans

Includes noncurrent mortgage loans and real estate owned.

Valuation Allowances

Amount of valuation allowances for all assets.

