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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
CURRENT YEAR AND PRIOR FOUR YEARS

INDUSTRY AGGREGATES:	1993	1994	1995	1996	1997
SELECTED INDICATORS (Percent)					
Return on Average Assets	0.63%	0.56%	0.70%	0.62%	0.85%
Median Ratio	0.97%	0.82%	0.72%	0.44%	0.80%
Return on Average Equity	8.66%	7.36%	9.00%	7.77%	10.50%
Median Ratio	11.79%	9.06%	7.53%	4.33%	8.02%
PROFITABILITY (\$ Millions)					
Interest Income	\$52,535.54	\$49,852.82	\$55,246.12	\$55,164.51	\$55,296.45
Interest Expense	29,018.04	27,647.75	34,716.82	33,375.13	33,480.07
NET INTEREST INCOME	23,517.49	22,205.07	20,529.30	21,789.38	21,816.37
Loss Provision-Interest Bearing Assets	3,582.52	2,091.57	1,736.29	2,113.88	1,962.80
Noninterest Income	6,412.31	4,930.67	5,963.20	6,912.58	7,045.51
Mortgage Loan Servicing Fees	405.44	696.09	747.79	888.25	876.28
Other Fees and Charges	2,100.66	1,986.43	2,120.85	2,759.92	3,503.93
Other Noninterest Income	3,906.21	2,248.15	3,094.57	3,264.42	2,665.30
Noninterest Expense	18,507.51	17,597.10	16,143.00	19,858.05	16,771.91
G&A Expense	16,684.11	16,373.43	15,263.88	19,137.82	16,039.34
Goodwill Amortization	824.49	724.98	638.20	537.16	539.67
Loss Provisions-Noninterest Bearing Assets	998.91	498.69	240.92	183.07	192.91
Income Before Taxes & extraordinary Items	7,839.77	7,447.07	8,613.21	6,730.04	10,127.17
Income Taxes	2,819.00	2,743.97	2,935.25	1,744.00	3,670.29
Extraordinary Items	(103.90)	(428.02)	(317.62)	(246.27)	(4.75)
NET INCOME	4,916.87	4,275.08	5,360.35	4,739.78	6,452.13
Profits	\$6,945.55	\$5,957.27	\$6,037.47	\$5,914.98	\$7,003.18
Losses	(\$2,028.68)	(\$1,682.20)	(\$677.11)	(\$1,175.20)	(\$551.04)
PROFITABILITY (% of Average Assets Annualized)					
Interest Income	6.72%	6.50%	7.17%	7.21%	7.28%
Interest Expense	3.71	3.61	4.50	4.36	4.41
NET INTEREST INCOME	3.01	2.90	2.66	2.85	2.87
Loss Provision-Interest Bearing Assets	0.46	0.27	0.23	0.28	0.26
Noninterest Income	0.82	0.64	0.77	0.90	0.93
Mortgage Loan Servicing Fees	0.05	0.09	0.10	0.12	0.12
Other Fees and Charges	0.27	0.26	0.28	0.36	0.46
Other Noninterest Income	0.50	0.29	0.40	0.43	0.35
Noninterest Expense	2.37	2.30	2.09	2.59	2.21
G&A Expense	2.13	2.14	1.98	2.50	2.11
Goodwill Amortization	0.11	0.09	0.08	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.13	0.07	0.03	0.02	0.03
Income Before Taxes & Extraordinary Items	1.00	0.97	1.12	0.88	1.33
Income Taxes	0.36	0.36	0.38	0.23	0.48
Extraordinary Items	-0.01	-0.06	-0.04	-0.03	0.00
NET INCOME	0.63	0.56	0.70	0.62	0.85
Profits	0.89%	0.78%	0.78%	0.77%	0.92%
Losses	-0.26%	-0.22%	-0.09%	-0.15%	-0.07%

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 / March 1998

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

FOR THE QUARTER ENDING:	DEC 1995	MAR 1996	JUN 1996	SEP 1996	DEC 1996	MAR 1997	JUN 1997	SEP 1997	DEC 1997
NUMBER OF THRIFT INSTITUTIONS:	1,437	1,416	1,397	1,378	1,334	1,301	1,272	1,238	1,215
PROFITABILITY (\$ Millions)									
Interest Income	\$13,935.75	\$13,706.74	\$13,732.07	\$13,882.05	\$13,843.65	\$13,715.41	\$13,732.28	\$13,779.55	\$14,069.21
Interest Expense	8,738.60	8,362.76	8,224.43	8,403.43	8,384.50	8,156.93	8,297.88	8,414.65	8,610.61
NET INTEREST INCOME	5,197.15	5,343.98	5,507.63	5,478.62	5,459.15	5,558.48	5,434.39	5,364.90	5,458.60
Loss Provisions-Interest Bearing Assets	515.15	447.02	447.89	514.09	704.88	477.15	494.08	486.75	504.83
Noninterest Income	1,311.23	1,843.84	1,687.32	1,612.74	1,768.68	1,673.66	1,701.58	1,531.46	2,138.82
Mortgage Loan Servicing Fees	177.61	200.41	223.34	234.35	230.15	223.71	217.59	208.98	226.00
Other Fees and Charges	561.45	595.95	692.75	720.24	750.98	801.62	818.25	911.90	972.16
Other Noninterest Income	572.17	1,047.47	771.23	658.15	787.56	648.33	665.73	410.58	940.66
Noninterest Expense	4,098.51	4,020.95	4,175.07	7,267.20	4,394.82	4,054.55	4,023.64	4,287.72	4,406.01
G&A Expense	3,849.51	3,836.30	3,981.95	7,113.66	4,205.91	3,888.30	3,830.83	4,112.15	4,208.06
Goodwill Amortization	186.26	128.62	152.29	125.51	130.75	124.07	131.37	136.38	147.84
Loss Provisions-Noninterest Bearing Assets	62.74	56.03	40.83	28.04	58.17	42.18	61.44	39.19	50.10
Income Before Taxes & Extraordinary Items	1,894.72	2,719.85	2,571.99	(689.93)	2,128.13	2,700.44	2,618.25	2,121.90	2,686.58
Income Taxes	550.99	897.27	642.59	(456.35)	660.48	974.75	931.35	777.24	986.96
Extraordinary Items	(81.03)	4.80	(2.31)	(249.36)	0.61	(0.21)	(0.32)	(2.72)	(1.50)
NET INCOME	1,262.69	1,827.38	1,927.08	(482.94)	1,468.25	1,725.48	1,686.59	1,341.94	1,698.13
PROFITABILITY (% of Average Assets Annualized)									
Interest Income	7.28%	7.21%	7.19%	7.21%	7.23%	7.22%	7.24%	7.30%	7.34%
Interest Expense	4.56	4.40	4.30	4.36	4.38	4.29	4.38	4.46	4.49
NET INTEREST INCOME	2.71	2.81	2.88	2.84	2.85	2.93	2.87	2.84	2.85
Loss Provisions-Interest Bearing Assets	0.27	0.24	0.23	0.27	0.37	0.25	0.26	0.26	0.26
Noninterest Income	0.68	0.97	0.88	0.84	0.92	0.88	0.90	0.81	1.12
Mortgage Loan Servicing Fees	0.09	0.11	0.12	0.12	0.12	0.12	0.11	0.11	0.12
Other Fees and Charges	0.29	0.31	0.36	0.37	0.39	0.42	0.43	0.48	0.51
Other Noninterest Income	0.30	0.55	0.40	0.34	0.41	0.34	0.35	0.22	0.49
Noninterest Expense	2.14	2.12	2.18	3.77	2.29	2.13	2.12	2.27	2.30
G&A Expense	2.01	2.02	2.08	3.69	2.20	2.05	2.02	2.18	2.19
Goodwill Amortization	0.10	0.07	0.08	0.07	0.07	0.07	0.07	0.07	0.08
Loss Provisions-Noninterest Bearing Assets	0.03	0.03	0.02	0.01	0.03	0.02	0.03	0.02	0.03
Income Before Taxes & Extraordinary Items	0.99	1.43	1.35	-0.36	1.11	1.42	1.38	1.12	1.40
Income Taxes	0.29	0.47	0.34	-0.24	0.34	0.51	0.49	0.41	0.51
Extraordinary Items	-0.04	0.00	0.00	-0.13	0.00	0.00	0.00	0.00	0.00
NET INCOME	0.66	0.96	1.01	-0.25	0.77	0.91	0.89	0.71	0.89
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	0.66	0.96	1.01	-0.25	0.77	0.91	0.89	0.71	0.89
Median Ratio	0.73	0.76	0.80	-0.52	0.83	0.87	0.89	0.87	0.79
Return on Average Equity (Annualized)	8.31	11.96	12.52	-3.16	9.75	11.47	11.09	8.73	10.74
Median Ratio	7.28	7.61	7.98	-5.10	8.48	8.87	8.74	8.63	7.70
Net Interest Margin (Annualized)	2.71	2.81	2.88	2.84	2.85	2.93	2.87	2.84	2.85
Median Ratio	3.10	3.11	3.19	3.21	3.21	3.22	3.25	3.22	3.18
Number of Profitable Thrifts	1,304	1,326	1,325	303	1,235	1,234	1,216	1,169	1,111
Percent Profitable	90.74	93.64	94.85	21.99	92.58	94.85	95.60	94.43	91.44
Profits (\$ Millions)	\$1,537.07	\$1,889.35	\$2,005.63	\$369.93	\$1,650.07	\$1,775.15	\$1,760.49	\$1,656.50	\$1,811.03
Number of Unprofitable Thrifts	133	90	72	1,075	99	67	56	69	104
Percent Unprofitable	9.26	6.36	5.15	78.01	7.42	5.15	4.40	5.57	8.56
Losses (\$ Millions)	(\$274.38)	(\$61.98)	(\$78.55)	(\$852.87)	(\$181.82)	(\$49.67)	(\$73.90)	(\$314.56)	(\$112.91)

One thrift did not report financial data and one thrift was not required to report 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 / March 1998

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

FOR THE QUARTER ENDING:	DEC 1995	MAR 1996	JUN 1996	SEP 1996	DEC 1996	MAR 1997	JUN 1997	SEP 1997	DEC 1997
NUMBER OF THRIFT INSTITUTIONS:	1,437	1,416	1,397	1,378	1,334	1,301	1,272	1,238	1,215

