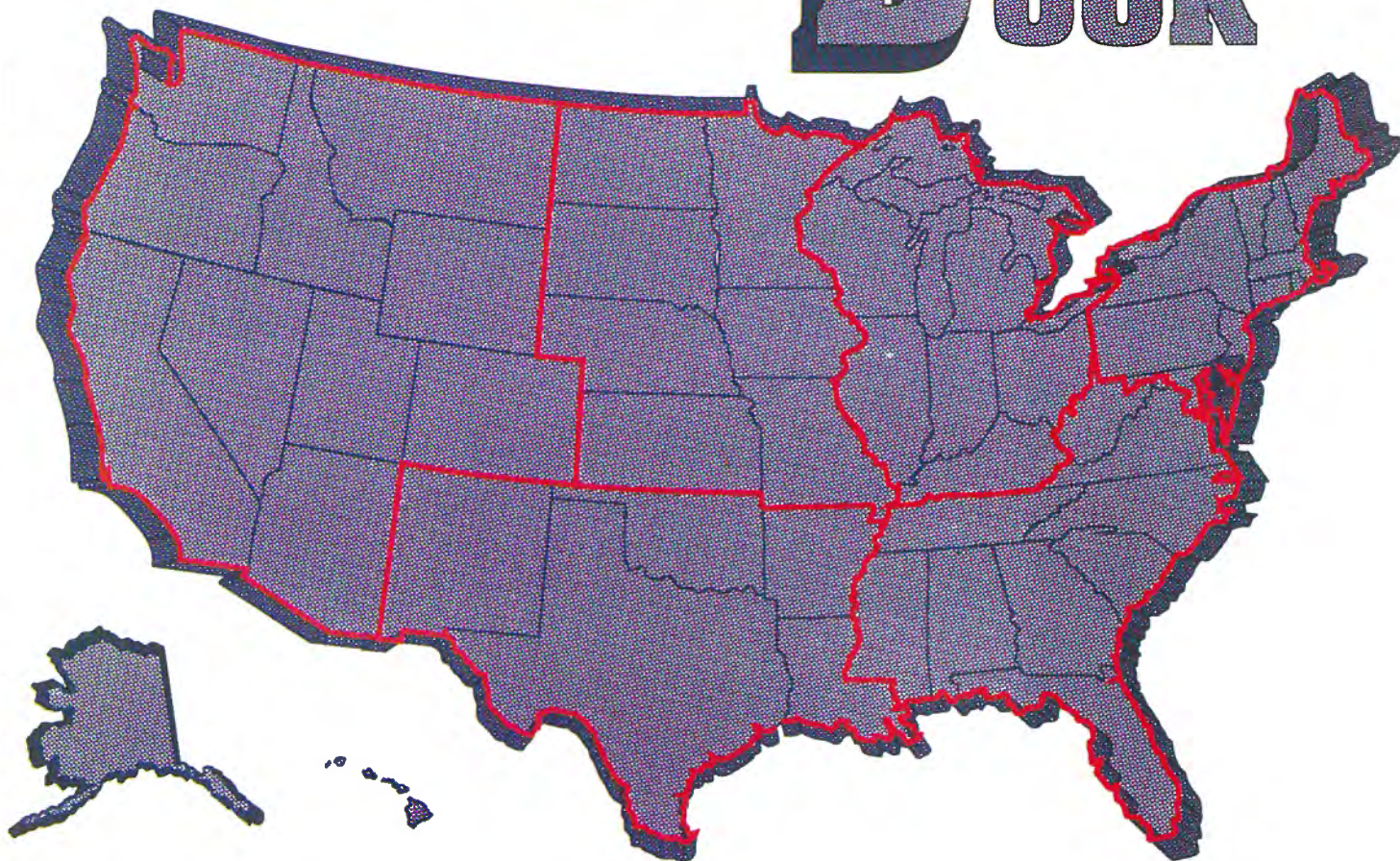


The FDIC
Quarterly
Banking Profile

Andrew C. Hove Jr.,
Chairman

Graph Book



Second Quarter 1993

Prepared by:
Division of Research and Statistics

Contents

Page	Description	Type
1	Highlights.....	Narrative
2	Quarterly Net Income of FDIC-Insured Commercial Banks, 1988 - 1993.....	Bar Graph
	Quarterly Net Interest Margins of FDIC-Insured Commercial Banks, 1984 - 1993.....	Line Graph
3	Commercial and Industrial Loan Growth Rates by State, June 30, 1992 - June 30, 1993.....	Map
4	Commercial Loan Concentrations, June 30, 1993.....	Table
5	Spread Between Short-Term and Long-Term Yields 30-Year Treasury Bond Versus 3-Month Treasury Bill.....	Line Graph and Table
	Quarterly Average Interest Rates.....	Table
6	Troubled Real Estate Asset Rates by State, June 30, 1993.....	Map
	Troubled Real Estate Asset Rates by State, March 31, 1993.....	Map
7	Real Estate Loan Concentrations, June 30, 1993.....	Table
8	Debt Securities by Maturity or Repricing Interval As a Percent of Assets.....	Bar Graph
	Debt Securities by Maturity or Repricing Interval As a Percent of Assets By Region, June 30, 1993.....	Bar Graph
	Investment Securities Appreciation and Gains on Quarterly Sales.....	Table
9	Investment Securities as a Percent of Assets, June 30, 1993.....	Bar Graph
	Investment Securities.....	Table
	Investment Securities, June 30, 1993.....	Pie Graph
10	The Composition of U.S. Treasury Securities and U.S. Agency Securities held by Commercial Banks as of June 30, 1993.....	Pie Graph
11	Real Estate Assets Percent of Total Assets, June 30, 1993.....	Pie Graph
	Real Estate Asset Growth Rates, 1985 - 1993.....	Line and Bar Graph
12	Noncurrent Real Estate Loan Rates, 1984 - 1993.....	Line Graph and Table
13	Troubled Real Estate Asset Rates, 1984 - 1993.....	Line Graph and Table
14	Noncurrent Commercial Loan Rates, 1984 - 1993.....	Line Graph and Table
15	Consumer Loans, 1985 - 1993.....	Bar Graph
	Consumer Loan Delinquency Rates, 1985 - 1993.....	Bar Graph
16	Quarterly Return on Assets (ROA) of FDIC-Insured Banks, 1984 - 1993.....	Line Graph
	Quarterly Return on Equity (ROE) of FDIC-Insured Banks, 1984 - 1993.....	Line Graph
17	Return on Assets (ROA) First Half 1993, Annualized.....	Map
	State Rankings By ROA Improvement.....	Table
18	Return on Equity (ROE) First Half 1993, Annualized.....	Map
	State Rankings By First Half ROE.....	Table
19	Number of Commercial and Savings Banks on FDIC's "Problem List", 1986 - 1993.....	Bar Graph
	Assets of Commercial and Savings Banks on FDIC's "Problem List", 1986 - 1993.....	Bar Graph
20	Capital Category Distribution For All Insured Commercial Banks and BIF-Insured Savings Banks as of 6/30/93.....	Table
	Capital Category Definitions.....	Table

HIGHLIGHTS OF SECOND-QUARTER BANKING INDUSTRY PERFORMANCE

- ***BANKS EARN \$10.4 BILLION IN SECOND QUARTER***

Commercial banks' combined net income of \$10.4 billion was the second-highest quarterly total ever reported, after the \$10.9 billion registered in the first quarter of this year (when extraordinary accounting gains added \$1.8 billion to earnings). Industry profits were up by almost one-third higher than a year ago. The average return on assets was above one percent for the second consecutive quarter at 1.18 percent, down slightly from the 1.24 percent average reached in the first quarter.

- ***CORE EARNINGS REACH AN ALL-TIME HIGH***

Net operating income—excluding extraordinary gains and gains from securities sales—totaled a record \$9.8 billion in the second quarter, an increase of \$1.4 billion over the \$8.4 billion earned in the first quarter of 1993. Increased net interest income and lower loss provisions were the primary factors in the earnings improvement.

- ***LOAN LOSS PROVISIONS DROP TO LOWEST LEVEL IN FOUR YEARS***

Lower provisions for loan losses made the greatest contribution to the improvement in bank earnings. Banks set aside \$4.2 billion in the second quarter, \$2.1 billion less than a year ago, and \$521 million less than in the first quarter of 1993. This was the lowest quarterly loss provision since the \$3.6 billion provision in the first quarter of 1989.

- ***TROUBLED ASSETS FALL \$7.3 BILLION IN THE SECOND QUARTER***

Improvement in asset quality continued to be evidenced by falling levels of noncurrent loans and shrinking inventories of foreclosed properties. Noncurrent loans declined for the ninth consecutive quarter, falling by \$4.7 billion. Other real estate owned fell for the third consecutive quarter, decreasing by \$2.6 billion. Net loan charge-offs totaled \$4.5 billion in the second quarter, a slight increase from the \$4.2 billion in net charge-offs taken in the first quarter, but a substantial decline from the \$6.1 billion charged-off in the second quarter of 1992.

- ***LOANS INCREASE BY \$44 BILLION***

Total loans and leases held by commercial banks rose sharply in the second quarter, after shrinking in eight of the previous nine quarters. Total loans and leases grew by \$44.2 billion during the quarter, the largest quarterly increase since the fourth quarter of 1986, when total loans and leases grew by \$73.5 billion. Growth in bank holdings of residential mortgage loans contributed \$20.2 billion of the increase. Commercial and industrial loans registered modest growth for the first time in thirteen quarters, but this was due to an increase in loans to foreign commercial borrowers.

- ***EQUITY RATIOS REACH HIGHEST LEVELS IN 30 YEARS***

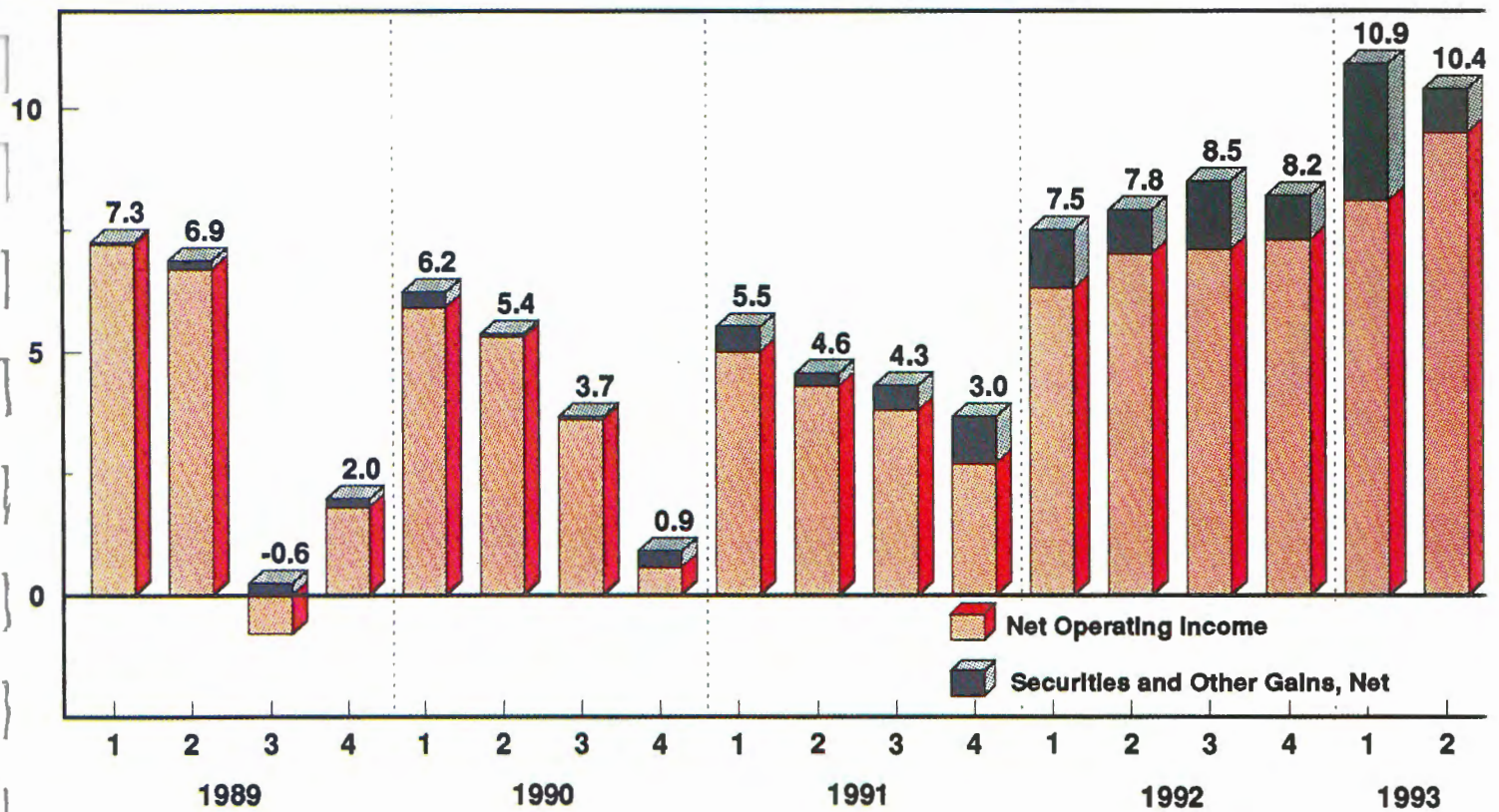
Commercial banks continued to add new capital in the second quarter. Total equity capital grew by \$8 billion, raising the industry's average equity-capital-to-assets ratio to 7.89 percent, the highest level since 1963.

