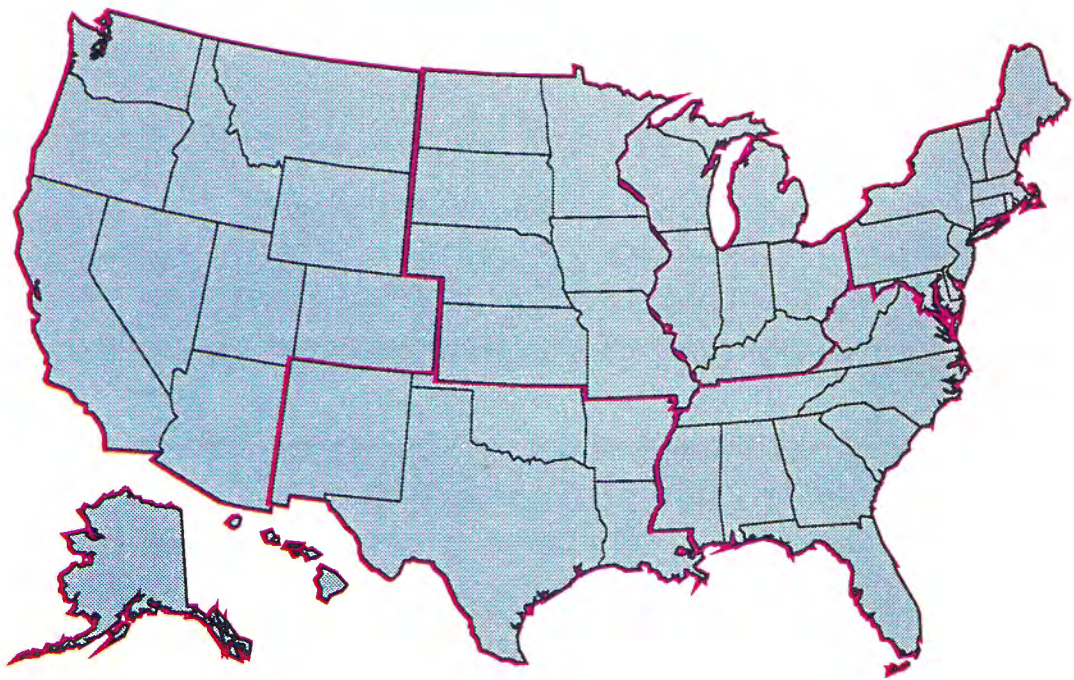


The FDIC
Quarterly
Banking Profile

William Taylor, Chairman

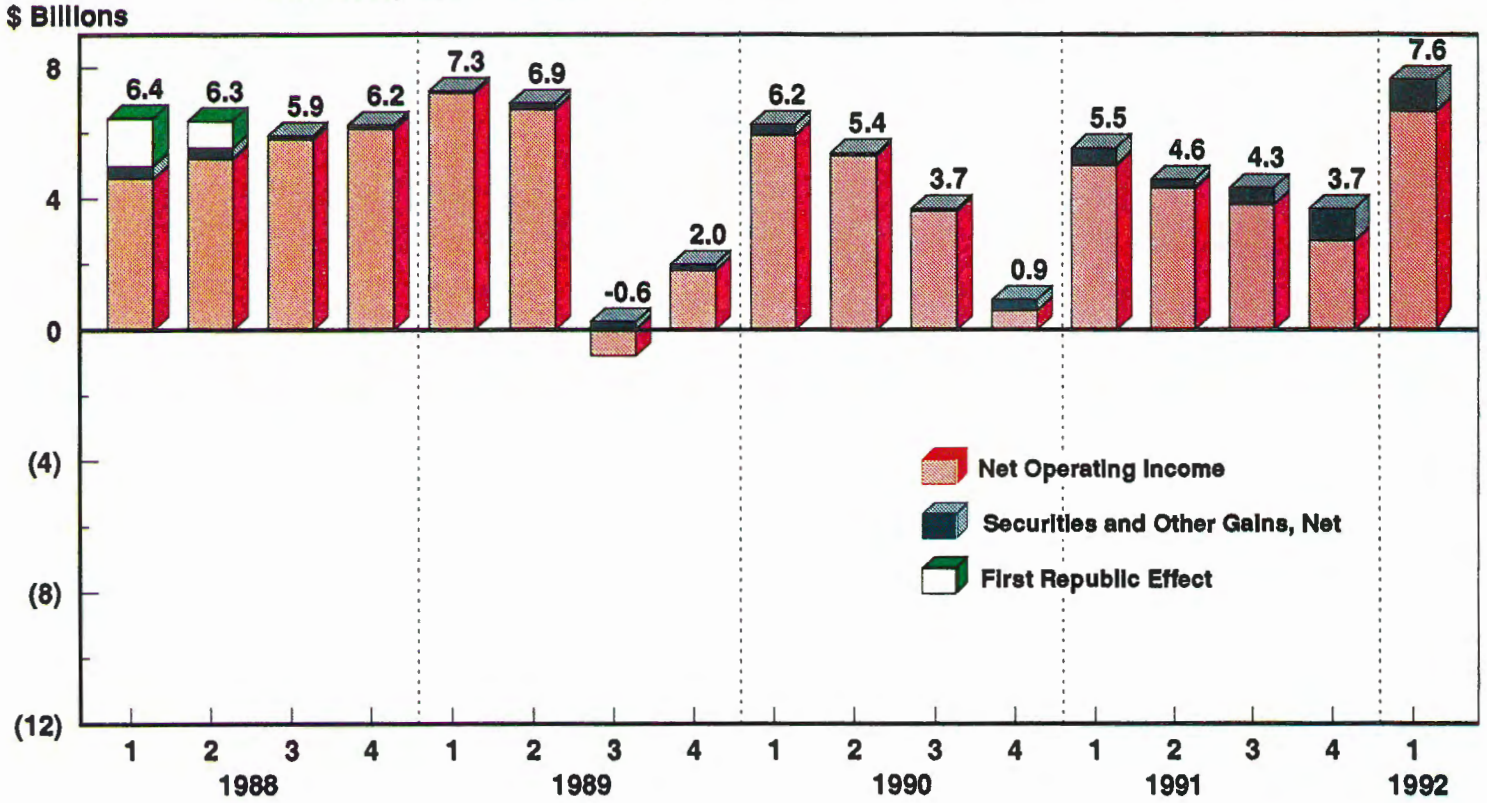


Highlights
First Quarter 1992

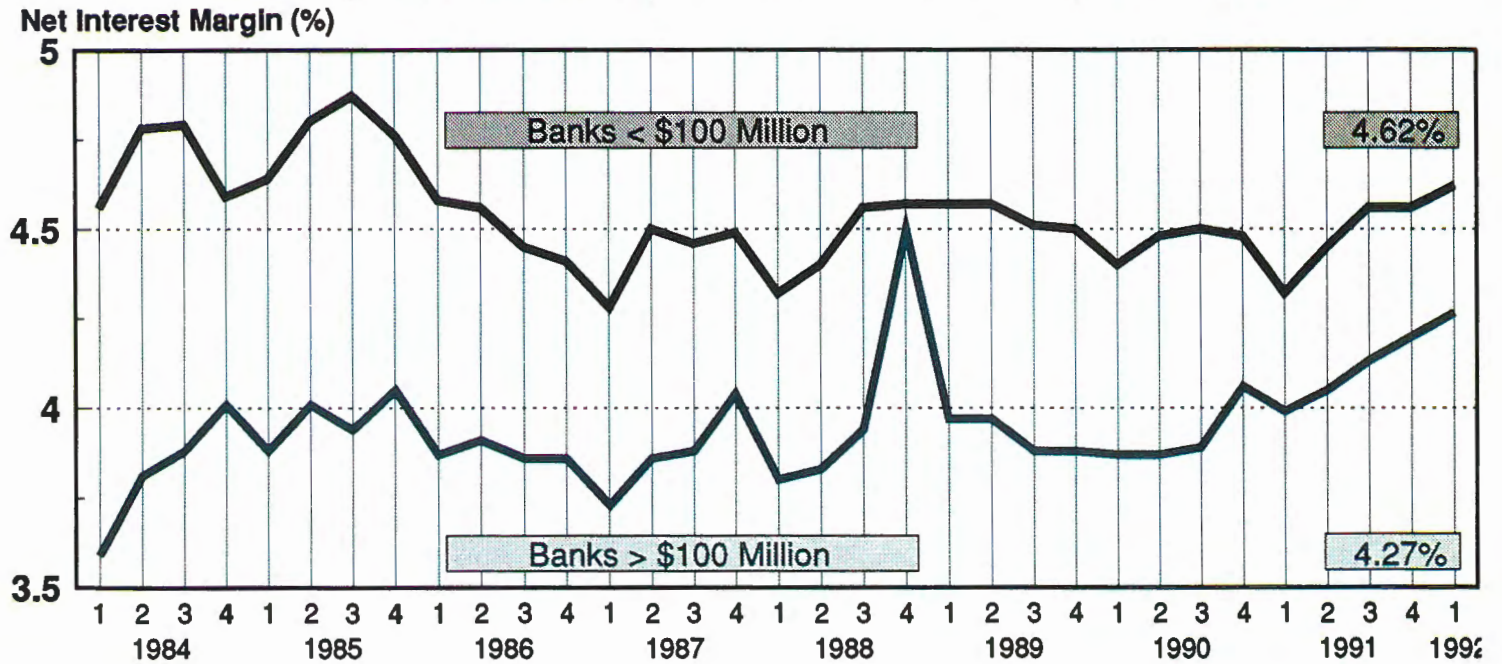
HIGHLIGHTS - COMMERCIAL BANKING PERFORMANCE, FIRST QUARTER, 1992

- Net income of insured commercial banks was a record \$7.6 billion in the first quarter, more than 36 percent above the level of a year ago. Net interest income was more than 9 percent higher than a year ago, while gains from sales of investment securities were up by 154 percent.
- More than 93 percent of commercial banks reported a profit for the first quarter; last year, slightly less than 90 percent (89.5 percent) were profitable. Almost three out of every four banks—72.6 percent—reported higher earnings compared with the first quarter of 1991.
- Much of the improvement in earnings can be traced to the low level of interest rates during the first quarter. The low rates allowed wider spreads between banks' funding costs and their asset yields, which accounted for most of the increase in net interest income. Low rates also boosted the value of securities held for investment, and many banks realized these gains by selling investment securities during the quarter.
- There was little evidence of improvement in commercial banks' asset-quality indicators in the first quarter. Both net loan charge-offs and provisions for future losses were unchanged from the levels of a year ago. Noncurrent loans are \$7.9 billion below the level of a year ago, but fell by only \$691 million during the quarter. Banks' holdings of foreclosed real estate properties grew by \$1 billion during the first quarter, and now total \$26.4 billion, \$4.5 billion higher than at the end of the first quarter of 1991.
- Total loans and leases held by commercial banks declined for the fifth consecutive quarter. Since the end of 1990, they have shrunk by \$73.9 billion. Most of the reduction has been in commercial and industrial loans, which have declined by \$63.4 billion during that period.
- Total commercial bank assets grew by \$5.3 billion in the first quarter, largely due to increases in banks' holdings of U.S. Treasury securities (up by \$19 billion) and mortgage-backed securities (up by \$8.3 billion). Derivative mortgage securities (collateralized mortgage obligations) accounted for \$6.6 billion of the increase in mortgage-backed securities.
- BIF-insured savings banks earned \$176 million in the first quarter, their first quarterly profit in three years. Six savings banks failed during the quarter, including two of the ten largest institutions. Earnings and asset-quality indicators improved during the quarter at the remaining 435 savings banks.