TOTAL ASSETS (\$ Billions)	\$770.98	\$762.86	\$768.19	\$777.78	\$769.37	\$764.60	\$768.99	\$762.80	\$776.63
1 - 4 Family Mortgages	365.29	367.11	372.84	383.46	383.86	383.05	385.27	387.75	390.76
Mortgage Pool Securities	125.46	119.59	120.06	116.57	110.98	108.84	108.98	103.75	103.81
Multifamily Mortgages	48.76	48.20	48.46	49.01	48.78	47.89	47.50	47.54	47.46
Nonresidential Mortgages	32.88	32.20	32.81	32.91	32.64	31.87	31.39	29.85	30.24
Construction Loans	14.74	15.27	16.94	17.96	17.57	10.76	11.25	11.39	11.32
Land Loans	3.48	3.59	3.73	3.73	3.78	3.35	3.41	3.44	3.50
Commercial Loans	7.20	8.14	8.35	9.16	9.39	9.64	9.98	10.63	11.50
Consumer Loans	37.80	37.45	38.27	40.57	39.86	40.95	40.29	43.31	44.86
Cash and Noninterest-Earning Deposits	11.62	10.29	10.24	9.86	10.74	9.28	9.55	9.77	10.85
Investment Securities	97.42	94.60	92.82	91.16	87.52	85.16	86.24	80.39	85.05
Mortgage Derivatives	44.31	42.79	41.87	40.48	38.57	38.29	37.50	36.12	36.25
Repossessed Assets, Net	2.51	2.42	2.43	2.28	2.14	2.03	1.94	1.90	1.81
Real Estate Held for Investment, Net	0.15	0.13	0.51	0.51	0.48	0.47	0.46	0.46	0.47
Office Premises & Equipment	7.94	7.92	8.09	8.17	8.10	8.08	7.93	7.82	7.89
Other Assets	30.47	30.66	28.75	29.09	29.67	28.41	29.90	29.99	32.46
Less: Contra Assets & Valuation Allowances	14.71	14.71	16.10	16.65	16.14	5.16	5.10	5.20	5.37

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$770.98	\$762.86	\$768.19	\$777.78	\$769.37	\$764.60	\$768.99	\$762.80	\$776.63
TOTAL DEPOSITS	535.03	527.45	522.80	522.97	519.94	519.63	512.76	501.68	507.78
Deposits less than or equal to \$100,000	468.19	460.56	455.97	454.65	448.92	446.82	438.48	424.91	426.43
Deposits greater than \$100,000	66.20	66.89	66.82	68.32	71.02	72.81	74.28	76.77	81.35
Escrows	5.53	6.67	6.87	7.40	6.61	7.25	8.02	8.18	8.37
BORROWINGS	158.85	157.61	167.91	175.31	173.10	167.47	176.02	180.18	184.89
Advances From FHLB	85.14	85.86	92.54	98.80	103.43	97.05	105.35	106.61	118.51
Reverse Repurchase Agreements	44.25	41.60	45.01	44.81	39.67	41.24	40.44	42.34	38.49
Other Borrowings	29.45	30.15	30.35	31.69	30.00	29.18	30.23	31.23	27.89
Other Liabilities	9.83	9.53	8.74	11.26	8.78	9.54	9.78	10.37	10.93
Equity Capital	61.74	61.60	61.88	60.83	60.94	60.71	62.40	62.39	64.66

One thrift did not report financial data and one thrift was not required to report 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.

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

FOR THE QUARTER ENDING:	DEC 1995	MAR 1996	JUN 1996	SEP 1996	DEC 1996	MAR 1997	JUN 1997	SEP 1997	DEC 1997
NUMBER OF THRIFT INSTITUTIONS:	1,437	1,416	1,397	1,378	1,334	1,301	1,272	1,238	1,215

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	47.38	48.12	48.53	49.30	49.89	50.10	50.10	50.83	50.32
Mortgage Pool Securities	16.27	15.68	15.63	14.99	14.42	14.23	14.17	13.60	13.37
Multifamily Mortgages	6.32	6.32	6.31	6.30	6.34	6.26	6.18	6.23	6.11
Nonresidential Mortgages	4.26	4.22	4.27	4.23	4.24	4.17	4.08	3.91	3.89
Construction Loans	1.91	2.00	2.20	2.31	2.28	1.41	1.46	1.49	1.46
Land Loans	0.45	0.47	0.48	0.48	0.49	0.44	0.44	0.45	0.45
Commercial Loans	0.93	1.07	1.09	1.18	1.22	1.26	1.30	1.39	1.48
Consumer Loans	4.90	4.91	4.98	5.22	5.18	5.36	5.24	5.68	5.78
Cash and Noninterest-Earning Deposits	1.51	1.35	1.33	1.27	1.40	1.21	1.24	1.28	1.40
Investment Securities	12.64	12.40	12.08	11.72	11.38	11.14	11.21	10.54	10.95
Mortgage Derivatives	5.75	5.61	5.45	5.20	5.01	5.01	4.88	4.74	4.67
Reposessed Assets, Net	0.33	0.32	0.32	0.29	0.28	0.27	0.25	0.25	0.23
Real Estate Held for Investment, Net	0.02	0.02	0.07	0.07	0.06	0.06	0.06	0.06	0.06
Office Premises & Equipment	1.03	1.04	1.05	1.05	1.05	1.06	1.03	1.03	1.02
Other Assets	3.95	4.02	3.74	3.74	3.86	3.72	3.89	3.93	4.18
Less: Contra Assets & Valuation Allowances	1.91	1.93	2.10	2.14	2.10	0.67	0.66	0.68	0.69

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	69.40	69.14	68.06	67.24	67.58	67.96	66.68	65.77	65.38
Deposits less than or equal to \$100,000	60.73	60.37	59.36	58.46	58.35	58.44	57.02	55.70	54.91
Deposits greater than \$100,000	8.59	8.77	8.70	8.78	9.23	9.52	9.66	10.06	10.48
Escrows	0.72	0.87	0.89	0.95	0.86	0.95	1.04	1.07	1.08
BORROWINGS	20.60	20.66	21.86	22.54	22.50	21.90	22.89	23.62	23.81
Advances From FHLB	11.04	11.25	12.05	12.70	13.44	12.69	13.70	13.98	15.26
Reverse Repurchase Agreements	5.74	5.45	5.86	5.76	5.16	5.39	5.26	5.55	4.96
Other Borrowings	3.82	3.95	3.95	4.07	3.90	3.82	3.93	4.09	3.59
Other Liabilities	1.28	1.25	1.14	1.45	1.14	1.25	1.27	1.36	1.41
Equity Capital	8.01	8.08	8.05	7.82	7.92	7.94	8.11	8.18	8.33

One thrift did not report financial data and one thrift was not required to report 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.

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

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

FOR THE QUARTER ENDING:	DEC 1995	MAR 1996	JUN 1996	SEP 1996	DEC 1996	MAR 1997	JUN 1997	SEP 1997	DEC 1997
NUMBER OF THRIFT INSTITUTIONS:	1,437	1,416	1,397	1,378	1,334	1,301	1,272	1,238	1,215
TOTAL ASSETS (% Change)	5.85%	4.39%	3.94%	5.15%	4.68%	5.55%	7.17%	7.70%	9.22%
1 - 4 Family Mortgages	7.13	6.02	7.05	8.29	9.80	9.85	10.28	10.53	10.00
Mortgage Pool Securities	5.74	-0.60	-1.98	-2.15	-7.99	-4.04	-2.93	-0.98	1.86
Multifamily Mortgages	-1.95	-1.13	-1.73	-0.82	2.68	2.12	1.98	1.66	1.39
Nonresidential Mortgages	1.63	0.40	4.38	5.96	5.38	3.62	3.00	0.59	1.57
Construction Loans	15.78	22.70	27.47	30.73	28.47	-23.13	-26.39	-28.77	-29.63
Land Loans	12.37	17.61	22.92	20.19	17.90	0.82	-0.66	0.70	-1.51
Commercial Loans	47.43	31.41	37.21	36.97	36.96	23.52	31.63	31.64	35.12
Consumer Loans	9.71	10.57	10.11	12.36	10.85	15.50	17.63	21.85	27.37
Cash and Noninterest-Earning Deposits	11.09	15.82	9.03	1.61	-3.24	-5.68	0.63	10.33	11.80
Investment Securities	0.22	0.52	-2.79	-0.94	-2.73	-4.41	-0.46	-3.44	3.86
Mortgage Derivatives	0.52	3.82	-4.08	-4.26	-7.43	-6.61	-5.57	-4.02	-1.40
Repossessed Assets, Net	-20.66	-16.43	-9.29	-11.03	-12.35	-13.98	-16.46	-11.82	-10.49
Real Estate Held for Investment, Net	-49.15	-31.17	217.83	244.31	238.04	260.77	-3.73	-4.55	3.16
Office Premises & Equipment	6.60	4.13	6.72	9.17	6.81	7.46	5.18	5.72	6.51
Other Assets	-20.63	-21.20	-27.22	-24.90	-24.15	-26.58	-18.50	-16.53	-12.06
Less: Contra Assets & Valuation Allowances	-1.70	2.62	12.97	15.71	18.65	-62.03	-64.86	-64.89	-63.13
TOTAL LIABILITIES AND CAPITAL (% Change)	5.85%	4.39%	3.94%	5.15%	4.68%	5.55%	7.17%	7.70%	9.22%
TOTAL DEPOSITS	3.47	1.51	0.30	2.15	2.39	3.58	4.69	5.07	5.80
Deposits less than or equal to \$100,000	1.86	0.03	-0.82	1.26	1.02	2.13	2.83	2.61	3.19
Deposits greater than \$100,000	15.24	13.06	8.63	8.51	12.04	13.46	17.21	21.13	21.91
BORROWINGS	10.07	10.64	14.99	13.66	12.58	12.34	12.96	13.49	14.84
Advances From FHLB	4.16	13.16	24.51	29.16	26.66	20.39	24.05	23.08	25.77
Reverse Repurchase Agreements	12.89	1.29	-4.87	-13.64	-7.48	3.23	-4.65	0.68	0.23
Other Borrowings	26.00	18.20	24.50	22.59	2.67	2.35	6.13	3.77	-1.66
Other Liabilities	22.66	22.56	-43.11	-33.24	-39.50	10.44	23.86	9.67	36.80
Equity Capital	13.40	10.99	9.19	4.79	3.85	3.94	8.46	13.13	15.46

One thrift did not report financial data and one thrift was not required to report 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 / March 1998

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

FOR THE QUARTER ENDING:	DEC 1995	MAR 1996	JUN 1996	SEP 1996	DEC 1996	MAR 1997	JUN 1997	SEP 1997	DEC 1997
NUMBER OF THRIFT INSTITUTIONS:	1,437	1,416	1,397	1,378	1,334	1,301	1,272	1,238	1,215

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	7	6	5	5	14	13	13	13	10
Consolidated Assets (\$ Billions)	0.80	0.90	0.70	0.66	3.91	1.63	10.79	7.37	1.79
Number of Bank Acquisitions	11	14	11	8	17	13	14	20	11
Consolidated Assets (\$ Billions)	12.88	11.27	2.79	4.07	10.10	9.89	6.90	14.48	3.83
Number of Thrift Mergers	14	7	8	8	11	5	9	6	7
Consolidated Assets (\$ Billions)	24.99	5.90	3.51	2.70	12.24	18.20	5.58	3.56	42.05