- ***BIF-INSURED SAVINGS BANKS EARN \$414 MILLION IN THE QUARTER***

Savings banks earned a 0.82 percent annualized return on average assets in the second quarter. Net income was \$103 million below the amount earned in the first quarter, when one-time accounting gains and other nonrecurring extraordinary items contributed \$101 million to savings banks' earnings. One savings bank failed in the second quarter, and the number and assets of savings banks on the FDIC's "Problem List" continued to decline.

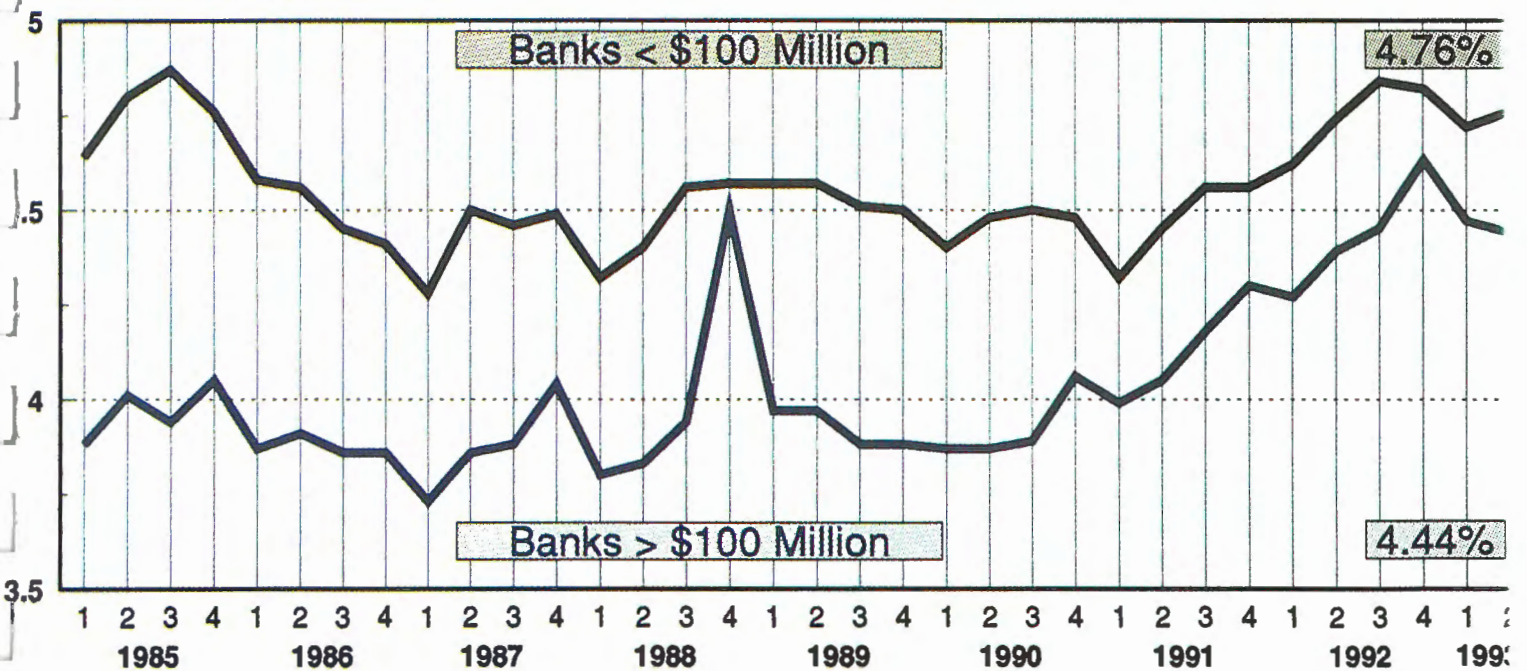
Quarterly Net Income of FDIC-Insured Commercial Banks, 1989 - 1993

Billions

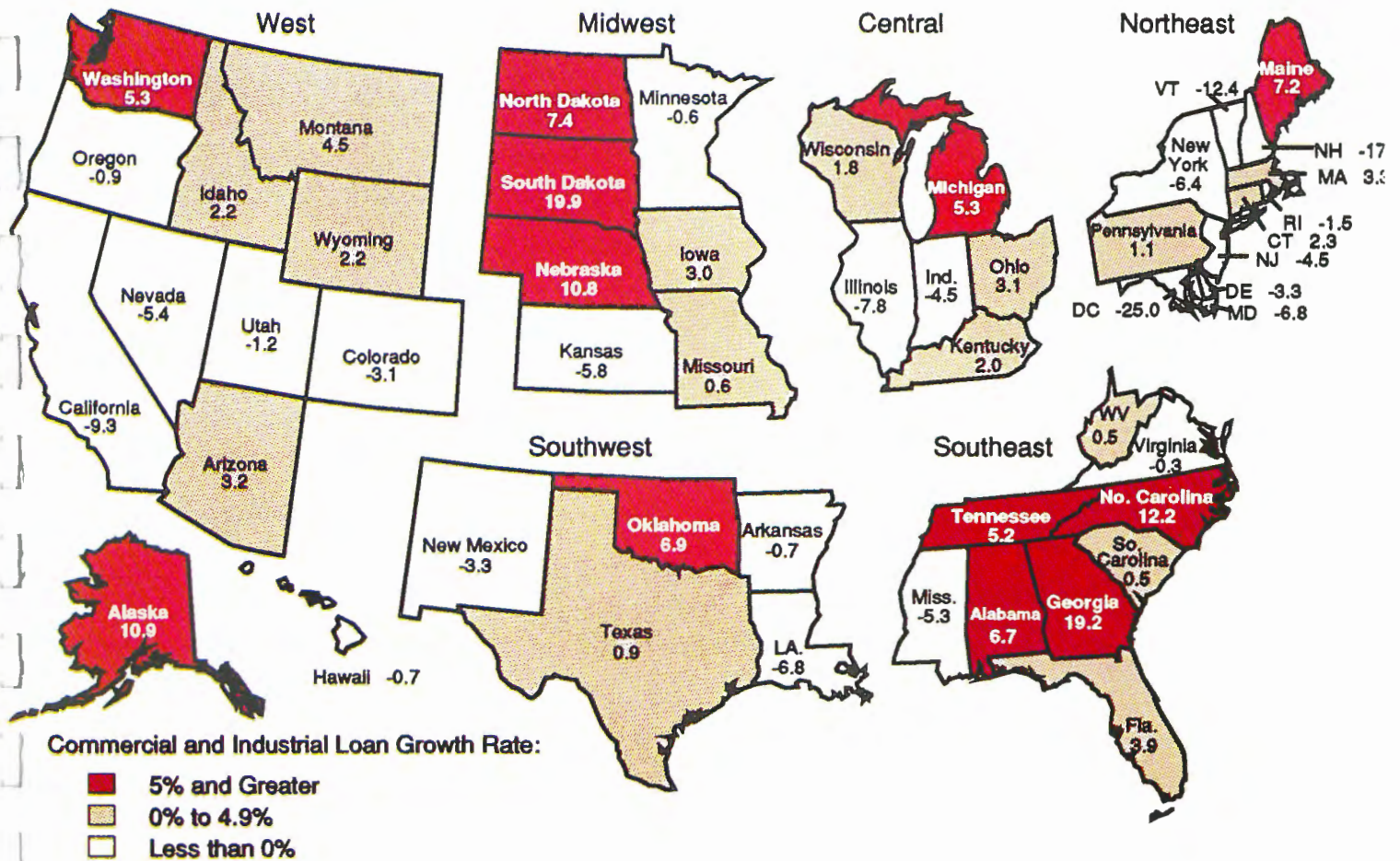


Quarterly Net Interest Margins of FDIC-Insured Commercial Banks, 1985 - 1993

Net Interest Margin (%)



Commercial and Industrial Loan Growth Rates by State June 30, 1992 - June 30, 1993



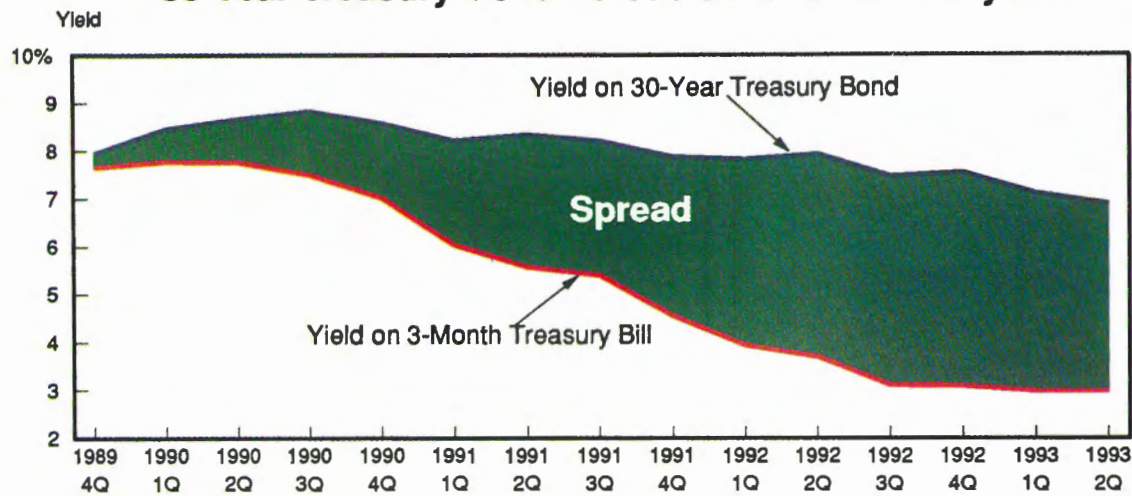
Commercial Loan Concentrations June 30, 1993

(\$ Millions)