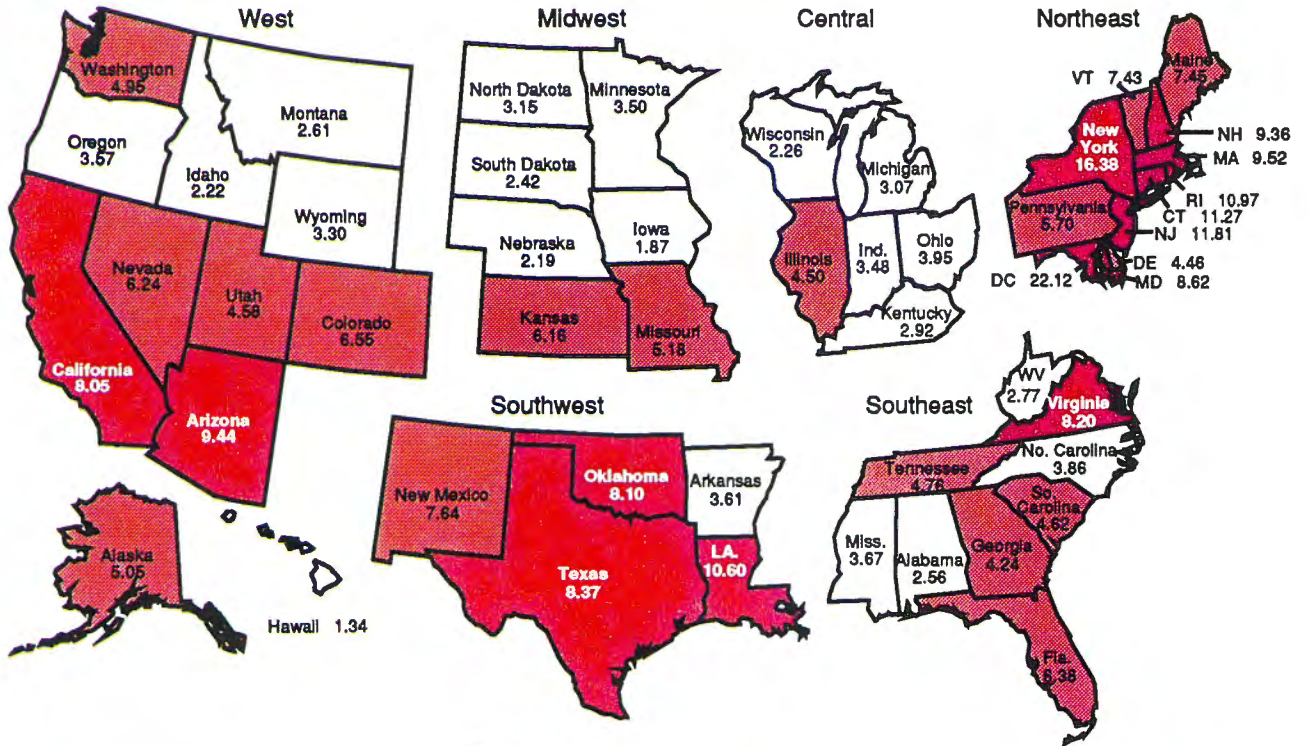
Quarterly Net Income of FDIC-Insured Banks, 1988 - 1992



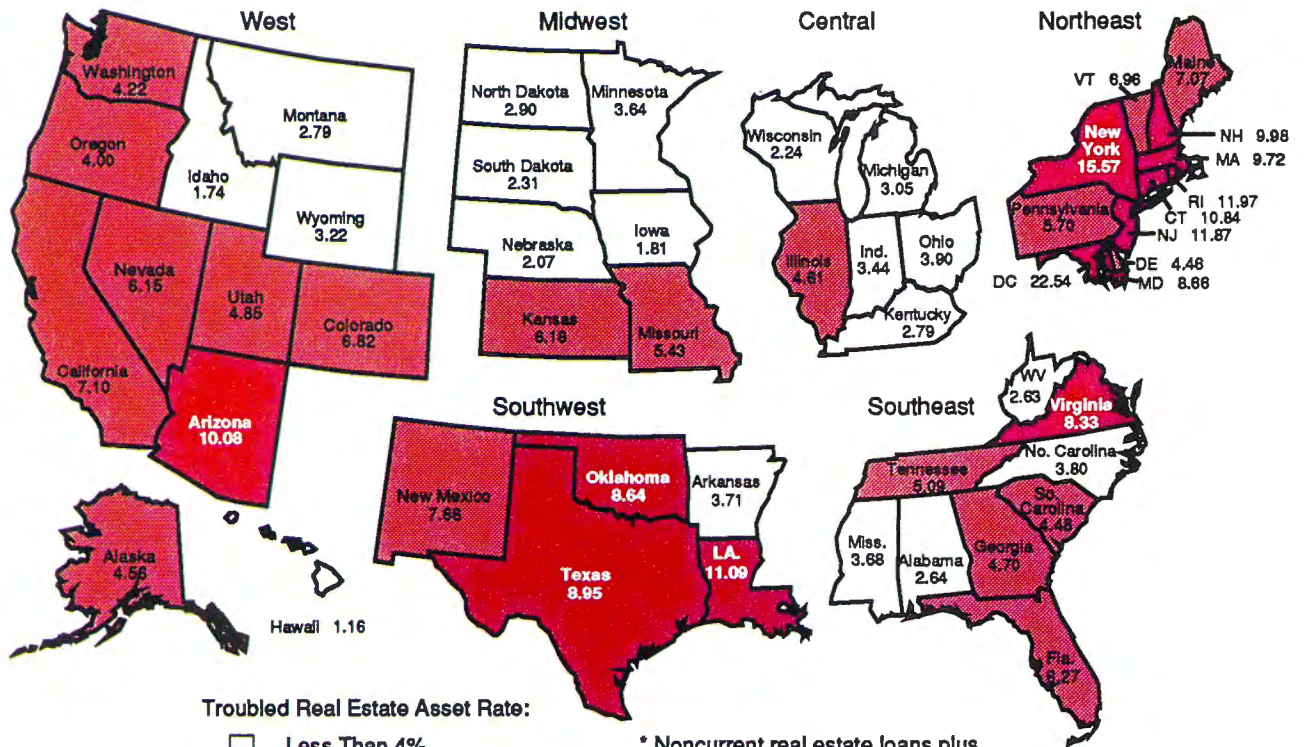
Quarterly Net Interest Margin of FDIC-Insured Banks, 1984 - 1992



Troubled Real Estate Asset Rates* by State March 31, 1992



December 31, 1991



Troubled Real Estate Asset Rate:

- Less Than 4%
- Between 4% and 8%
- 8% or Higher

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

Real Estate Loan Concentrations

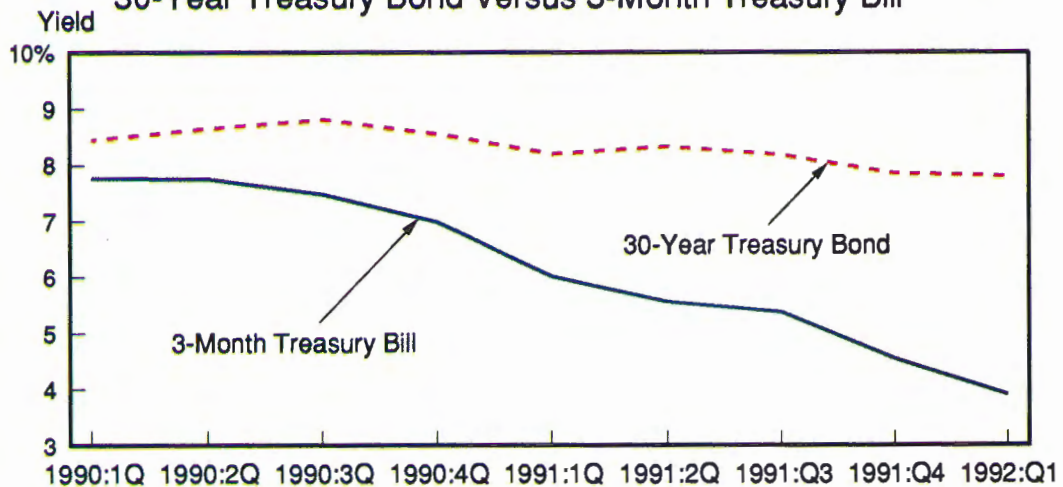
March 31, 1992

(\$ Millions)

