

TABLE I-D. Selected Indicators, BIF-Member Depository Institutions*

<i>(dollar figures in millions)</i>	1997	1996	1995	1994	1993	1992	1991
Number of institutions reporting.....	9,403	9,822	10,242	10,759	11,291	11,813	12,305
Total assets.....	5,283,063	4,855,810	4,576,263	4,246,786	3,949,695	3,711,612	3,660,497
Total deposits.....	3,609,481	3,402,648	3,224,307	3,061,457	2,951,979	2,873,169	2,881,811
Number of problem institutions.....	73	86	151	264	472	856	1,089
Assets of problem institutions (in billions).....	\$5	\$7	\$20	\$42	\$269	\$464	\$610
Number of failed/assisted institutions.....	1	5	6	13	41	122	127
Assets of failed/assisted institutions (in billions).....	\$0.03	\$0.19	\$0.76	\$1.43	\$3.54	\$44	\$63

TABLE II-D. Selected Aggregate Condition and Income Data, BIF-Member Depository Institutions*

<i>(dollar figures in millions)</i>	Preliminary 4th Quarter 1997	3rd Quarter 1997	4th Quarter 1996	% Change 96:4-97:4		
Number of institutions reporting.....	9,403	9,481	9,822	-4.3		
Commercial banks.....	9,037	9,115	9,441	-4.3		
Savings institutions.....	366	366	381	-3.9		
Total employees (full-time equivalent).....	1,590,766	1,577,801	1,548,517	2.7		
CONDITION DATA						
Total assets.....	\$5,283,063	\$5,138,006	\$4,855,810	8.8		
Loans secured by real estate, total.....	1,415,313	1,394,933	1,307,099	8.3		
1-4 Family residential.....	851,977	838,393	785,126	8.5		
Multifamily residential property.....	64,466	62,303	59,580	8.2		
Commercial real estate.....	353,270	349,543	330,832	6.8		
Construction, development and land.....	90,458	88,275	78,574	15.1		
Commercial & industrial loans.....	798,241	768,098	712,727	12.0		
Reserve for losses.....	56,673	56,947	55,840	1.5		
Total deposits.....	3,609,481	3,498,508	3,402,648	6.1		
Domestic deposits.....	3,083,286	2,991,459	2,929,150	5.3		
Estimated insured deposits.....	2,267,942	2,235,431	2,200,537	1		
BIF-insured deposits (estimated).....	2,023,116	2,000,819	1,983,448	1		
SAIF-insured deposits (estimated).....	244,825	234,612	217,089	4		
Noncurrent loans and leases.....	30,339	30,742	31,710	-4.3		
Other real estate owned.....	4,174	4,581	5,395	-22.6		
Equity capital.....	442,137	439,510	399,441	10.7		
CAPITAL CATEGORY DISTRIBUTION						
Number of institutions:						
Well capitalized.....	9,203	9,287	9,664	-4.8		
Adequately capitalized.....	183	181	136	34.6		
Undercapitalized.....	9	7	13	-30.8		
Significantly undercapitalized.....	4	3	7	-42.9		
Critically undercapitalized.....	4	3	2	100.0		
Total assets:						
Well capitalized.....	\$5,203,826	\$5,103,814	\$4,827,860	7.8		
Adequately capitalized.....	74,783	33,119	23,026	224.8		
Undercapitalized.....	1,486	837	3,830	-61.2		
Significantly undercapitalized	2,725	151	1,036	162.9		
Critically undercapitalized.....	243	84	57	322.8		
INCOME DATA	Preliminary Full Year 1997	Full Year 1996	%Change	Preliminary 4th Quarter 1997	4th Quarter 1996	%Change 96:4-97:4
Net interest income.....	\$182,258	\$170,938	6.6	\$46,637	\$44,266	5.4
Provision for loan losses.....	20,300	16,883	20.2	5,560	4,708	18.1
Net income.....	61,516	54,479	12.9	15,897	14,299	11.2
Net charge-offs.....	18,591	16,093	15.5	5,125	4,611	11.1
Number of institutions reporting net losses.....	419	407	2.9	899	885	1.6

*Excludes insured branches of foreign banks.