PUBLIC STATEMENT

As a first step in addressing the problems of the savings and loan industry, President Bush announced a program in early February to assure that the many financially troubled S&Ls are dealt with promptly, and with full assurance of safety for insured depositors. Under the program, a large number of troubled savings and loan associations are being placed under the jurisdiction and oversight of a joint team of regulatory agencies headed by the Federal Deposit Insurance Corporation. This team consists of the FDIC, the Federal Home Loan Bank Board, the Federal Savings and Loan Insurance Corporation, the Office of the Comptroller of the Currency and the Federal Reserve Board.

It is important to emphasize that this institution will continue to operate and provide financial services to the community. All depositors will continue to enjoy protection of their deposits under the federal deposit insurance program. In short, for the institution's customers, it will be business as usual.

The President's objective is to deal with the problems in these troubled institutions in a way that promotes stability and fully assures the safety of insured deposits. Thus, the "mission" of these joint regulatory teams is to:

- -- Establish control and oversight of each institution
- -- Promote confidence and maintain customer services
- Evaluate each institution's condition and identify and account for all losses
- -- Ensure that each institution is operated in a safe and sound manner by:
 - * minimizing operating losses
 - * limiting growth
 - * eliminating any speculative activities
 - * terminating any waste, fraud and insider abuse if they find any evidence of such activity
- -- Recommend the most viable alternatives for cost-effective resolution of each case

In short, the purpose of this program is to ensure a stable atmosphere and provide time to fund and structure a permanent resolution to the institution's problems.

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