	Total Assets	Real Estate Loans	RE Loans as a % of Assets	Rank	Troubled Real Estate Assets *			
					As a Percent of RE Loans Plus OREO	Rank	Percent Change 12/31/91 to 3/31/92	Rank
Idaho	9,619	2,037	21.17	35	2.22	48	27.20	1
Hawaii	21,334	7,057	33.08	9	1.34	51	17.59	2
Washington	39,268	12,709	32.37	10	4.95	25	16.01	3
California	346,140	128,140	37.02	4	8.05	14	11.93	4
Alaska	4,580	865	18.88	42	5.05	24	9.31	5
Nebraska	21,349	3,491	16.35	48	2.19	49	9.18	6
North Dakota	7,621	1,347	17.68	44	3.15	40	9.11	7
Nevada	15,077	2,771	18.38	43	6.24	20	7.87	8
West Virginia	18,707	5,725	30.60	15	2.77	43	7.51	9
Iowa	36,747	7,423	20.20	39	1.87	50	6.63	10
Kentucky	42,280	12,484	29.53	19	2.92	42	6.16	11
South Carolina	25,453	8,771	34.46	6	4.62	27	5.48	12
Vermont	5,865	2,931	49.97	1	7.43	17	5.24	13
South Dakota	17,385	1,295	7.45	50	2.42	46	4.40	14
North Carolina	85,779	25,576	29.82	17	3.86	33	4.23	15
New York	705,007	106,828	15.15	49	16.38	2	3.44	16
Ohio	117,289	30,277	25.81	28	3.95	32	3.05	17
Michigan	97,958	27,720	28.30	23	3.07	41	3.04	18
Indiana	57,405	17,134	29.85	16	3.48	38	2.23	19
Minnesota	56,486	13,580	24.04	32	3.50	37	1.98	20
Florida	141,898	51,742	36.46	5	6.38	19	1.94	21
Mississippi	22,501	5,423	24.10	31	3.67	34	1.75	22
Maine	8,652	3,291	38.04	3	7.45	16	1.44	23
Virginia	68,462	21,185	30.94	13	8.20	12	1.29	24
Alabama	41,631	12,068	28.99	21	2.56	45	1.26	25
Pennsylvania	170,938	44,654	26.12	27	5.70	22	1.20	26
Kansas	29,695	6,354	21.40	34	6.16	21	1.02	27
Wisconsin	48,660	14,962	30.75	14	2.26	47	0.58	28
Arkansas	24,204	6,106	25.23	30	3.61	35	0.13	29
Connecticut	32,737	12,715	38.84	2	11.27	4	0.04	30
New Mexico	12,247	3,640	29.72	18	7.64	15	(0.63)	31
Delaware	70,524	4,926	6.99	51	4.46	30	(0.92)	32
New Jersey	93,786	32,227	34.36	7	11.81	3	(0.96)	33
Illinois	195,562	41,315	21.13	36	4.50	29	(1.16)	34
Maryland	54,536	17,481	32.05	12	8.62	10	(2.09)	35
Utah	13,937	3,297	23.66	33	4.58	28	(2.51)	36
Tennessee	50,671	13,325	26.30	26	4.76	26	(2.62)	37
Missouri	66,100	19,408	29.36	20	5.18	23	(2.77)	38
Massachusetts	89,207	22,817	25.58	29	9.52	7	(3.00)	39
Wyoming	4,786	823	17.20	45	3.30	39	(3.18)	40
Rhode Island	15,278	4,922	32.21	11	10.97	5	(4.17)	41
Oklahoma	28,590	5,481	19.17	41	8.10	13	(4.93)	42
Texas	169,319	28,340	16.74	46	8.37	11	(5.15)	43
New Hampshire	8,537	2,829	33.15	8	9.36	9	(5.44)	44
Louisiana	38,411	8,022	20.88	37	10.60	6	(5.50)	45
Colorado	28,118	5,457	19.41	40	6.55	18	(6.09)	46
Montana	7,391	1,231	16.65	47	2.61	44	(6.86)	47
Georgia	73,409	19,900	27.11	24	4.24	31	(7.14)	48
District of Columbia	14,331	4,065	28.36	22	22.12	1	(7.22)	49
Arizona	35,650	7,218	20.25	38	9.44	8	(7.39)	50
Oregon	25,524	6,866	26.90	25	3.57	36	(7.86)	51
50 STATES AND DC	3,416,641	850,248	24.89		7.63		2.29	

*Real estate loans past due 90 days or more plus real estate loans in nonaccrual status plus other real estate owned.

Spread Between Short-Term and Long-Term Yields 30-Year Treasury Bond Versus 3-Month Treasury Bill



Quarterly Average Yield:

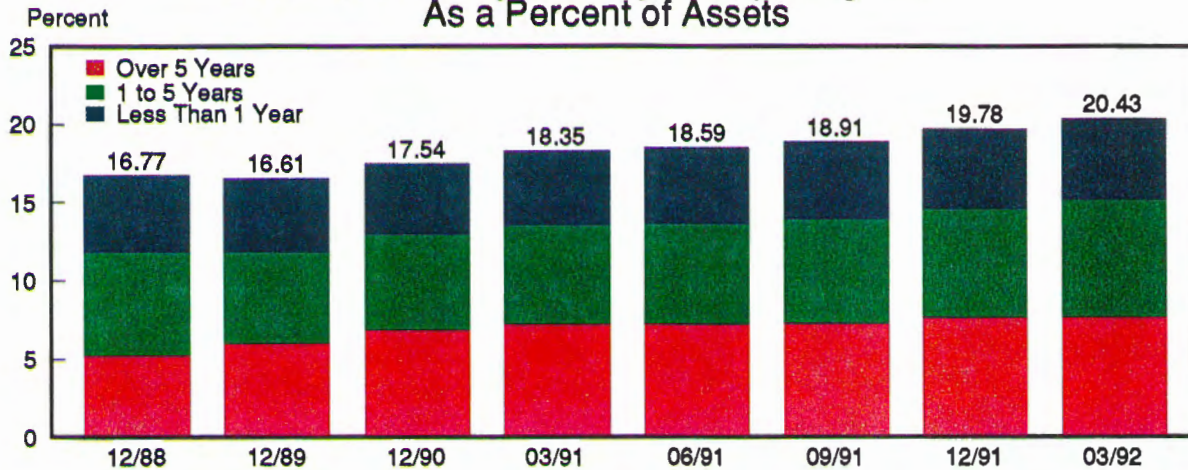
	1990:1Q	1990:2Q	1990:3Q	1990:4Q	1991:1Q	1991:2Q	1991:3Q	1991:4Q	1992:Q1
30-Year Treasury Bond	8.44	8.65	8.80	8.55	8.20	8.32	8.18	7.85	7.80
3-Month Treasury Bill	<u>7.76</u>	<u>7.75</u>	<u>7.48</u>	<u>6.99</u>	<u>6.02</u>	<u>5.56</u>	<u>5.38</u>	<u>4.54</u>	<u>3.90</u>
Spread	0.68	0.90	1.32	1.56	2.18	2.76	2.80	3.31	3.90

Quarterly Average Interest Rates

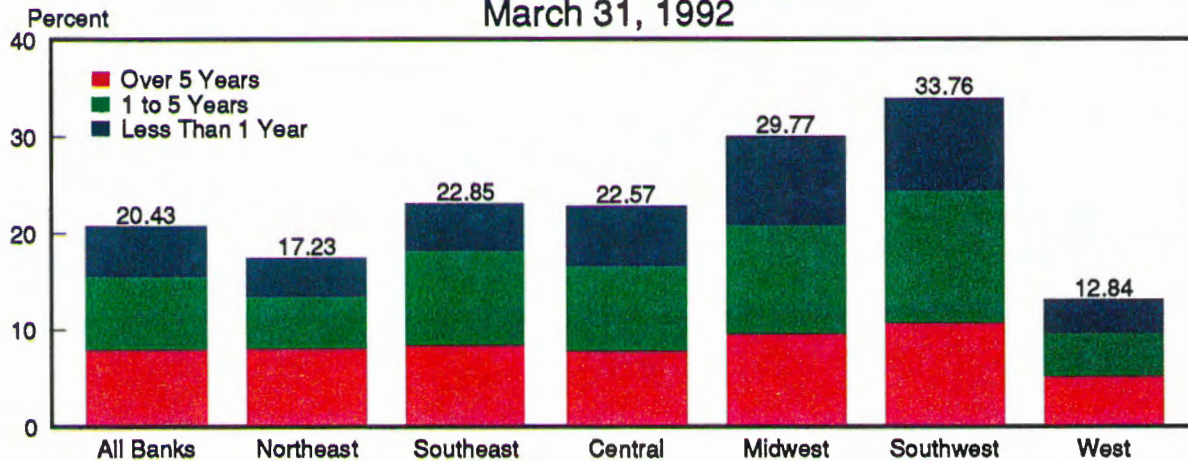
	1st Qtr <u>1990</u>	2nd Qtr <u>1990</u>	3rd Qtr <u>1990</u>	4th Qtr <u>1990</u>	1st Qtr <u>1991</u>	2nd Qtr <u>1991</u>	3rd Qtr <u>1991</u>	4th Qtr <u>1991</u>	1st Qtr <u>1992</u>
Fed Funds (Effective Rate)	8.25	8.24	8.16	7.74	6.43	5.86	5.64	4.82	3.94
U.S. Treasury by Maturity:									
3-Month	7.76	7.75	7.48	6.99	6.02	5.56	5.38	4.54	3.90
1-Year	8.13	8.27	7.83	7.30	6.44	6.24	5.89	4.87	4.36
5-Year	8.38	8.65	8.43	8.03	7.65	7.78	7.49	6.56	6.59
30-Year	8.44	8.65	8.80	8.55	8.20	8.32	8.18	7.85	7.80
30-Year Fixed-Rate Mortgages (Effective Rate - OTS Series)	9.94	10.19	10.03	9.88	9.59	9.53	9.40	8.74	8.55

Source: Federal Reserve

Debt Securities by Maturity or Repricing Interval As a Percent of Assets



Debt Securities by Maturity or Repricing Interval As a Percent of Assets March 31, 1992