	Commercial Loans						Noncurrent Commercial Loans	
	Total Assets	Commercial Loans	as a % of Assets	Rank	Percent Change 6/30/92 - 6/30/93	Rank	As a Percent of Commercial Loans	Rank
South Dakota	15,840	2,361	14.91	17	19.86	1	2.17	31
Georgia	84,521	13,950	16.51	11	19.17	2	1.43	43
North Carolina	96,697	17,040	17.62	7	12.24	3	1.21	48
Alaska	5,017	798	15.91	15	10.94	4	1.23	47
Nebraska	22,632	2,242	9.91	38	10.80	5	2.33	26
North Dakota	7,865	838	10.66	33	7.36	6	2.60	19
Maine	8,556	1,366	15.97	14	7.15	7	2.12	34
Oklahoma	30,499	3,240	10.62	35	6.87	8	2.76	15
Alabama	45,179	6,418	14.21	21	6.73	9	1.12	50
Michigan	101,231	19,671	19.43	4	5.33	10	1.14	49
Washington	40,399	8,016	19.84	3	5.25	11	1.65	41
Tennessee	54,940	6,677	12.15	27	5.17	12	1.40	44
Montana	7,578	960	12.67	25	4.49	13	2.68	17
Florida	144,446	11,906	8.24	45	3.85	14	2.45	23
Massachusetts	92,737	19,852	21.41	2	3.25	15	1.93	36
Arizona	36,000	2,677	7.44	48	3.20	16	3.15	12
Ohio	126,659	18,710	14.77	18	3.07	17	1.74	38
Iowa	37,471	3,487	9.31	39	3.03	18	2.42	24
Connecticut	32,700	4,658	14.24	20	2.27	19	3.55	8
Wyoming	5,008	539	10.77	32	2.23	20	2.75	16
Idaho	10,426	1,562	14.98	16	2.18	21	0.83	51
Kentucky	44,027	5,346	12.14	28	2.02	22	1.71	40
Wisconsin	51,616	8,308	16.10	13	1.77	23	1.78	37
Pennsylvania	181,634	30,738	16.92	9	1.11	24	2.19	30
Texas	179,318	24,216	13.50	22	0.86	25	1.73	39
Missouri	65,438	8,486	12.97	23	0.64	26	2.12	33
South Carolina	27,035	2,750	10.17	36	0.52	27	2.24	28
West Virginia	19,426	1,555	8.00	47	0.50	28	3.50	9
Virginia	72,133	8,184	11.35	29	(0.33)	29	3.13	14
Minnesota	60,176	8,841	14.69	19	(0.59)	30	2.57	20
Hawaii	22,173	3,646	16.44	12	(0.66)	31	2.46	21
Arkansas	25,164	2,089	8.30	44	(0.73)	32	1.58	42
Oregon	25,739	4,585	17.82	6	(0.85)	33	1.36	45
Utah	14,406	1,630	11.32	30	(1.24)	34	1.34	46
Rhode Island	13,094	3,260	24.90	1	(1.49)	35	2.05	35
Colorado	31,396	2,532	8.06	46	(3.14)	36	2.15	32
New Mexico	12,318	1,073	8.71	43	(3.30)	37	3.32	11
Delaware	77,859	4,630	5.95	50	(3.31)	38	2.20	29
New Jersey	97,802	12,573	12.86	24	(4.45)	39	5.07	4
Indiana	59,266	7,404	12.49	26	(4.47)	40	2.61	18
Mississippi	24,031	2,220	9.24	40	(5.27)	41	2.27	27
Nevada	16,638	819	4.92	51	(5.39)	42	6.07	2
Kansas	29,709	3,020	10.17	37	(5.76)	43	2.46	22
New York	744,763	135,581	18.20	5	(6.44)	44	4.01	6
Maryland	52,736	5,621	10.66	34	(6.78)	45	3.15	13
Louisiana	38,999	3,471	8.90	42	(6.84)	46	3.86	7
Illinois	204,182	34,393	16.84	10	(7.75)	47	2.36	25
California	324,527	55,659	17.15	8	(9.31)	48	4.10	5
Vermont	5,689	642	11.28	31	(12.35)	49	5.31	3
New Hampshire	7,041	459	6.52	49	(17.81)	50	3.39	10
District of Columbia	13,783	1,251	9.07	41	(24.99)	51	6.42	1
50 States and DC	3,548,519	531,952	14.99		(2.00)		2.84	

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

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



Quarterly Average Yield:

	1989 4Q	1990 4Q	1991 4Q	1992 1Q	1992 2Q	1992 3Q	1992 4Q	1993 1Q	1993 2Q
30-Year Treasury Bond	7.93	8.55	7.85	7.80	7.90	7.44	7.53	7.08	6.86
3-Month Treasury Bill	7.65	6.99	4.54	3.91	3.68	3.08	3.07	2.96	2.97
Spread	0.28	1.56	3.31	3.89	4.22	4.36	4.46	4.12	3.89

Quarterly Average Interest Rates

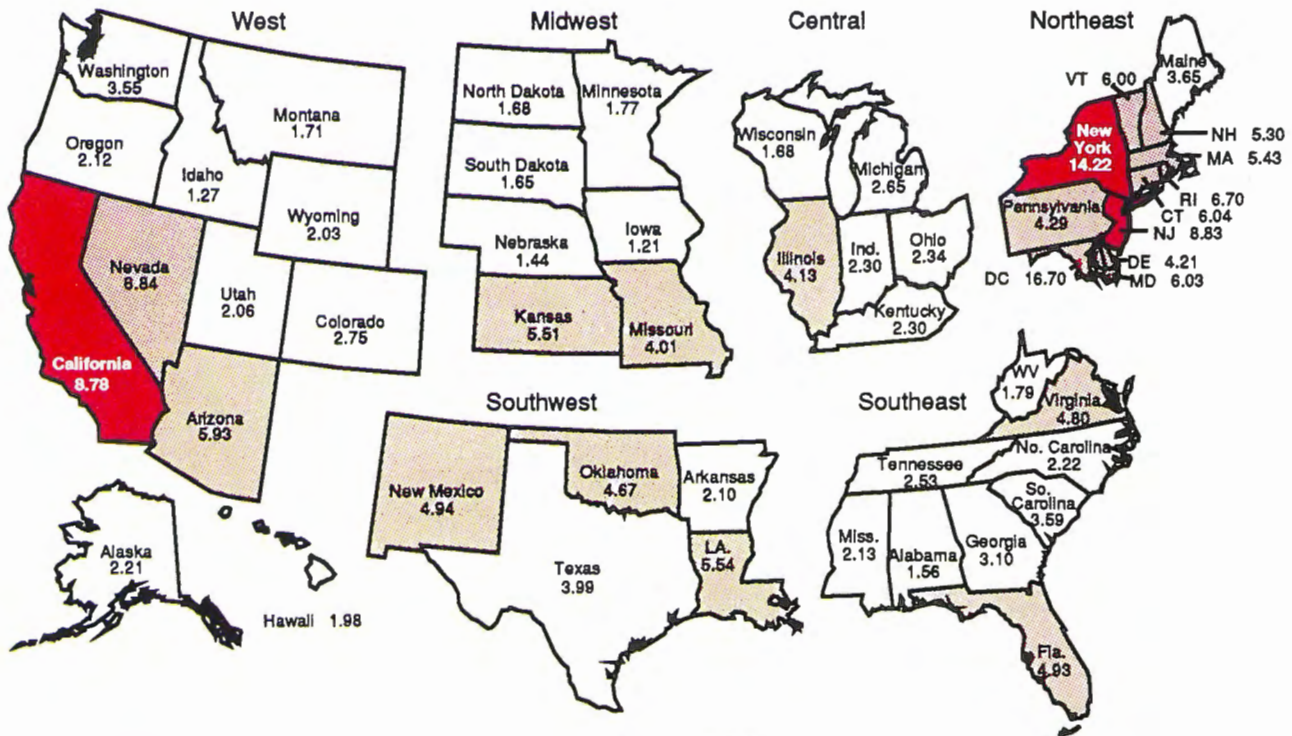
	4th Qtr 1989	4th Qtr 1990	4th Qtr 1991	1st Qtr 1992	2nd Qtr 1992	3rd Qtr 1992	4th Qtr 1992	1st Qtr 1993	2nd Qtr 1993
Fed Funds (Effective Rate)	8.61	7.74	4.82	4.02	3.77	3.26	3.04	3.04	3.00

U.S. Treasury by Maturity:

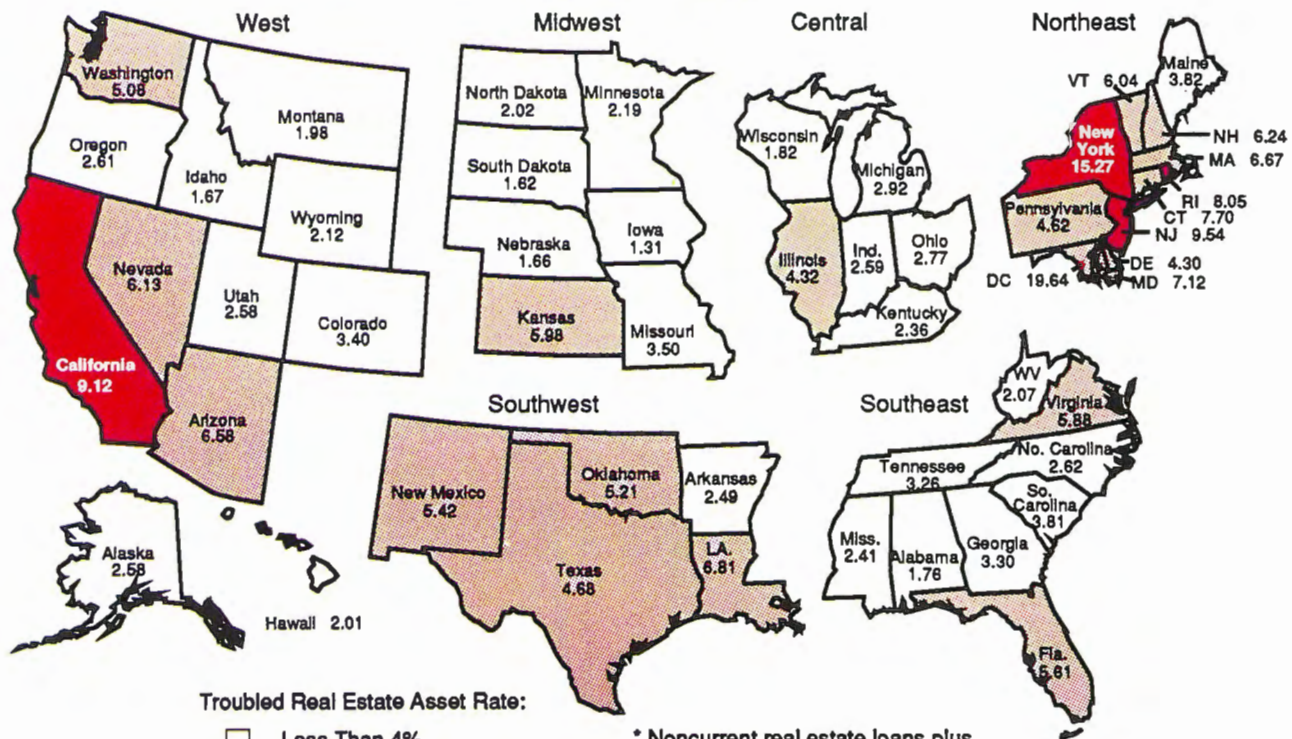
3-Month	7.65	6.99	4.54	3.91	3.68	3.08	3.07	2.96	2.97
1-Year	7.83	7.30	4.87	4.36	4.22	3.42	3.56	3.41	3.38
5-Year	7.84	8.03	6.56	6.59	6.65	5.61	5.91	5.48	5.18
30-Year	7.93	8.55	7.85	7.80	7.90	7.44	7.53	7.08	6.86
30-Year Fixed-Rate Mortgages (Effective Rate - New Homes)	10.09	9.88	8.74	8.55	8.53	8.26	8.31	7.76	7.35

Source: Federal Reserve

Troubled Real Estate Asset Rates* by State June 30, 1993



March 31, 1993



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

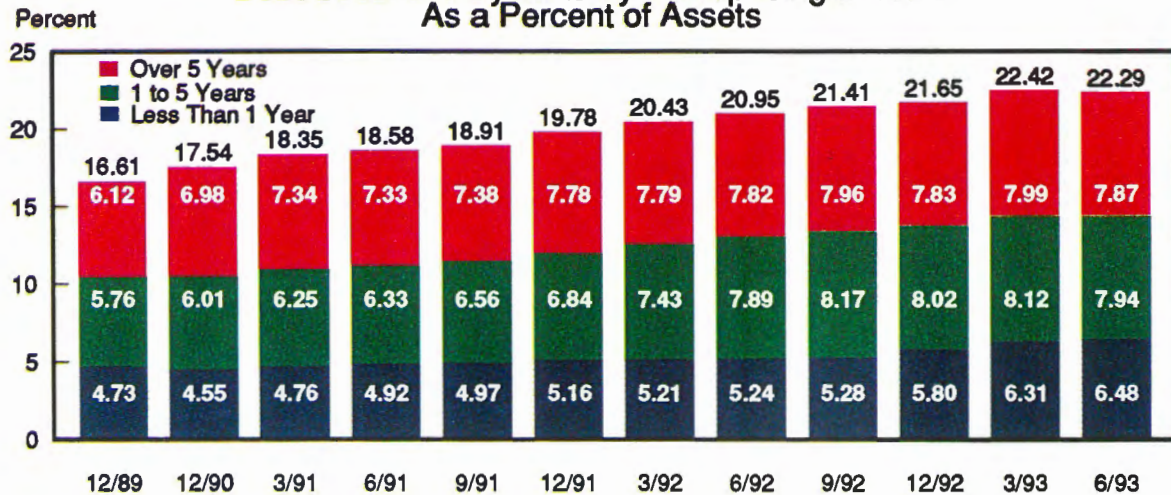
June 30, 1993

(\$ Millions)

