

TABLE IV-B. Fourth Quarter 1997, FDIC-Insured Savings Institutions

FOURTH QUARTER Preliminary <i>(The way it is . . .)</i>	All Institutions	Asset Size Distribution				Geographic Distribution by Region						
		Less than \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$5 Billion	Greater than \$5 Billion	East			West			
		Number of institutions reporting.....	764	858	122	35	North-east	South-east	Central	Mid-west	South-west	West
Total assets (in billions).....	\$1,026.2	\$39.9	\$250.4	\$239.8	\$496.1	\$342.8	\$64.9	\$174.1	\$33.5	\$64.0	\$346.8	
Total deposits (in billions).....	704.1	32.8	196.4	164.1	310.8	257.0	48.1	124.9	24.1	39.9	210.2	
Net income (in millions).....	2,351.9	62.1	553.3	697.5	1,039.0	845.0	121.1	280.9	81.6	235.4	787.8	
% of unprofitable institutions.....	8.0	12.6	5.0	1.6	5.7	7.4	12.2	6.3	5.3	12.7	7.9	
% of institutions with earnings gains.....	53.6	44.6	58.4	71.3	71.4	53.9	52.0	52.7	54.9	48.3	62.7	
Performance Ratios (annualized, %)												
Yield on earning assets.....	8.02	7.95	7.97	7.96	8.09	7.80	8.09	7.98	7.84	8.23	8.24	
Cost of funding earning assets.....	4.76	4.37	4.44	4.64	5.02	4.32	4.60	4.87	4.86	5.00	5.13	
Net interest margin.....	3.27	3.57	3.52	3.32	3.08	3.49	3.49	3.11	2.98	3.23	3.11	
Noninterest income to earning assets.....	0.87	1.04	0.69	0.95	0.92	0.71	1.59	0.91	0.76	1.19	0.84	
Noninterest expense to earning assets.....	2.54	3.45	2.76	2.62	2.31	2.53	3.66	2.75	2.12	2.73	2.24	
Loan loss provision to assets.....	0.24	0.13	0.20	0.26	0.25	0.17	0.47	0.36	0.13	0.21	0.21	
Net operating income to assets.....	0.79	0.54	0.77	0.86	0.78	0.89	0.50	0.44	0.89	1.06	0.85	
Return on assets.....	0.95	0.63	0.89	1.18	0.89	1.00	0.76	0.66	0.98	1.48	0.97	
Return on equity.....	10.89	5.27	8.56	13.65	11.74	10.49	7.62	7.13	10.50	17.66	13.34	
Net charge-offs to loans and leases.....	0.24	0.08	0.22	0.34	0.21	0.23	0.46	0.24	0.11	0.54	0.16	
Loan loss provision to net charge-offs.....	146.52	240.45	132.64	120.24	170.40	122.16	147.43	207.76	159.58	60.41	178.16	
Efficiency ratio.....	59.45	73.84	64.44	59.69	55.06	58.44	69.81	65.07	55.90	60.71	55.03	
Structural Changes (QTR)												
New charters.....	3	3	0	0	0	1	2	0	0	0	0	
Thrifts absorbed by mergers.....	30	15	8	6	1	7	8	5	3	2	5	
Failed thrifts.....	0	0	0	0	0	0	0	0	0	0	0	
PRIOR FOURTH QUARTERS* <i>(The way it was . . .)</i>												
Return on assets (%).....	1996	0.84	0.81	0.91	1.08	0.67	0.98	0.85	1.06	0.63	1.02	0.57
.....	1994	0.65	0.69	0.63	0.80	0.55	0.80	0.70	0.72	-0.08	1.01	0.51
.....	1992	0.59	0.83	0.77	0.73	0.26	0.63	0.69	0.90	1.33	1.60	0.07
Net charge-offs to loans & leases (%).....	1996	0.36	0.12	0.21	0.37	0.45	0.38	0.43	0.15	0.17	0.32	0.47
.....	1994	0.45	0.11	0.27	0.44	0.63	0.47	0.13	0.12	0.32	0.28	0.70
.....	1992	0.69	0.24	0.42	0.73	0.96	1.05	0.36	0.21	0.26	0.49	0.73

*Data between 1992 and 1994 does not include Resolution Trust Corporation conservatorships. Excludes one self-liquidating institution.