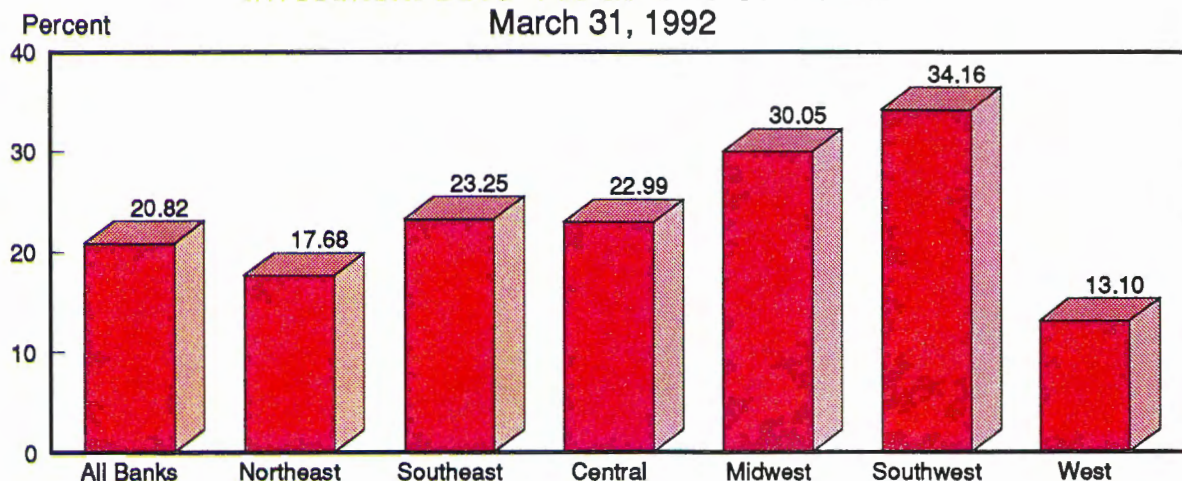


Investment Securities Appreciation and Gains on Quarterly Sales \$ Millions

	Appreciation: Market Value Minus Book Value	Appreciation As a Percent of Total Securities	Gains On Quarterly Sales	Yield on 1-Year U.S. Treasury Bond*
3/92	\$12,402	1.73%	\$1,125	4.54%
12/91	24,486	3.54	1,439	4.12
9/91	15,549	2.35	712	5.42
6/91	5,714	0.89	370	6.32
3/91	7,169	1.15	443	6.28
12/90	4,979	0.82	253	6.82
9/90	(2,911)	-0.48	73	7.79

* As of the business day closest to the end of the quarter.

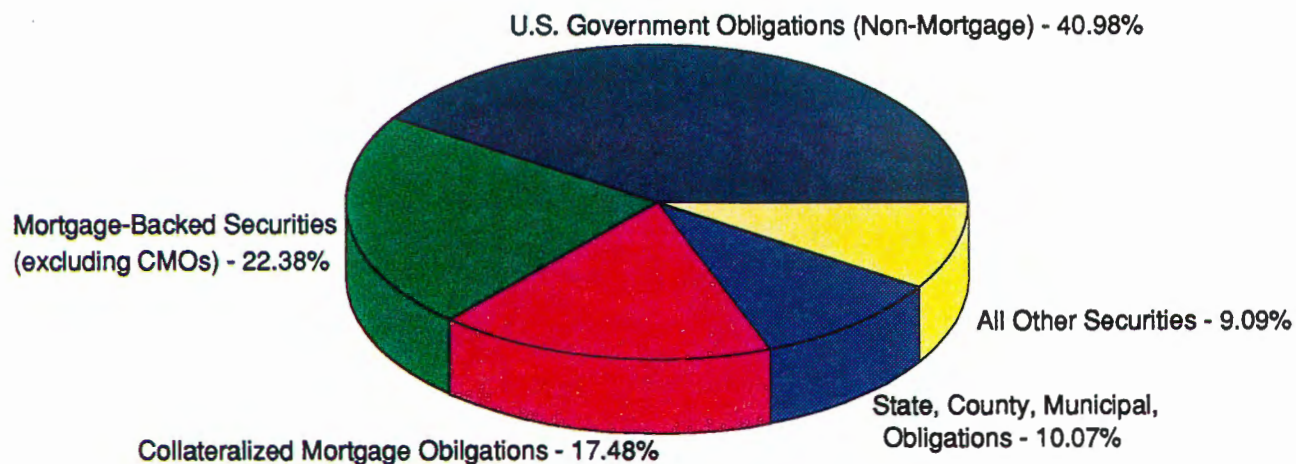
Investment Securities as a Percent of Assets March 31, 1992



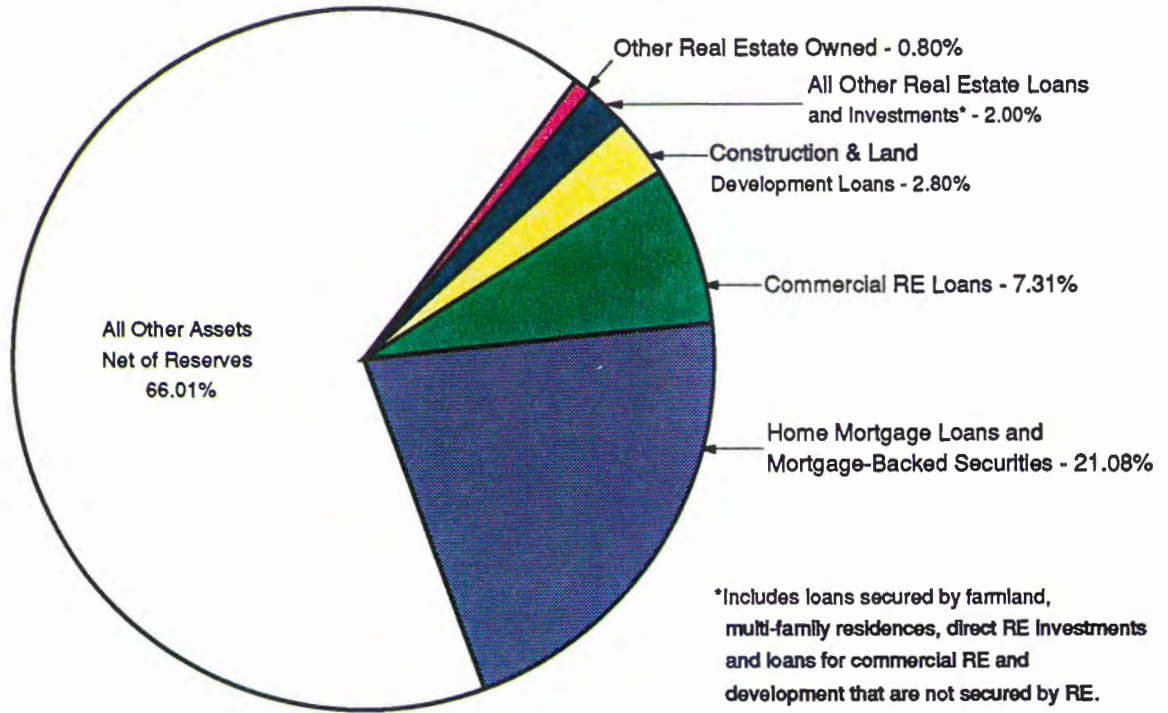
Investment Securities (\$ Billions)

	3/91	6/91	9/91	12/91	3/92
U.S. Government Obligations (Non-Mortgage)	\$236	\$246	\$258	\$273	\$293
Mortgage-Backed Securities (excluding CMOs)	157	157	156	158	160
Collateralized Mortgage Obligations	88	97	107	118	125
State, County, Municipal, Obligations	80	77	75	73	72
All Other Securities	65	62	66	69	65
Total Investment Securities	626	639	662	691	715
Securities as a Percent of Assets	18.67%	18.91%	19.27%	20.16%	20.82%