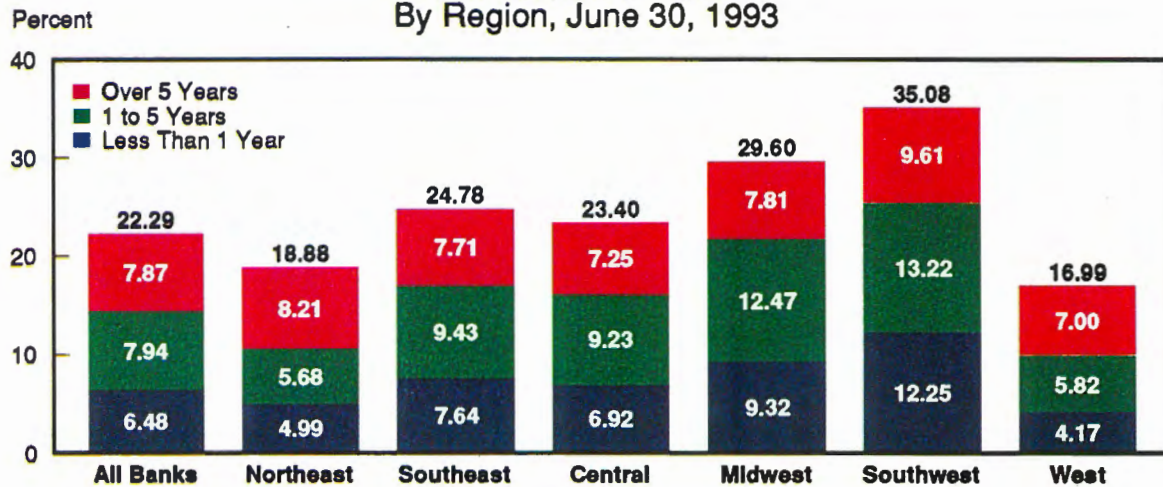
	Total Assets	Real Estate Loans	RE Loans as a % of Assets	Rank	Troubled Real Estate Assets *			
					As a Percent of RE Loans Plus OREO	Rank	Percent Change 3/31/93 to 6/30/93	Rank
Nevada	16,638	2,347	14.11	48	6.84	5	8.18	1
South Dakota	15,840	1,568	9.90	50	1.65	47	5.33	2
Georgia	84,521	24,696	29.22	21	3.10	27	1.95	3
Wyoming	5,008	1,068	21.33	39	2.03	40	0.37	4
Kentucky	44,027	13,838	31.43	15	2.30	33	0.20	5
Hawaii	22,173	7,689	34.68	8	1.98	41	(0.38)	6
Vermont	5,689	2,870	50.44	1	6.00	9	(0.73)	7
Alaska	5,017	1,232	24.55	33	2.21	35	(1.67)	8
Delaware	77,859	4,655	5.98	51	4.21	20	(2.78)	9
Montana	7,578	1,483	19.57	47	1.71	44	(3.04)	10
Arizona	36,000	7,512	20.87	41	5.93	10	(3.47)	11
Illinois	204,182	42,777	20.95	40	4.13	21	(3.50)	12
Texas	179,318	36,555	20.39	43	3.99	23	(3.66)	13
Maine	8,556	3,074	35.93	4	3.65	24	(4.10)	14
Pennsylvania	181,634	49,274	27.13	28	4.29	19	(4.89)	15
Iowa	37,471	8,924	23.82	36	1.21	51	(4.92)	16
Wisconsin	51,616	16,501	31.97	14	1.68	45	(5.55)	17
Alabama	45,179	14,737	32.62	11	1.56	48	(6.00)	18
South Carolina	27,035	9,631	35.62	5	3.59	25	(6.26)	19
Rhode Island	13,094	4,331	33.08	10	6.70	6	(6.45)	20
Nebraska	22,632	4,547	20.09	46	1.44	49	(6.71)	21
Kansas	29,709	6,559	22.08	37	5.51	12	(6.96)	22
California	324,527	115,100	35.47	6	8.78	4	(6.98)	23
Mississippi	24,031	6,462	26.89	29	2.13	36	(7.20)	24
Missouri	65,438	19,347	29.57	20	4.01	22	(7.31)	25
New York	744,763	102,049	13.70	49	14.22	2	(7.53)	26
Michigan	101,231	28,667	28.32	25	2.65	29	(7.68)	27
Oklahoma	30,499	6,202	20.34	44	4.67	18	(7.89)	28
New Jersey	97,802	33,422	34.17	9	8.83	3	(8.45)	29
New Mexico	12,318	3,570	28.98	23	4.94	15	(8.79)	30
Minnesota	60,176	18,211	30.26	18	1.77	43	(9.51)	31
Indiana	59,266	18,359	30.98	17	2.30	32	(9.72)	32
North Carolina	96,697	28,033	28.99	22	2.22	34	(10.02)	33
North Dakota	7,865	1,593	20.25	45	1.68	46	(10.42)	34
Florida	144,446	54,274	37.57	2	4.93	16	(11.20)	35
Arkansas	25,164	7,019	27.89	27	2.10	38	(11.21)	36
West Virginia	19,426	6,264	32.25	12	1.79	42	(11.39)	37
Utah	14,406	3,666	25.45	32	2.06	39	(12.15)	38
Ohio	126,659	33,347	26.33	30	2.34	31	(12.16)	39
Oregon	25,739	7,612	29.57	19	2.12	37	(13.15)	40
New Hampshire	7,041	2,604	36.98	3	5.30	14	(13.97)	41
Maryland	52,736	16,484	31.26	16	6.03	8	(14.60)	42
District of Columbia	13,783	3,299	23.94	35	16.70	1	(15.83)	43
Colorado	31,396	7,517	23.94	34	2.75	28	(16.12)	44
Virginia	72,133	20,373	28.24	26	4.80	17	(16.51)	45
Tennessee	54,940	15,879	28.90	24	2.53	30	(16.53)	46
Louisiana	38,999	8,124	20.83	42	5.54	11	(17.69)	47
Massachusetts	92,737	23,706	25.56	31	5.43	13	(17.98)	48
Idaho	10,426	2,287	21.93	38	1.27	50	(18.49)	49
Connecticut	32,700	11,593	35.45	7	6.04	7	(22.17)	50
Washington	40,399	13,026	32.24	13	3.55	26	(30.35)	51
50 States and DC	3,548,519	883,957	24.91		5.81		(8.33)	

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

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



Debt Securities by Maturity or Repricing Interval As a Percent of Assets By Region, June 30, 1993

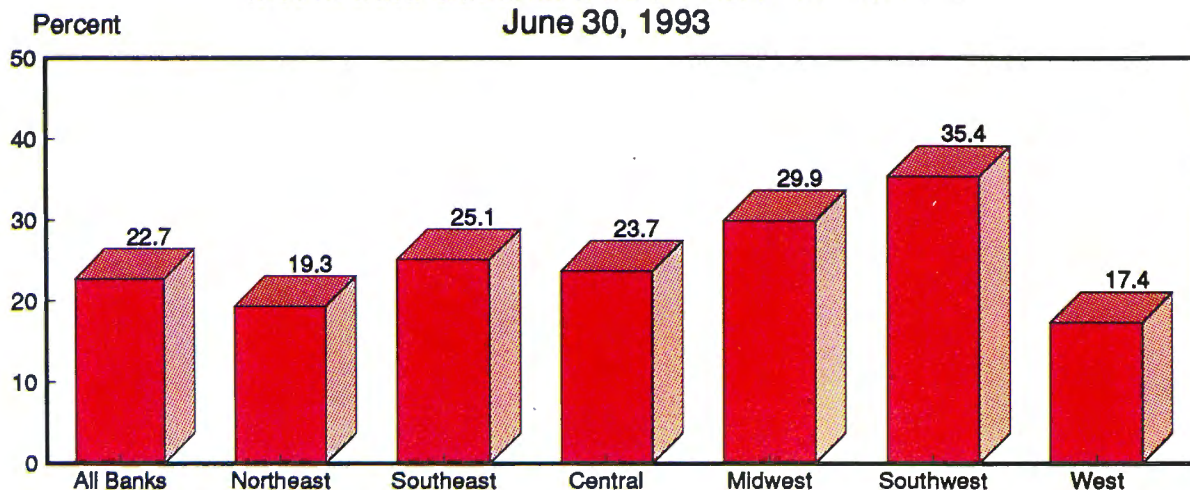


Investment Securities Appreciation and Gains on Quarterly Sales (\$ Millions)

	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*
6/93	21,671	2.68	745	3.38
3/93	22,971	2.86	976	3.32
12/92	16,505	2.14	783	3.61
9/92	26,209	3.45	1,291	3.06
6/92	18,811	2.56	824	4.05
3/92	12,216	1.71	1,125	4.54
12/91	24,489	3.54	1,451	4.12
9/91	15,555	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

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

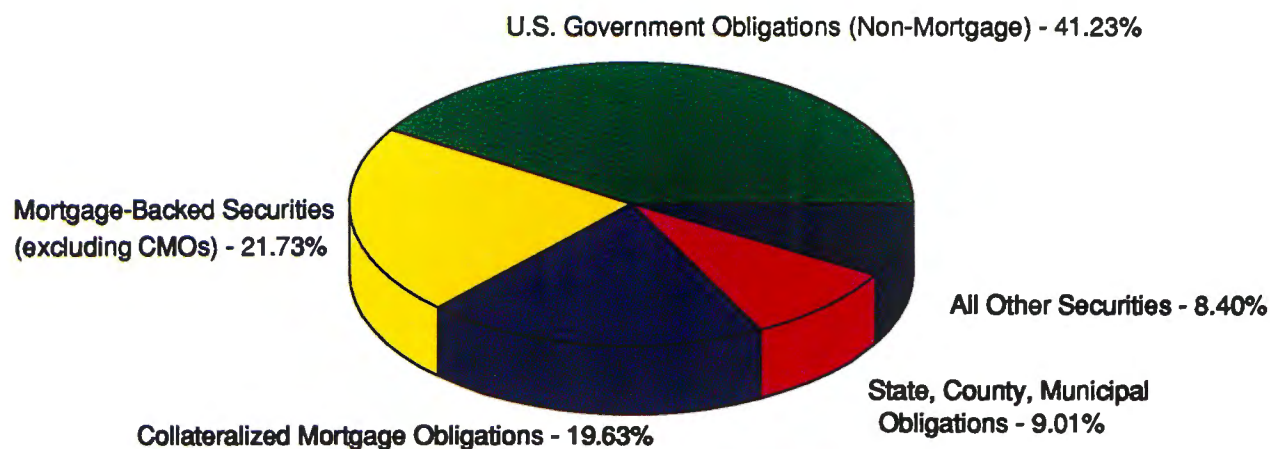
Investment Securities as a Percent of Assets June 30, 1993