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$14,468.06	\$13,576.69	\$11,848.02	\$9,360.84	\$10,521.73	\$10,288.92	\$11,574.20	\$11,647.32	\$16,207.15
Total Sales	7,131.13	10,743.43	6,468.16	6,873.21	10,294.61	6,624.16	6,928.69	9,859.14	10,139.92
Mortgage Originations	37,972.94	38,816.70	48,497.15	43,075.63	39,859.89	35,909.83	47,482.07	48,403.88	53,718.60
Construction Loans	4,271.94	3,838.15	5,826.41	5,401.93	4,615.87	4,625.38	5,351.99	5,148.03	4,972.42
1-4 Family Mortgages	3,646.04	3,351.48	5,057.39	4,534.06	3,769.20	3,873.76	4,549.80	4,244.91	4,029.15
Permanent Loans Secured by 1-4 Family Unit	30,363.43	31,919.22	38,788.83	33,983.63	31,385.62	27,990.81	38,114.85	39,480.55	44,573.26
Mortgage Refinancings	4,624.31	6,724.81	5,284.35	3,175.54	3,835.01	3,808.66	4,022.61	4,793.78	6,886.84
Mortgage Purchases	13,996.13	19,062.10	15,056.43	14,431.04	14,865.10	12,552.17	14,690.96	17,792.90	21,253.03
Secured by 1-4 Family Mortgages	12,833.82	17,064.75	13,219.53	13,434.04	13,650.04	12,172.02	13,930.84	17,021.15	19,243.89
Mortgage Sales	25,318.79	24,643.30	26,648.53	21,206.22	24,817.33	19,820.28	25,700.96	27,168.94	42,404.96
Secured by 1-4 Family Mortgages	24,097.61	23,932.63	25,254.18	20,666.67	23,905.68	19,240.79	25,325.91	26,556.76	40,616.60
Nonmortgage Originations and Purchases	11,920.45	12,144.18	13,042.98	14,890.17	14,768.41	14,283.45	14,723.44	17,358.62	16,996.59
Consumer Loans	9,755.74	9,263.47	10,602.92	11,881.58	11,588.62	10,946.09	11,587.04	13,875.93	12,464.79

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	3.04%	2.12%	3.68%	7.58%	3.27%	5.10%	11.09%	7.19%	9.95%
Cost of Funds	5.06	4.89	4.79	4.85	4.86	4.77	4.88	4.98	5.03
Asset Yield	7.86	7.79	7.76	7.76	7.79	7.78	7.79	7.87	7.92
Mortgage Portfolio Yield	8.03	7.94	7.82	7.84	7.86	7.77	7.79	7.87	7.89

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.
Office of Thrift Supervision / March 1998

CAPITAL MEASURES FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	DEC 1995	MAR 1996	JUN 1996	SEP 1996	DEC 1996	MAR 1997	JUN 1997	SEP 1997	DEC 1997
NUMBER OF THRIFT INSTITUTIONS:	1,437	1,416	1,397	1,378	1,334	1,301	1,272	1,238	1,215

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	1,430	1,411	1,391	1,374	1,333	1,298	1,269	1,235	1,214
Percent of Thrifts	99.51	99.65	99.57	99.71	99.93	99.77	99.76	99.76	99.92
Consolidated Assets (\$ Billions)	\$770.85	\$763.38	\$767.76	\$777.03	\$769.35	\$764.33	\$768.75	\$762.71	\$776.62
Fail FDICIA Capital Standards	5	5	6	4	1	3	3	3	1
Percent of Thrifts	0.35	0.35	0.43	0.29	0.07	0.23	0.24	0.24	0.08
Consolidated Assets (\$ Billions)	\$0.67	\$0.78	\$0.43	\$0.75	\$0.01	\$0.27	\$0.24	\$0.09	\$0.01
Critically Undercapitalized	0	0	1	1	0	1	1	0	0
Percent of Thrifts	0.00	0.00	0.07	0.07	0.00	0.08	0.08	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.03	\$0.02	\$0.00	\$0.01	\$0.21	\$0.00	\$0.00

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$57.00	\$57.12	\$57.78	\$56.57	\$56.45	\$56.40	\$56.67	\$56.53	\$58.27
Tangible Equity Ratio	7.44	7.52	7.54	7.29	7.36	7.43	7.44	7.48	7.58
Median Ratio	8.82	8.81	8.92	8.63	8.80	8.83	8.93	9.17	9.22
Tier 1 Capital (\$ Billions)	\$57.22	\$57.33	\$57.98	\$56.74	\$56.61	\$56.54	\$56.81	\$56.66	\$58.36
Tier 1 Leverage Ratio	7.47	7.55	7.56	7.31	7.38	7.44	7.45	7.50	7.59
Median Ratio	8.81	8.80	8.92	8.61	8.80	8.83	8.93	9.17	9.22
Tier 1 Risk-based Capital Ratio	13.70	13.77	13.75	13.20	13.15	13.09	13.19	13.07	13.18
Median Ratio	17.65	17.69	17.70	16.95	17.35	17.26	17.45	17.78	17.83
Risk-based Capital (\$ Billions)	\$63.29	\$63.17	\$63.81	\$62.69	\$62.57	\$62.54	\$62.63	\$62.81	\$64.57
Total Risk-based Capital Ratio	15.15	15.17	15.14	14.58	14.53	14.48	14.54	14.49	14.59
Median Ratio	18.48	18.46	18.52	17.69	18.12	17.99	18.10	18.52	18.62

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.
Office of Thrift Supervision / March 1998

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

FOR THE QUARTER ENDING:	DEC 1995	MAR 1996	JUN 1996	SEP 1996	DEC 1996	MAR 1997	JUN 1997	SEP 1997	DEC 1997
NUMBER OF THRIFT INSTITUTIONS:	1,437	1,416	1,397	1,378	1,334	1,301	1,272	1,238	1,215
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$6,853.18	\$6,635.57	\$6,374.04	\$6,718.66	\$6,759.29	\$6,481.54	\$5,976.31	\$6,060.46	\$6,267.91
Mortgage Loans									
Construction & Land Loans	212.90	226.69	199.55	220.56	237.75	246.88	236.66	229.90	219.70
Nonresidential Mortgages	361.45	391.36	345.77	360.16	373.79	340.98	296.30	240.29	331.91
Multifamily Mortgages	407.50	343.51	278.52	282.42	280.63	265.45	200.51	184.28	191.91
1-4 Family Mortgages	5,100.40	4,959.64	4,797.26	5,003.15	4,947.83	4,759.05	4,414.55	4,406.71	4,420.06
Nonmortgage Loans and Leases									
Commercial Loans	98.79	100.54	107.46	96.94	123.02	130.15	134.50	140.90	164.40
Consumer Loans	672.15	613.83	645.49	755.43	796.27	739.03	693.81	858.39	939.93
NONCURRENT LOANS (\$ Millions)	\$6,755.66	\$7,015.27	\$6,601.00	\$6,802.69	\$6,572.15	\$6,739.10	\$6,204.24	\$6,302.18	\$5,947.07
Mortgage Loans									
Construction & Land Loans	241.67	234.27	212.70	209.50	197.19	188.34	163.50	162.54	182.14
Nonresidential Mortgages	666.09	667.06	591.85	618.14	551.09	556.99	521.06	537.42	489.44
Multifamily Mortgages	788.17	745.72	699.52	732.15	706.15	640.18	543.97	416.53	375.91
1-4 Family Mortgages	4,668.98	4,964.21	4,653.00	4,745.35	4,631.84	4,836.14	4,476.12	4,660.63	4,336.78
Nonmortgage Loans and Leases									
Commercial Loans	103.18	104.59	137.35	150.00	130.04	126.65	138.59	131.08	126.04
Consumer Loans	287.57	299.43	306.59	347.56	355.84	390.81	361.01	393.97	436.77
NET CHARGE-OFFS (\$ Millions)	\$574.36	\$512.07	\$558.84	\$548.30	\$594.81	\$388.03	\$486.06	\$510.28	\$461.18
Mortgage Loans									
Construction & Land Loans	15.22	3.88	6.14	3.51	7.44	4.61	4.66	1.10	8.49
Nonresidential Mortgages	30.81	32.95	40.21	25.12	28.74	13.99	8.03	13.53	(11.14)
Multifamily Mortgages	78.50	72.43	62.88	71.48	47.11	29.81	37.20	17.27	2.55
1-4 Family Mortgages	179.30	172.12	193.28	181.90	230.99	110.32	172.43	212.19	99.66
Nonmortgage Loans and Leases									
Commercial Loans	14.03	4.00	6.60	5.53	10.33	5.84	9.47	9.98	14.75
Consumer Loans	108.04	114.66	130.03	130.18	155.34	185.48	177.79	177.51	223.44
Repossessed Assets	114.63	94.89	81.05	73.96	70.80	44.83	43.38	38.98	43.22
Other	33.85	17.13	38.66	56.63	44.04	(6.84)	33.10	39.73	80.21
REPOSSESSED ASSETS, NET (\$ Millions)	\$2,505.93	\$2,422.38	\$2,431.11	\$2,276.91	\$2,137.81	\$2,030.80	\$1,944.73	\$1,899.62	\$1,814.56
Construction & Land Loans	516.40	482.48	476.42	429.97	411.99	280.90	259.59	230.42	192.28
Nonresidential Mortgages	482.83	461.63	443.20	397.71	366.87	304.49	308.48	269.26	259.43
Multifamily Mortgages	505.90	405.99	409.46	324.07	271.08	263.60	280.58	291.86	238.76
1-4 Family Mortgages	1,248.65	1,280.64	1,302.17	1,288.97	1,230.22	1,136.74	1,059.65	1,067.45	1,062.30
Other	29.28	35.21	34.51	47.17	58.42	45.06	36.43	40.64	61.80
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$465.14	\$466.36	\$474.76	\$487.07	\$486.64	\$476.91	\$478.81	\$479.97	\$483.29
Percent of Total Assets	60.33	61.13	61.80	62.62	63.25	62.37	62.27	62.92	62.23
Noncurrent Real Estate Loans	\$6.36	\$6.61	\$6.16	\$6.31	\$6.09	\$6.22	\$5.70	\$5.78	\$5.38
Percent of Total Assets	0.83	0.87	0.80	0.81	0.79	0.81	0.74	0.76	0.69
Real Estate Owned	\$2.75	\$2.63	\$2.63	\$2.44	\$2.28	\$1.99	\$1.91	\$1.86	\$1.75
Percent of Total Assets	0.36	0.34	0.34	0.31	0.30	0.26	0.25	0.24	0.23
Troubled Real Estate Loans	\$9.12	\$9.24	\$8.79	\$8.75	\$8.37	\$8.21	\$7.61	\$7.64	\$7.14
Percent of Total Assets	1.18	1.21	1.14	1.12	1.09	1.07	0.99	1.00	0.92