Investment Securities March 31, 1992

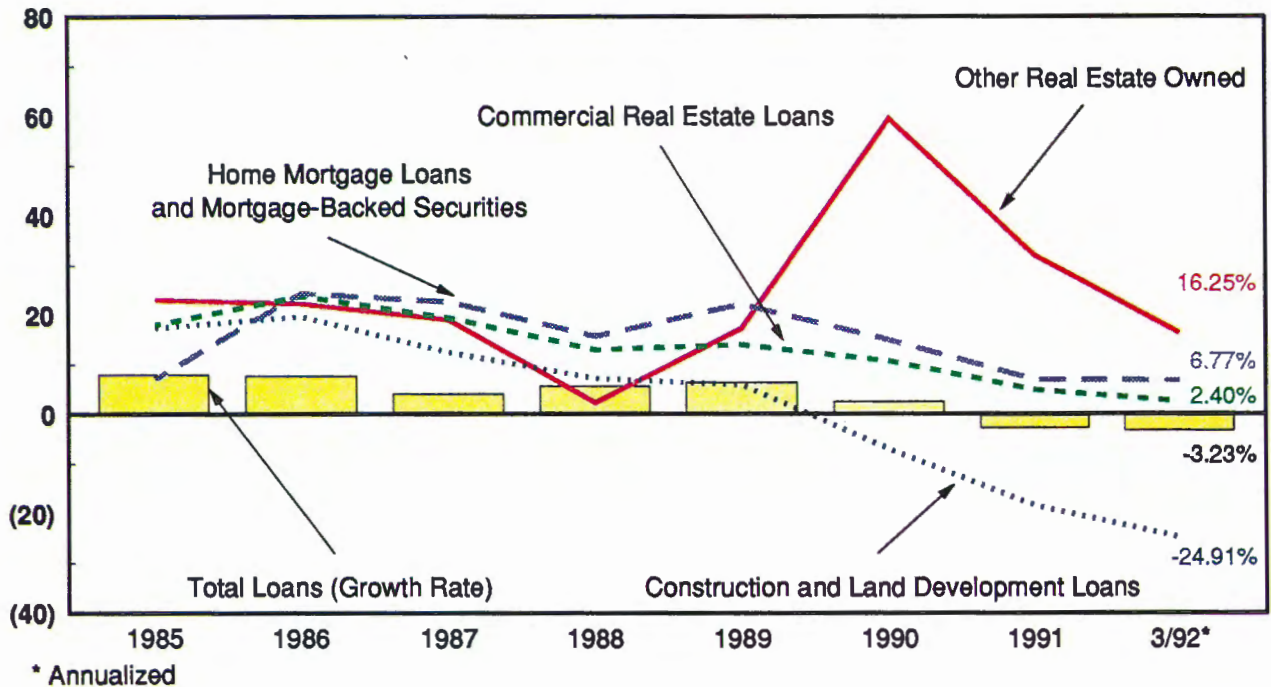


Real Estate Assets Percent of Total Assets, March 31, 1992

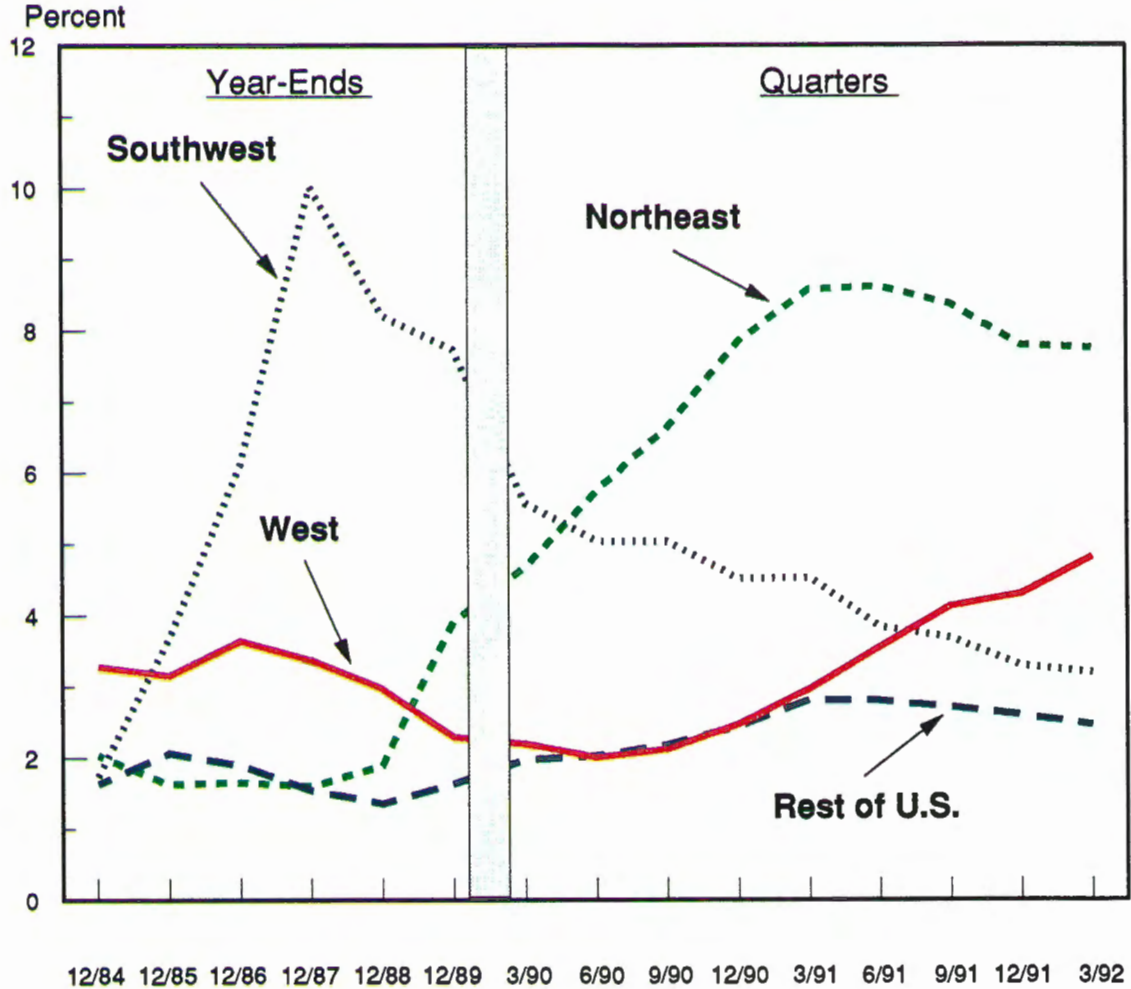


Real Estate Growth Rates 1985 - 1992

Annual Growth Rate (%)



Noncurrent Real Estate Loan Rates*, 1984 - 1992

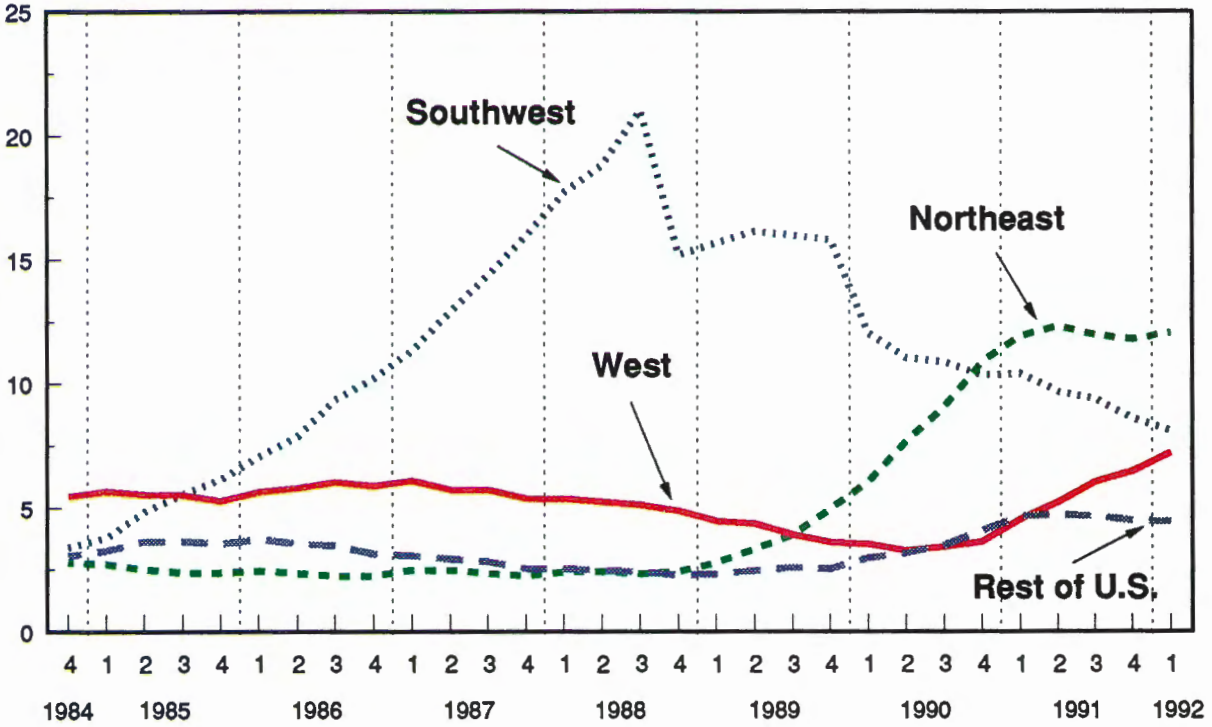


	12/84	12/85	12/86	12/87	12/88	12/89	3/90	6/90	9/90	12/90	3/91	6/91	9/91	12/91	3/92
Southwest	1.74	3.67	6.11	10.01	8.21	7.73	5.57	5.04	5.04	4.51	4.53	3.83	3.68	3.28	3.18
Northeast	2.04	1.63	1.66	1.60	1.89	3.90	4.68	5.75	6.63	7.85	8.57	8.62	8.37	7.79	7.75
West	3.27	3.15	3.63	3.36	2.96	2.28	2.19	2.00	2.12	2.47	2.96	3.54	4.12	4.29	4.82
Rest of U.S.	1.63	2.06	1.89	1.54	1.35	1.63	1.97	2.03	2.18	2.44	2.81	2.80	2.71	2.59	2.46
Total U.S.	2.12	2.41	2.70	2.78	2.38	2.95	3.16	3.45	3.82	4.33	4.81	4.89	4.85	4.59	4.63

*Loans secured by real estate past due 90 days or more or in nonaccrual status as a percent of total real estate loans.

Troubled Real Estate Asset Rates*, 1984 - 1992

Percent



	12/84	12/85	12/86	12/87	12/88	12/89	3/90	6/90	9/90	12/90	3/91	6/91	9/91	12/91	3/92
Southwest	3.38	6.12	10.20	15.96	15.19	15.81	12.03	11.05	10.84	10.36	10.40	9.67	9.38	8.58	8.09
Northeast	2.80	2.39	2.26	2.26	2.43	4.94	6.06	7.67	9.07	10.85	11.93	12.31	11.97	11.80	12.05
West	5.46	5.28	5.87	5.35	4.86	3.58	3.51	3.26	3.43	3.62	4.54	5.24	6.03	6.48	7.20
Rest of U.S.	3.05	3.55	3.13	2.54	2.27	2.53	2.98	3.17	3.49	4.05	4.66	4.70	4.66	4.47	4.43
Total U.S.	3.58	3.98	4.33	4.45	3.90	4.52	4.73	5.21	5.81	6.59	7.37	7.59	7.57	7.47	7.62

