

TABLE V-B. Loan Performance, FDIC-Insured Savings Institutions

December 31, 1997	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		
		North-east	South-east	Central	Mid-west	South-west	West				
Percent of Loans 30-89 Days Past Due											
All loans secured by real estate.....	1.08	1.99	1.28	1.05	0.93	1.13	1.30	1.07	1.43	1.71	0.90
Construction, development and land.....	1.54	2.33	1.66	2.02	0.86	1.07	1.89	2.24	2.42	1.29	0.99
Commercial real estate.....	1.06	1.78	1.16	1.10	0.80	1.07	1.48	1.34	1.92	1.11	0.68
Multifamily residential real estate.....	0.44	1.49	0.77	0.46	0.31	0.58	1.29	0.59	1.15	0.47	0.32
Home equity loans.....	0.69	0.78	0.93	0.67	0.52	0.93	0.40	0.63	0.70	0.45	0.42
Other 1-4 Family residential.....	1.16	2.05	1.33	1.12	1.03	1.20	1.26	1.06	1.37	1.99	1.03
Commercial and industrial loans.....	1.42	2.53	1.70	1.63	0.73	1.40	2.24	1.73	1.99	0.95	1.06
Loans to individuals.....	2.19	2.57	2.05	2.45	2.08	2.32	3.32	2.06	2.09	1.54	2.11
Credit card loans.....	1.92	0.93	2.93	2.35	1.63	1.39	4.15	2.27	2.47	0.84	2.88
Other loans to individuals.....	2.28	2.65	1.92	2.48	2.31	2.51	2.89	1.99	2.07	2.33	2.00
Percent of Loans Noncurrent*											
All real estate loans.....	1.10	1.03	0.95	1.63	0.96	1.58	0.73	0.72	0.55	1.22	0.99
Construction, development and land.....	1.26	1.47	1.35	1.22	1.13	1.65	1.07	1.70	0.76	0.87	0.99
Commercial real estate.....	1.62	1.42	1.15	2.14	1.66	2.14	0.69	0.83	0.79	1.63	1.47
Multifamily residential real estate.....	0.94	1.15	1.21	1.68	0.46	1.84	0.89	0.73	0.81	3.71	0.47
Home equity loans.....	0.35	0.39	0.44	0.36	0.27	0.47	0.16	0.33	0.26	0.13	0.24
Other 1-4 Family residential.....	1.09	0.97	0.90	1.62	0.99	1.52	0.71	0.69	0.51	1.00	1.07
Commercial and industrial loans.....	1.23	1.72	1.48	1.51	0.63	1.53	1.09	0.92	2.46	1.07	0.75
Loans to individuals.....	1.01	1.05	1.04	1.52	0.69	0.85	1.82	1.31	1.03	0.84	0.57
Credit card loans.....	1.65	0.45	2.33	3.15	1.09	1.07	3.11	3.19	1.09	0.59	1.20
Other loans to individuals.....	0.80	1.08	0.85	1.16	0.48	0.81	1.17	0.75	1.03	1.12	0.47
Percent of Loans Charged-off (net)											
All real estate loans.....	0.12	0.05	0.08	0.13	0.14	0.15	0.05	0.04	-0.02	0.08	0.17
Construction, development and land.....	0.10	0.17	0.15	0.09	0.02	0.15	0.11	0.09	0.14	0.03	0.07
Commercial real estate.....	0.07	0.08	0.14	0.07	-0.03	0.13	0.11	0.05	0.00	0.10	-0.04
Multifamily residential real estate.....	0.17	0.06	0.16	0.25	0.14	0.18	0.03	0.02	0.10	0.04	0.21
Home equity loans.....	0.22	0.11	0.17	0.24	0.25	0.16	0.08	0.12	0.27	0.19	0.54
Other 1-4 Family residential.....	0.11	0.04	0.06	0.12	0.15	0.15	0.03	0.03	-0.04	0.09	0.17
