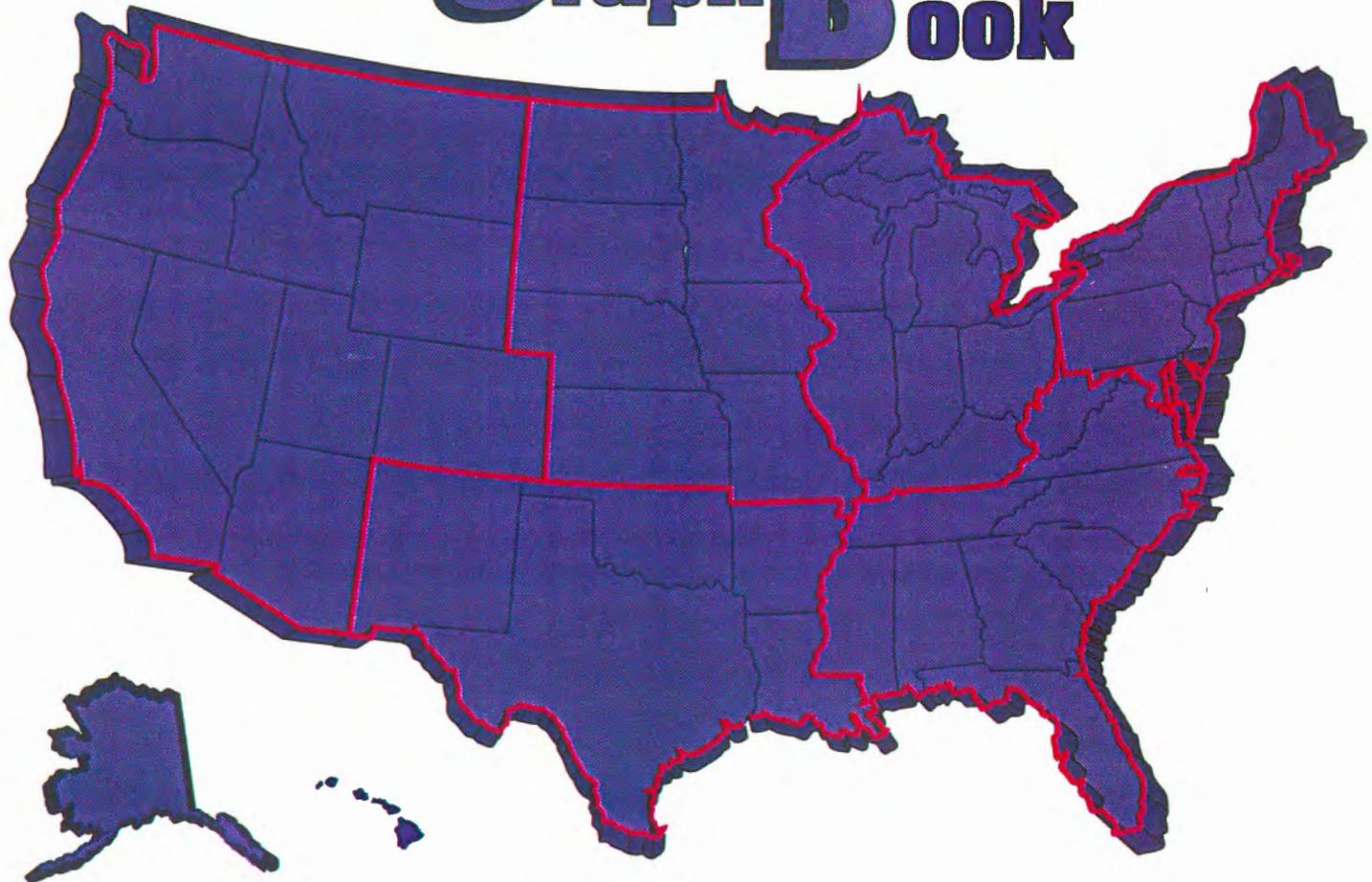


The FDIC
Quarterly Banking Profile

Andrew C. Hove Jr.,
Chairman

Graph Book



Second Quarter 1994

Prepared by:
Division of Research and Statistics

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FDIC-Insured Commercial Banks

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SECOND-QUARTER AND FIRST-HALF HIGHLIGHTS

- **COMMERCIAL BANK EARNINGS SET SIX-MONTH RECORD**

Rising loan growth and improvements in asset quality propelled commercial banks to another quarter of near-record earnings. Net income in the second quarter totaled \$11.2 billion, an increase of \$141 million from the previous quarter, and \$876 million above the level of a year ago. This is the second-highest quarterly total ever, after the \$11.5 billion banks earned in the third quarter of last year. Commercial bank earnings for the first six months of 1994 totaled \$22.3 billion, the highest total reported for any six-month period.

- **NET INTEREST MARGINS RISE FOR FIRST TIME IN SIX QUARTERS**

Net interest margins increased as interest rates rose in the second quarter, ending a string of five consecutive quarterly declines. Strong loan growth helped lift average asset yields, while increases in average funding costs were smaller.

- **LOAN GROWTH CONTINUES TO STRENGTHEN**

Banks' total loans grew by \$57.6 billion in the second quarter, the largest increase in over seven years. Residential mortgages, loans to individuals and commercial and industrial loans enjoyed the strongest growth.

- **RISING INTEREST RATES REFLECTED IN SECURITIES DEPRECIATION**

Securities holdings fell by \$6.5 billion, the first decline in thirteen quarters. Increases in mortgage-backed securities were more than offset by declines in U.S. Treasury securities. Roughly \$5.6 billion of the decline was due to unrealized depreciation of "available-for-sale" securities caused by rising interest rates.

- **TROUBLED LOANS FALL TO RECORD LOW AMOUNT**

Noncurrent loans fell by \$4.5 billion in the second quarter, to \$35.9 billion. This is the smallest total in the twelve years that banks have reported noncurrent loan data. The greatest improvements in asset quality occurred at banks in the Northeast and West regions of the U.S.

- **WEAK TRADING RESULTS AT LARGE BANKS REDUCE NONINTEREST INCOME**

Commercial banks' noninterest income registered a year-to-year decline for the first time since the last quarter of 1988. The decrease was caused by lower trading gains and fees from foreign exchange transactions at large banks.

- **SAVINGS INSTITUTIONS REGISTER STRONG CORE EARNINGS**

Private-sector insured savings institutions had core net operating income of \$1.9 billion in the second quarter, the second-highest total reported since 1984, when quarterly income reporting began (the all-time quarterly record is \$2 billion, set in the first quarter of 1993). Savings institutions' net interest margins remained virtually unchanged from the previous quarter, despite a rise in interest rates during the second quarter.

- **COVERAGE RATIOS IMPROVE FOR BOTH INSURANCE FUNDS**

The Bank Insurance Fund (BIF) rose to \$17.49 billion at mid-year, which was 0.93 percent of estimated insured deposits, while the Savings Association Insurance Fund (SAIF) reached \$1.66 billion, or 0.24 percent of estimated SAIF-insured deposits.

