

Industry Performance

Selected Indicators - Q1 1997

	INDUSTRY AGGREGATES
	Year-to-Date and Prior Four Year
	Statement of Operations

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| INDUSTRY OVER TIME

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| Statement of Operations

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| Statement of Condition

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| Capital Measures

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| Asset Quality Indicators

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| TECHNICAL NOTES

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NOTE: Beginning with the quarter ended June 1996, all data are o
June 1996, most financial data are presented on an unconsolidated

PROFITABILITY FOR OTS-REGULATED PRI
YEAR-TO-DATE AND P

	INDUSTRY AGGREGATES:	1993	1994

	SELECTED INDICATORS (Percent)		
	Return on Average Assets	0.63%	0.56%
	Median Ratio	0.97%	0.82%
	Return on Average Equity	8.66%	7.36%
	Median Ratio	11.79%	9.06%

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PROFITABILITY (\$ Millions)		
Interest Income	\$52,535.54	\$49,852.82
Interest Expense	29,018.04	27,647.75
NET INTEREST INCOME	23,517.49	22,205.07
Loss Provisions-Interest Bearing Assets	3,582.52	2,091.57
Noninterest Income	6,412.31	4,930.67
Mortgage Loan Servicing Fees	405.44	696.09
Other Fees and Charges	2,100.66	1,986.43
Other Noninterest Income	3,906.21	2,248.15
Noninterest Expense	18,507.51	17,597.10
G&A Expense	16,684.11	16,373.43
Goodwill Amortization	824.49	724.98
Loss Provisions-Noninterest Bearing Assets	998.91	498.69
Income Before Taxes & Extraordinary Items	7,839.77	7,447.07
Income Taxes	2,819.00	2,743.97
Extraordinary Items	(103.90)	(428.02)
NET INCOME	4,916.87	4,275.08
Profits	\$6,945.55	\$5,957.27
Losses	(\$2,028.68)	(\$1,682.20)
PROFITABILITY (% of Average Assets Annualized)		
Interest Income	6.72%	6.50%
Interest Expense	3.71	3.61

NET INTEREST INCOME	3.01	2.90
Loss Provisions-Interest Bearing Assets	0.46	0.27
Noninterest Income	0.82	0.64
Mortgage Loan Servicing Fees	0.05	0.09
Other Fees and Charges	0.27	0.26
Other Noninterest Income	0.50	0.29
Noninterest Expense	2.37	2.30
G&A Expense	2.13	2.14
Goodwill Amortization	0.11	0.09
Loss Provisions-Noninterest Bearing Assets	0.13	0.07
Income Before Taxes & Extraordinary Items	1.00	0.97
Income Taxes	0.36	0.36
Extraordinary Items	-0.01	-0.06
NET INCOME	0.63	0.56
Profits	0.89	0.78
Losses	-0.26	-0.22

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 ass

Return on Average Assets (Return on Average Equity) are based on reported net income and

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

STATEMENT OF OPERATIONS FOR OTS-REGULAT

FOR THE QUARTER ENDING:	MAR 1995	JUN 1995	SEP 1995
NUMBER OF THRIFT INSTITUTIONS:	1,512	1,477	1,460
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PROFITABILITY (\$ Millions)			
Interest Income	\$13,411.26	\$13,845.88	\$14,053.22
Interest Expense	8,283.78	8,780.18	8,914.26
NET INTEREST INCOME	5,127.48	5,065.70	5,138.97
Loss Provisions-Interest Bearing Assets	404.98	412.01	404.15
Noninterest Income	1,111.92	1,409.33	2,130.72
Mortgage Loan Servicing Fees	193.24	193.55	183.39

Other Fees and Charges	486.57	518.64	554.18
Other Noninterest Income	432.11	697.14	1,393.16
Noninterest Expense	4,062.24	3,962.29	4,019.97
G&A Expense	3,862.66	3,806.73	3,744.99
Goodwill Amortization	126.01	114.13	211.80
Loss Provisions-Noninterest Bearing Assets	73.57	41.43	63.18
Income Before Taxes & Extraordinary Items	1,772.19	2,100.74	2,845.57
Income Taxes	612.62	753.87	1,017.77
Extraordinary Items	5.21	(1.26)	(240.54)
NET INCOME	1,164.78	1,345.61	1,587.27

| PROFITABILITY (% of Average Assets Annualized)

Interest Income	6.94%	7.17%	7.28%
Interest Expense	4.29	4.54	4.62
NET INTEREST INCOME	2.66	2.62	2.66
Loss Provisions-Interest Bearing Assets	0.21	0.21	0.21
Noninterest Income	0.58	0.73	1.10
Mortgage Loan Servicing Fees	0.10	0.10	0.09
Other Fees and Charges	0.25	0.27	0.29
Other Noninterest Income	0.22	0.36	0.72
Noninterest Expense	2.10	2.05	2.08
G&A Expense	2.00	1.97	1.94
Goodwill Amortization	0.07	0.06	0.11
Loss Provisions-Noninterest Bearing Assets	0.04	0.02	0.03

Income Before Taxes & Extraordinary Items	0.92	1.09	1.47
Income Taxes	0.32	0.39	0.53
Extraordinary Items	0.00	0.00	-0.12
NET INCOME	0.60	0.70	0.82
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PROFITABILITY (Percent)			
Return on Average Assets (Annualized)	0.60	0.70	0.82
Median Ratio	0.79	0.76	0.76
Return on Average Equity (Annualized)	8.01	9.10	10.54
Median Ratio	8.69	8.01	7.78
Net Interest Margin (Annualized)	2.66	2.62	2.66
Median Ratio	3.28	3.14	3.08
Number of Profitable Thrifts	1,406	1,376	1,374
Percent Profitable	92.99	93.16	94.11
Profits (\$ Millions)	\$1,419.10	\$1,445.58	\$1,635.72
Number of Unprofitable Thrifts	106	101	86
Percent Unprofitable	7.01	6.84	5.89
Losses (\$ Millions)	(\$254.32)	(\$99.96)	(\$48.46)
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All data exclude self-liquidating thrifts. See Technical Notes for details.