Commercial and industrial loans.....	0.38	0.78	0.55	0.37	0.20	0.35	0.72	0.35	0.60	0.59	0.21
Loans to individuals.....	1.93	0.52	1.28	2.52	2.01	1.17	3.48	2.60	0.77	1.86	1.68
Credit card loans.....	4.98	1.17	5.65	8.87	3.95	3.41	7.79	9.84	3.99	2.11	5.16
Other loans to individuals.....	0.93	0.50	0.58	1.44	0.79	0.67	1.14	0.68	0.65	1.59	1.21
Loans Outstanding (in billions)											
All real estate loans.....	\$630.7	\$24.8	\$153.7	\$133.0	\$319.3	\$189.6	\$37.6	\$110.6	\$21.5	\$32.1	\$239.3
Construction, development and land.....	19.6	1.1	7.8	4.7	6.0	4.1	3.4	4.1	0.9	3.5	3.7
Commercial real estate.....	47.2	2.0	16.3	14.5	14.4	21.2	3.6	5.8	1.5	3.0	12.2
Multifamily residential real estate.....	57.5	0.8	9.3	16.5	30.9	13.3	0.8	6.6	0.8	2.1	33.9
Home equity loans.....	17.5	0.6	5.3	4.3	7.3	7.0	1.4	4.6	0.5	0.3	3.6
Other 1-4 Family residential.....	488.8	20.2	114.9	93.0	260.6	144.0	28.4	89.4	17.8	23.2	185.9
Commercial and industrial loans.....	16.2	0.7	4.2	5.6	5.7	7.3	1.3	2.4	0.5	1.4	3.5
Loans to individuals.....	47.5	1.8	10.4	12.9	22.4	14.0	4.8	10.5	2.2	7.4	8.6
Credit card loans.....	11.4	0.1	1.4	2.3	7.7	2.4	1.6	2.4	0.1	3.9	1.1
Other loans to individuals.....	36.1	1.7	9.1	10.6	14.7	11.7	3.2	8.1	2.2	3.5	7.5
Memoranda:											
Other Real Estate Owned (in millions)**											
All other real estate owned.....	\$2,079.3	\$59.5	\$437.8	\$680.1	\$901.9	\$589.0	\$171.9	\$206.0	\$39.6	\$239.5	\$833.2
Construction, development and land.....	234.7	7.1	75.4	47.3	105.0	60.4	116.9	14.2	10.4	8.5	24.2
Commercial real estate.....	376.9	11.4	94.9	196.9	73.8	157.5	23.4	52.3	7.6	57.9	78.3
Multifamily residential real estate.....	315.7	3.1	35.7	179.7	97.2	59.1	3.9	9.7	3.1	114.9	125.0
1-4 Family residential.....	1,205.2	39.1	242.4	271.8	651.9	327.5	45.1	132.9	20.5	60.4	618.7
Troubled Real Estate Asset Rates***											
(% of total RE assets)											
All real estate loans.....	1.43	1.26	1.23	2.13	1.24	1.88	1.18	0.91	0.73	1.95	1.33
Construction, development and land.....	2.42	2.07	2.29	2.21	2.83	3.08	4.40	2.04	1.89	1.11	1.63
Commercial real estate.....	2.41	2.00	1.72	3.48	2.16	2.88	1.34	1.71	1.29	3.53	2.09
Multifamily residential real estate.....	1.48	1.55	1.59	2.74	0.77	2.27	1.34	0.87	1.20	8.80	0.83
1-4 Family residential.....	1.30	1.14	1.07	1.84	1.21	1.68	0.84	0.81	0.62	1.24	1.38

*Noncurrent loan rates represent the percentage of loans in each category that are past due 90 days or more or that are in nonaccrual status.

**TFR filers report "All other real estate owned" net of valuation allowances, while individual categories of OREO are reported gross.

***Noncurrent real estate loans plus other real estate owned as a percent of total real estate loans plus OREO.