The FDIC

Quarterly

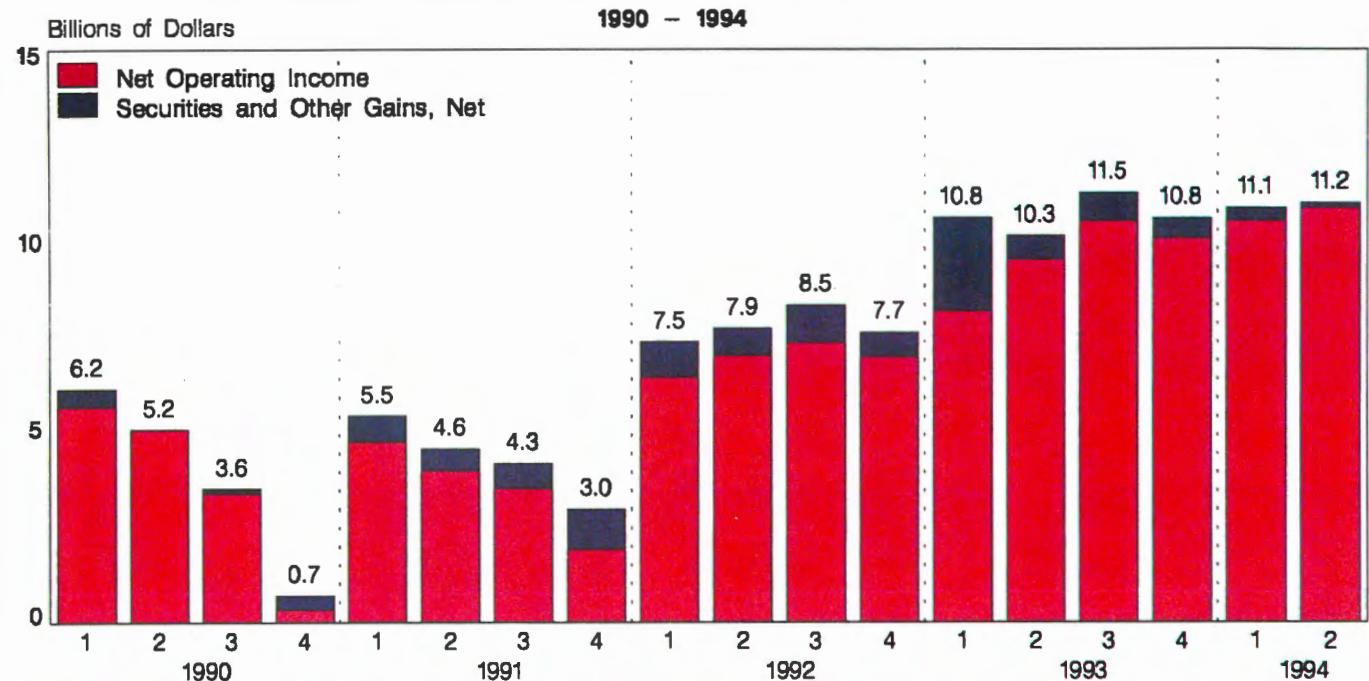
Banking **P**rofile

Andrew C. Hove Jr.,
Chairman

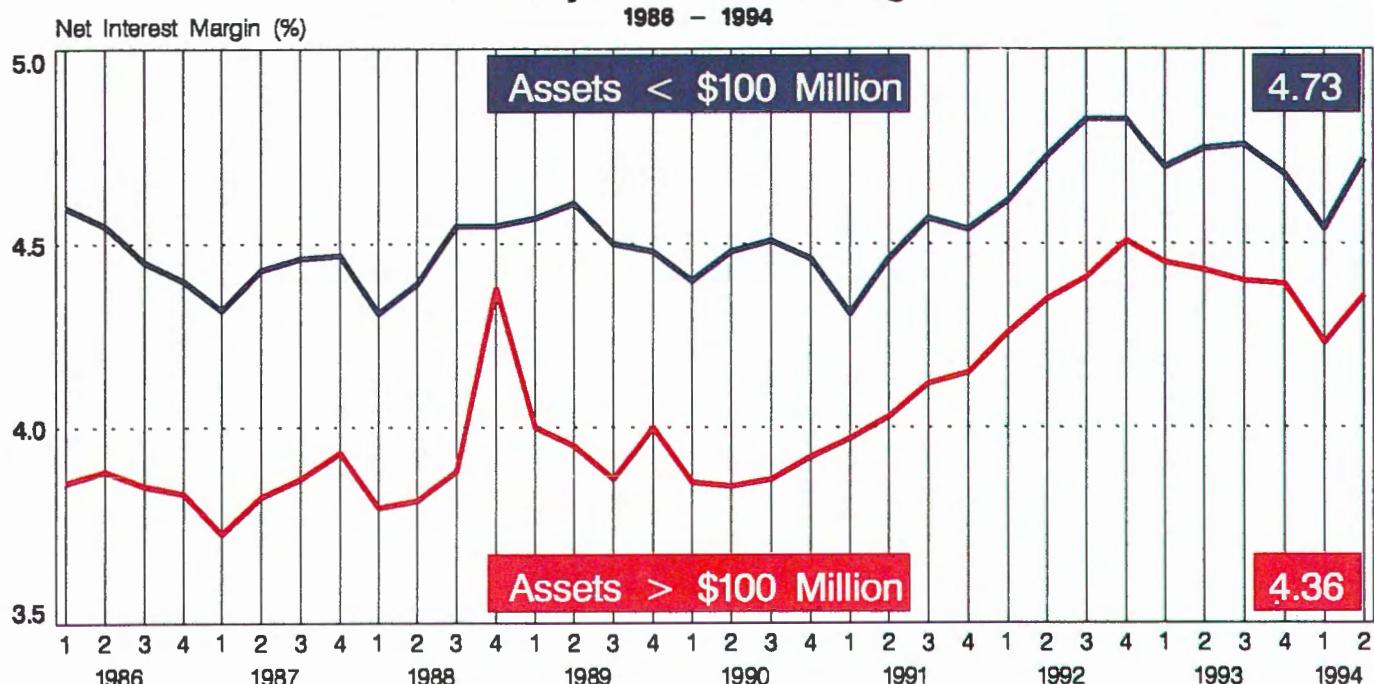
**FDIC - Insured
Commercial Banks**

Second Quarter 1994

Quarterly Net Income

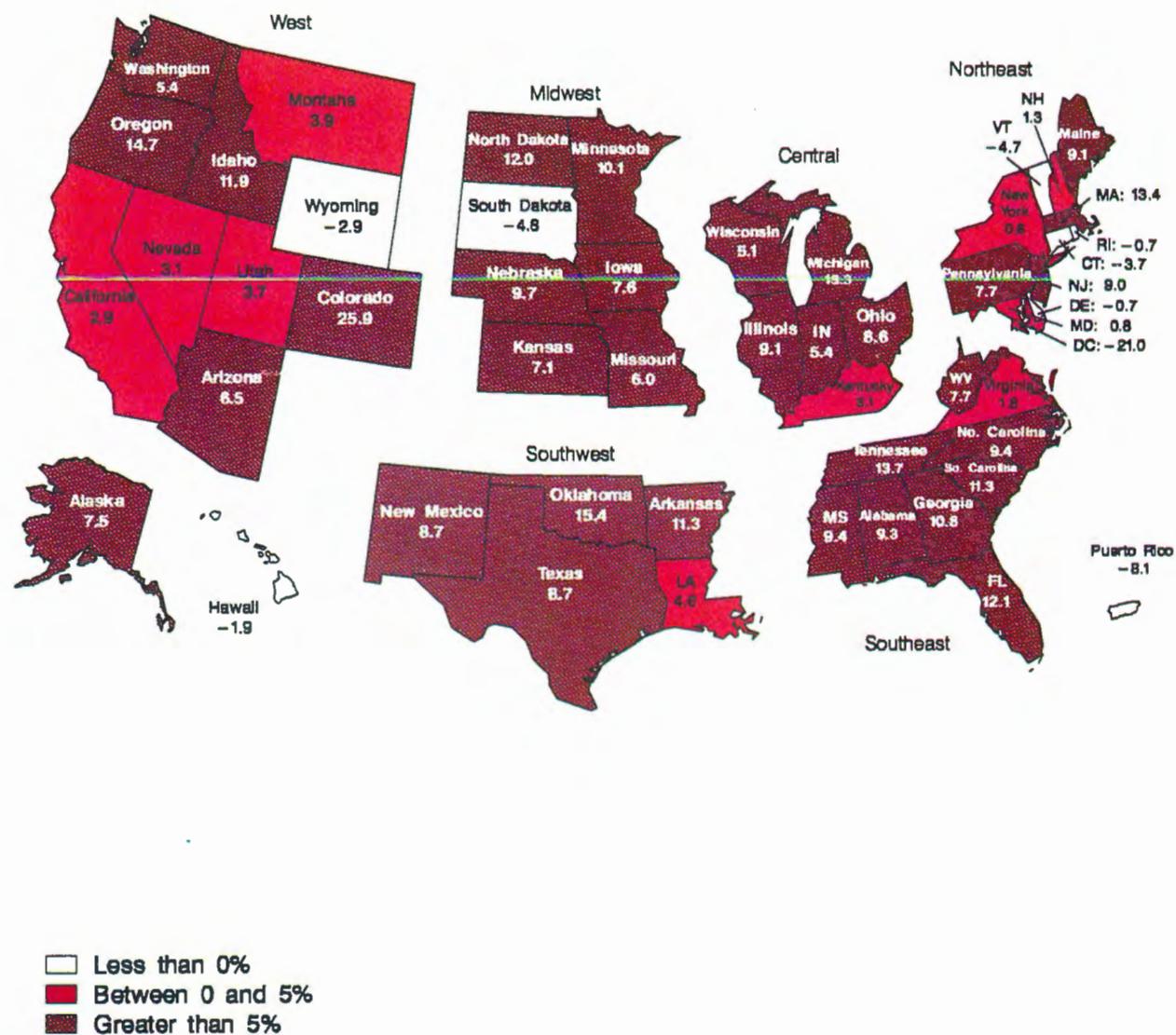


Quarterly Net Interest Margins



Commercial and Industrial Loan Growth Rates*

June 30, 1993 – June 30, 1994



* Growth rates reflect adjustments for the consolidation of one D.C. bank with \$3.4 billion in assets into a bank domiciled in Maryland.

Commercial and Industrial Loan Growth Rates

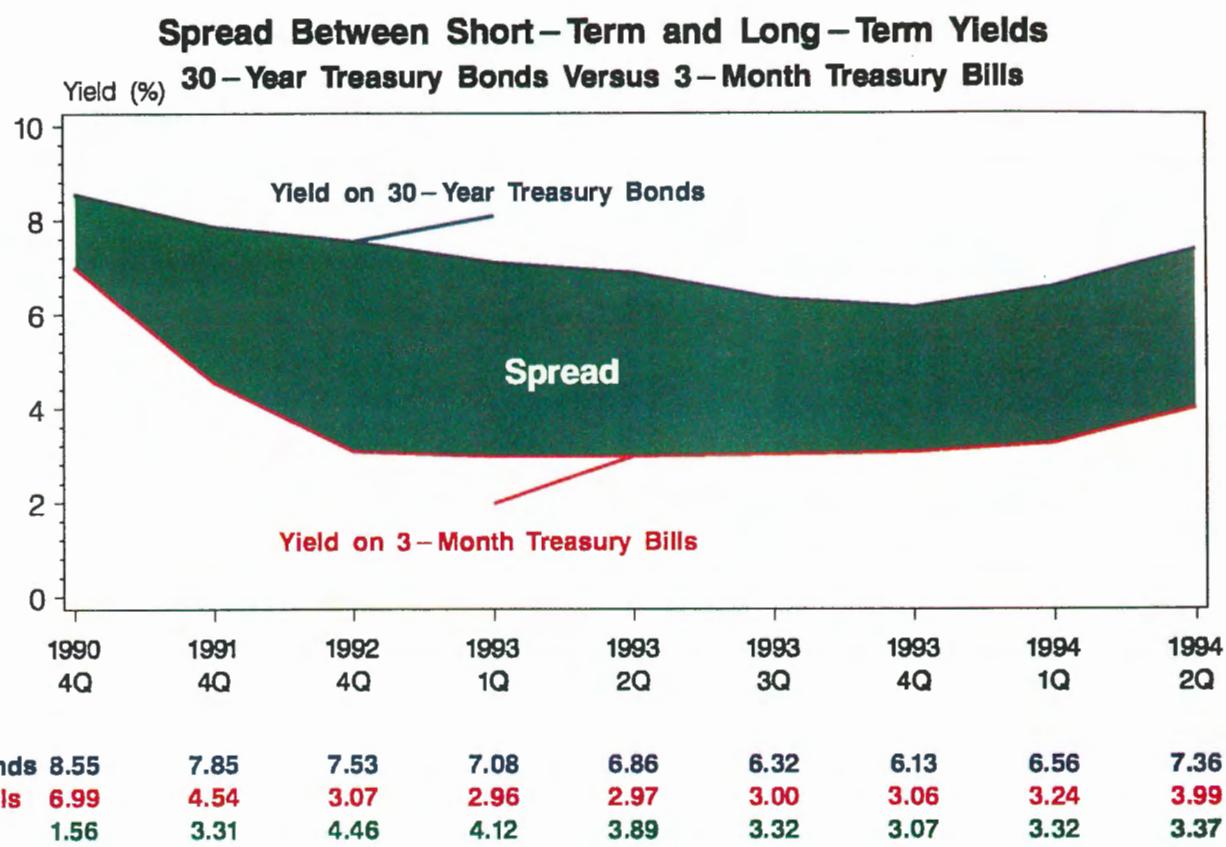
June 30, 1994

(dollar figures in millions)