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. Starting in 1997, repossessed asset data are net of specific allowances. Office of Thrift Supervision / March 1998

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

FOR THE QUARTER ENDING:	DEC 1995	MAR 1996	JUN 1996	SEP 1996	DEC 1996	MAR 1997	JUN 1997	SEP 1997	DEC 1997
NUMBER OF THRIFT INSTITUTIONS:	1,437	1,416	1,397	1,378	1,334	1,301	1,272	1,238	1,215
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.89%	0.87%	0.83%	0.86%	0.88%	0.85%	0.78%	0.79%	0.81%
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.17	1.20	0.97	1.02	1.11	1.75	1.62	1.55	1.48
Nonresidential Mortgages	1.10	1.22	1.05	1.09	1.15	1.07	0.94	0.81	1.10
Multifamily Mortgages	0.84	0.71	0.57	0.58	0.58	0.55	0.42	0.39	0.40
1-4 Family Mortgages	1.40	1.35	1.29	1.30	1.29	1.24	1.15	1.14	1.13
Nonmortgage Loans and Leases									
Commercial Loans	1.37	1.24	1.29	1.06	1.31	1.35	1.35	1.33	1.43
Consumer Loans	1.78	1.64	1.69	1.86	2.00	1.80	1.72	1.98	2.10
NONCURRENT LOANS (% Total Assets)	0.88%	0.92%	0.86%	0.87%	0.85%	0.88%	0.81%	0.83%	0.77%
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.33	1.24	1.03	0.97	0.92	1.34	1.12	1.10	1.23
Nonresidential Mortgages	2.03	2.07	1.80	1.88	1.69	1.75	1.66	1.80	1.62
Multifamily Mortgages	1.62	1.55	1.44	1.49	1.45	1.34	1.15	0.88	0.79
1-4 Family Mortgages	1.28	1.35	1.25	1.24	1.21	1.26	1.16	1.20	1.11
Nonmortgage Loans and Leases									
Commercial Loans	1.43	1.29	1.64	1.64	1.38	1.31	1.39	1.23	1.10
Consumer Loans	0.76	0.80	0.80	0.86	0.89	0.95	0.90	0.91	0.97
NET CHARGE-OFFS (% Total Assets)	0.07%	0.07%	0.07%	0.07%	0.08%	0.05%	0.06%	0.07%	0.06%
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.08	0.02	0.03	0.02	0.03	0.03	0.03	0.01	0.06
Nonresidential Mortgages	0.09	0.10	0.12	0.08	0.09	0.04	0.03	0.05	-0.04
Multifamily Mortgages	0.16	0.15	0.13	0.15	0.10	0.06	0.08	0.04	0.01
1-4 Family Mortgages	0.05	0.05	0.05	0.05	0.06	0.03	0.04	0.05	0.03
Nonmortgage Loans and Leases									
Commercial Loans	0.19	0.05	0.08	0.06	0.11	0.06	0.09	0.09	0.13
Consumer Loans	0.29	0.31	0.34	0.32	0.39	0.45	0.44	0.41	0.50
Repossessed Assets	4.57	3.92	3.33	3.25	3.31	2.21	2.23	2.05	2.38
Other	0.11	0.06	0.13	0.19	0.15	-0.02	0.11	0.13	0.25
REPOSSESSED ASSETS, NET (% Total Assets)	0.33%	0.32%	0.32%	0.29%	0.28%	0.27%	0.25%	0.25%	0.23%
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	2.83	2.56	2.31	1.98	1.93	1.99	1.77	1.55	1.30
Nonresidential Mortgages	1.47	1.43	1.35	1.21	1.12	0.96	0.98	0.90	0.86
Multifamily Mortgages	1.04	0.84	0.84	0.66	0.56	0.55	0.59	0.61	0.50
1-4 Family Mortgages	0.34	0.35	0.35	0.34	0.32	0.30	0.28	0.28	0.27
Other	0.10	0.11	0.12	0.16	0.20	0.16	0.12	0.14	0.19
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	0.30%	0.27%	0.29%	0.28%	0.31%	0.20%	0.25%	0.27%	0.24%
Net Provisions for Losses (Annualized)	0.27	0.23	0.23	0.26	0.37	0.25	0.26	0.26	0.26
Valuation Allowances	0.77	0.76	0.77	0.76	0.78	0.78	0.77	0.79	0.78
Noncurrent Loans	0.88	0.92	0.86	0.87	0.85	0.88	0.81	0.83	0.77
Repossessed Assets, Net (% Total Assets)	0.33	0.32	0.32	0.29	0.28	0.27	0.25	0.25	0.23
Troubled Assets	1.20	1.24	1.18	1.17	1.13	1.15	1.06	1.08	1.00

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SELECTED INDICATORS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

BY FDICIA CATEGORY

FOURTH QUARTER 1997:	WELL- CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER- CAPITALIZED	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	1,183	31	1	1,215
Total Assets (\$ Billions)	\$767.94	\$8.68	\$0.01	\$776.63
Tier 1 Leverage Ratio (Percent)	7.61	6.03	3.07	7.59
Median Ratio	9.44	5.47	3.07	9.22
Total Risk-based Capital Ratio (Percent)	14.67	8.99	9.43	14.59
Median Ratio	18.94	9.46	9.43	18.62
Return on Average Assets (Percent Annualized)	0.89	0.95	-2.09	0.89
Median Ratio	0.80	0.66	-2.09	0.79
Net Interest Margin (Percent Annualized)	2.84	3.52	1.51	2.85
Median Ratio	3.18	3.32	1.51	3.18
Number of Profitable Thrifts	1,089	22	0	1,111
Profits (\$ Millions)	\$1,788.27	\$22.77	\$0.00	\$1,811.03
Number of Unprofitable Thrifts	94	9	1	104
Losses (\$ Millions)	(\$110.35)	(\$2.51)	(\$0.05)	(\$112.91)
Valuation Allowances (Percent of Total Assets)	0.78	0.83	0.34	0.78
Troubled Assets (Percent of Total Assets)	0.99	1.63	2.05	1.00
Asset Growth Rate (Percent Annualized)	9.93	12.17	-18.92	9.95

BY OTS EXAMINATION RATING

FOURTH QUARTER 1997:	CAMELS 1 AND 2	CAMELS 3	CAMELS 4 AND 5	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	1,087	89	18	1,215
Total Assets (\$ Billions)	\$723.52	\$44.71	\$1.58	\$776.63
Tier 1 Leverage Ratio (Percent)	7.59	7.01	7.50	7.59
Median Ratio	9.51	7.04	6.10	9.22
Total Risk-based Capital Ratio (Percent)	14.60	13.28	13.14	14.59
Median Ratio	19.19	13.83	11.53	18.62
Return on Average Assets (Percent Annualized)	0.87	0.94	-0.22	0.89
Median Ratio	0.83	0.62	-0.03	0.79
Net Interest Margin (Percent Annualized)	2.83	2.72	2.55	2.85
Median Ratio	3.18	2.98	3.17	3.18
Number of Profitable Thrifts	1,016	74	9	1,111
Profits (\$ Millions)	\$1,651.59	\$126.10	\$0.70	\$1,811.03
Number of Unprofitable Thrifts	71	15	9	104
Losses (\$ Millions)	(\$87.87)	(\$22.05)	(\$1.59)	(\$112.91)
Valuation Allowances (Percent of Total Assets)	0.73	1.41	4.78	0.78
Troubled Assets (Percent of Total Assets)	0.80	3.72	15.51	1.00
Asset Growth Rate (Percent Annualized)	9.67	6.83	-0.41	9.95

Twenty-one de novo Thrifts have not been assigned a rating. They reported total assets of \$7.5 billion and net income of \$36 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 / March 1998

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

FOURTH QUARTER 1997:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	257	237	363	256	102	1,215
PROFITABILITY (\$ Millions)						
Interest Income	\$2,772.93	\$1,148.83	\$2,872.40	\$1,699.38	\$5,575.68	\$14,069.21
Interest Expense	1,620.23	660.27	1,754.65	1,061.90	3,513.57	8,610.61
NET INTEREST INCOME	1,152.70	488.56	1,117.75	637.48	2,062.11	5,458.60
Loss Provisions-Interest Bearing Assets	77.43	71.91	150.76	42.11	162.62	504.83
Noninterest Income	363.16	296.63	462.45	312.58	704.00	2,138.82
Mortgage Loan Servicing Fees	57.46	14.76	22.17	46.73	84.88	226.00
Other Fees and Charges	177.51	173.82	162.30	130.13	328.40	972.16
Other Noninterest Income	128.19	108.05	277.98	135.72	290.72	940.66
Noninterest Expense	867.82	520.61	1,003.17	524.86	1,489.56	4,406.01
G&A Expense	832.07	494.06	949.37	507.31	1,425.27	4,208.06
Goodwill Amortization	26.73	15.34	52.60	8.52	44.66	147.84
Loss Provisions-Noninterest Bearing Assets	9.02	11.21	1.20	9.03	19.63	50.10
Income Before Taxes & Extraordinary Items	570.61	192.67	426.27	383.09	1,113.93	2,686.58
Income Taxes	201.65	72.68	180.38	107.75	424.50	986.96
Extraordinary Items	0.02	(0.66)	0.10	0.00	(0.96)	(1.50)
NET INCOME	368.98	119.34	245.99	275.35	688.47	1,698.13
PROFITABILITY (% of Average Assets Annualized)						
Interest Income	7.40%	7.47%	7.46%	7.43%	7.20%	7.34%
Interest Expense	4.32	4.29	4.55	4.64	4.54	4.49
NET INTEREST INCOME	3.08	3.17	2.90	2.79	2.66	2.85
Loss Provisions-Interest Bearing Assets	0.21	0.47	0.39	0.18	0.21	0.26
Noninterest Income	0.97	1.93	1.20	1.37	0.91	1.12
Mortgage Loan Servicing Fees	0.15	0.10	0.06	0.20	0.11	0.12
Other Fees and Charges	0.47	1.13	0.42	0.57	0.42	0.51
Other Noninterest Income	0.34	0.70	0.72	0.59	0.38	0.49
Noninterest Expense	2.32	3.38	2.60	2.29	1.92	2.30
G&A Expense	2.22	3.21	2.46	2.22	1.84	2.19
Goodwill Amortization	0.07	0.10	0.14	0.04	0.06	0.08
Loss Provisions-Noninterest Bearing Assets	0.02	0.07	0.00	0.04	0.03	0.03
Income Before Taxes & Extraordinary Items	1.52	1.25	1.11	1.67	1.44	1.40
Income Taxes	0.54	0.47	0.47	0.47	0.55	0.51
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
NET INCOME	0.98	0.78	0.64	1.20	0.89	0.89
PROFITABILITY (Percent)						
Return on Average Assets (Annualized)	0.98	0.78	0.64	1.20	0.89	0.89
Median Ratio	0.72	0.77	0.85	0.78	0.83	0.79
Return on Average Equity (Annualized)	11.48	8.01	6.99	13.79	12.33	10.74
Median Ratio	7.35	7.35	7.63	7.84	9.12	7.70
Net Interest Margin (Annualized)	3.08	3.17	2.90	2.79	2.66	2.85
Median Ratio	3.35	3.35	3.09	3.10	3.11	3.18
Number of Profitable Thrifts	237	206	340	233	95	1,111
Percent Profitable	92.22	86.92	93.66	91.02	93.14	91.44
Profits (\$ Millions)	\$376.65	\$147.39	\$315.11	\$281.08	\$690.80	\$1,811.03
Number of Unprofitable Thrifts	20	31	23	23	7	104
Percent Unprofitable	7.78	13.08	6.34	8.98	6.86	8.56
Losses (\$ Millions)	(\$7.67)	(\$28.05)	(\$69.12)	(\$5.74)	(\$2.33)	(\$112.91)