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Office of Thrift Supervision / June 1997

STATEMENT OF CONDITION FOR OTS-REGULATED

FOR THE QUARTER ENDING:	MAR 1995	JUN 1995	SEP 1995
NUMBER OF THRIFT INSTITUTIONS:	1,512	1,477	1,460

TOTAL ASSETS (\$ Billions)	\$779.58	\$777.41	\$775.02
1 - 4 Family Mortgages	370.53	367.47	371.44
Mortgage Pool Securities	128.07	126.93	123.57
Multi family Mortgages	50.66	51.07	50.96

Nonresidential Mortgages	34.83	33.67	33.05
Construction Loans	13.33	13.99	14.44
Land Loans	3.30	3.25	3.31
Commercial Loans	6.63	6.49	7.05
Consumer Loans	35.42	36.29	37.49
Cash and Noninterest-Earning Deposits	9.44	9.95	10.17
Investment Securities	100.79	101.67	98.02
Mortgage Derivatives	43.47	45.51	44.18
Repossessed Assets, Net	3.17	2.84	2.74
Real Estate Held for Investment, Net	0.26	0.19	0.17
Office Premises & Equipment	8.27	8.17	8.04
Other Assets	30.34	30.70	29.97
Less: Contra Assets & Valuation Allowances	15.44	15.27	15.40
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$779.58	\$777.41	\$775.02
TOTAL DEPOSITS	553.00	549.58	537.58
Deposits less than or equal to \$100,000	489.96	485.11	471.97
Deposits greater than \$100,000	62.69	64.46	65.61
Escrows	5.45	6.36	6.42
BORROWINGS	153.41	152.13	160.38
Advances From FHLB	83.54	79.35	80.37
Reverse Repurchase Agreements	43.09	48.07	53.07
Other Borrowings	26.78	24.71	26.93

Other Liabilities	8.52	9.41	9.54
Equity Capital	59.21	59.94	61.11
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One thrift did not report financial data for March 1997.

Beginning in 1997, detailed asset categories are reported net of specific valuation allow

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Office of Thrift Supervision / June 1997

STATEMENT OF CONDITION FOR OTS-REGULATED

FOR THE QUARTER ENDING:	MAR 1995	JUN 1995	SEP 1995

NUMBER OF THRIFT INSTITUTIONS:	1,512	1,477	1,460
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TOTAL ASSETS (% of Total Assets)	100.00%	100.00%	100.00%
1 - 4 Family Mortgages	47.53	47.27	47.93
Mortgage Pool Securities	16.43	16.33	15.94
Multifamily Mortgages	6.50	6.57	6.58
Nonresidential Mortgages	4.47	4.33	4.26
Construction Loans	1.71	1.80	1.86
Land Loans	0.42	0.42	0.43
Commercial Loans	0.85	0.84	0.91
Consumer Loans	4.54	4.67	4.84
Cash and Noninterest-Earning Deposits	1.21	1.28	1.31
Investment Securities	12.93	13.08	12.65
Mortgage Derivatives	5.58	5.85	5.70
Repossessed Assets, Net	0.41	0.37	0.35
Real Estate Held for Investment, Net	0.03	0.02	0.02
Office Premises & Equipment	1.06	1.05	1.04
Other Assets	3.89	3.95	3.87
Less: Contra Assets & Valuation Allowances	1.98	1.96	1.99
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TOTAL LIABILITIES			
AND CAPITAL (% of Total Assets)	100.00%	100.00%	100.00%
TOTAL DEPOSITS	70.94	70.69	69.36
Deposits less than or equal to \$100,000	62.85	62.40	60.90
Deposits greater than \$100,000	8.04	8.29	8.47
Escrows	0.70	0.82	0.83
BORROWINGS	19.68	19.57	20.69
Advances From FHLB	10.72	10.21	10.37
Reverse Repurchase Agreements	5.53	6.18	6.85
Other Borrowings	3.44	3.18	3.47
Other Liabilities	1.09	1.21	1.23
Equity Capital	7.59	7.71	7.88

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Office of Thrift Supervision / June 1997

(Percent Change From Same Quarter P

FOR THE QUARTER ENDING:	MAR 1995	JUN 1995	SEP 1995
NUMBER OF THRIFT INSTITUTIONS:	1,512	1,477	1,460

TOTAL ASSETS (% Change)	7.44%	7.19%	6.41%
1 - 4 Family Mortgages	12.66	10.50	10.56
Mortgage Pool Securities	13.07	9.74	4.56
Multi family Mortgages	-0.93	0.95	1.01
Nonresidential Mortgages	0.09	-0.19	-1.19
Construction Loans	16.28	11.27	9.22
Land Loans	7.15	8.06	5.14
Commercial Loans	62.25	53.38	54.53
Consumer Loans	11.08	10.23	12.87
Cash and Noninterest-Earning Deposits	-11.03	5.49	4.55
Investment Securities	-7.46	-3.67	-4.02

Mortgage Derivatives	-3.46	-0.99	-1.51
Repossessed Assets, Net	-33.62	-29.30	-23.12
Real Estate Held for Investment, Net	-49.32	-56.54	-53.45
Office Premises & Equipment	9.87	8.55	6.23
Other Assets	-27.90	-24.14	-24.40
Less: Contra Assets & Valuation Allowances	2.54	-3.82	-2.34
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TOTAL LIABILITIES AND CAPITAL (% Change)	7.44%	7.19%	6.41%
TOTAL DEPOSITS	2.49	3.52	2.37
Deposits less than or equal to \$100,000	1.83	2.41	1.05
Deposits greater than \$100,000	7.34	12.70	12.94
BORROWINGS	32.83	21.32	19.86
Advances From FHLB	16.33	5.07	0.79
Reverse Repurchase Agreements	49.53	49.01	62.78
Other Borrowings	80.14	40.25	25.51
Other Liabilities	-10.14	14.03	16.56
Equity Capital	7.73	8.70	9.78
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STRUCTURAL AND LOAN ACTIVITY FOR OTS-REGULATE

FOR THE QUARTER ENDING:	MAR 1995	JUN 1995	SEP 1995
NUMBER OF THRIFT INSTITUTIONS:	1,512	1,477	1,460

SELECTED STRUCTURAL DATA			
Number of Conservatorships/Receiverships	1	0	0
Consolidated Assets (\$ Billions)	0.31	0.00	0.00

Number of Bank Charter Conversions	7	12	4
Consolidated Assets (\$ Billions)	1.96	2.59	1.48
Number of Bank Acquisitions	18	12	9
Consolidated Assets (\$ Billions)	7.17	7.76	5.04
Number of Thrift Mergers	15	8	6
Consolidated Assets (\$ Billions)	21.99	1.41	0.59

| LOAN ACTIVITY (\$ Millions)

| Mortgage Pool Securities

Total Purchases	\$10,408.11	\$7,917.25	\$7,736.57
Total Sales	5,820.04	7,124.70	4,322.55
Mortgage Originations	26,702.38	31,784.09	37,714.03
Construction Loans	3,418.05	4,294.53	4,378.76
1-4 Family Mortgages	2,927.66	3,768.22	3,767.12
Permanent Loans Secured by 1-4 Family Unit	20,601.72	24,633.84	30,718.54
Mortgage Refinancings	1,703.38	2,535.65	3,944.84
Mortgage Purchases	7,822.78	10,165.52	11,245.21
Secured by 1-4 Family Mortgages	7,407.18	9,622.32	10,649.65
Mortgage Sales	11,930.74	21,703.53	20,223.03
Secured by 1-4 Family Mortgages	11,591.44	21,101.98	19,610.07
Nonmortgage Originations and Purchases	10,230.54	11,501.55	11,807.32
Consumer Loans	8,579.75	9,554.26	9,647.89

OTHER INDICATORS (Percent Annualized)			
Asset Growth Rate	6.45%	4.69%	2.33%
Cost of Funds	4.73	5.02	5.12
Asset Yield	7.50	7.73	7.85
Mortgage Portfolio Yield	7.61	7.81	7.96