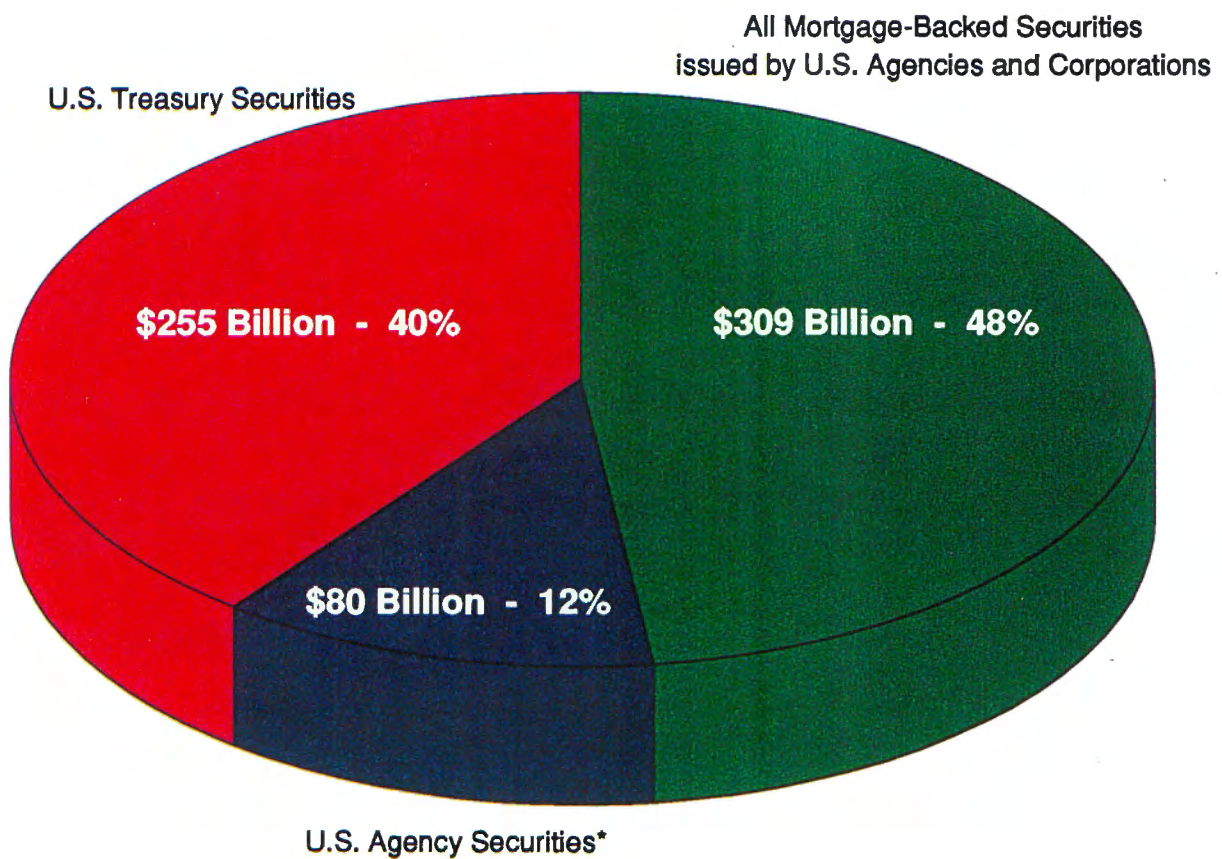
Investment Securities (\$ Billions)

	6/91	9/91	12/91	3/92	6/92	9/92	12/92	3/93	6/93
U.S. Government Obligations (Non-Mortgage)	\$246	\$258	\$273	\$292	\$307	\$317	\$327	\$338	\$334
Mortgage-Backed Securities (excluding CMOs)	157	157	159	160	159	158	161	171	176
Collateralized Mortgage Obligations	97	107	118	125	129	144	145	152	159
State, County, Municipal Obligations	77	75	73	72	71	72	72	72	73
All Other Securities	61	65	68	66	66	68	67	69	68
Total Investment Securities	639	662	691	715	734	759	773	802	810
Securities as a Percent of Assets	18.91%	19.27%	20.16%	20.82%	21.34%	21.80%	22.04%	22.83%	22.69%

Investment Securities June 30, 1993

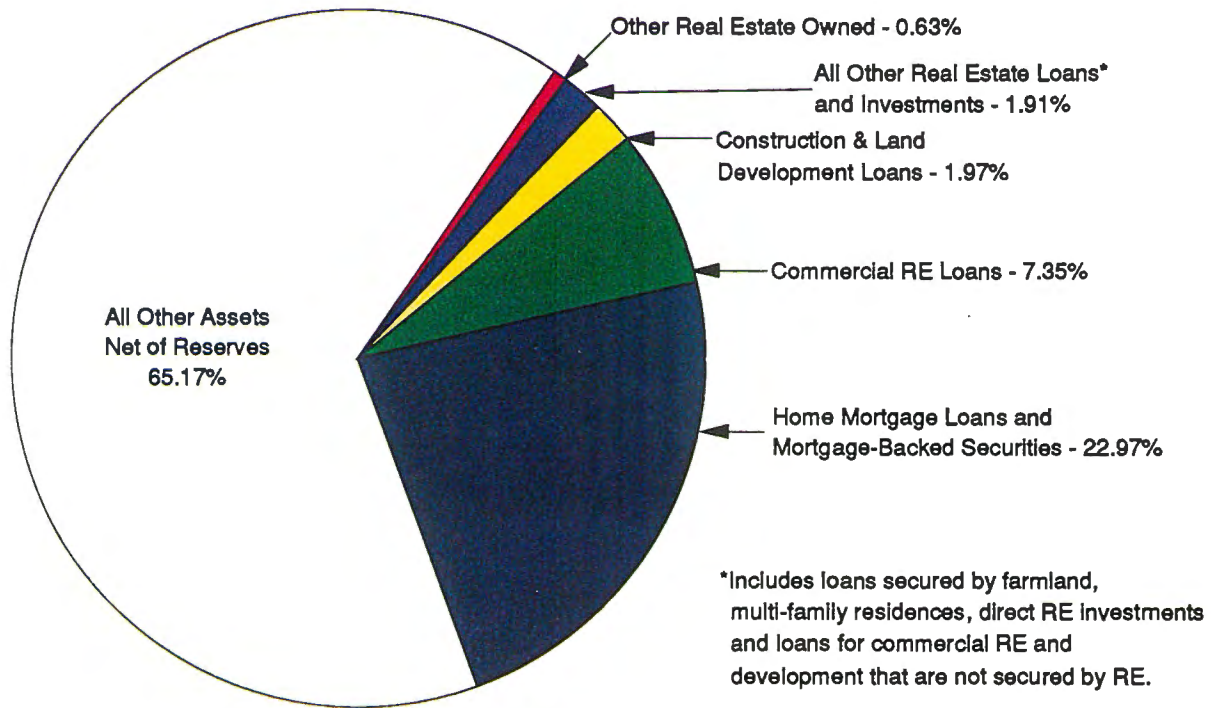


**The Composition of U.S. Treasury Securities and U.S. Agency Securities
held by Commercial Banks
as of June 30, 1993**



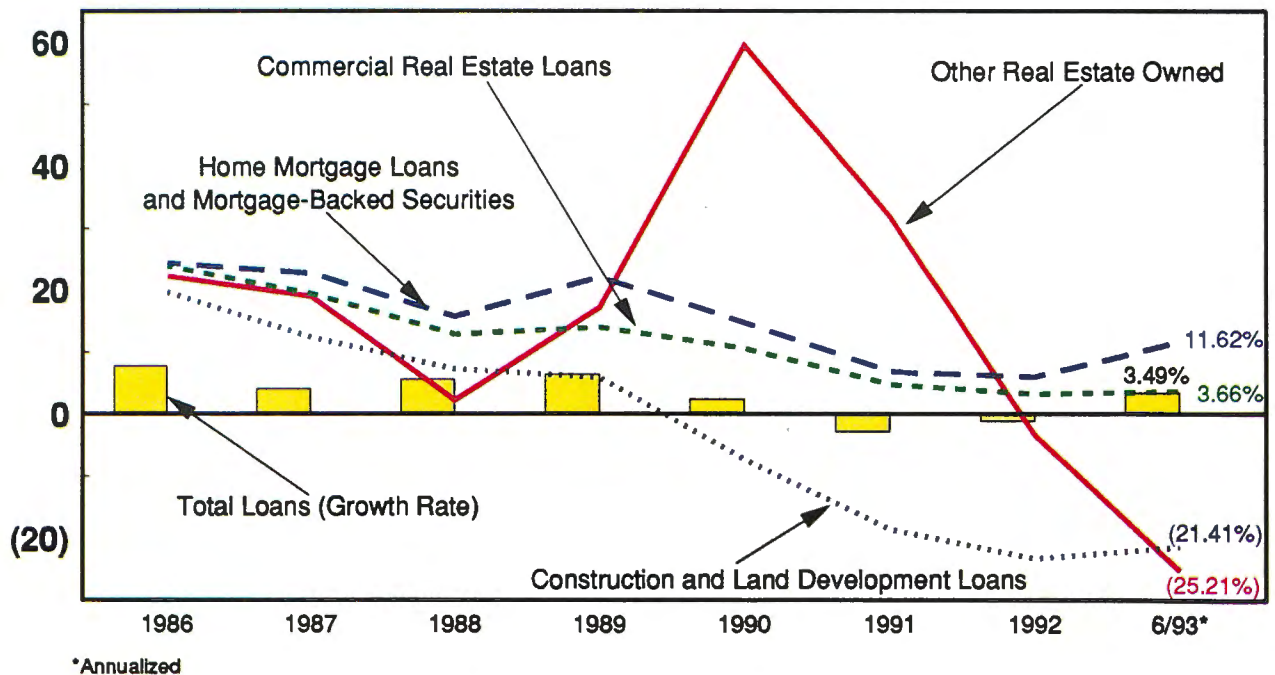
- * Includes all other non-mortgage backed debt securities issued by U.S. government agencies and U.S. government sponsored agencies (e.g., Small Business Administration, Federal Housing Authority, Financing Corporation (FICO), Resolution Funding Corporation, Student Loan Marketing Association, etc.).

Real Estate Assets Percent of Total Assets, June 30, 1993

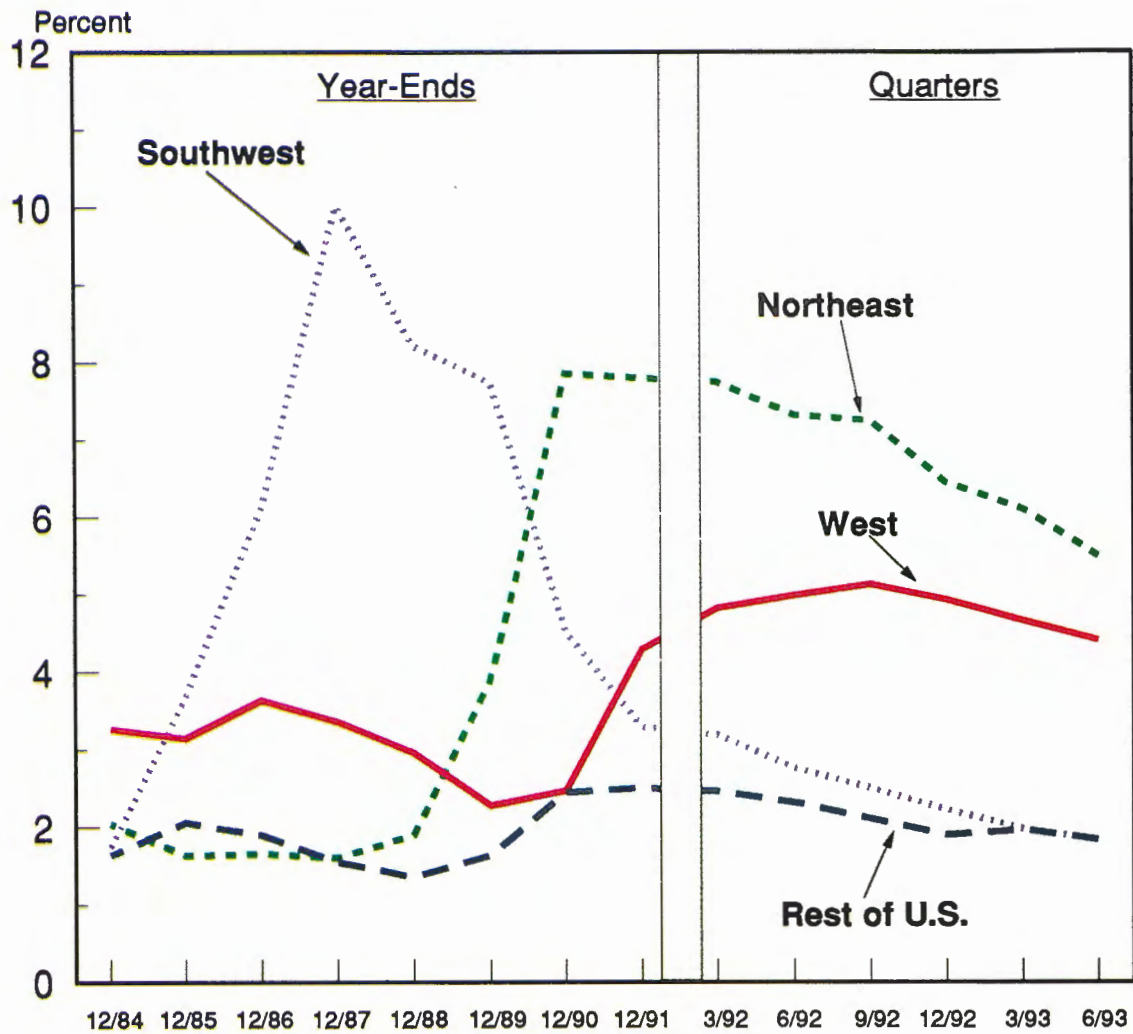


Real Estate Asset Growth Rates 1986 - 1993

Annual Growth Rate (%)