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 / March 1998

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

FOURTH QUARTER 1997:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	257	237	363	256	102	1,215

TOTAL ASSETS (\$ Billions)	\$153.60	\$62.81	\$156.92	\$91.94	\$311.36	\$776.63
1 - 4 Family Mortgages	68.50	29.68	80.94	40.59	171.06	390.76
Mortgage Pool Securities	23.56	6.40	14.74	12.70	46.42	103.81
Multifamily Mortgages	6.15	0.86	5.71	2.29	32.46	47.46
Nonresidential Mortgages	7.25	3.62	5.22	3.61	10.54	30.24
Construction Loans	1.28	2.37	2.83	3.30	1.54	11.32
Land Loans	0.28	1.16	0.94	0.59	0.53	3.50
Commercial Loans	2.65	1.11	2.84	1.80	3.10	11.50
Consumer Loans	8.48	4.73	12.90	10.09	8.66	44.86
Cash and Noninterest-Earning Deposits	2.15	1.24	2.19	1.08	4.18	10.85
Investment Securities	26.23	8.45	20.73	10.77	18.87	85.05
Mortgage Derivatives	12.56	2.08	8.85	3.46	9.30	36.25
Repossessed Assets, Net	0.35	0.26	0.20	0.18	0.83	1.81
Real Estate Held for Investment, Net	0.09	0.05	0.13	0.04	0.15	0.47
Office Premises & Equipment	1.49	0.99	1.73	1.00	2.68	7.89
Other Assets	6.04	2.36	6.71	4.46	12.89	32.46
Less: Contra Assets & Valuation Allowances	0.90	0.48	0.90	0.54	2.55	5.37

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$153.60	\$62.81	\$156.92	\$91.94	\$311.36	\$776.63
TOTAL DEPOSITS	104.26	46.24	109.55	58.47	189.26	507.78
Deposits less than or equal to \$100,000	90.60	38.98	93.28	50.20	153.36	426.43
Deposits greater than \$100,000	13.66	7.26	16.26	8.27	35.90	81.35
Escrows	1.45	0.23	1.93	1.69	3.06	8.37
BORROWINGS	32.59	9.14	29.09	22.68	91.39	184.89
Advances From FHLB	20.91	7.23	21.15	15.00	54.22	118.51
Reverse Repurchase Agreements	8.95	1.11	5.70	4.74	17.99	38.49
Other Borrowings	2.73	0.79	2.24	2.94	19.19	27.89
Other Liabilities	1.85	1.01	2.01	1.05	5.01	10.93
Equity Capital	13.43	6.19	14.34	8.05	22.65	64.66

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 / March 1998

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

FOURTH QUARTER 1997:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	257	237	363	256	102	1,215

TOTAL ASSETS (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1 - 4 Family Mortgages	44.60	47.25	51.58	44.14	54.94	50.32
Mortgage Pool Securities	15.34	10.19	9.39	13.81	14.91	13.37
Multifamily Mortgages	4.00	1.37	3.64	2.49	10.42	6.11
Nonresidential Mortgages	4.72	5.76	3.33	3.92	3.38	3.89
Construction Loans	0.83	3.77	1.80	3.59	0.50	1.46
Land Loans	0.18	1.85	0.60	0.64	0.17	0.45
Commercial Loans	1.72	1.77	1.81	1.96	0.99	1.48
Consumer Loans	5.52	7.53	8.22	10.97	2.78	5.78
Cash and Noninterest-Earning Deposits	1.40	1.98	1.40	1.18	1.34	1.40
Investment Securities	17.08	13.46	13.21	11.72	6.06	10.95
Mortgage Derivatives	8.18	3.31	5.64	3.77	2.99	4.67
Repossessed Assets, Net	0.23	0.41	0.13	0.19	0.27	0.23
Real Estate Held for Investment, Net	0.06	0.09	0.09	0.04	0.05	0.06
Office Premises & Equipment	0.97	1.57	1.10	1.08	0.86	1.02
Other Assets	3.93	3.76	4.28	4.85	4.14	4.18
Less: Contra Assets & Valuation Allowances	0.59	0.76	0.58	0.59	0.82	0.69

TOTAL LIABILITIES AND CAPITAL (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
TOTAL DEPOSITS	67.88	73.63	69.81	63.59	60.78	65.38
Deposits less than or equal to \$100,000	58.99	62.06	59.45	54.60	49.25	54.91
Deposits greater than \$100,000	8.89	11.57	10.36	8.99	11.53	10.48
Escrows	0.94	0.37	1.23	1.84	0.98	1.08
BORROWINGS	21.22	14.55	18.54	24.67	29.35	23.81
Advances From FHLB	13.62	11.52	13.48	16.31	17.41	15.26
Reverse Repurchase Agreements	5.83	1.77	3.63	5.15	5.78	4.96
Other Borrowings	1.78	1.26	1.43	3.20	6.16	3.59
Other Liabilities	1.21	1.61	1.28	1.14	1.61	1.41
Equity Capital	8.75	9.85	9.14	8.76	7.27	8.33

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 / March 1998

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

FOURTH QUARTER 1997:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	257	237	363	256	102	1,215

TOTAL ASSETS (% Change)	19.18%	11.95%	9.24%	6.04%	5.29%	9.22%
1 - 4 Family Mortgages	20.03	10.01	10.44	6.24	7.10	10.00
Mortgage Pool Securities	8.39	13.72	-12.69	-11.86	7.29	1.86
Multifamily Mortgages	11.92	2.89	-1.92	14.70	-0.64	1.39
Nonresidential Mortgages	15.03	10.27	3.50	17.58	-12.71	1.57
Construction Loans	-20.63	-30.52	-29.88	-31.59	-30.07	-29.63
Land Loans	-13.18	4.37	-3.23	1.74	-6.87	-1.51
Commercial Loans	44.17	9.96	52.58	22.57	32.82	35.12
Consumer Loans	66.93	-0.77	34.76	6.61	36.64	27.37
Cash and Noninterest-Earning Deposits	40.53	13.60	1.58	9.09	6.40	11.80
Investment Securities	10.12	18.04	13.68	-3.19	-12.46	3.86
Mortgage Derivatives	0.52	18.67	5.67	-27.23	-0.91	-1.40
Repossessed Assets, Net	-3.96	-8.17	27.37	-9.74	-19.40	-10.49
Real Estate Held for Investment, Net	33.54	3.86	3.23	20.08	-12.27	3.16
Office Premises & Equipment	18.00	12.16	10.05	9.90	-3.59	6.51
Other Assets	2.99	-24.03	-21.04	7.65	-15.74	-12.06
Less: Contra Assets & Valuation Allowances	-49.51	-79.09	-66.82	-84.81	-39.53	-63.13

TOTAL LIABILITIES AND CAPITAL (% Change)	19.18%	11.95%	9.24%	6.04%	5.29%	9.22%
TOTAL DEPOSITS	13.89	9.36	7.07	5.81	0.37	5.80
Deposits less than or equal to \$100,000	10.04	7.12	5.03	2.71	-2.20	3.19
Deposits greater than \$100,000	48.32	23.12	20.53	29.55	13.08	21.91
BORROWINGS	34.41	18.73	10.02	1.94	13.72	14.84
Advances From FHLB	40.17	41.41	17.88	21.55	23.46	25.77
Reverse Repurchase Agreements	19.45	-28.13	13.10	-26.32	0.54	0.23
Other Borrowings	48.73	-23.38	-35.21	-15.35	3.40	-1.66
Other Liabilities	40.83	25.49	37.22	39.83	35.90	36.80
Equity Capital	25.14	20.60	19.30	11.27	8.47	15.46

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.
Office of Thrift Supervision / March 1998

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

FOURTH QUARTER 1997:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	257	237	363	256	102	1,215

CAPITAL COMPLIANCE						
Meet FDICIA Capital Standards	257	237	362	256	102	1,214
Percent of Thrifts	100.00	100.00	99.72	100.00	100.00	99.92
Consolidated Assets (\$ Billions)	\$153.60	\$62.81	\$156.91	\$91.94	\$311.36	\$776.62
Fail FDICIA Capital Standards	0	0	1	0	0	1
Percent of Thrifts	0.00	0.00	0.28	0.00	0.00	0.08
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.01	\$0.00	\$0.00	\$0.01
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)	\$12.02	\$5.61	\$12.52	\$7.60	\$20.52	\$58.27
Tangible Equity Ratio	7.90	9.05	8.07	8.33	6.65	7.58
Median Ratio	8.96	9.26	10.12	9.00	7.30	9.22
Tier 1 Capital (\$ Billions)	\$12.03	\$5.62	\$12.55	\$7.63	\$20.54	\$58.36
Tier 1 Leverage Ratio	7.91	9.05	8.09	8.35	6.66	7.59
Median Ratio	8.96	9.26	10.12	9.00	7.30	9.22
Tier 1 Risk-based Capital Ratio	15.31	14.78	14.25	14.84	11.00	13.18
Median Ratio	18.93	16.88	18.91	17.79	12.67	17.83
Risk-based Capital (\$ Billions)	\$12.88	\$6.23	\$13.56	\$8.05	\$23.84	\$64.57
Total Risk-based Capital Ratio	16.39	16.40	15.40	15.66	12.78	14.59
Median Ratio	19.72	17.95	19.72	18.50	13.60	18.62

