

TABLE I-E. Selected Indicators, SAIF-Member Depository Institutions*

<i>(dollar figures in millions)</i>	1997	1996	1995	1994	1993	1992	1991
Number of institutions reporting.....	1,519	1,630	1,728	1,844	1,929	2,039	2,177
Total assets.....	758,039	750,770	762,157	772,299	757,362	824,266	883,187
Total deposits.....	516,331	522,419	545,174	550,162	576,507	653,865	712,533
Number of problem institutions.....	19	31	42	54	100	207	337
Assets of problem institutions (in billions).....	\$2	\$6	\$11	\$31	\$65	\$128	\$209
Number of failed/assisted institutions.....	0	1	2	2	9	59	144
Assets of failed/assisted institutions (in billions).....	\$0.00	\$0.03	\$0.46	\$0.14	\$6.00	\$44	\$79

TABLE II-E. Selected Aggregate Condition and Income Data, SAIF-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.....	1,519	1,546	1,630	-6.8		
Commercial banks.....	106	100	87	21.8		
Savings institutions.....	1,413	1,446	1,543	-8.4		
Total employees (full-time equivalent).....	191,495	191,368	193,435	-1.0		
CONDITION DATA						
Total assets.....	\$758,039	\$753,307	\$750,770	1.0		
Loans secured by real estate, total.....	460,420	463,388	469,104	-1.9		
1-4 Family residential.....	373,910	375,572	372,371	0.4		
Multifamily residential property.....	34,336	36,095	38,071	-9.8		
Commercial real estate.....	34,438	34,080	35,224	-2.2		
Construction, development and land.....	17,502	17,406	23,252	-24.7		
Commercial & industrial loans.....	13,900	13,213	11,723	18.6		
Reserve for losses.....	5,013	4,912	5,297	-5.4		
Total deposits.....	516,331	512,846	522,419	-1.2		
Domestic deposits.....	516,331	512,846	522,336	-1.1		
Estimated insured deposits.....	476,753	474,902	488,337	0		
BIF-insured deposits (estimated).....	31,446	25,588	22,024	23		
SAIF-insured deposits (estimated).....	445,306	449,313	466,313	(1)		
Noncurrent loans and leases.....	5,785	6,163	6,260	-7.6		
Other real estate owned.....	1,704	1,760	1,801	-5.4		
Equity capital.....	65,154	64,113	61,605	5.8		
CAPITAL CATEGORY DISTRIBUTION						
Number of institutions:						
Well capitalized.....	1,485	1,517	1,577	-5.8		
Adequately capitalized.....	33	26	50	-34.0		
Undercapitalized.....	1	3	2	-50.0		
Significantly undercapitalized.....	0	0	1	0.0		
Critically undercapitalized.....	0	0	0	0.0		
Total assets:						
Well capitalized.....	\$749,169	\$747,141	\$732,832	2.2		
Adequately capitalized.....	8,861	6,076	17,677	-49.9		
Undercapitalized.....	9	90	247	-96.2		
Significantly undercapitalized	0	0	14	0.0		
Critically undercapitalized.....	0	0	0	0.0		
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.....	\$20,873	\$21,930	-4.8	\$5,578	\$5,588	-0.2
Provision for loan losses.....	1,644	1,936	-15.1	484	675	-28.2
Net income.....	6,556	4,897	33.9	1,739	1,562	11.3
Net charge-offs.....	1,272	1,521	-16.4	325	434	-25.1
Number of institutions reporting net losses.....	62	227	-72.7	125	141	-11.3

*Data between 1991 and 1995 do not include Resolution Trust Corporation conservatorships. Excludes one self-liquidating institution.

N/M - Not meaningful