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Office of Thrift Supervision / June 1997

FOR THE QUARTER ENDING:	MAR 1995	JUN 1995	SEP 1995
NUMBER OF THRIFT INSTITUTIONS:	1,512	1,477	1,460

CAPITAL COMPLIANCE

Meet FDICIA Capital Standards	1,501	1,470	1,454
Percent of Thrifts	99.27	99.53	99.59
Consolidated Assets (\$ Billions)	\$777.06	\$777.92	\$775.52
Fail FDICIA Capital Standards	10	6	6
Percent of Thrifts	0.66	0.41	0.41
Consolidated Assets (\$ Billions)	\$4.62	\$1.62	\$1.22
Critically Undercapitalized	1	0	0
Percent of Thrifts	0.07	0.00	0.00
Consolidated Assets (\$ Billions)	\$1.71	\$0.00	\$0.00

CAPITAL RATIOS (Percent)

Tangible Equity (\$ Billions)	\$54.79	\$55.08	\$56.74
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Tangible Equity Ratio	7.05	7.11	7.35
Median Ratio	8.50	8.63	8.78
Tier 1 Capital (\$ Billions)	\$55.10	\$55.38	\$56.98
Tier 1 Leverage Ratio	7.09	7.15	7.38
Median Ratio	8.50	8.63	8.78
Tier 1 Risk-based Capital Ratio	13.26	13.25	13.63
Median Ratio	17.43	17.44	17.70
Risk-based Capital (\$ Billions)	\$61.13	\$61.44	\$63.00
Total Risk-based Capital Ratio	14.71	14.70	15.07
Median Ratio	18.18	18.14	18.38

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Office of Thrift Supervision / June 1997

ASSET QUALITY INDICATORS FOR OTS-REGULAT

FOR THE QUARTER ENDING:	MAR 1995	JUN 1995	SEP 1995
NUMBER OF THRIFT INSTITUTIONS:	1,512	1,477	1,460

LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$6,084.68	\$5,854.11	\$6,435.39
Mortgage Loans			
Construction & Land Loans	171.71	198.24	185.23
Nonresidential Mortgages	419.75	351.31	362.77
Multifamily Mortgages	512.88	414.32	367.09
1-4 Family Mortgages	4,394.86	4,291.57	4,847.51
Nonmortgage Loans and Leases			
Commercial Loans	77.85	81.61	85.41
Consumer Loans	507.63	517.05	587.38

NONCURRENT LOANS (\$ Millions)	\$6,936.01	\$6,753.25	\$6,535.91
Mortgage Loans			
Construction & Land Loans	272.26	258.71	246.24
Nonresidential Mortgages	951.19	1,024.14	743.37
Multifamily Mortgages	1,077.87	837.20	778.53
1-4 Family Mortgages	4,263.38	4,264.04	4,378.32
Nonmortgage Loans and Leases			

Commercial Loans	127.98	123.81	121.01
Consumer Loans	243.33	245.35	268.43

NET CHARGE-OFFS (\$ Millions)	\$534.73	\$688.85	\$572.16
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Mortgage Loans			
Construction & Land Loans	7.20	17.13	19.82
Nonresidential Mortgages	59.36	102.77	68.96
Multifamily Mortgages	69.93	100.24	76.31
1-4 Family Mortgages	177.40	170.54	161.49
Nonmortgage Loans and Leases			
Commercial Loans	17.37	4.58	8.13
Consumer Loans	71.42	84.30	121.99
Repossessed Assets	103.67	154.83	97.62
Other	28.38	54.47	17.84

REPOSSESSED ASSETS, NET (\$ Millions)	\$3,173.19	\$2,839.51	\$2,738.77
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Construction & Land Loans	804.20	660.90	665.91
Nonresidential Mortgages	784.31	620.04	536.25
Multifamily Mortgages	587.69	567.78	544.20
1-4 Family Mortgages	1,345.01	1,268.02	1,253.26
Other	26.39	23.88	25.48

| ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)

Real Estate Loans	\$472.64	\$469.43	\$473.20
Percent of Total Assets	60.63	60.38	61.06
Noncurrent Real Estate Loans	\$6.56	\$6.38	\$6.15
Percent of Total Assets	0.84	0.82	0.79
Real Estate Owned	\$3.52	\$3.12	\$3.00
Percent of Total Assets	0.45	0.40	0.39
Troubled Real Estate Loans	\$10.09	\$9.50	\$9.15
Percent of Total Assets	1.29	1.22	1.18

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 Beginning in 1997, net charge-off data include net changes in specific valuation allowance
 Office of Thrift Supervision / June 1997

FOR THE QUARTER ENDING:	MAR 1995	JUN 1995	SEP 1995
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NUMBER OF THRIFT INSTITUTIONS:	1,512	1,477	1,460
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LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.78%	0.75%	0.83%
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Percent of Outstanding Loans by Loan Type:

Mortgage Loans

Construction & Land Loans	1.03	1.15	1.04
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Nonresidential Mortgages	1.21	1.04	1.10
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Multi Family Mortgages	1.01	0.81	0.72
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1-4 Family Mortgages	1.19	1.17	1.31
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Nonmortgage Loans and Leases

Commercial Loans	1.18	1.26	1.21
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Consumer Loans	1.43	1.42	1.57
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NONCURRENT LOANS (% Total Assets)	0.89%	0.87%	0.84%
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Percent of Outstanding Loans by Loan Type:

Mortgage Loans

Construction & Land Loans	1.64	1.50	1.39
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Nonresidential Mortgages	2.73	3.04	2.25
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Multi Family Mortgages	2.13	1.64	1.53
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1-4 Family Mortgages	1.15	1.16	1.18
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Nonmortgage Loans and Leases			
Commercial Loans	1.93	1.91	1.72
Consumer Loans	0.69	0.68	0.72

NET CHARGE-OFFS (% Total Assets)	0.07%	0.09%	0.07%
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| Percent of Outstanding Loans by Loan Type:

Mortgage Loans			
Construction & Land Loans	0.04	0.10	0.11
Nonresidential Mortgages	0.17	0.31	0.21
Multifamily Mortgages	0.14	0.20	0.15
1-4 Family Mortgages	0.05	0.05	0.04
Nonmortgage Loans and Leases			
Commercial Loans	0.26	0.07	0.12
Consumer Loans	0.20	0.23	0.33
Repossessed Assets	3.27	5.45	3.56
Other	0.09	0.18	0.06

REPOSSESSED ASSETS, NET (% Total Assets)	0.41%	0.37%	0.35%
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| Percent of Outstanding Loans by Loan Type:

Construction & Land Loans	4.84	3.83	3.75
Nonresidential Mortgages	2.25	1.84	1.62
Multifamily Mortgages	1.16	1.11	1.07
1-4 Family Mortgages	0.36	0.35	0.34