		Commercial and Industrial Loans					Total Assets
		Growth Rate 6/30/93 - 6/30/94	as a % of Assets	Rank	Percent Noncurrent*	Rank	
1	Colorado	25.89	9.07	43	1.13	39	\$3,155
2	Oklahoma	15.35	11.60	28	2.05	10	3,730
3	Oregon	14.67	19.09	5	0.30	52	5,258
4	Tennessee	13.73	12.99	21	0.66	49	7,599
5	Massachusetts	13.38	21.32	2	1.34	31	22,508
6	Michigan	13.30	19.91	3	0.86	44	22,289
7	Florida	12.08	8.79	45	1.42	27	13,377
8	North Dakota	12.02	11.59	29	1.60	21	939
9	Idaho	11.91	15.27	17	0.60	50	1,748
10	South Carolina	11.29	10.10	37	1.13	40	3,060
11	Arkansas	11.28	8.82	44	1.36	30	2,325
12	Georgia	10.79	16.48	11	0.94	43	15,446
13	Minnesota	10.05	16.03	14	1.17	38	9,721
14	Nebraska	9.72	10.21	36	1.74	17	2,453
15	Mississippi	9.42	9.68	40	1.70	20	2,427
16	North Carolina	9.39	16.71	9	0.42	51	18,639
17	Alabama	9.25	14.21	20	0.84	45	7,014
18	Illinois	9.10	16.75	8	1.53	25	37,494
19	Maine	9.08	16.69	10	1.50	26	1,490
20	New Jersey	9.03	12.33	26	3.41	1	13,709
21	Texas	8.70	14.48	19	0.99	42	26,320
22	New Mexico	8.68	8.55	46	2.17	8	1,166
23	Ohio	8.57	14.58	18	1.31	34	20,316
24	Pennsylvania	7.68	17.96	6	1.30	35	33,101
25	West Virginia	7.66	8.33	47	3.00	3	1,674
26	Iowa	7.59	9.77	39	1.89	13	3,752
27	Alaska	7.50	16.46	12	1.18	37	858
28	Kansas	7.05	10.61	34	1.83	15	3,232
29	Arizona	6.54	7.33	49	0.84	46	2,832
30	Missouri	5.97	12.98	22	1.57	23	8,991
31	Washington	5.41	19.56	4	0.83	47	8,450
32	Indiana	5.35	12.44	25	1.40	28	7,801
33	Wisconsin	5.05	15.69	15	1.32	32	8,724
34	Louisiana	4.64	9.19	42	1.77	16	3,631
35	Montana	3.85	12.93	23	1.72	19	997
36	Utah	3.65	9.82	38	0.76	48	1,690
37	Kentucky	3.13	12.02	27	1.37	29	5,508
38	Nevada	3.07	4.60	52	2.88	4	817
39	California	2.90	16.83	7	1.56	24	56,623
40	Virginia	1.83	11.44	30	2.01	12	8,333
41	New Hampshire	1.31	6.73	50	1.21	36	465
42	Maryland**	0.80	10.95	32	2.01	11	6,057
43	New York	0.79	15.42	16	1.86	14	136,644
44	Delaware	(0.66)	5.57	51	1.31	33	4,599
45	Rhode Island	(0.73)	23.43	1	1.09	41	3,236
46	Hawaii	(1.91)	16.09	13	1.72	18	3,577
47	Wyoming	(2.91)	9.22	41	1.58	22	523
48	Connecticut	(3.74)	12.74	24	2.72	5	4,483
49	Vermont	(4.70)	10.63	33	3.16	2	611
50	South Dakota	(4.81)	11.11	31	2.12	9	2,248
51	Puerto Rico	(8.09)	10.56	35	2.53	7	2,326
52	Dist. of Columbia**	(20.99)	7.49	48	2.69	6	648
	U.S. and Territories	5.79	14.51		1.50		\$564,793
							\$3,892,523

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

**Growth rates reflect adjustments for the consolidation of one D.C. bank with \$3.4 billion in assets into a bank domiciled in Maryland.



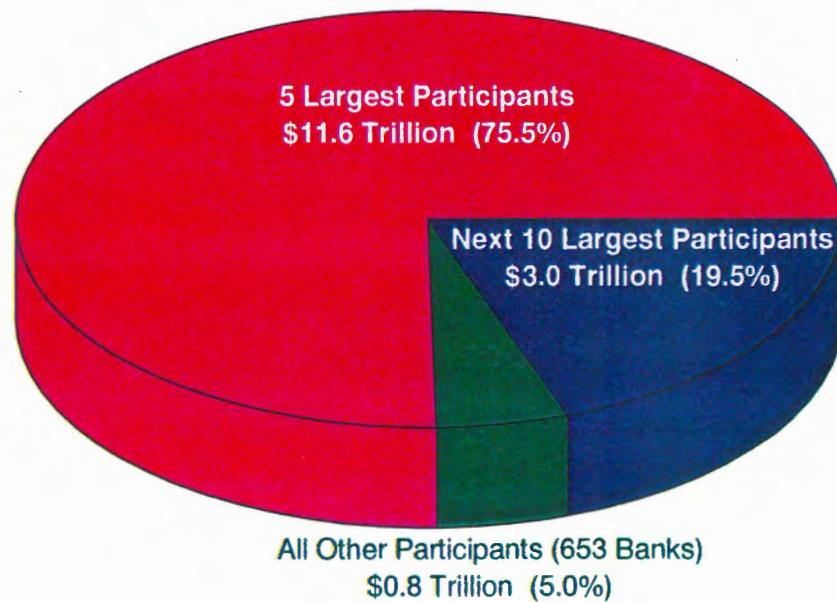
Quarterly Average Interest Rates

	4th Qtr 1990	4th Qtr 1991	4th Qtr 1992	1st Qtr 1993	2nd Qtr 1993	3rd Qtr 1993	4th Qtr 1993	1st Qtr 1994	2nd Qtr 1994
Fed Funds (effective rate)	7.74	4.82	3.04	3.04	3.00	3.06	2.99	3.21	3.94
U.S. Treasury by Maturity:									
3-Month	6.99	4.54	3.07	2.96	2.97	3.00	3.06	3.24	3.99
1-Year	7.30	4.87	3.56	3.41	3.38	3.42	3.53	3.91	5.13
5-Year	8.03	6.56	5.91	5.48	5.18	4.95	4.97	5.48	6.67
30-Year	8.55	7.85	7.53	7.08	6.86	6.32	6.13	6.56	7.36
Conventional Home Mortgages (effective rate - new homes)									
	9.88	8.74	7.95	7.68	7.35	7.07	6.84	6.93	7.45

Source: Federal Reserve Board and Federal Housing Finance Board.

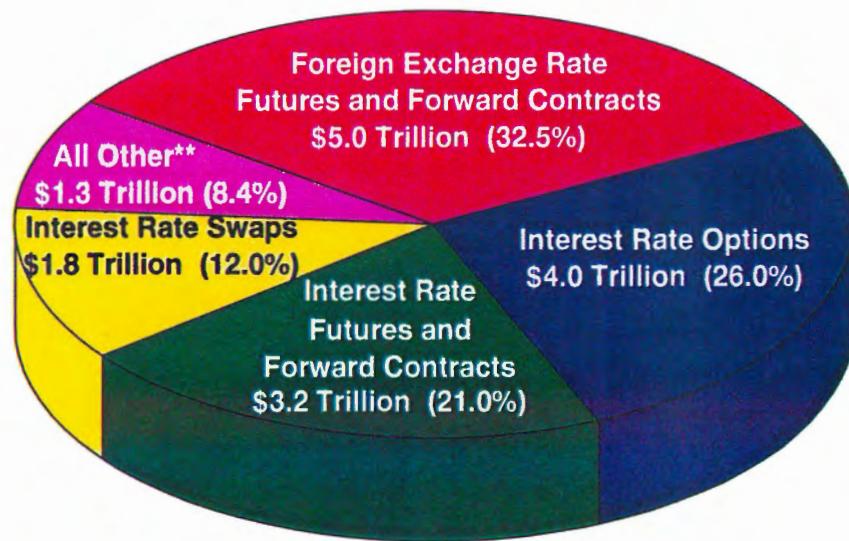
Concentration of Off-Balance-Sheet Derivatives*

June 30, 1994 (Notional Amounts)