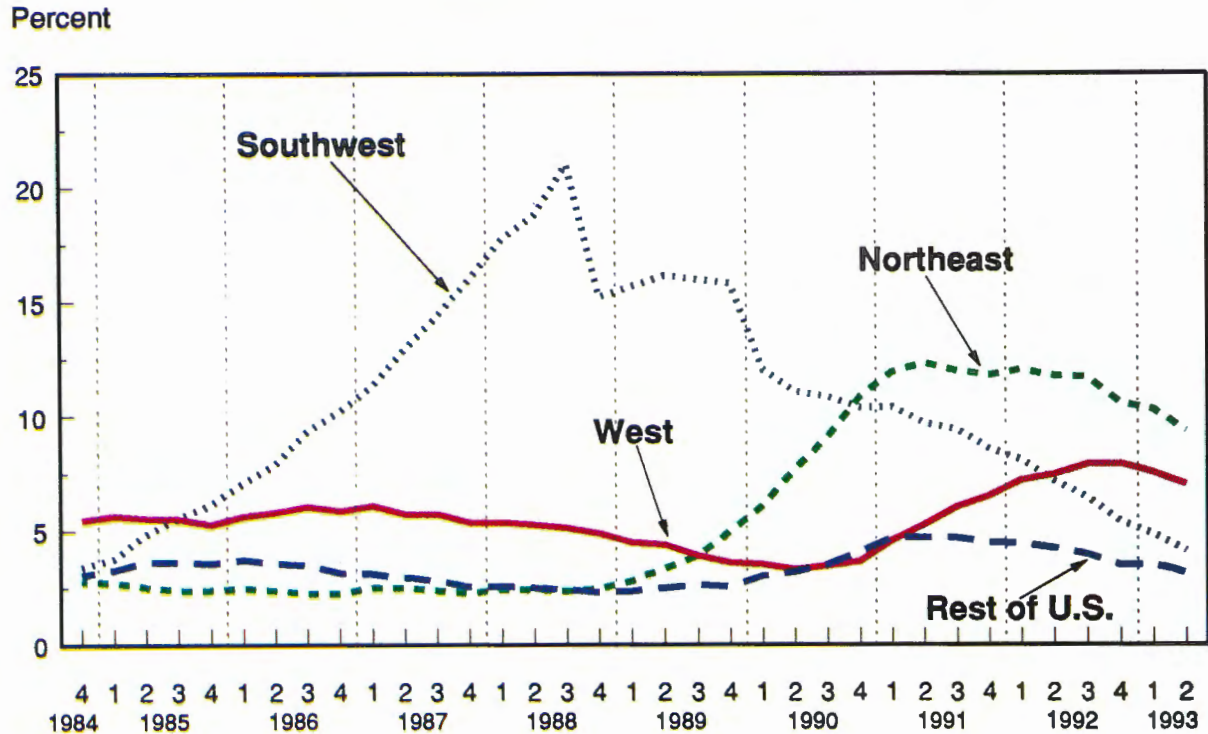
Noncurrent Real Estate Loan Rates*, 1984 - 1993



Southwest	1.74	3.67	6.11	10.01	8.21	7.73	4.51	3.28	3.18	2.76	2.50	2.22	1.97	1.84
Northeast	2.04	1.63	1.66	1.60	1.89	3.90	7.85	7.79	7.74	7.31	7.24	6.44	6.11	5.49
West	3.27	3.15	3.63	3.36	2.96	2.28	2.47	4.29	4.82	4.99	5.12	4.93	4.66	4.40
Rest of U.S.	1.63	2.06	1.89	1.54	1.35	1.63	2.44	2.50	2.46	2.31	2.11	1.89	1.96	1.84
Total U.S.	2.12	2.41	2.70	2.78	2.38	2.95	4.33	4.58	4.63	4.43	4.30	3.89	3.74	3.41

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

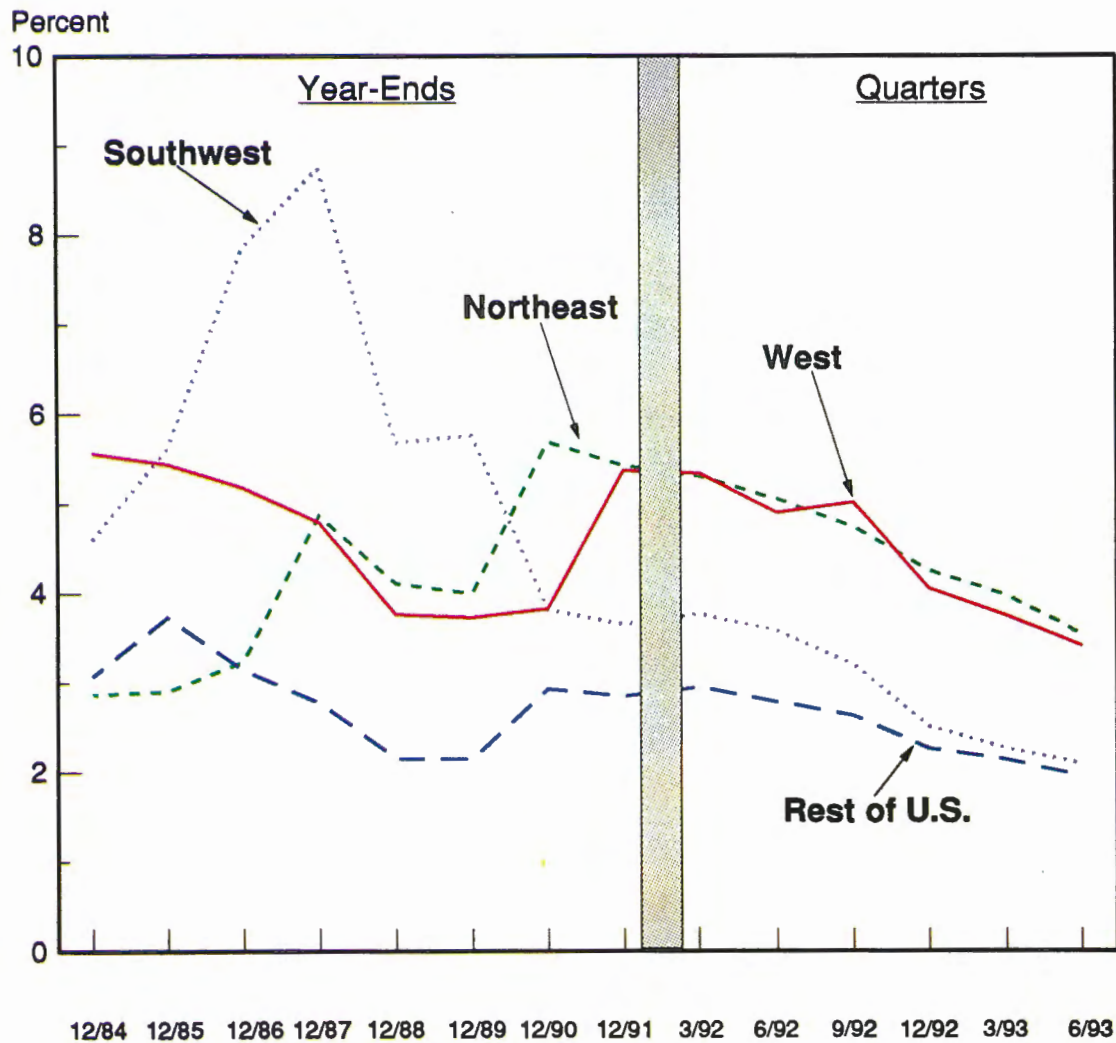
Troubled Real Estate Asset Rates*, 1984 - 1993



	12/84	12/85	12/86	12/87	12/88	12/89	12/90	12/91	3/92	6/92	9/92	12/92	3/93	6/93
Southwest	3.38	6.12	10.20	15.96	15.19	15.81	10.36	8.58	8.08	7.14	6.44	5.38	4.83	4.11
Northeast	2.80	2.39	2.26	2.26	2.43	4.94	10.85	11.79	12.04	11.75	11.72	10.57	10.31	9.35
West	5.46	5.28	5.87	5.35	4.86	3.58	3.62	6.49	7.17	7.43	7.86	7.91	7.52	6.99
Rest of U.S.	3.05	3.55	3.13	2.54	2.27	2.53	4.05	4.48	4.43	4.23	3.95	3.47	3.49	3.12
Total U.S.	3.58	3.98	4.33	4.45	3.90	4.52	6.59	7.47	7.61	7.43	7.30	6.66	6.45	5.80

*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.

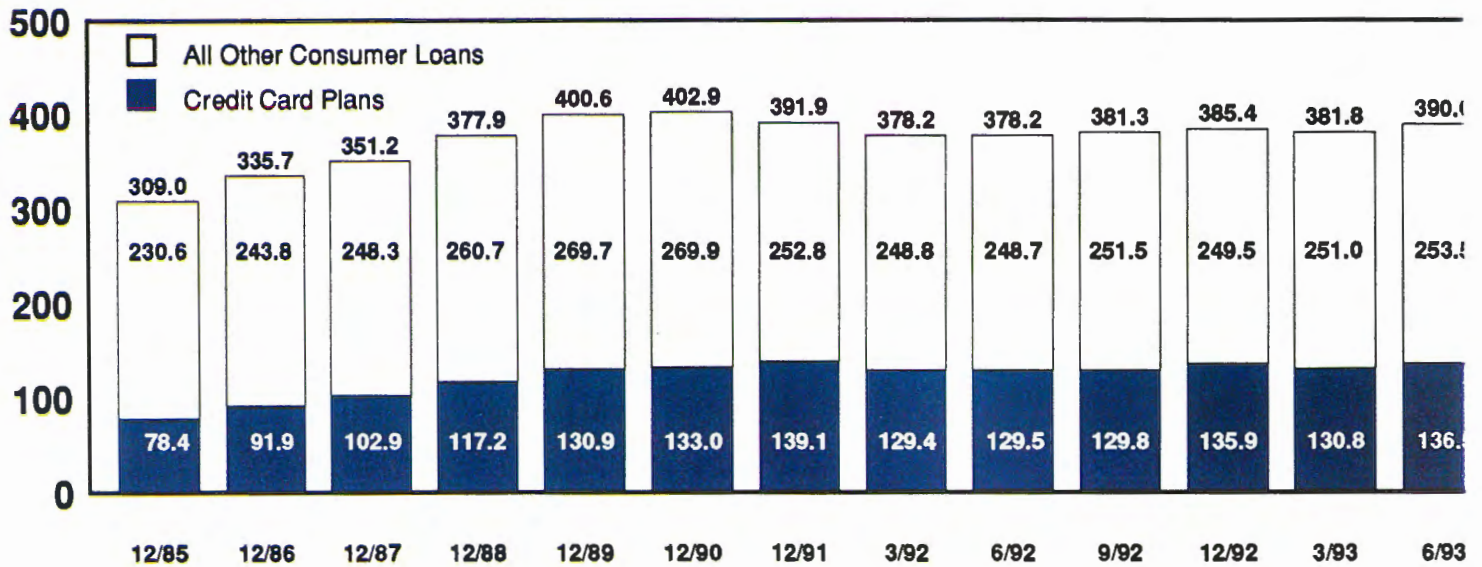
Noncurrent Commercial Loan Rates*, 1984 - 1993



