

**TABLE I-B. Selected Indicators, FDIC-Insured Savings Institutions\***

	1997	1996	1995	1994	1993	1992	1991
Return on assets (%).....	0.93	0.70	0.77	0.66	0.70	0.65	0.08
Return on equity (%).....	10.90	8.40	9.40	8.28	9.24	9.48	1.26
Core capital (leverage) ratio (%).....	7.96	7.76	7.80	7.65	7.45	6.77	5.54
Noncurrent assets plus							
other real estate owned to assets (%).....	0.95	1.09	1.20	1.38	2.10	3.07	3.96
Net charge-offs to loans (%).....	0.25	0.32	0.34	0.51	0.65	0.59	0.65
Asset growth rate (%).....	-0.20	0.25	1.70	0.77	-2.85	-7.44	-11.61
Net interest margin (%).....	3.23	3.22	3.09	3.34	3.48	3.40	2.76
Net operating income growth (%).....	20.79	-13.99	13.81	22.24	21.21	574.61	82.18
Number of institutions.....	1,779	1,924	2,030	2,152	2,262	2,390	2,561
Percentage of unprofitable institutions.....	3.88	11.95	5.86	6.97	5.88	7.57	18.35
Number of problem institutions.....	21	35	49	71	146	276	410
Assets of problem institutions (in billions).....	\$2	\$7	\$14	\$39	\$92	\$183	\$291
Number of failed/assisted institutions.....	0	1	2	4	8	81	163

**TABLE II-B. Aggregate Condition and Income Data, FDIC-Insured Savings Institutions\****(dollar figures in millions)*

	Preliminary		%Change 96:4-97:4
	4th Quarter 1997	3rd Quarter 1997	
Number of institutions reporting.....	1,779	1,812	-7.5
Total employees (full-time equivalent).....	244,830	245,040	-3.1
<b>CONDITION DATA</b>			
Total assets.....	\$1,026,219	\$1,021,858	-0.2
Loans secured by real estate.....	631,859	631,451	-0.8
1-4 Family residential.....	506,980	505,750	1.0
Multifamily residential property.....	57,612	58,486	-3.2
Commercial real estate.....	47,509	47,641	-5.3
Construction, development and land.....	19,758	19,574	-22.3
Commercial & industrial loans.....	16,209	16,092	9.1
Loans to individuals.....	47,677	48,935	6.1
Other loans & leases.....	3,215	3,021	38.1
Less: Unearned income & contra accounts***.....	215	227	N/M
Total loans & leases.....	698,744	699,271	1.4
Less: Reserve for losses.....	6,967	6,940	-6.9
Net loans & leases.....	691,777	692,331	1.5
Securities.....	248,673	247,413	-5.2
Other real estate owned.....	2,084	2,205	-13.6
Goodwill and other intangibles.....	10,999	10,381	33.7
All other assets.....	72,686	69,528	-1.7
Total liabilities and capital.....	1,026,219	1,021,858	-0.2
Deposits.....	704,115	706,429	-3.3
Other borrowed funds.....	216,256	210,477	7.6
Subordinated debt.....	2,935	2,931	22.3
All other liabilities.....	13,516	13,828	20.0
Equity capital.....	89,396	88,193	4.2
Loans and leases 30-89 days past due.....	8,135	7,870	-12.0
Noncurrent loans and leases.....	7,652	8,217	-13.4
Restructured loans and leases.....	3,381	3,574	-26.9
Direct and indirect investments in real estate.....	596	582	0.7
Mortgage-backed securities.....	180,601	182,243	-6.5
Earning assets.....	959,671	957,540	-0.4
FHLB Advances (TFR filers only).....	118,620	106,762	14.7
Unused loan commitments.....	111,548	110,485	15.8
<b>INCOME DATA</b>			
	Preliminary Full Year 1997	Full Year 1996	%Change
Total interest income.....	\$69,180	\$72,270	-4.3
Total interest expense.....	40,563	42,171	-3.8
Net interest income.....	28,617	30,100	-4.9
Provision for loan losses.....	2,159	2,534	-14.8
Total noninterest income.....	7,033	7,493	-6.1
Total noninterest expense.....	21,047	25,700	-18.1
Securities gains (losses).....	1,260	941	33.9
Applicable income taxes.....	4,863	3,036	60.2
Extraordinary gains, net.....	(5)	(246)	N/A
Net income.....	8,837	7,017	25.9
Net charge-offs.....	1,569	2,113	-25.8
Cash dividends.....	4,866	5,810	-16.2
Net operating income.....	7,923	6,560	20.8
	Preliminary 4th Quarter 1997	4th Quarter 1996	%Change 96:4-97:4
Total interest income.....	\$18,632	\$18,588	0.2
Total interest expense.....	11,046	10,831	2.0
Net interest income.....	7,586	7,757	-2.2
Provision for loan losses.....	585	868	-32.6
Total noninterest income.....	2,029	1,959	3.6
Total noninterest expense.....	5,907	5,938	-0.5
Securities gains (losses).....	559	267	109.5
Applicable income taxes.....	1,330	1,024	29.9
Extraordinary gains, net.....	(1)	0	N/A
Net income.....	2,352	2,155	9.2
Net charge-offs.....	399	606	-34.1
Cash dividends.....	1,645	1,697	-3.1
Net operating income.....	1,950	1,959	-0.5

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

N/M - Not Meaningful

\*\*\*Prior to 1997, includes contra accounts such as loans in process and unamortized yield adjustments for TFR filers.

Beginning March 31, 1997, includes only unearned income reported by Call Report filers.