Composition of Off-Balance-Sheet Derivatives*

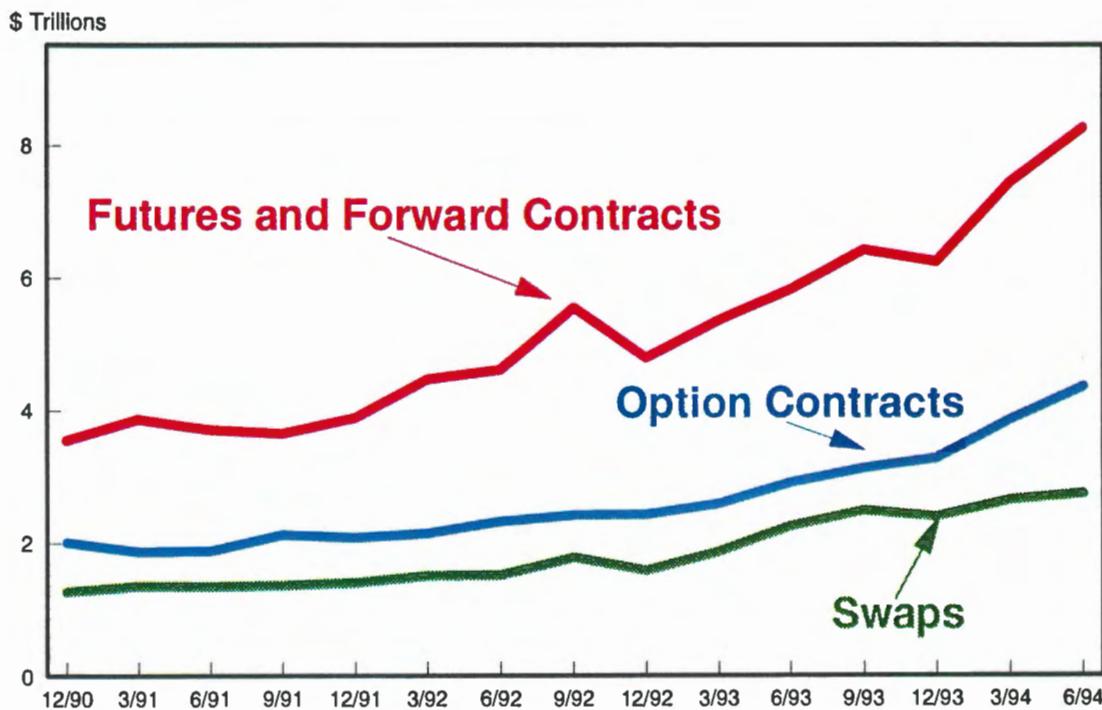
June 30, 1994 (Notional Amounts)



* Notional amounts do not represent either the net market position or the credit exposure of banks' off-balance-sheet derivatives activities; they represent the gross value of all contracts written.

** Includes foreign exchange rate swaps, foreign currency options, and all other forwards, swaps and options.

Off-Balance-Sheet Derivatives 1990 - 1994 (Notional Amounts)



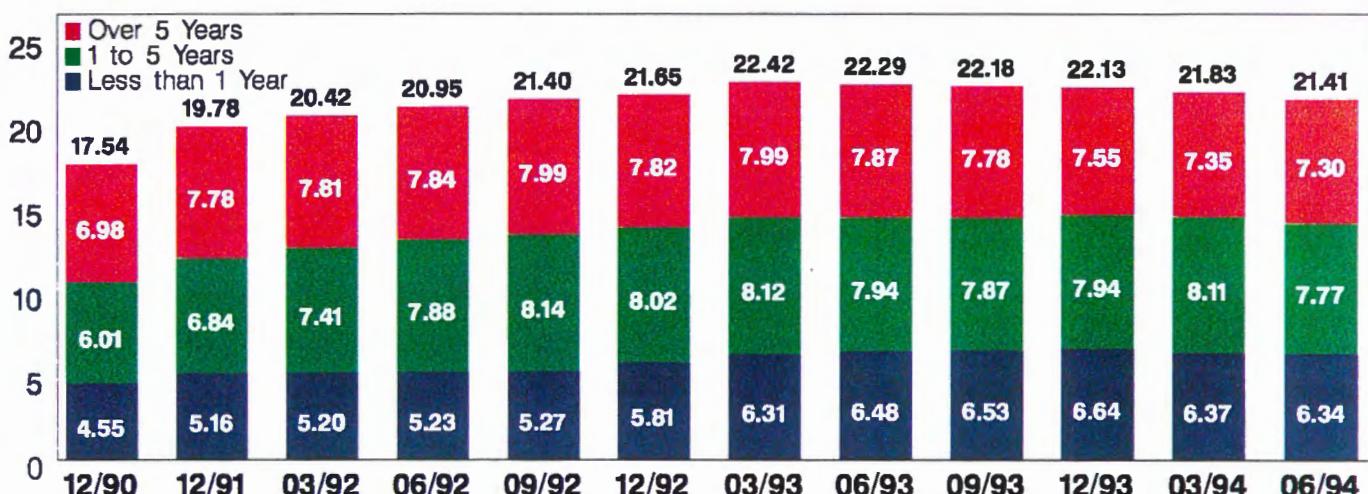
	12/90	12/91	12/92	12/93	3/94	6/94
Total derivatives (off-balance-sheet) (Notional amounts, in billions of dollars)	\$6,806	\$7,339	\$8,765	\$11,875	\$13,917	\$15,322
Futures and forward contracts	3,538	3,876	4,780	6,230	7,434	8,252
Interest rate contracts	895	1,227	1,738	2,497	2,974	3,217
Foreign exchange rate contracts	2,615	2,624	3,016	3,689	4,416	4,981
Other futures and forwards*	29	25	26	44	44	53
Option contracts	2,008	2,071	2,417	3,262	3,847	4,344
Interest rate options	1,717	1,756	2,122	2,947	3,523	3,991
Foreign currency options	286	306	279	277	295	312
Other option contracts*	5	8	16	38	30	41
Swaps	1,260	1,393	1,568	2,384	2,636	2,727
Interest rate swaps	699	854	1,013	1,769	1,833	1,839
Foreign exchange rate swaps	513	463	495	518	676	746
Other swaps*	49	76	60	97	127	142
Number of banks reporting derivatives	593	615	617	670	678	668
Replacement cost of interest rate and foreign exchange rate contracts **	105	151	147	143	154	204

* Not reported by banks with less than \$300MM in total assets.

** Reflects replacement cost of interest rate and foreign exchange contracts covered by risk-based-capital requirements.
Does not include foreign exchange rate contracts with an original maturity of 14 days or less or futures contracts.

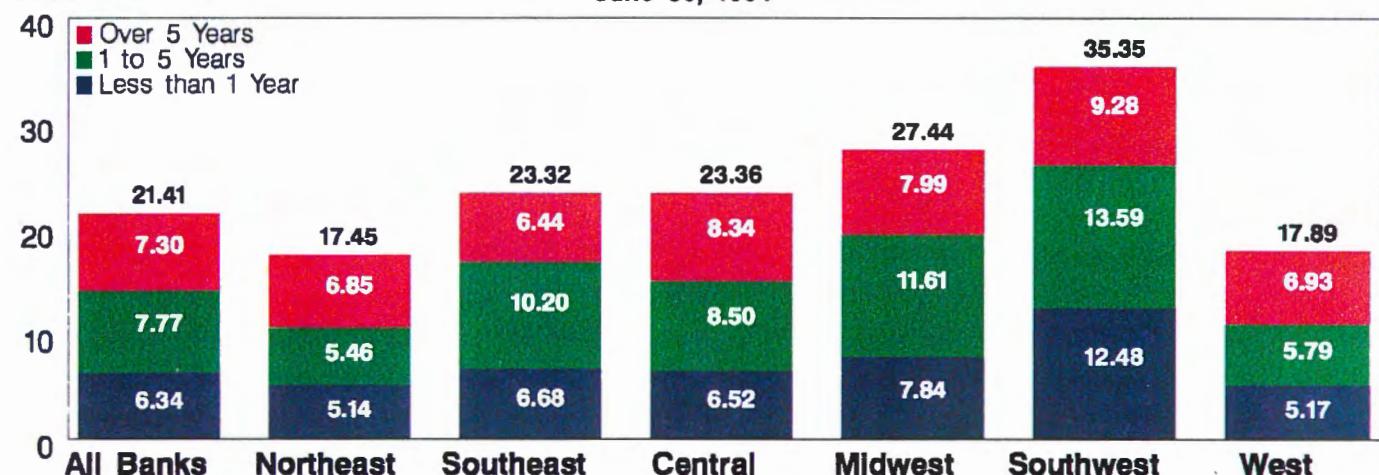
Debt Securities by Maturity or Repricing Frequency . . .

Percent of Total Assets



. . . and By Region

Percent of Total Assets



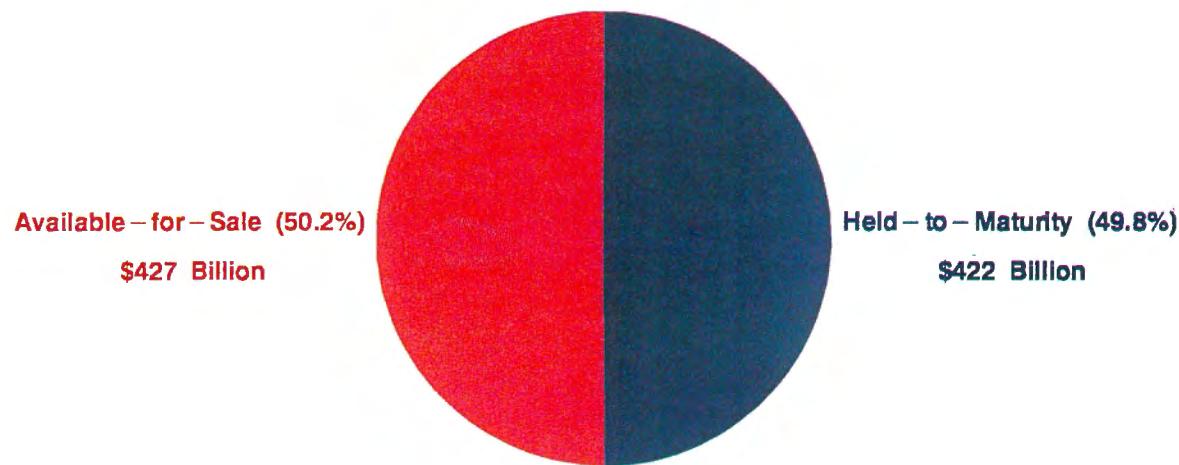
Total Securities (Debt and Equity)