Other	0.09	0.08	0.09
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ASSET QUALITY SUMMARY (% Total Assets)			
Net Chargeoffs (Annualized)	0.27%	0.35%	0.30%
Net Provisions for Losses (Annualized)	0.21	0.21	0.21
Valuation Allowances	0.82	0.79	0.77
Noncurrent Loans	0.89	0.87	0.84
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Beginning in 1997, net charge-off data include net changes in specific valuation allowance
Office of Thrift Supervision / June 1997

SELECTED INDICATORS FOR OTS-REGULATED PR

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FIRST QUARTER 1997:	WELL- CAPITALIZED	ADEQUATELY CAPITALIZED
NUMBER OF THRIFT INSTITUTIONS:	1,253	45
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Total Assets (\$ Billions)	\$750.17	\$14.19
Tier 1 Leverage Ratio (Percent)	7.49	5.14
Median Ratio	8.99	5.16
Total Risk-based Capital Ratio (Percent)	14.57	10.00
Median Ratio	18.48	9.76
Return on Average Assets (Percent Annualized)	0.91	1.12
Median Ratio	0.87	0.67
Net Interest Margin (Percent Annualized)	2.92	3.15
Median Ratio	3.22	3.28
Number of Profitable Thrifts	1,200	35
Profits (\$ Millions)	\$1,735.08	\$39.98
Number of Unprofitable Thrifts	53	10
Losses (\$ Millions)	(\$47.11)	(\$0.97)
Valuation Allowances (Percent of Total Assets)	0.78	0.73
Troubled Assets (Percent of Total Assets)	1.14	1.74
Asset Growth Rate (Percent Annualized)	4.90	15.61

FIRST QUARTER 1997:	CAMEL 1 AND 2	C
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NUMBER OF THRIFT INSTITUTIONS:	1,159
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Total Assets (\$ Billions)	\$713.92	
Tier 1 Leverage Ratio (Percent)	7.50	
Median Ratio	9.16	
Total Risk-based Capital Ratio (Percent)	14.66	
Median Ratio	18.88	
Return on Average Assets (Percent Annualized)	0.90	
Median Ratio	0.89	
Net Interest Margin (Percent Annualized)	2.93	
Median Ratio	3.24	
Number of Profitable Thrifts	1,122	
Profits (\$ Millions)	\$1,641.93	\$
Number of Unprofitable Thrifts	37	

Losses (\$ Millions)	(\$39.45)
Valuation Allowances (Percent of Total Assets)	0.72
Troubled Assets (Percent of Total Assets)	0.94
Asset Growth Rate (Percent Annualized)	5.71

Nine de novo Thrifts have not been assigned a rating. They reported total assets of \$471

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

Office of Thrift Supervision / June 1997

STATEMENT OF OPERATIONS FOR OTS-REGULAT

BY REGI

FIRST QUARTER 1997:	NORTHEAST	SOUTHEAST

NUMBER OF THRIFT INSTITUTIONS:	262	263
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| PROFITABILITY (\$ Millions)

Interest Income	\$2,398.57	\$1,180.87
Interest Expense	1,369.48	649.16
NET INTEREST INCOME	1,029.09	531.72
Loss Provisions-Interest Bearing Assets	69.55	49.90
Noninterest Income	206.66	231.03
Mortgage Loan Servicing Fees	31.39	12.30
Other Fees and Charges	81.16	145.13
Other Noninterest Income	94.11	73.60
Noninterest Expense	707.31	491.95
G&A Expense	683.69	475.84
Goodwill Amortization	20.80	7.78
Loss Provisions-Noninterest Bearing Assets	2.82	8.33
Income Before Taxes & Extraordinary Items	458.88	220.90
Income Taxes	171.46	85.60
Extraordinary Items	(0.44)	0.03
NET INCOME	286.98	135.33

| PROFITABILITY (% of Average Assets Annualized)

Interest Income	7.16%	7.60%
Interest Expense	4.09	4.18

NET INTEREST INCOME	3.07	3.42
Loss Provisions-Interest Bearing Assets	0.21	0.32
Noninterest Income	0.62	1.49
Mortgage Loan Servicing Fees	0.09	0.08
Other Fees and Charges	0.24	0.93
Other Noninterest Income	0.28	0.47
Noninterest Expense	2.11	3.16
G&A Expense	2.04	3.06
Goodwill Amortization	0.06	0.05
Loss Provisions-Noninterest Bearing Assets	0.01	0.05
Income Before Taxes & Extraordinary Items	1.37	1.42
Income Taxes	0.51	0.55
Extraordinary Items	0.00	0.00
NET INCOME	0.86	0.87

| PROFITABILITY (Percent)

Return on Average Assets (Annualized)	0.86	0.87
Median Ratio	0.81	0.87
Return on Average Equity (Annualized)	10.33	9.54
Median Ratio	8.68	8.96
Net Interest Margin (Annualized)	3.07	3.42
Median Ratio	3.37	3.33
Number of Profitable Thrifts	252	244
Percent Profitable	96.18	92.78

Profits (\$ Millions)	\$294.48	\$145.49
Number of Unprofitable Thrifts	10	19
Percent Unprofitable	3.82	7.22
Losses (\$ Millions)	(\$7.49)	(\$10.16)

Net income for the third quarter 1996 was significantly reduced by a one-time special ass

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

Office of Thrift Supervision / June 1997

STATEMENT OF CONDITION FOR OTS-REGULATED

BY REGI

| FIRST QUARTER 1997:

NORTHEAST

SOUTHEAST

NUMBER OF THRIFT INSTITUTIONS:	262	263
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TOTAL ASSETS (\$ Billions)	\$136.12	\$62.91
1 - 4 Family Mortgages	59.78	30.06
Mortgage Pool Securities	23.00	6.07
Multi family Mortgages	5.70	0.99
Nonresidential Mortgages	6.46	3.84
Construction Loans	1.03	2.25
Land Loans	0.29	1.13
Commercial Loans	1.94	1.09
Consumer Loans	5.74	5.05
Cash and Noninterest-Earning Deposits	1.47	1.12
Investment Securities	25.22	8.29
Mortgage Derivatives	13.27	2.08
Repossessed Assets, Net	0.34	0.29
Real Estate Held for Investment, Net	0.07	0.05
Office Premises & Equipment	1.33	1.00
Other Assets	4.53	2.13
Less: Contra Assets & Valuation Allowances	0.78	0.47

	TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$136.12	\$62.90
	TOTAL DEPOSITS	96.06	47.67
	Deposits less than or equal to \$100,000	86.25	40.77
	Deposits greater than \$100,000	9.81	6.90
	Escrows	1.24	0.32
	BORROWINGS	26.28	8.29
	Advances From FHLB	15.35	5.62
	Reverse Repurchase Agreements	9.01	1.62
	Other Borrowings	1.93	1.06
	Other Liabilities	1.27	0.86
	Equity Capital	11.26	5.76

Beginning in 1997, detailed asset categories are reported net of specific valuation allow