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

FOURTH QUARTER 1997:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	257	237	363	256	102	1,215
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$1,213.99	\$664.91	\$1,227.74	\$970.04	\$2,191.24	\$6,267.91
Mortgage Loans						
Construction & Land Loans	16.10	61.16	70.43	54.40	17.61	219.70
Nonresidential Mortgages	87.69	55.76	63.52	45.88	79.06	331.91
Multifamily Mortgages	33.54	9.62	29.27	12.28	107.20	191.91
1-4 Family Mortgages	813.51	363.52	802.95	668.92	1,771.16	4,420.06
Nonmortgage Loans and Leases						
Commercial Loans	48.26	23.62	34.62	22.21	35.69	164.40
Consumer Loans	214.89	151.23	226.95	166.35	180.51	939.93
NONCURRENT LOANS (\$ Millions)	\$1,825.22	\$463.50	\$863.91	\$461.75	\$2,332.70	\$5,947.07
Mortgage Loans						
Construction & Land Loans	24.31	46.06	60.60	33.51	17.67	182.14
Nonresidential Mortgages	208.51	33.64	43.57	32.09	171.63	489.44
Multifamily Mortgages	155.11	7.80	44.69	10.48	157.84	375.91
1-4 Family Mortgages	1,314.77	277.89	553.99	278.12	1,912.01	4,336.78
Nonmortgage Loans and Leases						
Commercial Loans	49.38	11.83	19.16	23.01	22.67	126.04
Consumer Loans	73.14	86.29	141.91	84.55	50.88	436.77
NET CHARGE-OFFS (\$ Millions)	\$79.22	\$59.22	\$111.48	\$66.12	\$145.15	\$461.18
Mortgage Loans						
Construction & Land Loans	1.42	3.58	1.84	0.72	0.93	8.49
Nonresidential Mortgages	3.50	1.35	1.00	(0.19)	(16.78)	(11.14)
Multifamily Mortgages	4.84	0.28	(0.84)	(0.06)	(1.67)	2.55
1-4 Family Mortgages	20.53	4.17	7.50	4.70	62.76	99.66
Nonmortgage Loans and Leases						
Commercial Loans	3.71	0.91	2.48	3.55	4.11	14.75
Consumer Loans	29.91	39.77	59.83	51.99	41.95	223.44
Repossessed Assets	7.65	6.96	2.23	3.03	23.36	43.22
Other	7.67	2.21	37.45	2.38	30.50	80.21
REPOSSESSED ASSETS, NET (\$ Millions)	\$346.35	\$256.32	\$202.82	\$177.56	\$831.52	\$1,814.56
Construction & Land Loans	21.45	124.32	12.46	18.00	16.05	192.28
Nonresidential Mortgages	97.97	35.52	45.84	19.68	60.42	259.43
Multifamily Mortgages	27.40	12.28	9.22	63.94	125.93	238.76
1-4 Family Mortgages	194.01	76.75	122.37	68.57	600.60	1,062.30
Other	5.52	7.46	12.93	7.37	28.52	61.80
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)						
Real Estate Loans	\$83.46	\$37.69	\$95.64	\$50.37	\$216.13	\$483.29
Percent of Total Assets	54.34	60.01	60.95	54.79	69.41	62.23
Noncurrent Real Estate Loans	\$1.70	\$0.37	\$0.70	\$0.35	\$2.26	\$5.38
Percent of Total Assets	1.11	0.58	0.45	0.39	0.73	0.69
Real Estate Owned	\$0.34	\$0.25	\$0.19	\$0.17	\$0.80	\$1.75
Percent of Total Assets	0.22	0.40	0.12	0.19	0.26	0.23
Troubled Real Estate Loans	\$2.04	\$0.61	\$0.89	\$0.52	\$3.06	\$7.14
Percent of Total Assets	1.33	0.98	0.57	0.57	0.98	0.92

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. Starting in 1997, repossessed asset data are net of specific allowances. Office of Thrift Supervision / March 1998

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

FOURTH QUARTER 1997:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	257	237	363	256	102	1,215
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.79%	1.06%	0.78%	1.06%	0.70%	0.81%
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	1.03	1.73	1.87	1.40	0.85	1.48
Nonresidential Mortgages	1.21	1.54	1.22	1.27	0.75	1.10
Multifamily Mortgages	0.55	1.12	0.51	0.54	0.33	0.40
1-4 Family Mortgages	1.19	1.22	0.99	1.65	1.04	1.13
Nonmortgage Loans and Leases						
Commercial Loans	1.82	2.13	1.22	1.23	1.15	1.43
Consumer Loans	2.53	3.20	1.76	1.65	2.08	2.10
NONCURRENT LOANS (% Total Assets)	1.19%	0.74%	0.55%	0.50%	0.75%	0.77%
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	1.56	1.30	1.61	0.86	0.85	1.23
Nonresidential Mortgages	2.87	0.93	0.83	0.89	1.63	1.62
Multifamily Mortgages	2.52	0.91	0.78	0.46	0.49	0.79
1-4 Family Mortgages	1.92	0.94	0.68	0.69	1.12	1.11
Nonmortgage Loans and Leases						
Commercial Loans	1.87	1.07	0.67	1.28	0.73	1.10
Consumer Loans	0.86	1.82	1.10	0.84	0.59	0.97
NET CHARGE-OFFS (% Total Assets)	0.05%	0.09%	0.07%	0.07%	0.05%	0.06%
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.09	0.10	0.05	0.02	0.04	0.06
Nonresidential Mortgages	0.05	0.04	0.02	-0.01	-0.16	-0.04
Multifamily Mortgages	0.08	0.03	-0.01	0.00	-0.01	0.01
1-4 Family Mortgages	0.03	0.01	0.01	0.01	0.04	0.03
Nonmortgage Loans and Leases						
Commercial Loans	0.14	0.08	0.09	0.20	0.13	0.13
Consumer Loans	0.35	0.84	0.46	0.52	0.48	0.50
Repossessed Assets	2.21	2.71	1.10	1.70	2.81	2.38
Other	0.13	0.09	0.56	0.05	0.24	0.25
REPOSSESSED ASSETS, NET (% Total Assets)	0.23%	0.41%	0.13%	0.19%	0.27%	0.23%
Percent of Outstanding Loans by Loan Type:						
Construction & Land Loans	1.38	3.52	0.33	0.46	0.77	1.30
Nonresidential Mortgages	1.35	0.98	0.88	0.55	0.57	0.86
Multifamily Mortgages	0.45	1.43	0.16	2.79	0.39	0.50
1-4 Family Mortgages	0.28	0.26	0.15	0.17	0.35	0.27
Other	0.09	0.32	0.19	0.17	0.22	0.19
ASSET QUALITY SUMMARY (% Total Assets)						
Net Chargeoffs (Annualized)	0.21%	0.38%	0.28%	0.29%	0.19%	0.24%
Net Provisions for Losses (Annualized)	0.20	0.46	0.38	0.18	0.21	0.26
Valuation Allowances	0.63	1.04	0.64	0.63	0.92	0.78
Noncurrent Loans	1.19	0.74	0.55	0.50	0.75	0.77
Repossessed Assets, Net (% Total Assets)	0.23	0.41	0.13	0.19	0.27	0.23
Troubled Assets	1.41	1.15	0.68	0.70	1.02	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. Starting in 1997, repossessed asset data are net of specific allowances. Office of Thrift Supervision / March 1998

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

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	4th Qtr 1997 Net Income (\$ Millions)	4th Qtr 1996 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	12	11.06	7.13	0.78	24.81	13.72
DELAWARE	5	3.19	1.60	0.27	8.29	1.13
MAINE	11	1.10	0.85	0.10	0.14	2.35
MASSACHUSETTS	23	7.16	5.09	0.62	15.17	11.11
NEW HAMPSHIRE	7	1.35	1.16	0.13	2.92	2.39
NEW JERSEY	56	26.02	19.42	2.82	87.58	76.59
NEW YORK	60	66.22	43.88	5.59	146.62	120.21
PENNSYLVANIA	69	35.63	23.66	2.89	73.14	51.04
RHODE ISLAND	4	0.57	0.43	0.09	8.40	5.06
VERMONT	2	0.19	0.15	0.01	0.34	0.38
WEST VIRGINIA	8	1.10	0.89	0.13	1.56	2.30
TOTAL	257	\$153.60	\$104.26	\$13.43	\$368.98	\$286.28
SOUTHEAST REGION						
ALABAMA	13	2.40	1.78	0.19	3.31	7.68
DISTRICT OF COLUMBIA	1	0.27	0.20	0.02	0.40	0.24
FLORIDA	47	18.30	12.98	1.68	41.35	30.06
GEORGIA	31	5.83	4.22	0.66	1.78	0.75
MARYLAND	63	8.17	6.66	0.87	18.05	18.99
NORTH CAROLINA	21	3.83	2.83	0.58	9.39	9.33
PUERTO RICO	1	0.03	0.02	0.00	0.13	0.05
SOUTH CAROLINA	32	8.03	5.91	0.79	16.99	17.62
VIRGIN ISLANDS	1	0.05	0.04	0.00	(0.01)	0.11
VIRGINIA	27	15.90	11.60	1.39	27.96	32.33
TOTAL	237	\$62.81	\$46.24	\$6.19	\$119.34	\$117.16

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. Fourth quarter 1996 net income data based on thrifts held constant as of December 31, 1997.

Financial data as of December 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.

Office of Thrift Supervision / March 1998

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

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	4th Qtr 1997 Net Income (\$ Millions)	4th Qtr 1996 Net Income (\$ Millions)
CENTRAL REGION						
ILLINOIS	73	39.05	28.76	3.91	105.37	116.15
INDIANA	62	13.70	9.32	1.26	27.35	24.88
KENTUCKY	42	6.79	4.67	0.73	12.08	14.38
MICHIGAN	18	23.27	14.83	2.42	30.11	54.17
OHIO	121	53.75	36.54	4.28	76.29	116.86
TENNESSEE	23	4.22	3.50	0.46	9.19	8.63
WISCONSIN	24	16.14	11.92	1.26	(14.40)	42.86
TOTAL	363	\$156.92	\$109.55	\$14.34	\$245.99	\$377.92

MIDWEST REGION

ARKANSAS	14	3.47	2.59	0.37	8.68	7.77
COLORADO	12	2.49	1.93	0.31	6.57	5.71
IOWA	26	4.93	3.54	0.46	10.65	10.19
KANSAS	19	8.28	6.12	0.90	21.66	19.56
LOUISIANA	31	3.69	3.01	0.46	7.30	8.93
MINNESOTA	22	2.35	1.68	0.23	4.79	4.40
MISSISSIPPI	11	1.00	0.79	0.12	1.80	2.29
MISSOURI	45	6.89	5.08	0.74	16.35	16.37
NEBRASKA	13	9.23	5.86	0.70	23.41	20.71
NEW MEXICO	10	1.83	1.28	0.15	5.34	3.89
NORTH DAKOTA	3	0.95	0.79	0.07	1.95	1.48
OKLAHOMA	12	5.78	3.50	0.40	32.23	5.80
SOUTH DAKOTA	5	0.89	0.72	0.07	2.79	2.31
TEXAS	33	40.32	21.70	3.10	132.16	102.35
TOTAL	256	\$92.10	\$58.60	\$8.08	\$275.69	\$211.75

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. Fourth quarter 1996 net income data based on thrifts held constant as of December 31, 1997.