(dollar amounts in billions)

	06/92	09/92	12/92	03/93	06/93	09/93	12/93	03/94	06/94
U.S. Government Obligations	\$306	\$317	\$327	\$339	\$335	\$341	\$350	\$371	\$361
U.S. Treasury	229	239	247	257	255	259	266	282	272
U.S. Agencies	78	78	80	82	80	81	84	90	89
Mortgage Pass-through Securities	159	158	161	171	176	178	182	181	188
Collateralized Mortgage Obligations	131	144	145	152	159	160	155	152	147
State, County, Municipal Obligations	71	72	72	72	73	76	78	79	78
Other Debt Securities	54	55	55	56	54	53	57	58	59
Equity Securities	12	13	13	13	13	14	15	15	15
Total Securities	734	759	773	802	810	821	837	855	849

Total Securities*

June 30, 1994



Total Securities*

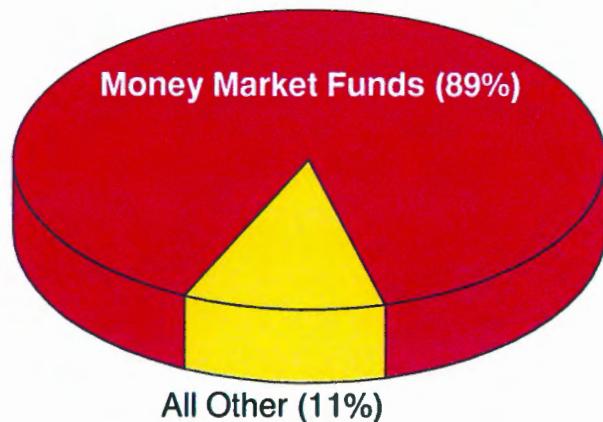
June 30, 1994
(millions of dollars)

	Held-to-Maturity Securities (Amortized Cost)	Available-for-Sale Securities (Fair Value)	Total Securities
U.S. Government Obligations			
U.S. Treasury	117,335	154,563	271,898
U.S. Agencies	48,258	43,094	89,352
Mortgage Pass-through Securities	89,108	98,693	187,801
Collateralized Mortgage Obligations	82,079	65,281	147,360
State, County, Municipal Obligations	62,310	16,016	78,325
Other Debt Securities	25,323	34,106	59,430
Equity Securities	**	14,779	14,779
Total Securities	422,413	426,532	848,945
Fair Value	415,054	426,532	841,585
Amortized Cost	422,413	432,412	854,825
Fair Value to Amortized Cost (%)	98.26	98.64	98.45

* Excludes trading account assets.

** Equity Securities are classified as 'Available-for-Sale'.

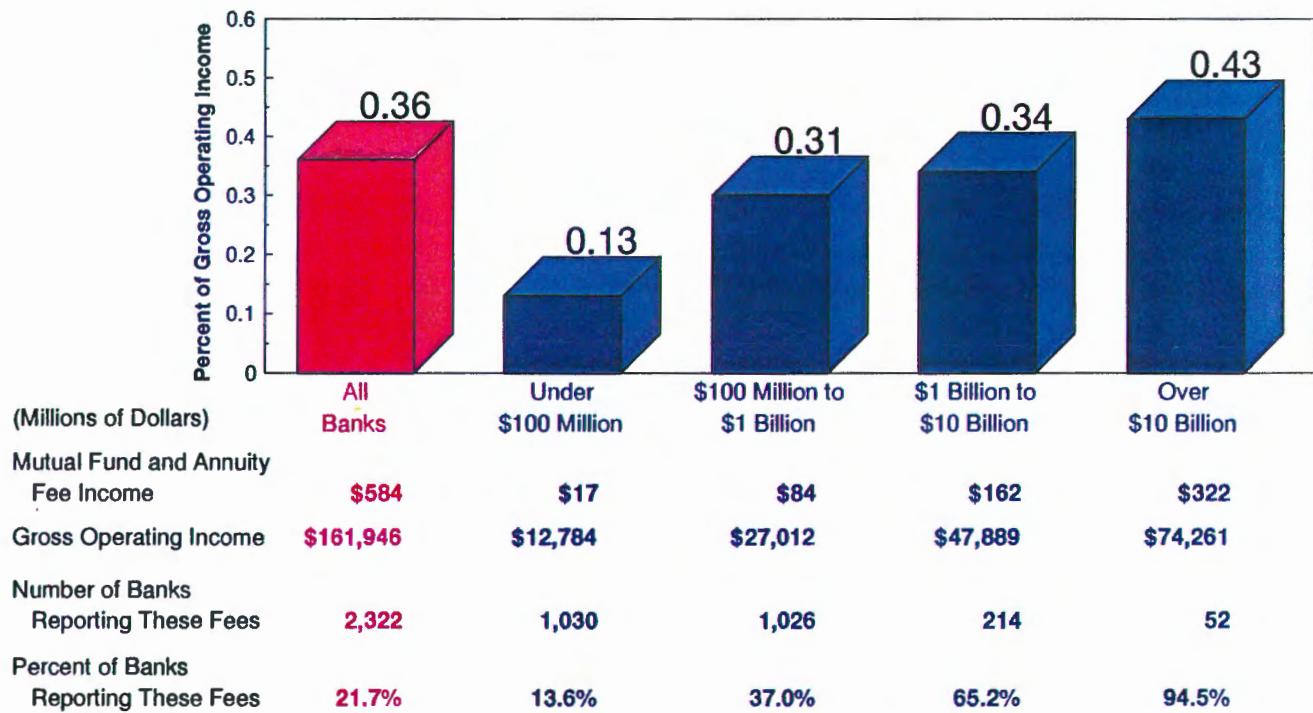
Mutual Fund and Annuity Sales, 1994*



	3/94	6/94
Money Market Funds	98,025	93,138
Debt Securities Funds	5,105	3,118
Equity Securities Funds	4,450	3,263
Other Mutual Funds	1,692	1,460
Annuities	1,797	3,867
	111,069	104,846

*Domestic office sales of proprietary, private label and third-party funds and annuities.

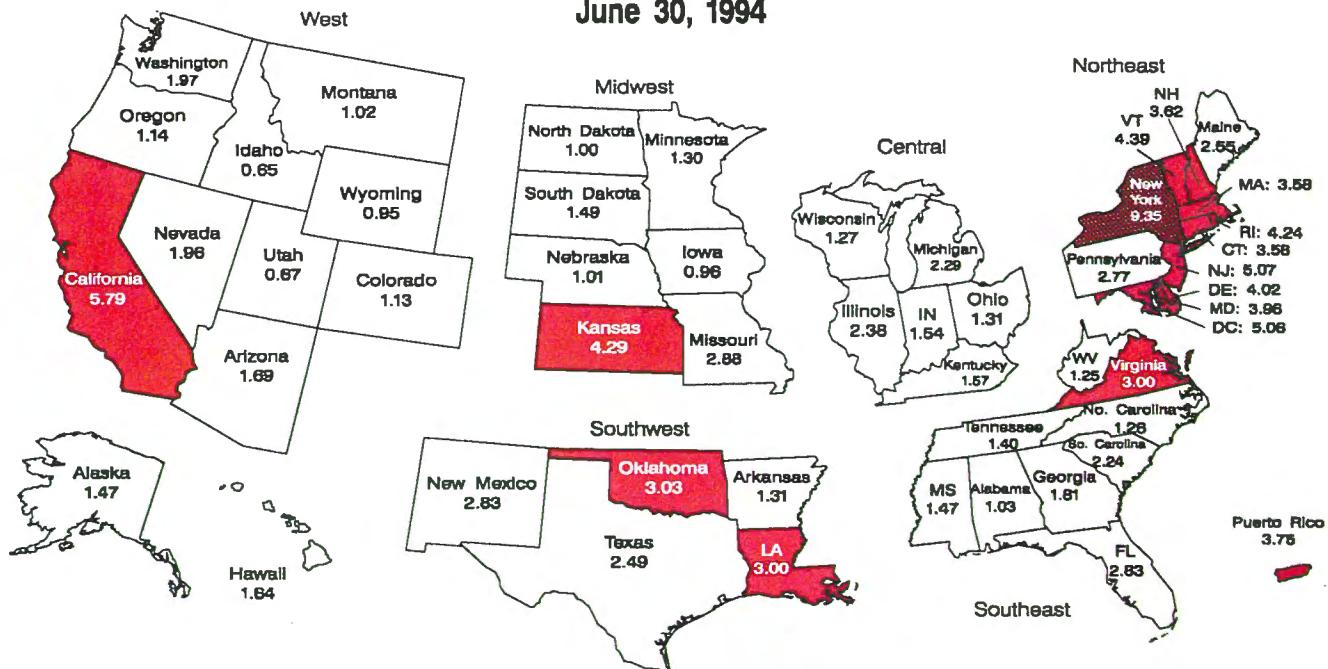
Fee Income from the Sale and Servicing of Mutual Funds and Annuities As a Percent of Gross Operating Income, First Half 1994**