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

Office of Thrift Supervision / June 1997

FIRST QUARTER 1997:	NORTHEAST	SOUTHEAST
NUMBER OF THRIFT INSTITUTIONS:	262	263

TOTAL ASSETS (% of Total Assets)	100.00%	100.00%
1 - 4 Family Mortgages	43.92	47.79
Mortgage Pool Securities	16.90	9.66
Multi family Mortgages	4.19	1.57
Nonresidential Mortgages	4.75	6.11
Construction Loans	0.75	3.57
Land Loans	0.21	1.80
Commercial Loans	1.43	1.74
Consumer Loans	4.21	8.02
Cash and Noninterest-Earning Deposits	1.08	1.79
Investment Securities	18.53	13.18

Mortgage Derivatives	9.75	3.31
Repossessed Assets, Net	0.25	0.46
Real Estate Held for Investment, Net	0.05	0.09
Office Premises & Equipment	0.98	1.58
Other Assets	3.33	3.38
Less: Contra Assets & Valuation Allowances	0.57	0.74

TOTAL LIABILITIES		
AND CAPITAL (% of Total Assets)	100.00%	99.99%
TOTAL DEPOSITS	70.57	75.78
Deposits less than or equal to \$100,000	63.37	64.81
Deposits greater than \$100,000	7.20	10.97
Escrows	0.91	0.51
BORROWINGS	19.31	13.18
Advances From FHLB	11.28	8.93
Reverse Repurchase Agreements	6.62	2.57
Other Borrowings	1.41	1.68
Other Liabilities	0.93	1.37
Equity Capital	8.27	9.16

Beginning in 1997, detailed asset categories are reported net of specific valuation allow
 All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum
 Office of Thrift Supervision / June 1997

STATEMENT OF CONDITION FOR OTS-REGULATED
 BY REGION
 (Percent Change From Same Quarter P

FIRST QUARTER 1997:	NORTHEAST	SOUTHEAST
NUMBER OF THRIFT INSTITUTIONS:	262	263

TOTAL ASSETS (% Change)	10.20%	12.86%
1 - 4 Family Mortgages	17.25	15.10

Mortgage Pool Securities	-0.55	3.52
Multifamily Mortgages	16.84	1.15
Nonresidential Mortgages	13.41	10.24
Construction Loans	-15.65	-22.27
Land Loans	-16.37	13.48
Commercial Loans	24.02	15.37
Consumer Loans	10.86	27.62
Cash and Noninterest-Earning Deposits	-4.37	6.86
Investment Securities	2.10	-0.79
Mortgage Derivatives	2.38	4.99
Repossessed Assets, Net	-25.88	-7.82
Real Estate Held for Investment, Net	155.28	74.77
Office Premises & Equipment	9.89	20.43
Other Assets	-23.56	-32.29
Less: Contra Assets & Valuation Allowances	-52.20	-77.36

TOTAL LIABILITIES AND CAPITAL (% Change)	10.20%	12.86%
TOTAL DEPOSITS	6.41	8.51
Deposits less than or equal to \$100,000	4.70	6.16
Deposits greater than \$100,000	24.28	24.91
BORROWINGS	29.23	50.94
Advances From FHLB	33.37	38.04
Reverse Repurchase Agreements	21.79	99.52

Other Borrowings	34.34	72.31
Other Liabilities	-4.63	5.15
Equity Capital	9.58	10.99

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

Office of Thrift Supervision / June 1997

CAPITAL MEASURES FOR OTS-REGULATED PR

BY REGI

FIRST QUARTER 1997:	NORTHEAST	SOUTHEAST
NUMBER OF THRIFT INSTITUTIONS:	262	263

| CAPITAL COMPLIANCE

Meet FDICIA Capital Standards	262	261
Percent of Thrifts	100.00	99.24
Consolidated Assets (\$ Billions)	\$136.12	\$62.84
Fail FDICIA Capital Standards	0	2
Percent of Thrifts	0.00	0.76
Consolidated Assets (\$ Billions)	\$0.00	\$0.06
Critically Undercapitalized	0	1
Percent of Thrifts	0.00	0.38
Consolidated Assets (\$ Billions)	\$0.00	\$0.01

| CAPITAL RATIOS (Percent)

Tangible Equity (\$ Billions)	\$10.44	\$5.40
Tangible Equity Ratio	7.71	8.66
Median Ratio	8.74	8.51
Tier 1 Capital (\$ Billions)	\$10.44	\$5.39
Tier 1 Leverage Ratio	7.72	8.65
Median Ratio	8.74	8.46

Tier 1 Risk-based Capital Ratio	15.45	14.10
Median Ratio	18.43	15.53
Risk-based Capital (\$ Billions)	\$11.17	\$6.02
Total Risk-based Capital Ratio	16.53	15.75
Median Ratio	19.12	16.60

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

ASSET QUALITY INDICATORS FOR OTS-REGULAT

BY REGI

FIRST QUARTER 1997:	NORTHEAST	SOUTHEAST
NUMBER OF THRIFT INSTITUTIONS:	262	263

LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$1,144.04	\$678.76
Mortgage Loans		
Construction & Land Loans	13.62	56.90
Nonresidential Mortgages	89.43	58.10
Multifamily Mortgages	43.12	10.31
1-4 Family Mortgages	857.64	399.58
Nonmortgage Loans and Leases		
Commercial Loans	41.07	16.17
Consumer Loans	99.16	137.70

NONCURRENT LOANS (\$ Millions)	\$1,819.42	\$495.27
Mortgage Loans		
Construction & Land Loans	29.11	59.09
Nonresidential Mortgages	161.15	46.77
Multifamily Mortgages	231.83	13.86
1-4 Family Mortgages	1,287.34	271.37
Nonmortgage Loans and Leases		
Commercial Loans	48.90	22.60
Consumer Loans	61.10	81.58

NET CHARGE-OFFS (\$ Millions)	\$50.30	\$63.32
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Mortgage Loans		
Construction & Land Loans	0.88	0.90
Nonresidential Mortgages	4.05	2.63
Multifamily Mortgages	2.15	0.14
1-4 Family Mortgages	25.50	1.97
Nonmortgage Loans and Leases		
Commercial Loans	0.40	3.61
Consumer Loans	9.00	43.73
Repossessed Assets	6.49	5.88
Other	1.83	4.47

REPOSSESSED ASSETS, NET (\$ Millions)	\$342.80	\$288.62
Construction & Land Loans	25.72	157.39
Nonresidential Mortgages	95.76	39.99
Multifamily Mortgages	32.48	5.64
1-4 Family Mortgages	186.47	75.68
Other	2.36	9.91

| ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)

Real Estate Loans	\$73.25	\$38.28
Percent of Total Assets	53.82	60.85
Noncurrent Real Estate Loans	\$1.71	\$0.39
Percent of Total Assets	1.26	0.62

Real Estate Owned	\$0.34	\$0.28
Percent of Total Assets	0.25	0.44
Troubled Real Estate Loans	\$2.05	\$0.67
Percent of Total Assets	1.51	1.06