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

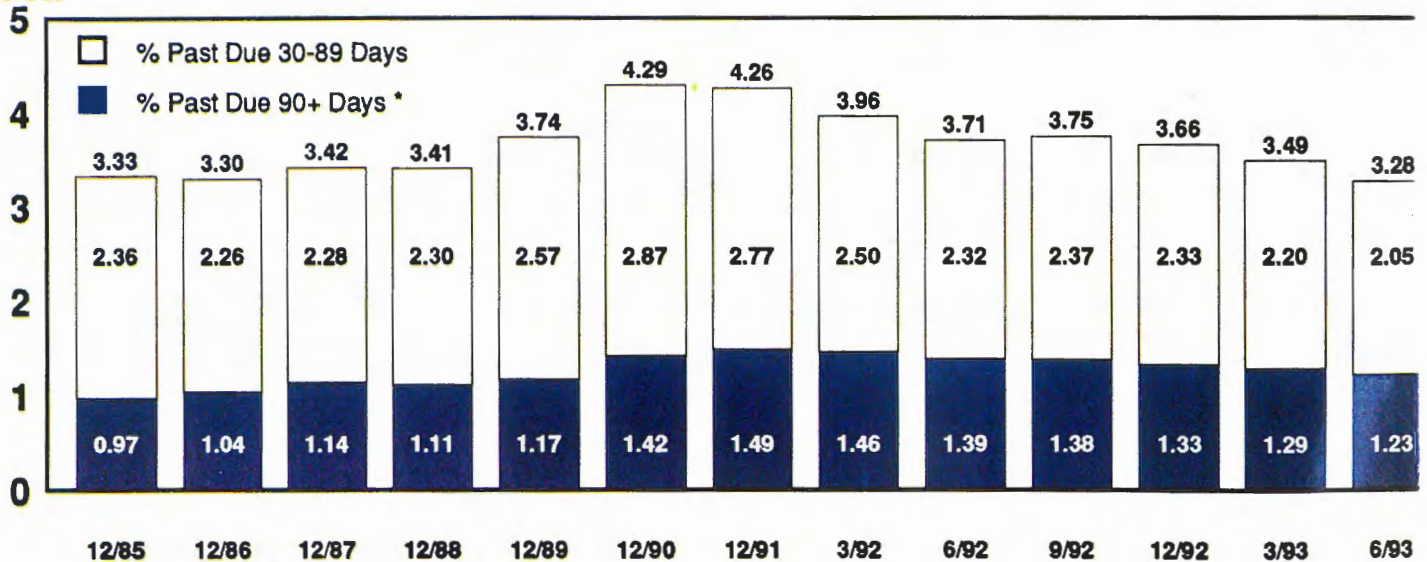
Consumer Loans, 1985 - 1993

\$ Billions



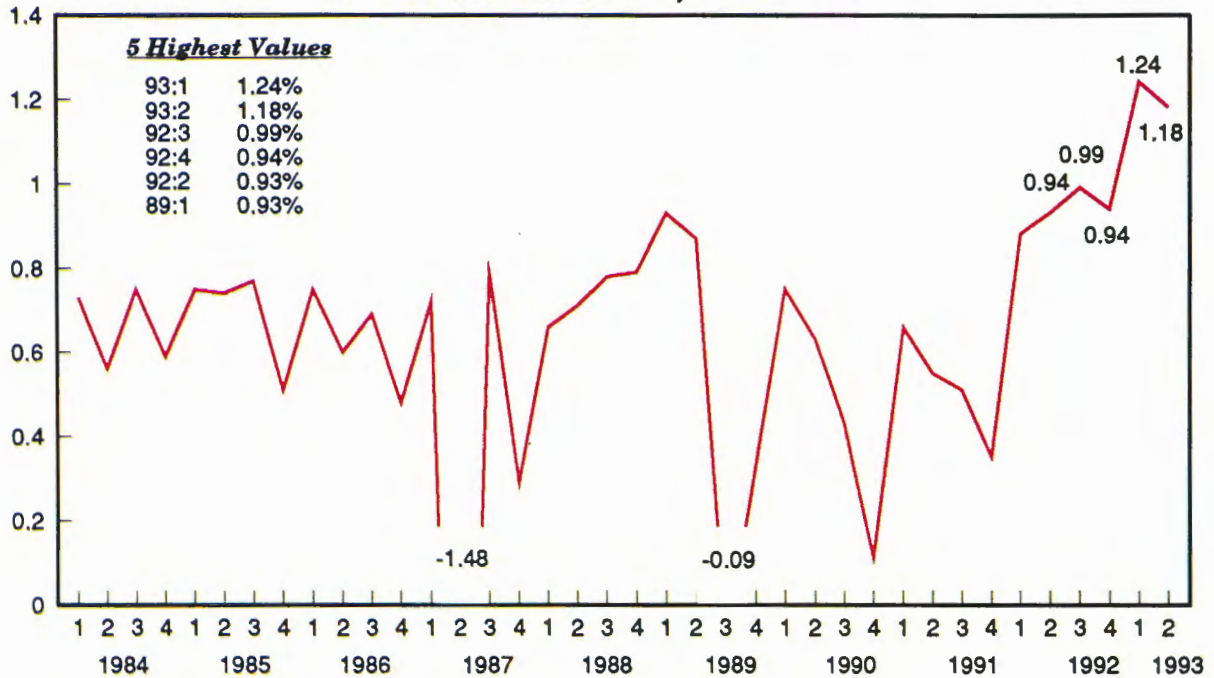
Consumer Loan Delinquency Rates, 1985 - 1993

% Past Due

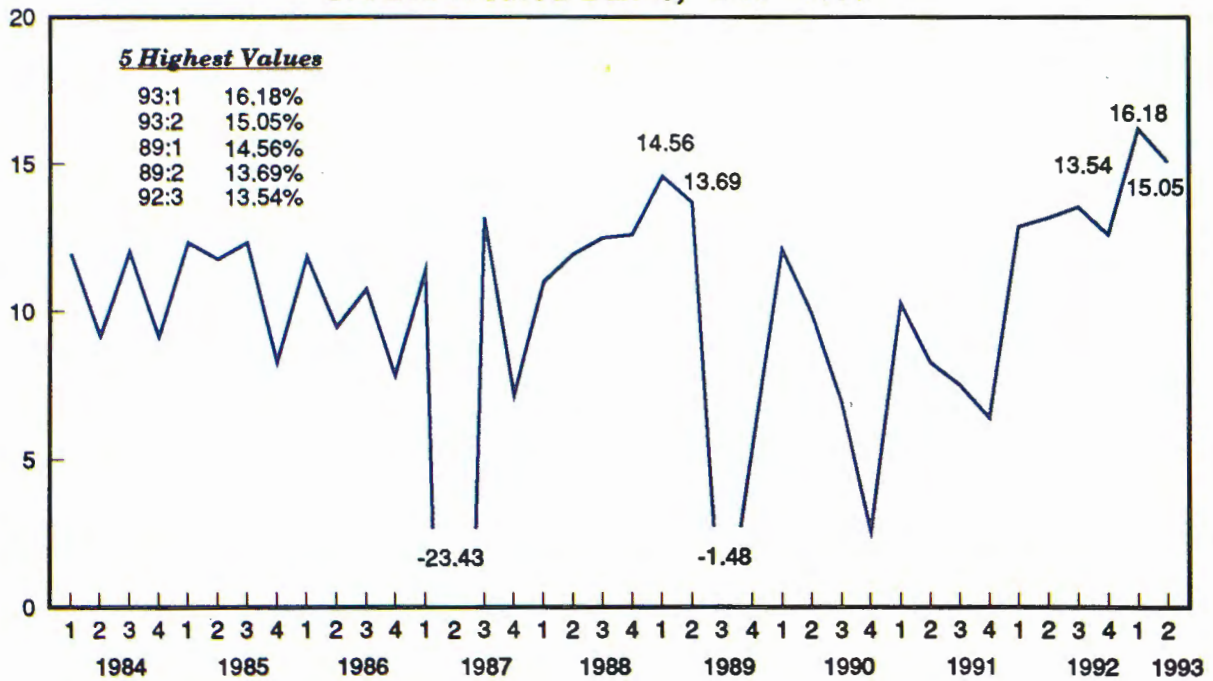


*Includes nonaccruals

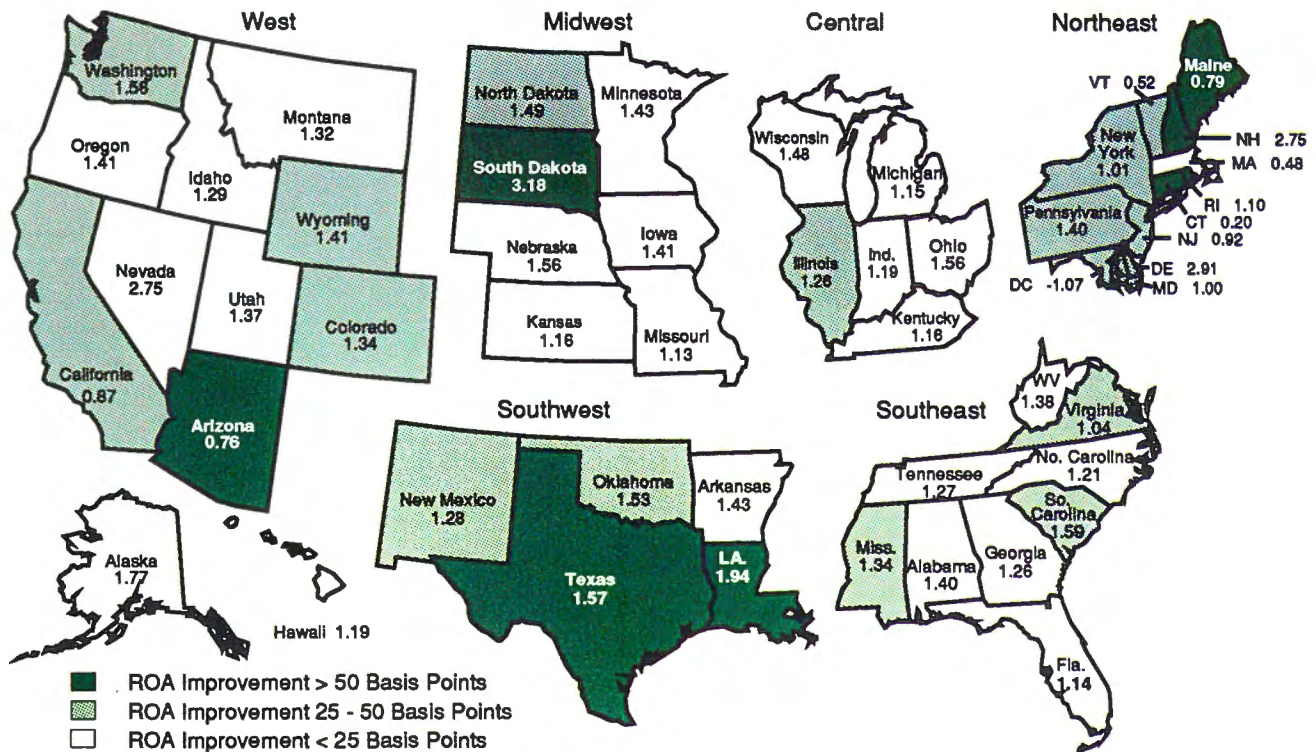
Quarterly Return on Assets (ROA) of FDIC-Insured Banks, 1984 - 1993