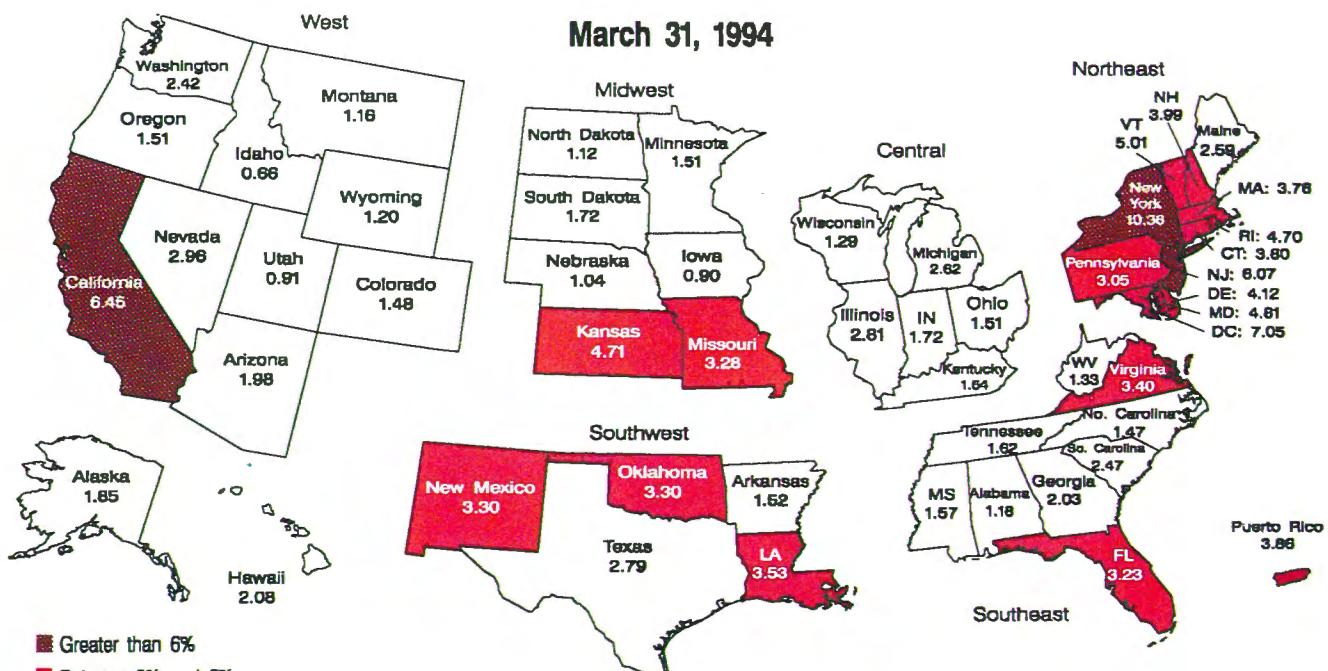
** Gross operating income is the total of interest income and noninterest income.

Troubled Real Estate Asset Rates*

June 30, 1994



March 31, 1994



- Greater than 6%
- Between 3% and 6%
- Less than 3%

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

Troubled Real Estate Asset Growth Rates

June 30, 1994

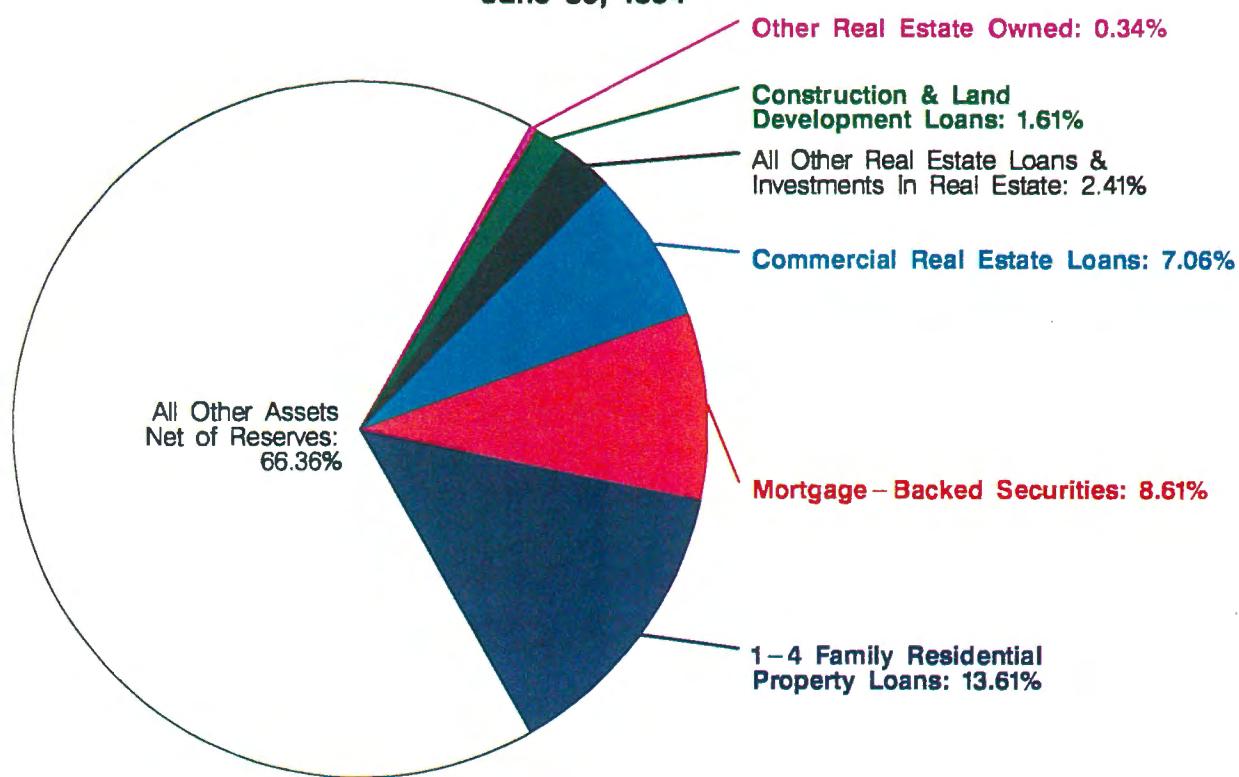
(dollar figures in millions)

		Troubled Real Estate Assets*			Real Estate Loans			Total Assets
		Growth Rate 3/31/94 - 6/30/94	Percent of RE Loans Plus OREO	Rank	as a % of Assets	Rank	Total	
1	Iowa	6.38	0.96	49	24.62	35	\$9,448	\$38,384
2	Kentucky	5.27	1.57	31	33.00	12	15,122	45,827
3	Idaho	2.91	0.65	52	23.48	37	2,686	11,443
4	Wisconsin	2.19	1.27	40	32.68	15	18,166	55,594
5	Connecticut	1.78	3.58	13	34.04	8	11,973	35,173
6	Puerto Rico	0.79	3.75	10	25.07	34	5,520	22,016
7	Massachusetts	(0.89)	3.58	12	22.26	43	23,505	105,578
8	Maine	(1.07)	2.55	21	34.17	7	3,051	8,931
9	Nebraska	(2.60)	1.01	47	21.59	46	5,184	24,016
10	West Virginia	(3.26)	1.25	42	34.03	9	6,836	20,088
11	Oklahoma	(3.88)	3.03	14	21.93	45	7,052	32,156
12	Mississippi	(4.33)	1.47	34	27.62	26	6,925	25,073
13	Delaware	(5.64)	4.02	8	5.27	52	4,348	82,565
14	Kansas	(6.57)	4.29	6	22.68	41	6,907	30,452
15	Pennsylvania	(7.03)	2.77	20	28.68	24	52,862	184,297
16	North Dakota	(7.31)	1.00	48	22.80	40	1,848	8,105
17	South Carolina	(7.37)	2.24	25	37.91	3	11,488	30,299
18	Montana	(7.57)	1.02	46	23.04	39	1,776	7,710
19	Indiana	(7.81)	1.54	32	32.09	16	20,125	62,722
20	New Hampshire	(8.05)	3.62	11	35.41	5	2,444	6,903
21	Texas	(8.33)	2.49	22	21.57	47	39,208	181,767
22	Ohio	(8.68)	1.31	38	26.54	30	36,969	139,312
23	Florida	(8.80)	2.83	19	39.48	2	60,087	152,206
24	Georgia	(8.98)	1.81	28	27.53	27	25,798	93,709
25	Alabama	(9.15)	1.03	45	33.32	11	16,446	49,362
26	South Dakota	(9.38)	1.49	33	9.28	51	1,878	20,228
27	California	(9.39)	5.79	2	34.33	6	115,527	336,509
28	Missouri	(9.72)	2.88	17	29.41	21	20,367	69,240
29	Virginia	(10.35)	3.00	15	30.35	19	22,107	72,851
30	Minnesota	(10.85)	1.30	39	27.49	28	16,669	60,632
31	New York	(10.91)	9.35	1	11.80	50	104,564	886,222
32	New Mexico	(11.08)	2.83	18	27.04	29	3,689	13,643
33	North Carolina	(11.31)	1.26	41	28.69	23	31,997	111,520
34	Arizona	(11.57)	1.69	29	23.42	38	9,053	38,650
35	Tennessee	(11.65)	1.40	36	31.63	17	18,506	58,513
36	Vermont	(11.70)	4.39	5	51.15	1	2,942	5,752
37	Arkansas	(11.96)	1.31	37	29.40	22	7,749	26,359
38	Michigan	(12.39)	2.29	24	25.29	32	28,313	111,942
39	Louisiana	(12.96)	3.00	16	22.08	44	8,729	39,531
40	Rhode Island	(13.00)	4.24	7	27.88	25	3,850	13,810
41	Illinois	(13.31)	2.38	23	20.45	48	45,781	223,902
42	Wyoming	(15.06)	0.95	50	22.38	42	1,271	5,681
43	Washington	(15.18)	1.97	26	33.42	10	14,437	43,199
44	Maryland	(16.85)	3.96	9	31.40	18	17,365	55,303
45	New Jersey	(16.89)	5.07	3	32.84	13	36,527	111,222
46	Colorado	(18.90)	1.13	44	25.08	33	8,723	34,776
47	Hawaii	(19.04)	1.64	30	37.35	4	8,303	22,230
48	Utah	(19.14)	0.67	51	26.51	31	4,561	17,207
49	Oregon	(20.11)	1.14	43	30.03	20	8,271	27,539
50	Alaska	(22.88)	1.47	35	24.54	36	1,280	5,215
51	Nevada	(29.64)	1.96	27	15.32	49	2,721	17,762
52	District of Columbia	(34.55)	5.06	4	32.77	14	2,834	8,649
	U.S. and Territories	(10.26)	3.60		24.25		\$943,912	\$3,892,523