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

ASSET QUALITY INDICATORS FOR OTS-REGULA
 BY REGI

FIRST QUARTER 1997:	NORTHEAST	SOUTHEAST
NUMBER OF THRIFT INSTITUTIONS:	262	263

	LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.84%	1.08%
	Percent of Outstanding Loans by Loan Type:		
	Mortgage Loans		
	Construction & Land Loans	1.04	1.68
	Nonresidential Mortgages	1.38	1.51
	Multi family Mortgages	0.76	1.04
	1-4 Family Mortgages	1.43	1.33
	Nonmortgage Loans and Leases		
	Commercial Loans	2.12	1.48
	Consumer Loans	1.73	2.73
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	NONCURRENT LOANS (% Total Assets)	1.34%	0.79%
	Percent of Outstanding Loans by Loan Type:		
	Mortgage Loans		
	Construction & Land Loans	2.22	1.75
	Nonresidential Mortgages	2.49	1.22
	Multi family Mortgages	4.07	1.40
	1-4 Family Mortgages	2.15	0.90
	Nonmortgage Loans and Leases		
	Commercial Loans	2.52	2.07
	Consumer Loans	1.07	1.62
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NET CHARGE-OFFS (% Total Assets)	0.04%	0.10%
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Percent of Outstanding Loans by Loan Type:		
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Mortgage Loans		
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Construction & Land Loans	0.07	0.03
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Nonresidential Mortgages	0.06	0.07
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Multifamily Mortgages	0.04	0.01
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1-4 Family Mortgages	0.04	0.01
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Nonmortgage Loans and Leases		
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Commercial Loans	0.02	0.33
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Consumer Loans	0.16	0.87
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Repossessed Assets	1.89	2.04
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Other	0.04	0.21
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REPOSSESSED ASSETS, NET (% Total Assets)	0.25%	0.46%
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Percent of Outstanding Loans by Loan Type:		
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Construction & Land Loans	1.96	4.65
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Nonresidential Mortgages	1.48	1.04
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Multifamily Mortgages	0.57	0.57
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1-4 Family Mortgages	0.31	0.25
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Other	0.05	0.47
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ASSET QUALITY SUMMARY (% Total Assets)		
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Net Chargeoffs (Annualized)	0.15%	0.40%
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Net Provi si ons for Losses (Annual ized)	0. 20	0. 32
Val uati on Al lowances	0. 62	1. 04
Noncurrent Loans	1. 34	0. 79
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All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum
Beginning in 1997, net charge-off data include net changes in specific valuation allowance
Office of Thrift Supervision / June 1997

OTS-REGULATED PRIVATE-SECTOR THR

Number of	Total Assets
Thrifts	(\$ Billions)

NORTHEAST REGION

CONNECTI CUT	12	8.77
DELAWARE	4	1.94
MAI NE	11	1.03
MASSACHUSETTS	23	6.71
NEW HAMPSHI RE	7	1.32
NEW JERSEY	57	27.03
NEW YORK	60	55.84
PENNSYLVANI A	72	30.78
RHODE I SLAND	4	0.54
VERMONT	3	1.03
WEST VI RGINI A	9	1.12

TOTAL	262	\$136.12

SOUTHEAST REGION

ALABAMA	14	2.15
DI STRI CT OF COLUMBI A	1	0.26
FLORI DA	56	17.12
GEORGI A	36	6.18

MARYLAND	68	9.58
NORTH CAROLINA	20	3.53
PUERTO RICO	2	0.32
SOUTH CAROLINA	34	7.90
VIRGIN ISLANDS	1	0.05
VIRGINIA	31	15.82

TOTAL	263	\$62.91

Net income for the third quarter 1996 was significantly reduced by a one-time special asset
First quarter 1996 net income data based on thrifts held constant as of March 31, 1997.
Financial data as of March 31, 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

Office of Thrift Supervision / June 1997

	Number of Thrifts	Total Assets (\$ Billions)
CENTRAL REGION		
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ILLINOIS	80	43.18
INDIANA	66	14.35
KENTUCKY	44	6.76
MICHIGAN	23	25.46
OHIO	129	47.37
TENNESSEE	23	4.09
WISCONSIN	27	16.97
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TOTAL	392	\$158.17
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MI DWEST REGION

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ARKANSAS	15	3.48
COLORADO	13	2.42
IOWA	30	5.88
KANSAS	21	7.67
LOUISIANA	33	3.74
MINNESOTA	23	7.16
MISSISSIPPI	12	2.31
MISSOURI	48	15.00
NEBRASKA	13	8.89
NEW MEXICO	10	1.57
NORTH DAKOTA	3	5.26
OKLAHOMA	13	5.78
SOUTH DAKOTA	5	0.86
TEXAS	34	37.11

TOTAL	273	\$107.12

Net income for the third quarter 1996 was significantly reduced by a one-time special asset impairment charge. First quarter 1996 net income data based on thrifts held constant as of March 31, 1997. Financial data as of March 31, 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.

OTS-REGULATED PRIVATE-SECTOR THR

Number of
Thrifts Total Assets
 (\$ Billions)

WEST REGION

ALASKA	1	0.11
ARIZONA	2	0.53
CALIFORNIA	66	264.15
GUAM	2	0.26
HAWAII	5	6.78
IDAHO	4	0.60
MONTANA	9	1.83
NEVADA	1	2.82

OREGON	7	14.02
UTAH	2	1.12
WASHI NGTON	9	9.57
WYOMI NG	4	0.34

TOTAL	112	\$302.13

UNI TED STATES

TOTAL	1,302	\$766.44

Net income for the third quarter 1996 was significantly reduced by a one-time special asset impairment charge. First quarter 1996 net income data based on thrifts held constant as of March 31, 1997. Financial data as of March 31, 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

STATEMENT OF OPERATIONS FOR OTS-REGULAT

FOR THE QUARTER ENDING:	MAR 1993	MAR 1994
NUMBER OF THRIFT INSTITUTIONS:	1,816	1,631
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PROFITABILITY (\$ Millions)		
Interest Income	\$13,728.24	\$12,139.79
Interest Expense	7,733.20	6,445.22
NET INTEREST INCOME	5,995.05	5,694.57
Loss Provisions-Interest Bearing Assets	666.53	612.69
Noninterest Income	1,597.25	1,046.42
Mortgage Loan Servicing Fees	135.91	138.35
Other Fees and Charges	475.51	489.26
Other Noninterest Income	985.83	418.80
Noninterest Expense	4,552.37	4,484.62

G&A Expense	4,065.36	4,097.07
Goodwill Amortization	176.95	121.24
Loss Provisions-Noninterest Bearing Assets	310.07	266.31
Income Before Taxes & Extraordinary Items	2,373.39	1,643.68
Income Taxes	759.15	741.46
Extraordinary Items	190.87	(151.92)
NET INCOME	1,805.12	750.30

| PROFITABILITY (% of Average Assets Annualized)