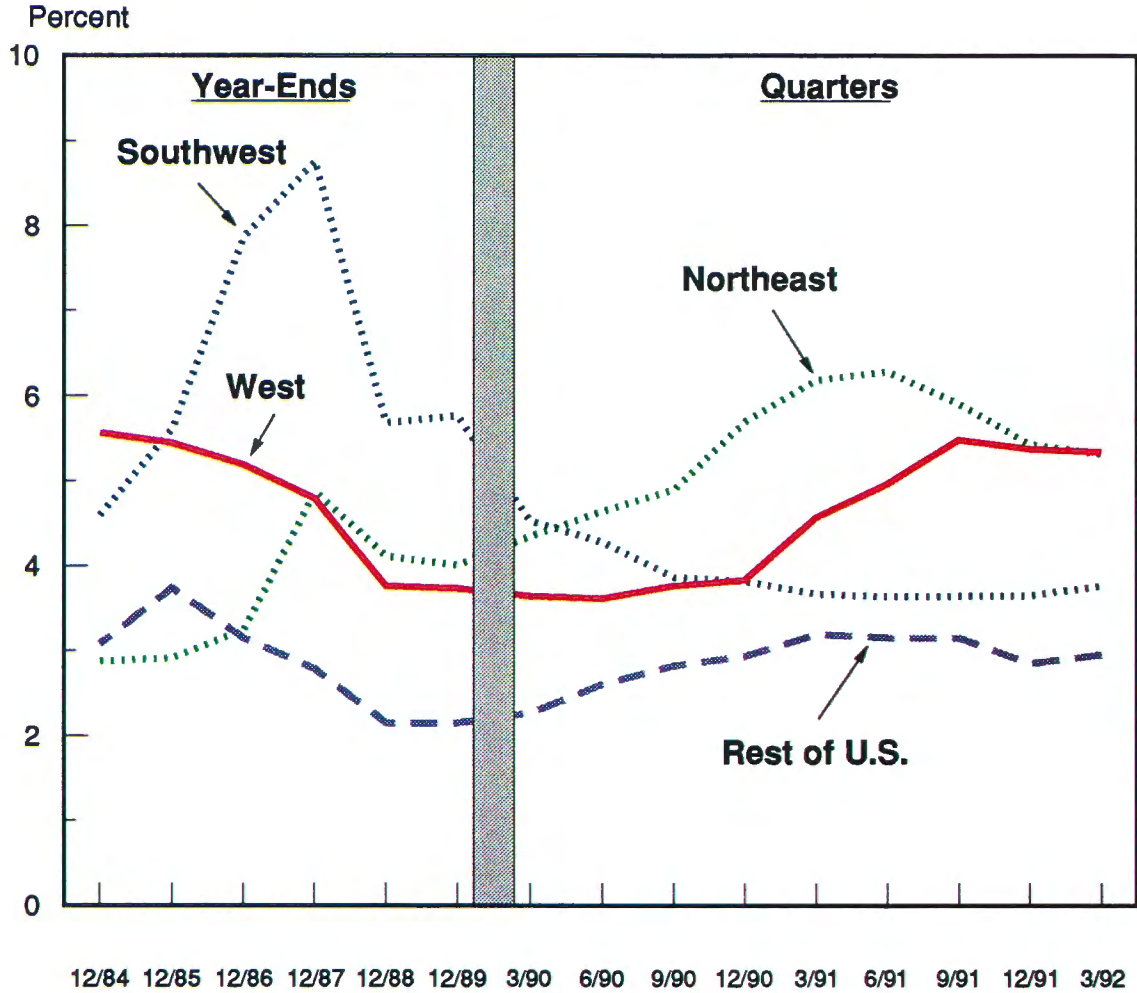
*Loans secured by real estate past due 90 days or more or in nonaccrual status plus other real estate owned as a percent of total real estate loans plus OREO.

Commercial Loan Concentrations
March 31, 1992
(\$ Millions)

	Total Assets	Commercial Loans	Commercial Loans as a % of Assets	Rank	Noncurrent Commercial Loans*			
					As a Percent of Commercial Loans	Rank	Percent Change 12/31/91 to 3/31/92	Rank
Kansas	29,695	3,247	10.93	34	3.72	24	25.98	1
Hawaii	21,334	3,530	16.54	12	1.69	49	25.61	2
South Dakota	17,385	2,076	11.94	32	2.80	38	22.27	3
Nebraska	21,349	1,951	9.14	43	3.33	28	19.13	4
Missouri	66,100	8,366	12.66	25	2.90	35	17.53	5
North Dakota	7,621	748	9.82	40	4.38	18	15.85	6
Georgia	73,409	11,410	15.54	16	2.60	40	15.08	7
Mississippi	22,501	2,413	10.72	36	2.81	37	14.47	8
Oregon	25,524	4,632	18.15	9	4.51	16	14.37	9
Montana	7,391	883	11.95	31	5.27	13	13.78	10
Alaska	4,580	690	15.07	18	1.72	48	13.08	11
Iowa	36,747	3,369	9.17	42	3.04	34	13.03	12
Illinois	195,562	38,310	19.59	3	3.66	25	12.51	13
New Mexico	12,247	1,107	9.04	44	4.48	17	7.71	14
Alabama	41,631	5,911	14.20	21	1.80	47	6.90	15
Rhode Island	15,278	2,971	19.45	4	6.16	8	5.55	16
Vermont	5,865	733	12.50	29	7.84	3	5.50	17
Connecticut	32,737	4,973	15.19	17	7.20	4	5.19	18
Minnesota	56,486	9,095	16.10	13	2.90	36	3.78	19
Maryland	54,536	6,157	11.29	33	5.52	12	3.60	20
Indiana	57,405	7,819	13.62	22	3.16	30	3.42	21
Kentucky	42,280	5,312	12.56	27	3.16	31	2.73	22
West Virginia	18,707	1,543	8.25	47	3.80	22	2.71	23
Arkansas	24,204	2,038	8.42	46	2.62	39	1.76	24
Texas	169,319	24,043	14.20	20	3.35	27	1.51	25
Michigan	97,958	18,467	18.85	6	1.69	50	0.89	26
Maine	8,652	1,117	12.91	23	6.27	7	0.23	27
Tennessee	50,671	6,403	12.64	26	2.11	44	0.15	28
New York	705,007	143,640	20.37	2	5.66	11	(1.26)	29
Oklahoma	28,590	2,968	10.38	38	3.97	20	(2.27)	30
California	346,140	64,967	18.77	7	6.28	6	(2.70)	31
Florida	141,898	11,176	7.88	49	3.49	26	(2.93)	32
New Jersey	93,786	13,680	14.59	19	7.85	2	(3.02)	33
South Carolina	25,453	2,747	10.79	35	2.44	41	(4.74)	34
Wyoming	4,786	509	10.64	37	4.09	19	(4.75)	35
Louisiana	38,411	3,888	10.12	39	6.57	5	(5.05)	36
Virginia	68,462	8,579	12.53	28	4.54	15	(6.15)	37
Idaho	9,619	1,507	15.67	15	1.40	51	(6.40)	38
Delaware	70,524	4,929	6.99	50	3.84	21	(8.96)	39
Colorado	28,118	2,731	9.71	41	3.75	23	(9.58)	40
Wisconsin	48,660	8,068	16.58	11	2.02	45	(9.89)	41
Pennsylvania	170,938	31,056	18.17	8	3.16	32	(10.17)	42
North Carolina	85,779	15,510	18.08	10	2.18	42	(10.21)	43
Ohio	117,289	18,432	15.72	14	3.25	29	(10.85)	44
Massachusetts	89,207	19,461	21.82	1	3.08	33	(13.59)	45
Washington	39,268	7,540	19.20	5	1.96	46	(14.12)	46
New Hampshire	8,537	758	8.88	45	5.77	9	(15.74)	47
Utah	13,937	1,669	11.98	30	2.14	43	(16.13)	48
Arizona	35,650	2,840	7.97	48	5.72	10	(21.78)	49
District of Columbia	14,331	1,830	12.77	24	13.39	1	(22.42)	50
Nevada	15,077	895	5.94	51	4.99	14	(44.51)	51
50 STATES AND DC	3,416,641	548,692	16.06		4.40		(1.73)	

*Commercial and Industrial loans past due 90 days or more or in nonaccrual status.

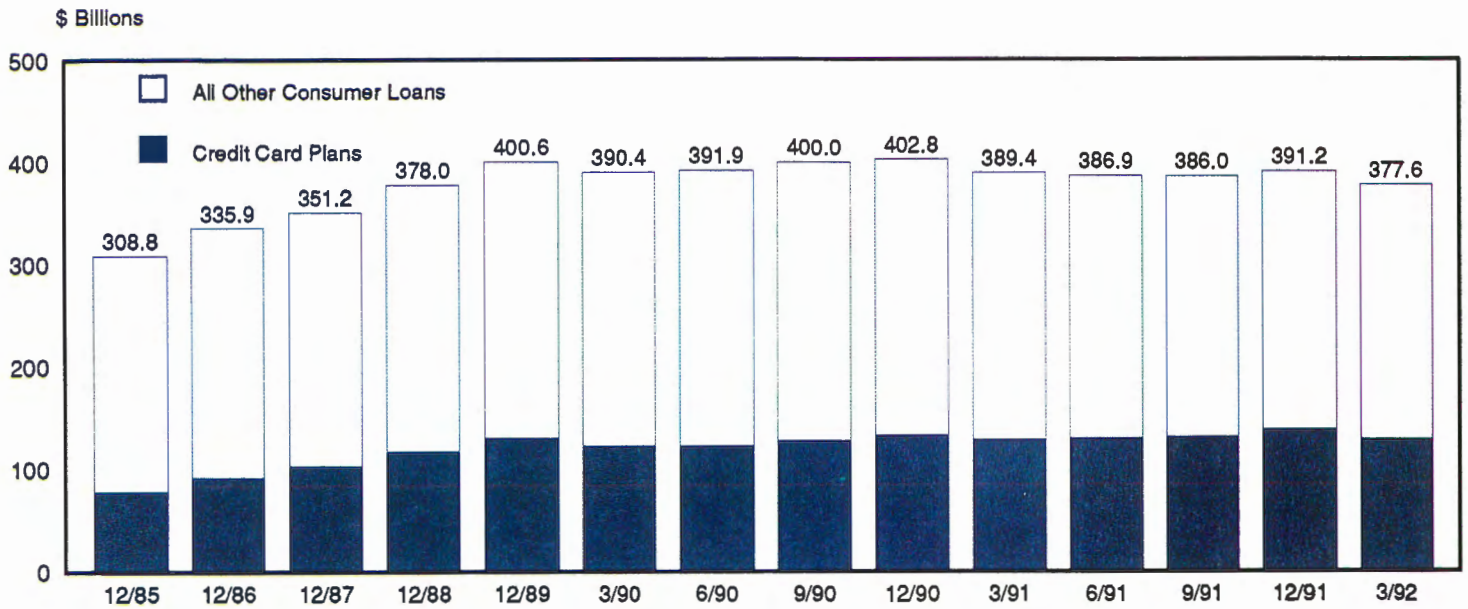
Noncurrent Commercial Loan Rates*, 1984 - 1992