Financial data as of December 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.

Office of Thrift Supervision / March 1998

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

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	4th Qtr 1997 Net Income (\$ Millions)	4th Qtr 1996 Net Income (\$ Millions)
WEST REGION						
ALASKA	1	0.11	0.10	0.01	0.09	0.09
ARIZONA	2	0.60	0.53	0.04	1.45	1.23
CALIFORNIA	58	273.61	172.79	18.63	602.94	313.08
GUAM	2	0.28	0.13	0.05	0.94	1.14
HAWAII	4	7.95	5.64	0.61	9.92	11.05
IDAHO	3	0.50	0.41	0.04	1.17	1.02
MONTANA	9	1.95	1.25	0.21	4.65	5.27
OREGON	7	14.79	1.77	1.68	25.22	9.00
UTAH	2	1.27	0.47	0.18	4.52	2.34
WASHINGTON	10	10.14	6.00	1.19	37.53	32.07
WYOMING	4	0.36	0.25	0.05	0.96	0.80

TOTAL	102	\$311.55	\$189.32	\$22.69	\$689.40	\$377.10
UNITED STATES						
NEVADA	N/A	N/A	N/A	N/A	N/A	N/A
TOTAL	1,215	\$776.97	\$507.97	\$64.73	\$1,699.40	\$1,370.21

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. Fourth quarter 1996 net income data based on thrifts held constant as of December 31, 1997.

Financial data as of December 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.

Office of Thrift Supervision / March 1998

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

FOR THE QUARTER ENDING:	DEC 1993	DEC 1994	DEC 1995	DEC 1996	DEC 1997
NUMBER OF THRIFT INSTITUTIONS:	1,669	1,543	1,437	1,334	1,215
PROFITABILITY (\$ Millions)					
Interest Income	\$12,482.02	\$12,904.53	\$13,935.75	\$13,843.65	\$14,069.21
Interest Expense	6,787.33	7,601.54	8,738.60	8,384.50	8,610.61
NET INTEREST INCOME	5,694.69	5,302.99	5,197.15	5,459.15	5,458.60
Loss Provisions-Interest Bearing Assets	819.57	503.71	515.15	704.88	504.83
Noninterest Income	1,754.88	1,335.01	1,311.23	1,768.68	2,138.82
Mortgage Loan Servicing Fees	112.27	186.20	177.61	230.15	226.00
Other Fees and Charges	558.08	497.03	561.45	750.98	972.16
Other Noninterest Income	1,084.53	651.78	572.17	787.56	940.66
Noninterest Expense	4,725.01	4,471.30	4,098.51	4,394.82	4,406.01
G&A Expense	4,331.06	4,119.81	3,849.51	4,205.91	4,208.06
Goodwill Amortization	173.25	278.01	186.26	130.75	147.84
Loss Provisions-Noninterest Bearing Assets	220.70	73.48	62.74	58.17	50.10
Income Before Taxes & Extraordinary Items	1,904.98	1,663.00	1,894.72	2,128.13	2,686.58
Income Taxes	745.27	609.85	550.99	660.48	986.96
Extraordinary Items	(84.97)	(4.50)	(81.03)	0.61	(1.50)
NET INCOME	1,074.74	1,048.65	1,262.69	1,468.25	1,698.13
PROFITABILITY (% of Average Assets Annualized)					
Interest Income	6.47%	6.73%	7.28%	7.23%	7.34%
Interest Expense	3.52	3.97	4.56	4.38	4.49
NET INTEREST INCOME	2.95	2.77	2.71	2.85	2.85
Loss Provisions-Interest Bearing Assets	0.42	0.26	0.27	0.37	0.26
Noninterest Income	0.91	0.70	0.68	0.92	1.12
Mortgage Loan Servicing Fees	0.06	0.10	0.09	0.12	0.12
Other Fees and Charges	0.29	0.26	0.29	0.39	0.51
Other Noninterest Income	0.56	0.34	0.30	0.41	0.49
Noninterest Expense	2.45	2.33	2.14	2.29	2.30
G&A Expense	2.24	2.15	2.01	2.20	2.19
Goodwill Amortization	0.09	0.15	0.10	0.07	0.08
Loss Provisions-Noninterest Bearing Assets	0.11	0.04	0.03	0.03	0.03
Income Before Taxes & Extraordinary Items	0.99	0.87	0.99	1.11	1.40
Income Taxes	0.39	0.32	0.29	0.34	0.51
Extraordinary Items	-0.04	0.00	-0.04	0.00	0.00
NET INCOME	0.56	0.55	0.66	0.77	0.89
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	0.56	0.55	0.66	0.77	0.89
Median Ratio	0.91	0.79	0.73	0.83	0.79
Return on Average Equity (Annualized)	7.44	7.24	8.31	9.75	10.74
Median Ratio	10.64	8.58	7.28	8.48	7.70
Net Interest Margin (Annualized)	2.95	2.77	2.71	2.85	2.85
Median Ratio	3.40	3.36	3.10	3.21	3.18
Number of Profitable Thrifts	1,537	1,393	1,304	1,235	1,111
Percent Profitable	92.09	90.28	90.74	92.58	91.44
Profits (\$ Millions)	\$1,588.93	\$1,456.03	\$1,537.07	\$1,650.07	\$1,811.03
Number of Unprofitable Thrifts	132	150	133	99	104
Percent Unprofitable	7.91	9.72	9.26	7.42	8.56
Losses (\$ Millions)	(\$514.18)	(\$407.38)	(\$274.38)	(\$181.82)	(\$112.91)

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 / March 1998

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

FOR THE QUARTER ENDING:	DEC 1993	DEC 1994	DEC 1995	DEC 1996	DEC 1997
NUMBER OF THRIFT INSTITUTIONS:	1,669	1,543	1,437	1,334	1,215

TOTAL ASSETS (\$ Billions)	\$774.77	\$774.07	\$770.98	\$769.37	\$776.63
1 - 4 Family Mortgages	354.75	364.02	365.29	383.86	390.76
Mortgage Pool Securities	119.53	127.55	125.46	110.98	103.81
Multifamily Mortgages	53.33	51.27	48.76	48.78	47.46
Nonresidential Mortgages	38.69	34.53	32.88	32.64	30.24
Construction Loans	12.67	13.64	14.74	17.57	11.32
Land Loans	3.72	3.30	3.48	3.78	3.50
Commercial Loans	5.15	5.22	7.20	9.39	11.50
Consumer Loans	35.38	35.91	37.80	39.86	44.86
Cash and Noninterest-Earning Deposits	11.69	10.95	11.62	10.74	10.85
Investment Securities	109.26	101.99	97.42	87.52	85.05
Mortgage Derivatives	43.83	45.16	44.31	38.57	36.25
Repossessed Assets, Net	6.20	3.42	2.51	2.14	1.81
Real Estate Held for Investment, Net	0.60	0.30	0.15	0.48	0.47
Office Premises & Equipment	8.52	8.26	7.94	8.10	7.89
Other Assets	30.71	29.71	30.47	29.67	32.46
Less: Contra Assets & Valuation Allowances	15.43	16.03	14.71	16.14	5.37

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$774.77	\$774.07	\$770.98	\$769.37	\$776.63
TOTAL DEPOSITS	580.82	546.27	535.03	519.94	507.78
Deposits less than or equal to \$100,000	517.19	485.57	468.19	448.92	426.43
Deposits greater than \$100,000	63.63	60.71	66.20	71.02	81.35
Escrows	6.16	4.76	5.53	6.61	8.37
BORROWINGS	120.18	156.62	158.85	173.10	184.89
Advances From FHLB	76.04	88.86	85.14	103.43	118.51
Reverse Repurchase Agreements	28.17	42.96	44.25	39.67	38.49
Other Borrowings	15.98	24.79	29.45	30.00	27.89
Other Liabilities	9.49	8.51	9.83	8.78	10.93
Equity Capital	58.13	57.91	61.74	60.94	64.66

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:	DEC 1993	DEC 1994	DEC 1995	DEC 1996	DEC 1997
NUMBER OF THRIFT INSTITUTIONS:	1,669	1,543	1,437	1,334	1,215

TOTAL ASSETS (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%
1 - 4 Family Mortgages	45.79	47.03	47.38	49.89	50.32
Mortgage Pool Securities	15.43	16.48	16.27	14.42	13.37
Multifamily Mortgages	6.88	6.62	6.32	6.34	6.11
Nonresidential Mortgages	4.99	4.46	4.26	4.24	3.89
Construction Loans	1.64	1.76	1.91	2.28	1.46
Land Loans	0.48	0.43	0.45	0.49	0.45
Commercial Loans	0.66	0.67	0.93	1.22	1.48
Consumer Loans	4.57	4.64	4.90	5.18	5.78
Cash and Noninterest-Earning Deposits	1.51	1.41	1.51	1.40	1.40
Investment Securities	14.10	13.18	12.64	11.38	10.95
Mortgage Derivatives	5.66	5.83	5.75	5.01	4.67
Repossessed Assets, Net	0.80	0.44	0.33	0.28	0.23
Real Estate Held for Investment, Net	0.08	0.04	0.02	0.06	0.06
Office Premises & Equipment	1.10	1.07	1.03	1.05	1.02
Other Assets	3.96	3.84	3.95	3.86	4.18
Less: Contra Assets & Valuation Allowances	1.99	2.07	1.91	2.10	0.69

TOTAL LIABILITIES AND CAPITAL (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%
TOTAL DEPOSITS	74.97	70.57	69.40	67.58	65.38
Deposits less than or equal to \$100,000	66.75	62.73	60.73	58.35	54.91
Deposits greater than \$100,000	8.21	7.84	8.59	9.23	10.48
Escrows	0.80	0.61	0.72	0.86	1.08
BORROWINGS	15.51	20.23	20.60	22.50	23.81
Advances From FHLB	9.81	11.48	11.04	13.44	15.26
Reverse Repurchase Agreements	3.64	5.55	5.74	5.16	4.96
Other Borrowings	2.06	3.20	3.82	3.90	3.59
Other Liabilities	1.22	1.10	1.28	1.14	1.41
Equity Capital	7.50	7.48	8.01	7.92	8.33

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.