Interest Income	6.93%	6.33%
Interest Expense	3.90	3.36
NET INTEREST INCOME	3.02	2.97
Loss Provisions-Interest Bearing Assets	0.34	0.32
Noninterest Income	0.81	0.55
Mortgage Loan Servicing Fees	0.07	0.07
Other Fees and Charges	0.24	0.25
Other Noninterest Income	0.50	0.22
Noninterest Expense	2.30	2.34
G&A Expense	2.05	2.14
Goodwill Amortization	0.09	0.06
Loss Provisions-Noninterest Bearing Assets	0.16	0.14
Income Before Taxes & Extraordinary Items	1.20	0.86
Income Taxes	0.38	0.39
Extraordinary Items	0.10	-0.08

NET INCOME	0.91	0.39
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PROFITABILITY (Percent)		
Return on Average Assets (Annualized)	0.91	0.39
Median Ratio	1.03	0.87
Return on Average Equity (Annualized)	12.93	5.19
Median Ratio	12.87	9.88
Net Interest Margin (Annualized)	3.02	2.97
Median Ratio	3.43	3.29
Number of Profitable Thrifts	1,730	1,531
Percent Profitable	95.26	93.87
Profits (\$ Millions)	\$1,957.95	\$1,467.57
Number of Unprofitable Thrifts	86	100
Percent Unprofitable	4.74	6.13
Losses (\$ Millions)	(\$152.83)	(\$717.27)
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Net income for the third quarter 1996 was significantly reduced by a one-time special ass

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

Office of Thrift Supervision / June 1997

STATEMENT OF CONDITION FOR OTS-REGULATED

FOR THE QUARTER ENDING:	MAR 1993	MAR 1994
NUMBER OF THRIFT INSTITUTIONS:	1,816	1,631

TOTAL ASSETS (\$ Billions)	\$795.08	\$768.89
1 - 4 Family Mortgages	368.28	344.81
Mortgage Pool Securities	119.08	119.28
Multifamily Mortgages	53.45	53.08
Nonresidential Mortgages	41.14	37.77
Construction Loans	11.54	12.61
Land Loans	3.88	3.54

Commercial Loans	5.96	4.76
Consumer Loans	34.86	34.54
Cash and Noninterest-Earning Deposits	10.19	11.26
Investment Securities	109.87	118.50
Mortgage Derivatives	39.55	49.54
Repossessed Assets, Net	11.36	5.43
Real Estate Held for Investment, Net	0.73	0.57
Office Premises & Equipment	8.76	8.44
Other Assets	31.81	30.50
Less: Contra Assets & Valuation Allowances	15.83	16.19

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$795.08	\$768.89
TOTAL DEPOSITS	612.53	572.72
Deposits less than or equal to \$100,000	550.58	510.22
Deposits greater than \$100,000	61.95	62.49
Escrows	5.77	6.20
BORROWINGS	110.39	121.47
Advances From FHLB	68.23	75.19
Reverse Repurchase Agreements	25.59	30.78
Other Borrowings	16.56	15.50
Other Liabilities	9.62	10.26
Equity Capital	56.78	58.24

Beginning in 1997, detailed asset categories are reported net of specific valuation allow
All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum
Office of Thrift Supervision / June 1997

STATEMENT OF CONDITION FOR OTS-REGULATED

	FOR THE QUARTER ENDING:	MAR 1993	MAR 1994
	NUMBER OF THRIFT INSTITUTIONS:	1,816	1,631

TOTAL ASSETS (% of Total Assets)	100.00%	100.00%
1 - 4 Family Mortgages	46.32	44.85
Mortgage Pool Securities	14.98	15.51
Multifamily Mortgages	6.72	6.90
Nonresidential Mortgages	5.17	4.91
Construction Loans	1.45	1.64
Land Loans	0.49	0.46
Commercial Loans	0.75	0.62
Consumer Loans	4.38	4.49
Cash and Noninterest-Earning Deposits	1.28	1.46
Investment Securities	13.82	15.41
Mortgage Derivatives	4.97	6.44
Repossessed Assets, Net	1.43	0.71
Real Estate Held for Investment, Net	0.09	0.07
Office Premises & Equipment	1.10	1.10
Other Assets	4.00	3.97
Less: Contra Assets & Valuation Allowances	1.99	2.11

TOTAL LIABILITIES		
AND CAPITAL (% of Total Assets)	100.00%	100.00%
TOTAL DEPOSITS	77.04	74.49
Deposits less than or equal to \$100,000	69.25	66.36
Deposits greater than \$100,000	7.79	8.13

Escrows	0.73	0.81
BORROWINGS	13.88	15.80
Advances From FHLB	8.58	9.78
Reverse Repurchase Agreements	3.22	4.00
Other Borrowings	2.08	2.02
Other Liabilities	1.21	1.33
Equity Capital	7.14	7.58

Beginning in 1997, detailed asset categories are reported net of specific valuation allow

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

Office of Thrift Supervision / June 1997

STATEMENT OF CONDITION FOR OTS-REGULATED

(Percent Change From Same Quarter P

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FOR THE QUARTER ENDING:	MAR 1993	MAR 1994
NUMBER OF THRIFT INSTITUTIONS:	1,816	1,631

TOTAL ASSETS (% Change)	0.49%	3.08%
1 - 4 Family Mortgages	-0.06	0.06
Mortgage Pool Securities	3.29	5.65
Multi family Mortgages	3.50	3.00
Nonresidential Mortgages	-4.30	-2.51
Construction Loans	0.05	17.66
Land Loans	-16.56	-1.20
Commercial Loans	-55.14	-7.77
Consumer Loans	0.86	7.41
Cash and Noninterest-Earning Deposits	-6.88	17.54
Investment Securities	16.32	15.91
Mortgage Derivatives	43.03	32.90
Repossessed Assets, Net	-3.41	-46.38
Real Estate Held for Investment, Net	-32.75	-5.60
Office Premises & Equipment	2.49	5.71
Other Assets	-45.63	-38.50
Less: Contra Assets & Valuation Allowances	2.90	6.79

	TOTAL LIABILITIES AND CAPITAL (% Change)	0.49%	3.08%
	TOTAL DEPOSITS	-3.65	-0.21
	Deposits less than or equal to \$100,000	-3.21	-1.08
	Deposits greater than \$100,000	-7.39	7.47
	BORROWINGS	23.88	16.47
	Advances From FHLB	24.16	16.61
	Reverse Repurchase Agreements	42.82	24.83
	Other Borrowings	2.04	2.28
	Other Liabilities	0.72	14.84
	Equity Capital	11.23	9.15

Beginning in 1997, detailed asset categories are reported net of specific valuation allow

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

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FOR THE QUARTER ENDING:	MAR 1993	MAR 1994
NUMBER OF THRIFT INSTITUTIONS:	1,816	1,631

CAPITAL COMPLIANCE		
Meet FDICIA Capital Standards	1,745	1,622
Percent of Thrifts	96.09	99.45
Consolidated Assets (\$ Billions)	\$743.41	\$769.36
Fail FDICIA Capital Standards	70	9
Percent of Thrifts	3.85	0.55
Consolidated Assets (\$ Billions)	\$56.49	\$3.94
Critically Undercapitalized	11	0
Percent of Thrifts	0.61	0.00
Consolidated Assets (\$ Billions)	\$9.66	\$0.00

| CAPITAL RATIOS (Percent)