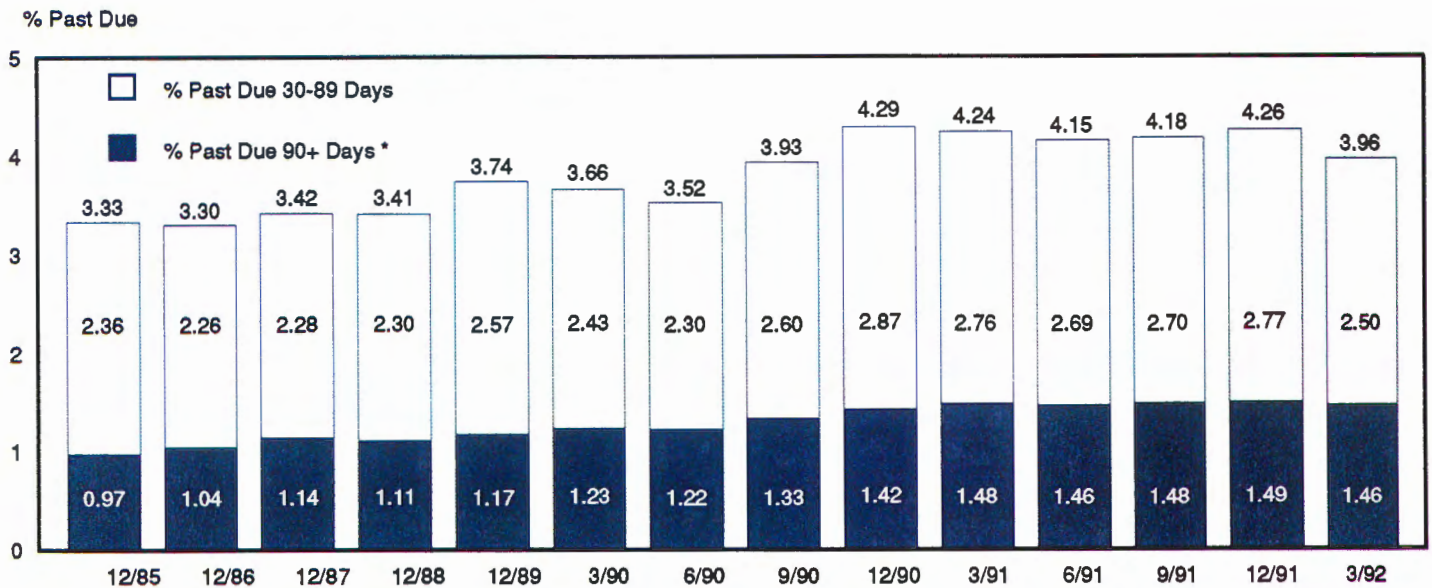
Southwest	4.59	5.60	7.86	8.75	5.68	5.76	4.52	4.27	3.86	3.81	3.66	3.63	3.64	3.65	3.76
Northeast	2.87	2.91	3.24	4.87	4.11	4.00	4.34	4.64	4.89	5.69	6.18	6.28	5.90	5.43	5.31
West	5.56	5.44	5.18	4.79	3.76	3.73	3.64	3.61	3.76	3.83	4.57	4.96	5.48	5.37	5.34
Rest of U.S.	3.07	3.73	3.14	2.78	2.15	2.15	2.26	2.60	2.82	2.93	3.19	3.15	3.15	2.85	2.95
Total U.S.	3.68	4.02	4.08	4.53	3.54	3.47	3.55	3.77	3.96	4.32	4.73	4.83	4.75	4.43	4.40

*Commercial and industrial loans past due 90 days or more or in nonaccrual status as a percent of total commercial and industrial loans.

Consumer Loans, 1985 - 1992

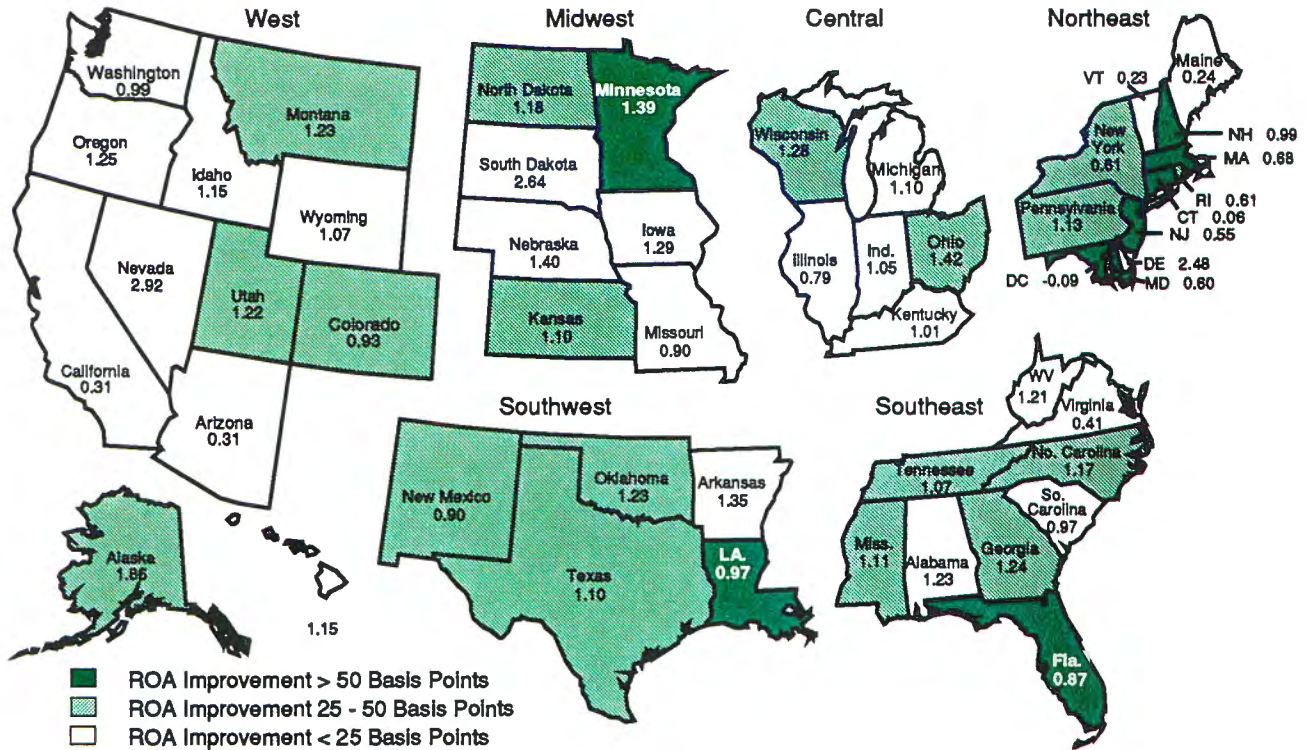


Consumer Loan Delinquency Rates, 1985 - 1992



*Includes nonaccruals

Return on Assets (ROA) First Quarter 1992, Annualized



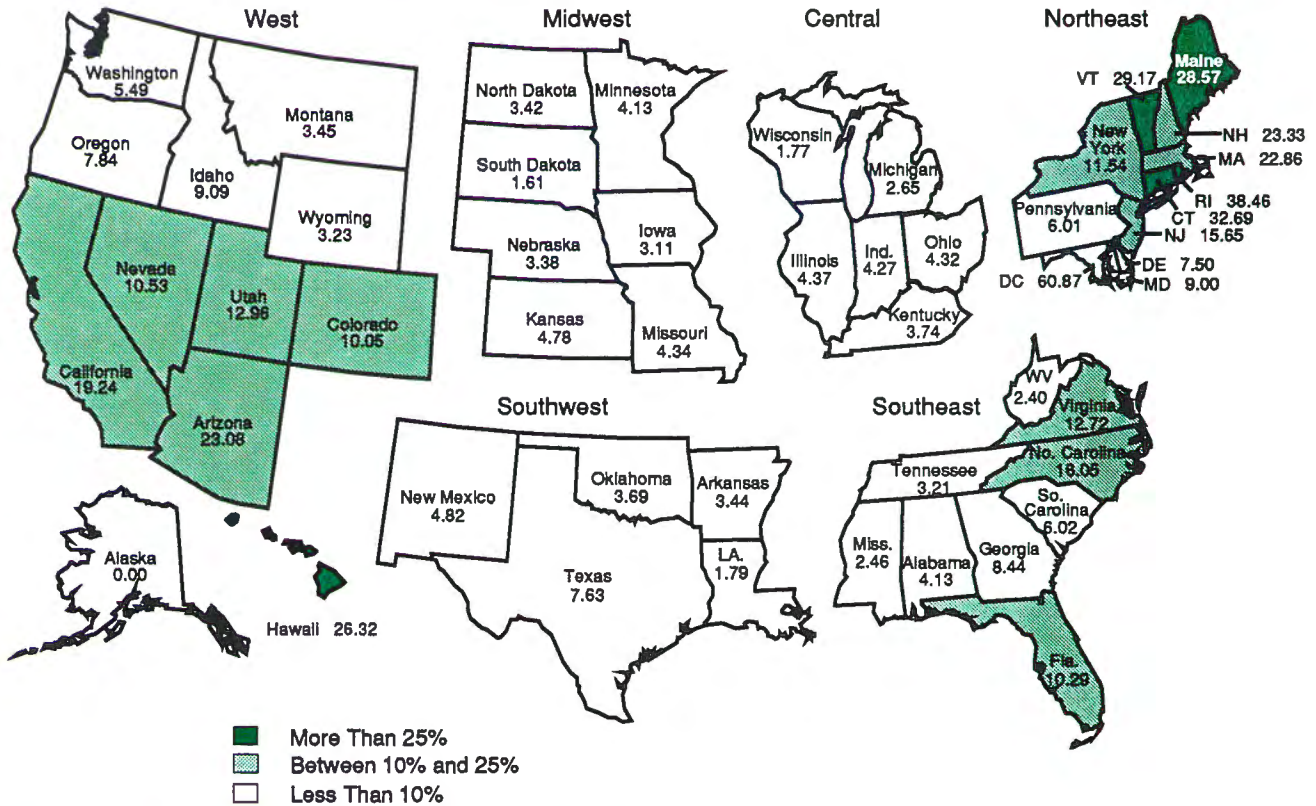
State Rankings By ROA Improvement

State	1st Qtr. '92 ROA	1st Qtr. '91 ROA	Change* '92 vs. '91	Rank By Change
NEW HAMPSHIRE	0.99	(1.05)	204	1
DISTRICT OF COLUMBIA	(0.09)	(1.65)	156	2
CONNECTICUT	0.06	(1.48)	154	3
LOUISIANA	0.97	(0.31)	128	4
FLORIDA	0.87	0.03	84	5
MARYLAND	0.60	(0.16)	76	6
MASSACHUSETTS	0.68	(0.06)	74	7
NEW JERSEY	0.55	0.00	55	8
MINNESOTA	1.39	0.87	52	9
ALASKA	1.86	1.44	42	10
NEW MEXICO	0.90	0.48	42	11
PENNSYLVANIA	1.13	0.73	40	12
TEXAS	1.10	0.71	39	13
UTAH	1.22	0.85	37	14
NEW YORK	0.61	0.26	35	15
MONTANA	1.23	0.88	35	16
KANSAS	1.10	0.77	33	17
TENNESSEE	1.07	0.76	31	18
NORTH CAROLINA	1.17	0.86	31	19
OHIO	1.42	1.11	31	20
GEORGIA	1.24	0.94	30	21
COLORADO	0.93	0.64	29	22
NORTH DAKOTA	1.18	0.89	29	23
OKLAHOMA	1.23	0.96	27	24
WISCONSIN	1.28	1.02	26	25
MISSISSIPPI	1.11	0.86	25	26

