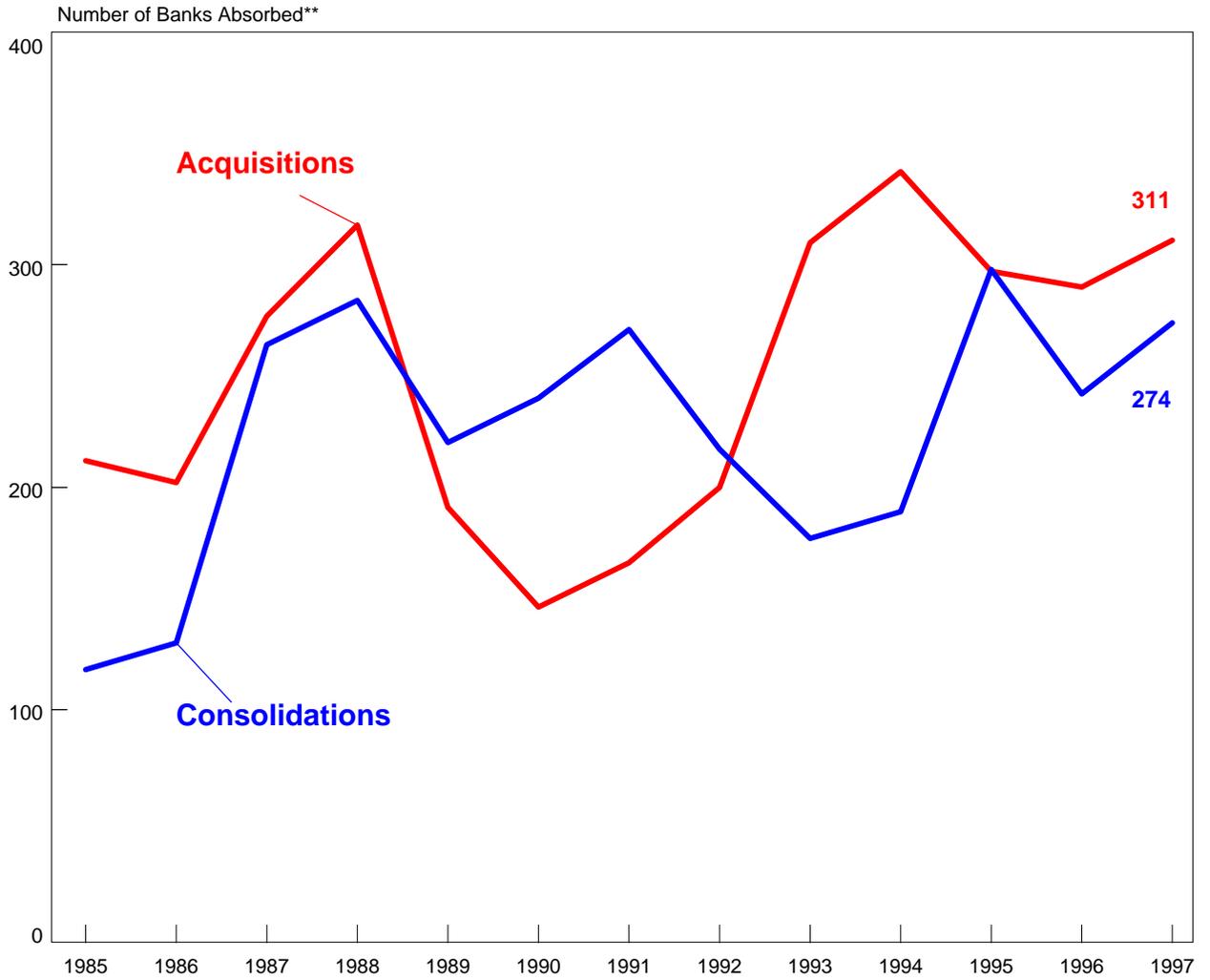


## Bank Mergers: Acquisitions vs. Consolidations\* 1985 - 1997



<b>Acquisitions</b>	<b>212</b>	<b>202</b>	<b>277</b>	<b>318</b>	<b>191</b>	<b>146</b>	<b>166</b>	<b>200</b>	<b>310</b>	<b>342</b>	<b>297</b>	<b>290</b>	<b>311</b>
<b>Consolidations</b>	<b>118</b>	<b>130</b>	<b>264</b>	<b>284</b>	<b>220</b>	<b>240</b>	<b>271</b>	<b>217</b>	<b>177</b>	<b>189</b>	<b>298</b>	<b>242</b>	<b>274</b>

\* Acquisitions = change in holding company ownership within 12 months of merger.  
Consolidations = no change in ownership within 12 months of merger.

\*\* Does not include commercial banks merged into savings institutions.