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

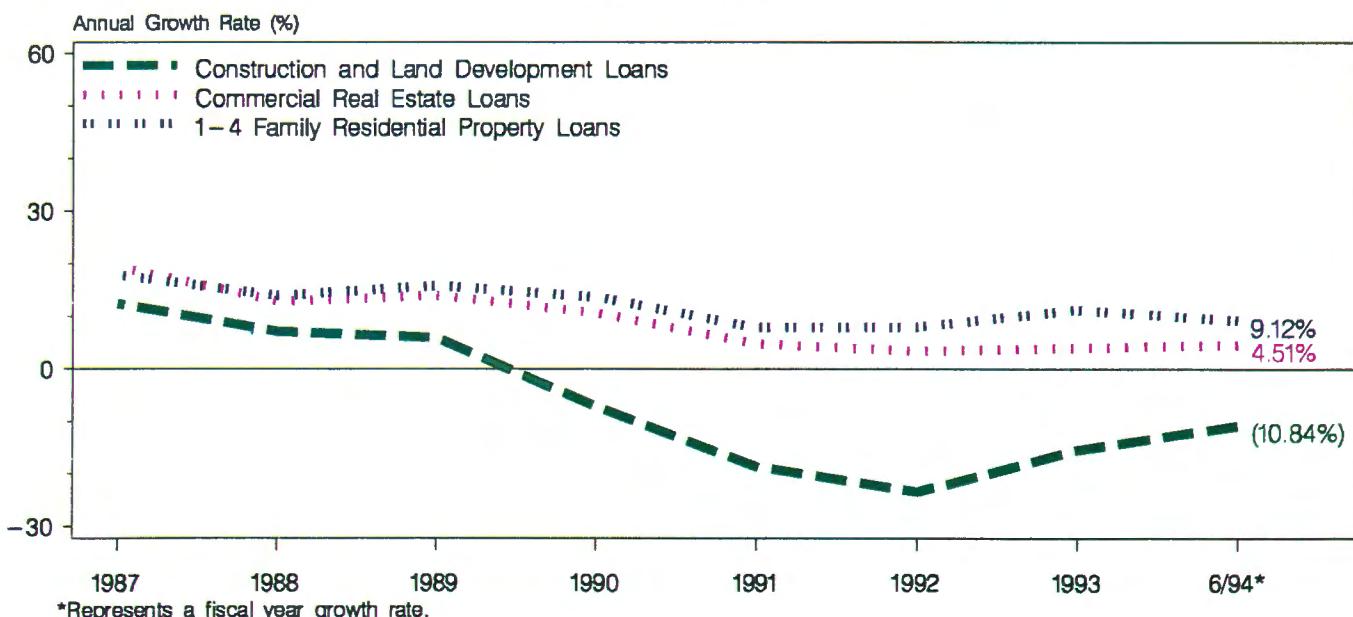
Real Estate Assets as a Percent of Total Assets

June 30, 1994



Real Estate Loan Growth Rates

1987 – 1994

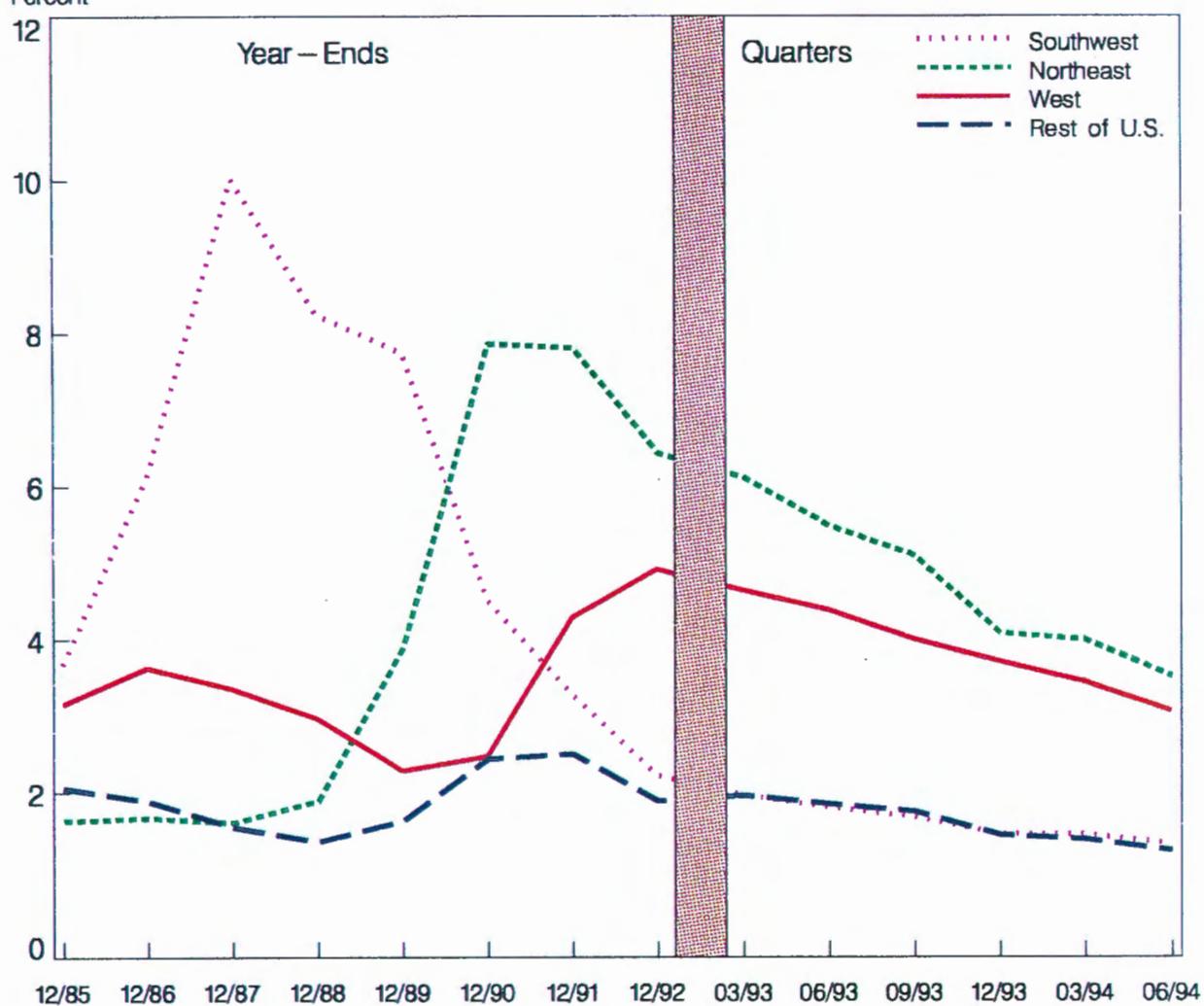


*Represents a fiscal year growth rate.