State	1st Qtr. '92 ROA	1st Qtr. '91 ROA	Change* '92 vs. '91	Rank By Change
RHODE ISLAND	0.61	0.36	25	27
NEVADA	2.92	2.70	22	28
ALABAMA	1.23	1.02	21	29
ARKANSAS	1.35	1.16	19	30
NEBRASKA	1.40	1.22	18	31
IOWA	1.29	1.13	16	32
WEST VIRGINIA	1.21	1.08	15	33
MICHIGAN	1.10	0.97	13	34
INDIANA	1.05	0.93	12	35
VERMONT	0.23	0.14	9	36
ARIZONA	0.31	0.23	8	37
KENTUCKY	1.01	0.95	6	38
OREGON	1.25	1.19	6	39
MISSOURI	0.90	0.85	5	40
VIRGINIA	0.41	0.36	5	41
MAINE	0.24	0.22	2	42
IDAHO	1.15	1.15	0	43
ILLINOIS	0.79	0.79	0	44
HAWAII	1.15	1.15	0	45
WYOMING	1.07	1.07	0	46
SOUTH CAROLINA	0.97	1.07	(10)	47
WASHINGTON	0.99	1.15	(18)	48
SOUTH DAKOTA	2.64	2.87	(23)	49
CALIFORNIA	0.31	0.87	(56)	50
DELAWARE	2.48	3.61	(113)	51
50 STATES AND DC	0.88	0.66	22	

* '92 ROA minus '91 ROA, change in Basis Points.
Basis Point = 1/100 of a percent

Percentage of Banks Reporting Net Losses First Quarter 1992

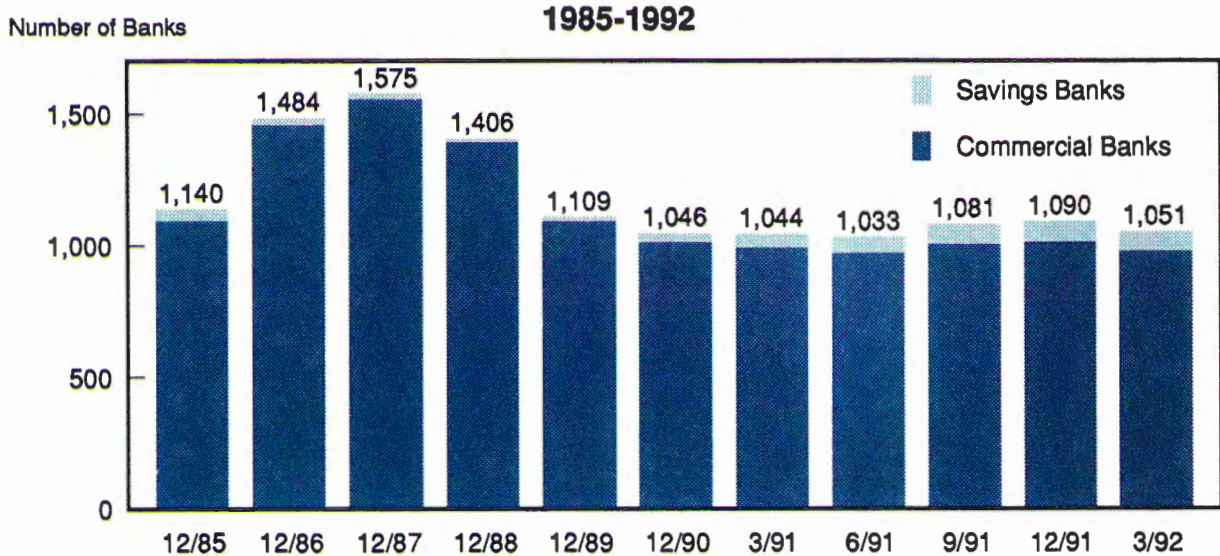


State Rankings

	# of Banks	1st Qtr '92	Rank	1st Qtr '91	Rank
District of Columbia	23	60.87	1	64.00	1
Rhode Island	13	38.46	2	18.18	14
Connecticut	52	32.69	3	57.14	2
Vermont	24	29.17	4	25.93	7
Maine	21	28.57	5	23.81	10
Hawaii	19	26.32	6	19.05	12
New Hampshire	30	23.33	7	53.66	3
Arizona	39	23.08	8	45.95	4
Massachusetts	70	22.86	9	35.71	5
California	473	18.24	10	18.92	13
North Carolina	81	16.05	11	15.38	18
New Jersey	115	15.65	12	26.36	6
Utah	54	12.96	13	14.55	21
Virginia	173	12.72	14	14.94	19
New York	182	11.54	15	20.21	11
Nevada	19	10.53	16	10.53	26
Florida	418	10.29	17	23.83	9
Colorado	378	10.05	18	25.00	8
Idaho	22	9.09	19	4.35	45
Maryland	100	9.00	20	17.48	15
Georgia	403	8.44	21	14.60	20
Oregon	51	7.84	22	15.69	17
Texas	1,114	7.63	23	15.71	16
Delaware	40	7.50	24	13.33	22
South Carolina	83	6.02	25	8.24	30
Pennsylvania	283	6.01	26	7.74	32

	# of Banks	1st Qtr '92	Rank	1st Qtr '91	Rank
Washington	91	5.49	27	12.90	23
New Mexico	83	4.82	28	10.00	27
Kansas	523	4.78	29	6.40	37
Illinois	1,053	4.37	30	5.44	40
Missouri	530	4.34	31	6.67	35
Ohio	278	4.32	32	6.62	36
Indiana	281	4.27	33	4.44	44
Minnesota	605	4.13	34	7.20	33
Alabama	218	4.13	35	7.80	31
Kentucky	321	3.74	36	5.45	39
Oklahoma	407	3.69	37	6.68	34
Montana	145	3.45	38	5.13	41
Arkansas	262	3.44	39	2.75	50
North Dakota	146	3.42	40	6.00	38
Nebraska	385	3.38	41	5.12	42
Wyoming	62	3.23	42	8.45	29
Tennessee	249	3.21	43	9.16	28
Iowa	547	3.11	44	2.86	48
Michigan	226	2.65	45	3.00	47
Mississippi	122	2.46	46	2.46	51
West Virginia	167	2.40	47	2.86	49
Louisiana	223	1.79	48	12.28	25
Wisconsin	453	1.77	49	4.49	43
South Dakota	124	1.61	50	3.20	46
Alaska	8	0.00	51	12.50	24
50 STATES AND DC	11,789	6.57		10.79	

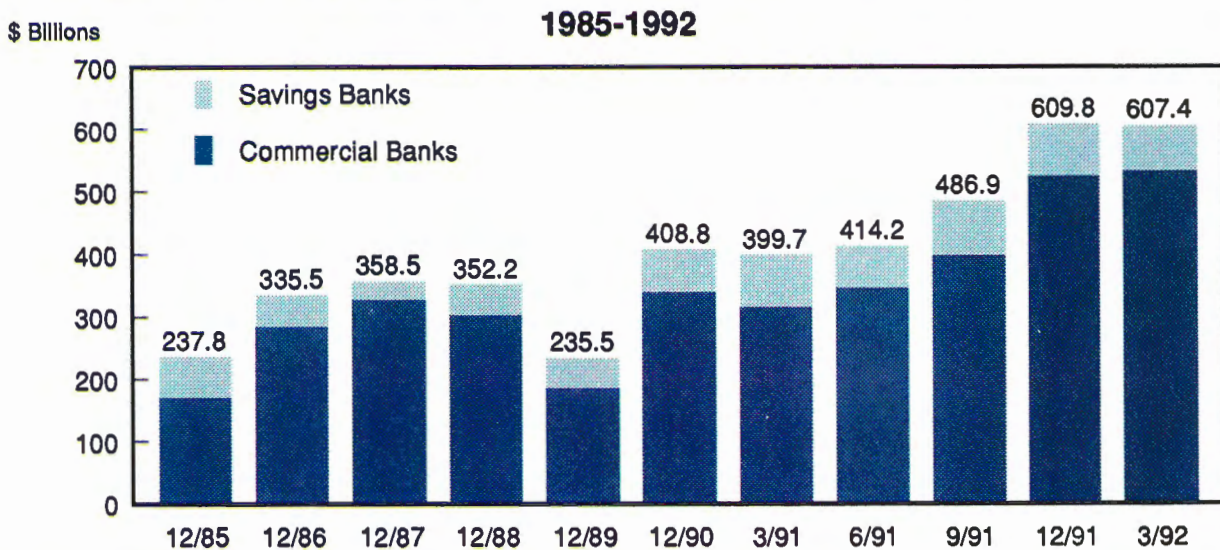
Number of Commercial and Savings Banks on FDIC's "Problem List"



Number of Problem Institutions:

Savings Banks	42	27	16	12	17	34	48	58	76	74	70
Commercial Banks	1,098	1,457	1,559	1,394	1,092	1,012	996	975	1,005	1,016	981

Assets of Commercial and Savings Banks on FDIC's "Problem List"



Assets of Problem Institutions:

Savings Banks	63.9	49.7	29.3	47.4	47.6	67.2	81.1	65.4	85.9	81.8	72.0
Commercial Banks	173.9	285.8	329.2	304.8	187.9	341.6	318.6	348.8	401.0	528.0	535.4