Tangible Equity (\$ Billions)	\$52.35	\$53.99
Tangible Equity Ratio	6.60	7.03
Median Ratio	7.33	8.07
Tier 1 Capital (\$ Billions)	\$52.81	\$54.35
Tier 1 Leverage Ratio	6.65	7.07
Median Ratio	7.34	8.10
Tier 1 Risk-based Capital Ratio	12.21	13.32
Median Ratio	15.14	16.84
Risk-based Capital (\$ Billions)	\$59.28	\$60.48
Total Risk-based Capital Ratio	13.71	14.83
Median Ratio	15.84	17.64

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

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ASSET QUALITY INDICATORS FOR OTS-REGULAT

	FOR THE QUARTER ENDING:	MAR 1993	MAR 1994
	NUMBER OF THRIFT INSTITUTIONS:	1,816	1,631
	LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$8,579.47	\$8,081.31
	Mortgage Loans		
	Construction & Land Loans	273.51	194.90
	Nonresidential Mortgages	836.94	948.89
	Multifamily Mortgages	767.17	1,033.47
	1-4 Family Mortgages	6,025.16	5,272.68
	Nonmortgage Loans and Leases		
	Commercial Loans	127.04	97.55
	Consumer Loans	549.65	533.81
	NONCURRENT LOANS (\$ Millions)	\$12,016.02	\$9,503.64
	Mortgage Loans		

Construction & Land Loans	775.20	561.06
Nonresidential Mortgages	1,646.15	1,554.29
Multifamily Mortgages	1,635.55	1,765.70
1-4 Family Mortgages	7,281.77	5,119.10
Nonmortgage Loans and Leases		
Commercial Loans	344.02	205.63
Consumer Loans	333.34	297.85

NET CHARGE-OFFS (\$ Millions)	\$1,013.06	\$839.17
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Mortgage Loans		
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Construction & Land Loans	20.83	16.29
Nonresidential Mortgages	116.40	128.23
Multifamily Mortgages	97.27	147.97
1-4 Family Mortgages	264.68	222.09
Nonmortgage Loans and Leases		
Commercial Loans	36.62	15.09
Consumer Loans	118.45	95.84
Repossessed Assets	283.77	178.67
Other	75.04	35.00

REPOSSESSED ASSETS, NET (\$ Millions)	\$11,355.36	\$5,431.43
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Construction & Land Loans	2,667.05	1,514.88
Nonresidential Mortgages	3,852.51	1,648.94

Multi family Mortgages	2,388.38	1,000.17
1-4 Family Mortgages	3,236.91	1,869.27
Other	90.78	44.04

| ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)

Real Estate Loans	\$478.30	\$451.81
Percent of Total Assets	60.16	58.76
Noncurrent Real Estate Loans	\$11.34	\$9.00
Percent of Total Assets	1.43	1.17
Real Estate Owned	\$12.14	\$6.03
Percent of Total Assets	1.53	0.78
Troubled Real Estate Loans	\$23.48	\$15.03
Percent of Total Assets	2.95	1.96

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum
Beginning in 1997, net charge-off data include net changes in specific valuation allowance
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ASSET QUALITY INDICATORS FOR OTS-REGULAT

	FOR THE QUARTER ENDING:	MAR 1993	MAR 1994
	NUMBER OF THRIFT INSTITUTIONS:	1,816	1,631
	LOANS 30-89 DAYS DELINQUENT (% Total Assets)	1.08%	1.05%
	Percent of Outstanding Loans by Loan Type:		
	Mortgage Loans		
	Construction & Land Loans	1.77	1.21
	Nonresidential Mortgages	2.03	2.51
	Multifamily Mortgages	1.44	1.95
	1-4 Family Mortgages	1.64	1.53
	Nonmortgage Loans and Leases		
	Commercial Loans	2.13	2.05
	Consumer Loans	1.58	1.55
	NONCURRENT LOANS (% Total Assets)	1.51%	1.24%
	Percent of Outstanding Loans by Loan Type:		

Mortgage Loans		
Construction & Land Loans	5.03	3.47
Nonresidential Mortgages	4.00	4.12
Multifamily Mortgages	3.06	3.33
1-4 Family Mortgages	1.98	1.48
Nonmortgage Loans and Leases		
Commercial Loans	5.77	4.32
Consumer Loans	0.96	0.86

NET CHARGE-OFFS (% Total Assets)	0.13%	0.11%
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Percent of Outstanding Loans by Loan Type:		
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Mortgage Loans		
Construction & Land Loans	0.14	0.10
Nonresidential Mortgages	0.28	0.34
Multifamily Mortgages	0.18	0.28
1-4 Family Mortgages	0.07	0.06
Nonmortgage Loans and Leases		
Commercial Loans	0.61	0.32
Consumer Loans	0.34	0.28
Repossessed Assets	2.50	3.29
Other	0.24	0.11

REPOSSESSED ASSETS, NET (% Total Assets)	1.43%	0.71%
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| Percent of Outstanding Loans by Loan Type:

Construction & Land Loans	17.29	9.38
Nonresidential Mortgages	9.36	4.37
Multifamily Mortgages	4.47	1.88
1-4 Family Mortgages	0.88	0.54
Other	0.29	0.14

| ASSET QUALITY SUMMARY (% Total Assets)

Net Chargeoffs (Annualized)	0.51%	0.44%
Net Provisions for Losses (Annualized)	0.34	0.32
Valuation Allowances	1.04	1.06
Noncurrent Loans	1.51	1.24

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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 first three quarters and three self-liquidating thrifts are excluded in September 1994 and June 1995.

Asset Growth Rate

Calculated on a held constant basis.

Commercial Loans

Includes unsecured commercial loans and loans secured by an interest in commercial real estate, farming equipment, floor-planning loans to dealers for automobiles or mobile homes.

Construction Loans

Includes construction loans secured by 1-4 dwelling units, 5 or more dwelling units

Consumer Loans

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

Critically Undercapitalized

Less than 2 percent tangible equity to adjusted total assets. The standard established by the Federal Deposit Insurance Corporation Improvement Act (FDICIA) of 1991. Tangible equity includes common stock and retained intangible assets except qualifying purchased mortgage servicing rights and excess

Equity Capital

Equity capital includes perpetual preferred stock, common stock and paid-in capital 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

Mortgage Refinancings

Includes refinanced loans of construction and permanent mortgages where the report

Mortgage Sales

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

Multi family Mortgages

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

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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 was levied on all insured depository institutions to fully capitalize the SAI F. For OTS-regulated thrifts, the special assessment is reported as a component of Non-Interest Expense. Since the special assessment was a tax-deductible expense, it reduced the institution's taxable income. The estimated net impact of this special assessment was to reduce net income by approximately 10%.

Net Interest Margin

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

Noncurrent Loans

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

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

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

Associations Held Constant as of March 31, 1997.

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

Tier 1 Capital

Tangible capital and qualifying intangible assets less nonqualifying purchased mor

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.

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