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

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

FOR THE QUARTER ENDING:	DEC 1993	DEC 1994	DEC 1995	DEC 1996	DEC 1997
NUMBER OF THRIFT INSTITUTIONS:	1,669	1,543	1,437	1,334	1,215
TOTAL ASSETS (% Change)	3.45%	5.86%	5.85%	4.68%	9.22%
1 - 4 Family Mortgages	3.68	7.49	7.13	9.80	10.00
Mortgage Pool Securities	9.11	12.67	5.74	-7.99	1.86
Multifamily Mortgages	4.58	-0.27	-1.95	2.68	1.39
Nonresidential Mortgages	-1.97	-3.72	1.63	5.38	1.57
Construction Loans	15.73	18.66	15.78	28.47	-29.63
Land Loans	-2.12	1.99	12.37	17.90	-1.51
Commercial Loans	-16.25	20.70	47.43	36.96	35.12
Consumer Loans	8.97	10.35	9.71	10.85	27.37
Cash and Noninterest-Earning Deposits	7.63	-0.02	11.09	-3.24	11.80
Investment Securities	2.51	1.52	0.22	-2.73	3.86
Mortgage Derivatives	26.17	13.04	0.52	-7.43	-1.40
Repossessed Assets, Net	-35.06	-37.86	-20.66	-12.35	-10.49
Real Estate Held for Investment, Net	-10.77	-44.76	-49.15	238.04	3.16
Office Premises & Equipment	13.94	6.49	6.60	6.81	6.51
Other Assets	-39.23	-31.12	-20.63	-24.15	-12.06
Less: Contra Assets & Valuation Allowances	-0.29	11.76	-1.70	18.65	-63.13
TOTAL LIABILITIES AND CAPITAL (% Change)	3.45%	5.86%	5.85%	4.68%	9.22%
TOTAL DEPOSITS	-1.22	-0.26	3.47	2.39	5.80
Deposits less than or equal to \$100,000	-1.65	-0.56	1.86	1.02	3.19
Deposits greater than \$100,000	2.46	2.21	15.24	12.04	21.91
BORROWINGS	25.67	37.65	10.07	12.58	14.84
Advances From FHLB	27.16	23.43	4.16	26.66	25.77
Reverse Repurchase Agreements	33.50	63.31	12.89	-7.48	0.23
Other Borrowings	8.42	60.14	26.00	2.67	-1.66
Other Liabilities	19.16	-9.35	22.66	-39.50	36.80
Equity Capital	11.38	5.01	13.40	3.85	15.46

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

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CAPITAL MEASURES FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	DEC 1993	DEC 1994	DEC 1995	DEC 1996	DEC 1997
NUMBER OF THRIFT INSTITUTIONS:	1,669	1,543	1,437	1,334	1,215

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	1,659	1,534	1,430	1,333	1,214
Percent of Thrifts	99.40	99.42	99.51	99.93	99.92
Consolidated Assets (\$ Billions)	\$777.17	\$772.94	\$770.85	\$769.35	\$776.62
Fail FDICIA Capital Standards	10	9	5	1	1
Percent of Thrifts	0.60	0.58	0.35	0.07	0.08
Consolidated Assets (\$ Billions)	\$1.89	\$4.54	\$0.67	\$0.01	\$0.01
Critically Undercapitalized	1	1	0	0	0
Percent of Thrifts	0.06	0.06	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.10	\$1.72	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$54.42	\$54.81	\$57.00	\$56.45	\$58.27
Tangible Equity Ratio	7.04	7.08	7.44	7.36	7.58
Median Ratio	7.92	8.40	8.82	8.80	9.22
Tier 1 Capital (\$ Billions)	\$54.82	\$55.14	\$57.22	\$56.61	\$58.36
Tier 1 Leverage Ratio	7.08	7.12	7.47	7.38	7.59
Median Ratio	7.93	8.41	8.81	8.80	9.22
Tier 1 Risk-based Capital Ratio	13.14	13.37	13.70	13.15	13.18
Median Ratio	16.51	17.26	17.65	17.35	17.83
Risk-based Capital (\$ Billions)	\$61.07	\$61.00	\$63.29	\$62.57	\$64.57
Total Risk-based Capital Ratio	14.64	14.79	15.15	14.53	14.59
Median Ratio	17.27	18.09	18.48	18.12	18.62

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.
Office of Thrift Supervision / March 1998

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

FOR THE QUARTER ENDING:	DEC 1993	DEC 1994	DEC 1995	DEC 1996	DEC 1997
NUMBER OF THRIFT INSTITUTIONS:	1,669	1,543	1,437	1,334	1,215
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$7,450.70	\$6,364.88	\$6,853.18	\$6,759.29	\$6,267.91
Mortgage Loans					
Construction & Land Loans	238.82	181.02	212.90	237.75	219.70
Nonresidential Mortgages	674.09	459.03	361.45	373.79	331.91
Multifamily Mortgages	607.15	459.90	407.50	280.63	191.91
1-4 Family Mortgages	5,253.30	4,661.82	5,100.40	4,947.83	4,420.06
Nonmortgage Loans and Leases					
Commercial Loans	109.59	72.62	98.79	123.02	164.40
Consumer Loans	567.75	530.49	672.15	796.27	939.93
NONCURRENT LOANS (\$ Millions)	\$9,902.03	\$7,048.99	\$6,755.66	\$6,572.15	\$5,947.07
Mortgage Loans					
Construction & Land Loans	617.05	296.41	241.67	197.19	182.14
Nonresidential Mortgages	1,579.87	969.32	666.09	551.09	489.44
Multifamily Mortgages	1,830.47	1,110.81	788.17	706.15	375.91
1-4 Family Mortgages	5,323.64	4,280.00	4,668.98	4,631.84	4,336.78
Nonmortgage Loans and Leases					
Commercial Loans	231.19	133.29	103.18	130.04	126.04
Consumer Loans	319.81	259.16	287.57	355.84	436.77
NET CHARGE-OFFS (\$ Millions)	\$1,243.57	\$908.31	\$574.36	\$594.81	\$461.18
Mortgage Loans					
Construction & Land Loans	17.45	23.81	15.22	7.44	8.49
Nonresidential Mortgages	285.74	76.82	30.81	28.74	(11.14)
Multifamily Mortgages	129.90	187.20	78.50	47.11	2.55
1-4 Family Mortgages	284.83	204.40	179.30	230.99	99.66
Nonmortgage Loans and Leases					
Commercial Loans	41.88	4.67	14.03	10.33	14.75
Consumer Loans	105.81	85.49	108.04	155.34	223.44
Repossessed Assets	346.74	169.18	114.63	70.80	43.22
Other	31.23	156.75	33.85	44.04	80.21
REPOSSESSED ASSETS, NET (\$ Millions)	\$6,203.07	\$3,422.21	\$2,505.93	\$2,137.81	\$1,814.56
Construction & Land Loans	1,841.07	927.99	516.40	411.99	192.28
Nonresidential Mortgages	1,771.38	960.91	482.83	366.87	259.43
Multifamily Mortgages	1,092.88	573.53	505.90	271.08	238.76
1-4 Family Mortgages	2,097.04	1,322.80	1,248.65	1,230.22	1,062.30
Other	50.02	24.68	29.28	58.42	61.80
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$463.16	\$466.77	\$465.14	\$486.64	\$483.29
Percent of Total Assets	59.78	60.30	60.33	63.25	62.23
Noncurrent Real Estate Loans	\$9.35	\$6.66	\$6.36	\$6.09	\$5.38
Percent of Total Assets	1.21	0.86	0.83	0.79	0.69
Real Estate Owned	\$6.80	\$3.79	\$2.75	\$2.28	\$1.75
Percent of Total Assets	0.88	0.49	0.36	0.30	0.23
Troubled Real Estate Loans	\$16.15	\$10.44	\$9.12	\$8.37	\$7.14
Percent of Total Assets	2.08	1.35	1.18	1.09	0.92

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. Starting in 1997, repossessed asset data are net of specific allowances. Office of Thrift Supervision / March 1998

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

FOR THE QUARTER ENDING:	DEC 1993	DEC 1994	DEC 1995	DEC 1996	DEC 1997
NUMBER OF THRIFT INSTITUTIONS:	1,669	1,543	1,437	1,334	1,215
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.96%	0.82%	0.89%	0.88%	0.81%
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.46	1.07	1.17	1.11	1.48
Nonresidential Mortgages	1.74	1.33	1.10	1.15	1.10
Multifamily Mortgages	1.14	0.90	0.84	0.58	0.40
1-4 Family Mortgages	1.48	1.28	1.40	1.29	1.13
Nonmortgage Loans and Leases					
Commercial Loans	2.13	1.39	1.37	1.31	1.43
Consumer Loans	1.60	1.48	1.78	2.00	2.10
NONCURRENT LOANS (% Total Assets)	1.28%	0.91%	0.88%	0.85%	0.77%
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	3.77	1.75	1.33	0.92	1.23
Nonresidential Mortgages	4.08	2.81	2.03	1.69	1.62
Multifamily Mortgages	3.43	2.17	1.62	1.45	0.79
1-4 Family Mortgages	1.50	1.18	1.28	1.21	1.11
Nonmortgage Loans and Leases					
Commercial Loans	4.49	2.55	1.43	1.38	1.10
Consumer Loans	0.90	0.72	0.76	0.89	0.97
NET CHARGE-OFFS (% Total Assets)	0.16%	0.12%	0.07%	0.08%	0.06%
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.11	0.14	0.08	0.03	0.06
Nonresidential Mortgages	0.74	0.22	0.09	0.09	-0.04
Multifamily Mortgages	0.24	0.37	0.16	0.10	0.01
1-4 Family Mortgages	0.08	0.06	0.05	0.06	0.03
Nonmortgage Loans and Leases					
Commercial Loans	0.81	0.09	0.19	0.11	0.13
Consumer Loans	0.30	0.24	0.29	0.39	0.50
Repossessed Assets	5.59	4.94	4.57	3.31	2.38
Other	0.10	0.53	0.11	0.15	0.25
REPOSSESSED ASSETS, NET (% Total Assets)	0.80%	0.44%	0.33%	0.28%	0.23%
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	11.23	5.48	2.83	1.93	1.30
Nonresidential Mortgages	4.58	2.78	1.47	1.12	0.86
Multifamily Mortgages	2.05	1.12	1.04	0.56	0.50
1-4 Family Mortgages	0.59	0.36	0.34	0.32	0.27
Other	0.16	0.08	0.10	0.20	0.19
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.64%	0.47%	0.30%	0.31%	0.24%
Net Provisions for Losses (Annualized)	0.42	0.26	0.27	0.37	0.26
Valuation Allowances	1.01	0.84	0.77	0.78	0.78
Noncurrent Loans	1.28	0.91	0.88	0.85	0.77
Repossessed Assets, Net (% Total Assets)	0.80	0.44	0.33	0.28	0.23
Troubled Assets	2.08	1.35	1.20	1.13	1.00

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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.