Quarterly Return on Equity (ROE) of FDIC-Insured Banks, 1984 - 1993



Return on Assets (ROA) First Half 1993, Annualized



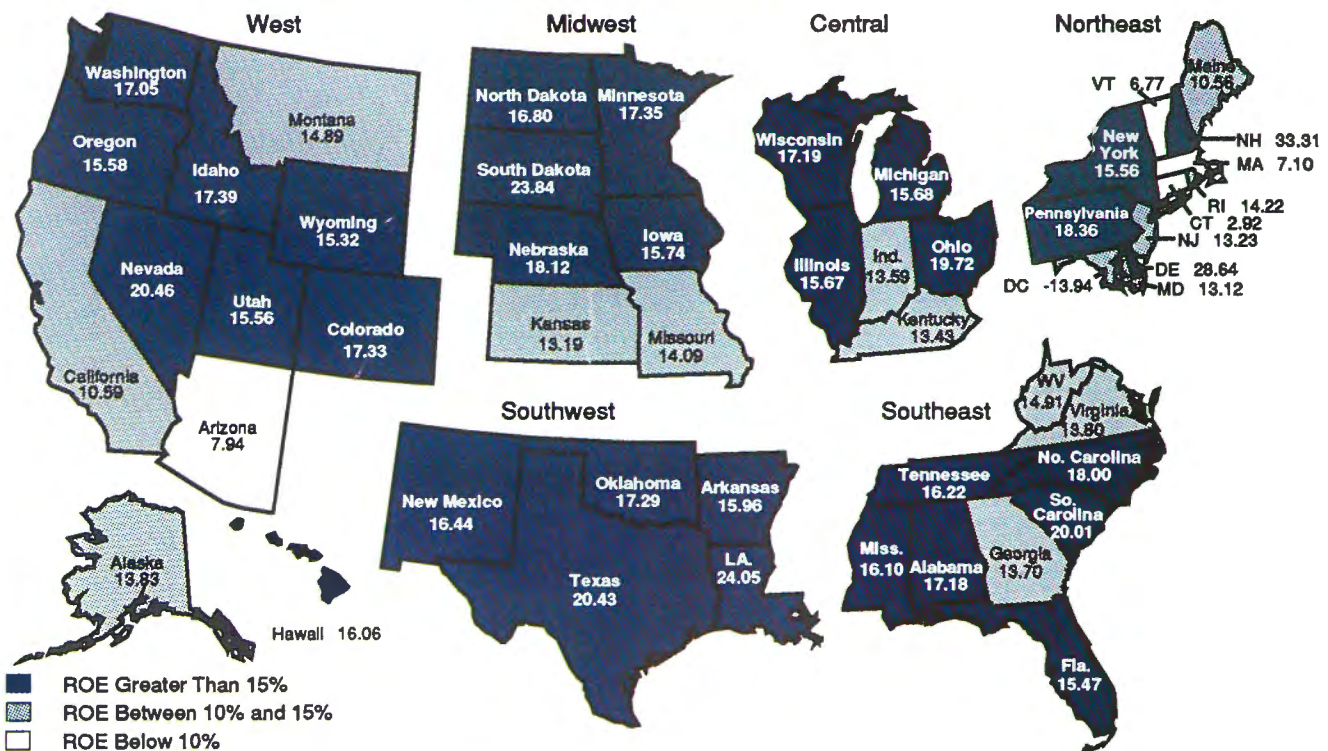
State Rankings By ROA Improvement

State	1st Half 1993	1st Half 1992	Change* '93 vs. '92	Rank By Change
New Hampshire	2.75	1.05	170	1
Louisiana	1.94	1.07	87	2
South Dakota	3.18	2.58	60	3
Connecticut	0.20	(0.34)	54	4
Texas	1.57	1.05	52	6
Arizona	0.76	0.24	52	7
Maine	0.79	0.27	52	5
Rhode Island	1.10	0.60	50	8
Washington	1.56	1.14	42	9
South Carolina	1.59	1.18	41	10
Delaware	2.91	2.52	39	11
New York	1.01	0.62	39	12
Illinois	1.26	0.92	34	13
Maryland	1.00	0.66	34	14
New Jersey	0.92	0.59	33	15
Wyoming	1.41	1.08	33	16
Colorado	1.34	1.02	32	17
Pennsylvania	1.40	1.08	32	18
Virginia	1.04	0.73	31	19
California	0.87	0.56	31	20
North Dakota	1.49	1.19	30	21
New Mexico	1.28	0.98	30	22
Oklahoma	1.53	1.25	28	23
Vermont	0.52	0.25	27	24
Mississippi	1.34	1.09	25	25
Florida	1.14	0.94	20	26

State	1st Half 1993	1st Half 1992	Change* '93 vs. '92	Rank By Change
Tennessee	1.27	1.08	19	27
North Carolina	1.21	1.04	17	29
West Virginia	1.38	1.21	17	30
Wisconsin	1.48	1.31	17	28
Missouri	1.13	0.97	16	32
Indiana	1.19	1.03	16	31
Nebraska	1.56	1.41	15	33
Michigan	1.15	1.00	15	35
Alabama	1.40	1.25	15	34
Iowa	1.41	1.27	14	36
Utah	1.37	1.25	12	37
Ohio	1.56	1.45	11	38
Kentucky	1.16	1.06	10	39
Nevada	2.75	2.68	7	41
Arkansas	1.43	1.36	7	40
Minnesota	1.43	1.38	5	43
Montana	1.32	1.27	5	42
Oregon	1.41	1.36	5	44
Idaho	1.29	1.25	4	45
Kansas	1.16	1.12	4	46
Hawaii	1.19	1.17	2	47
Alaska	1.77	1.75	2	48
Georgia	1.26	1.33	(7)	49
Massachusetts	0.48	0.78	(30)	50
District of Columbia	(1.07)	(0.34)	(73)	51
50 States and DC	1.21	0.93	28	

* 1st Half '93 ROA minus 1st Half '92 ROA equals change in Basis Points.
 Basis Point = 1/100 of a percent.

Return on Equity (ROE) First Half 1993, Annualized

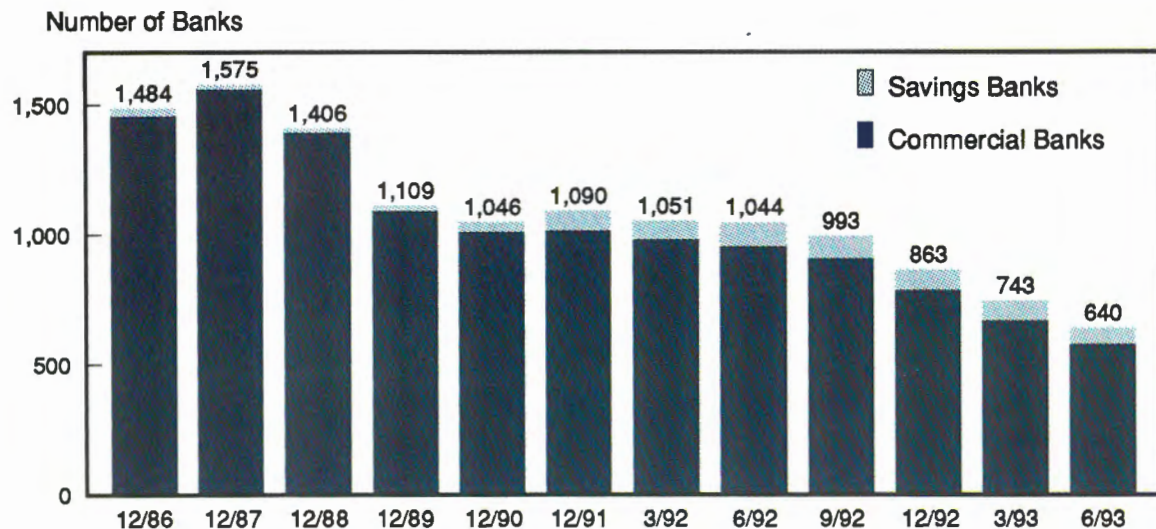


State Rankings By 1st Half ROE

Rank - State	1st Half 1993	1st Half 1992	Rank 1993	Rank 1992
New Hampshire	33.31	15.51	1	17
Delaware	28.64	24.63	2	2
Louisiana	24.05	15.57	3	16
South Dakota	23.84	22.07	4	3
Nevada	20.46	29.59	5	1
Texas	20.43	15.62	6	15
South Carolina	20.01	16.61	7	9
Ohio	19.72	19.11	8	4
Pennsylvania	18.36	15.04	9	20
Nebraska	18.12	16.76	10	8
North Carolina	18.00	15.64	11	14
Idaho	17.39	17.45	12	6
Minnesota	17.35	17.85	13	5
Colorado	17.33	13.72	14	29
Oklahoma	17.29	15.09	15	19
Wisconsin	17.19	15.82	16	13
Alabama	17.18	16.14	17	10
Washington	17.05	14.40	18	25
North Dakota	16.80	14.10	19	27
New Mexico	16.44	13.29	20	34
Tennessee	16.22	14.61	21	23
Mississippi	16.10	13.64	22	30
Hawaii	16.06	17.13	23	7
Arkansas	15.96	15.95	24	12
Iowa	15.74	14.57	25	24
Michigan	15.68	14.39	26	26

Rank - State	1st Half 1993	1st Half 1992	Rank 1993	Rank 1992
Illinois	15.67	12.41	27	39
Oregon	15.58	16.00	28	11
Utah	15.56	15.02	29	21
New York	15.56	10.97	30	41
Florida	15.47	13.33	31	33
Wyoming	15.32	12.06	32	40
West Virginia	14.91	13.47	33	31
Montana	14.89	14.93	34	22
Rhode Island	14.22	9.79	35	44
Missouri	14.09	12.83	36	37
Alaska	13.83	14.00	37	28
Virginia	13.80	10.82	38	42
Georgia	13.70	15.11	39	18
Indiana	13.59	12.73	40	38
Kentucky	13.43	12.95	41	36
New Jersey	13.23	9.50	42	45
Kansas	13.19	13.41	43	32
Maryland	13.12	9.85	44	43
California	10.59	8.20	45	46
Maine	10.56	4.01	46	47
Arizona	7.94	2.97	47	49
Massachusetts	7.10	13.13	48	35
Vermont	6.77	3.67	49	48
Connecticut	2.92	(5.85)	50	51
District of Columbia	(13.94)	(5.38)	51	50
50 States and DC	15.64	13.29		

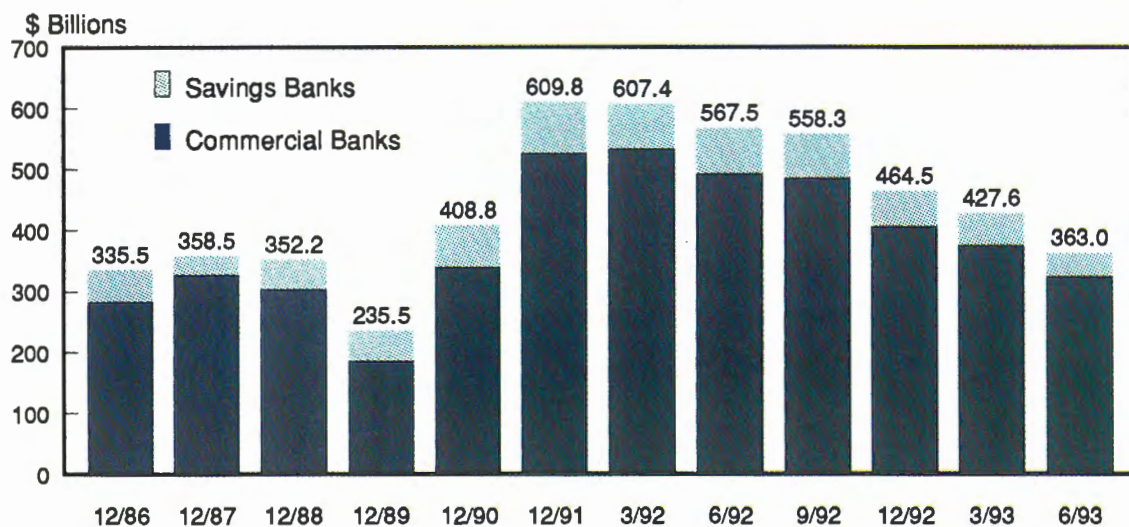
Number of Commercial and Savings Banks on FDIC's "Problem List" 1986-1993



Number of Problem Institutions:

Savings Banks	27	16	12	17	34	74	70	88	84	76	72	60
Commercial Banks	1,457	1,559	1,394	1,092	1,012	1,016	981	956	909	787	671	580

Assets of Commercial and Savings Banks on FDIC's "Problem List" 1986-1993



Assets of Problem Institutions:

Savings Banks	49.7	29.3	47.4	47.6	67.2	81.8	72.0	73.0	70.4	56.3	50.2	37.1
Commercial Banks	285.8	329.2	304.8	187.9	341.6	528.0	535.4	494.5	487.9	408.2	377.4	325.9

Capital Category Distribution
For All Insured Commercial Banks and
BIF-Insured Savings Banks as of 6/30/93

	Banks		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	11,284	97.2%	\$3,607.5	95.60%
Adequately Capitalized	234	2.0%	\$150.4	3.99%
Undercapitalized	47	0.4%	\$7.8	0.21%
Significantly Undercapitalized	30	0.3%	\$6.1	0.16%
Critically Undercapitalized	12	0.1%	\$1.6	0.04%

Note: This table is based solely on Call Report data and does not reflect supervisory upgrades or downgrades. Of the 12 banks categorized as Critically Undercapitalized (all BIF-insured institutions), four banks with assets of \$117 million failed and one bank with total assets of \$25 million improved from Critically Undercapitalized to Significantly Undercapitalized, between June 30 and September 2. One bank with total assets of less than \$400 thousand was in the process of liquidation on June 30, and has been excluded from this table.

Capital Category Definitions

	Total Risk-Based Capital *		Tier 1 Risk-Based Capital *		Tier 1 Leverage	Tangible Equity
Well Capitalized	>= 10%	and	>= 6%	and	>= 5%	--
Adequately Capitalized	>= 8%	and	>= 4%	and	>= 4%	--
Undercapitalized	< 8%	or	< 4%	or	< 4%	--
Significantly Undercapitalized	< 6%	or	< 3%	or	< 3%	--
Critically Undercapitalized	--		--		--	<= 2%

* As a percentage of risk-weighted assets.

Note: Standards vary in some instances for the strongest banks, banks anticipating growth, and banks subject to supervisory agreements or directives.