Noncurrent Real Estate Loan Rates*

1985 – 1994

Percent

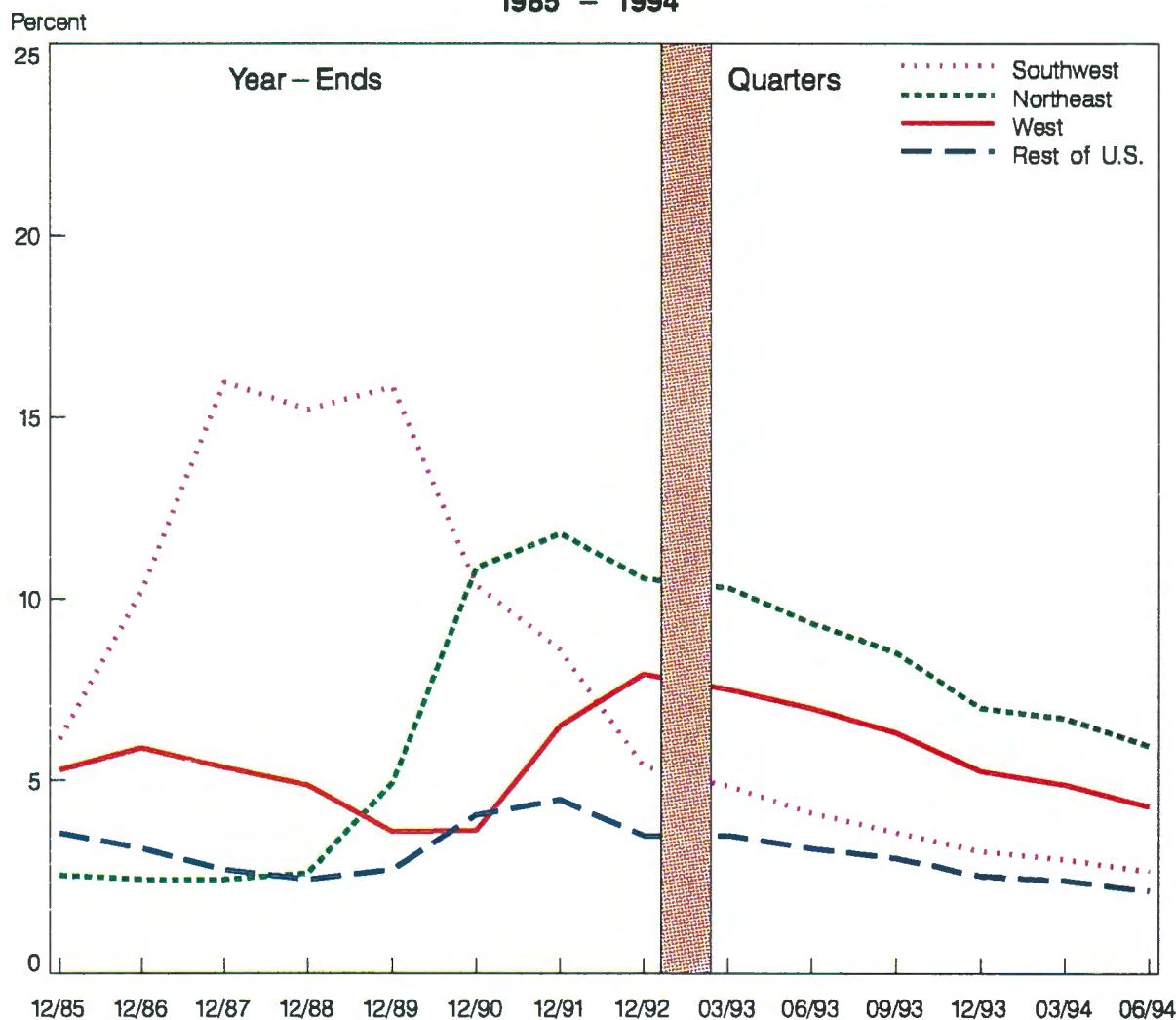


Southwest	3.67	6.11	10.01	8.23	7.74	4.51	3.28	2.22	1.97	1.81	1.68	1.46	1.45	1.33
Northeast	1.63	1.67	1.60	1.89	3.89	7.86	7.80	6.43	6.11	5.48	5.09	4.08	3.99	3.51
West	3.15	3.63	3.35	2.96	2.28	2.47	4.28	4.91	4.64	4.38	4.00	3.71	3.44	3.06
Rest of U.S.	2.06	1.89	1.54	1.35	1.63	2.44	2.50	1.89	1.96	1.85	1.75	1.44	1.38	1.24
Total U.S.	2.41	2.70	2.79	2.38	2.94	4.33	4.58	3.89	3.73	3.40	3.15	2.65	2.54	2.24

*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*

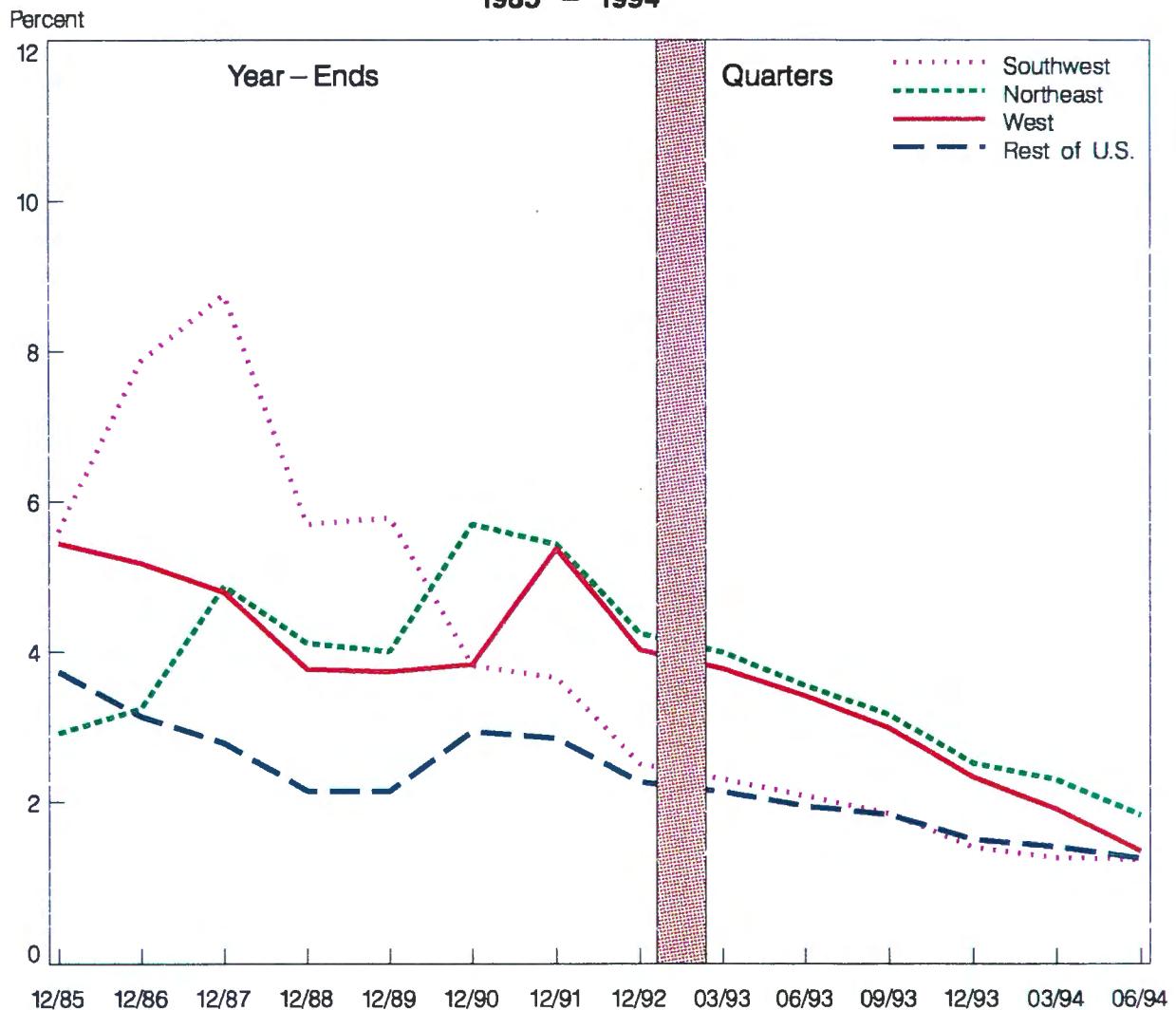
1985 – 1994



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

Noncurrent Commercial and Industrial Loan Rates*

1985 – 1994

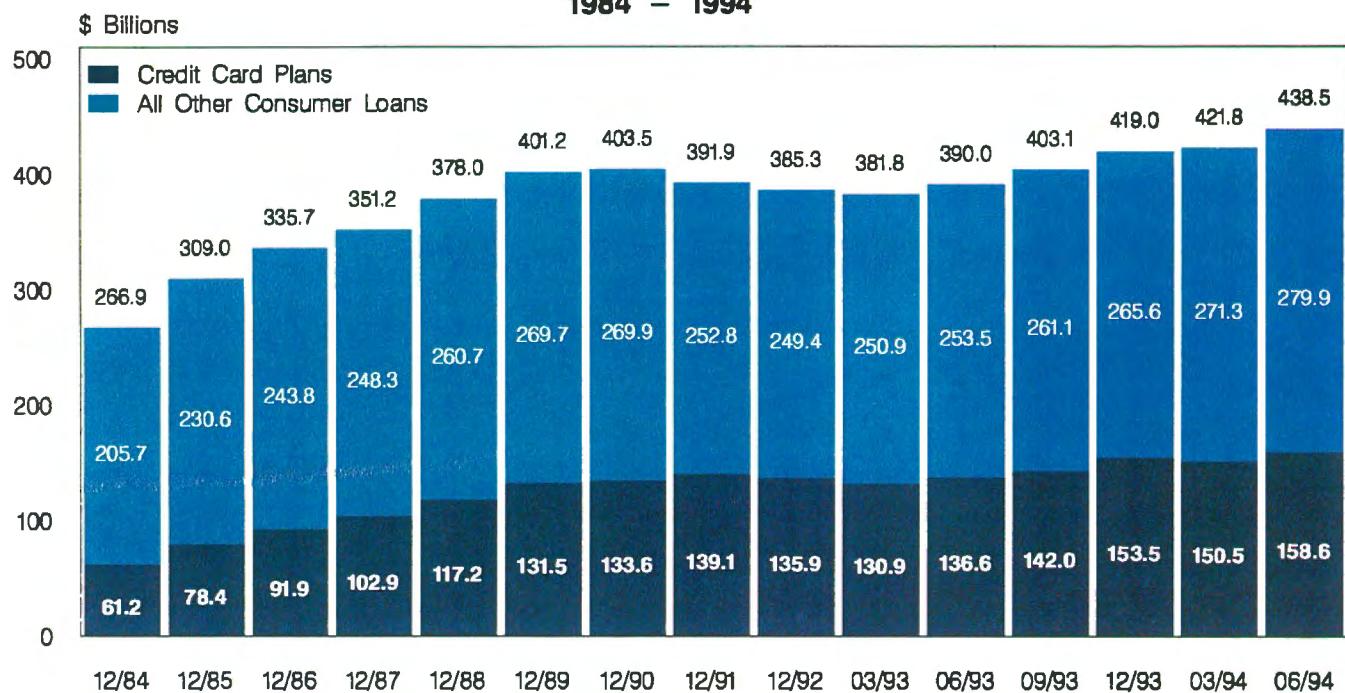


Southwest	5.60	7.86	8.75	5.69	5.78	3.81	3.65	2.51	2.31	2.08	1.85	1.39	1.26	1.23
Northeast	2.91	3.24	4.87	4.11	4.00	5.69	5.43	4.24	3.99	3.55	3.16	2.52	2.30	1.83
West	5.44	5.18	4.79	3.76	3.73	3.83	5.37	4.02	3.77	3.41	2.98	2.33	1.90	1.35
Rest of U.S.	3.73	3.14	2.78	2.15	2.15	2.93	2.85	2.26	2.14	1.95	1.83	1.50	1.41	1.25
Total U.S.	4.02	4.08	4.54	3.54	3.47	4.32	4.42	3.40	3.18	2.85	2.56	2.04	1.84	1.50

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

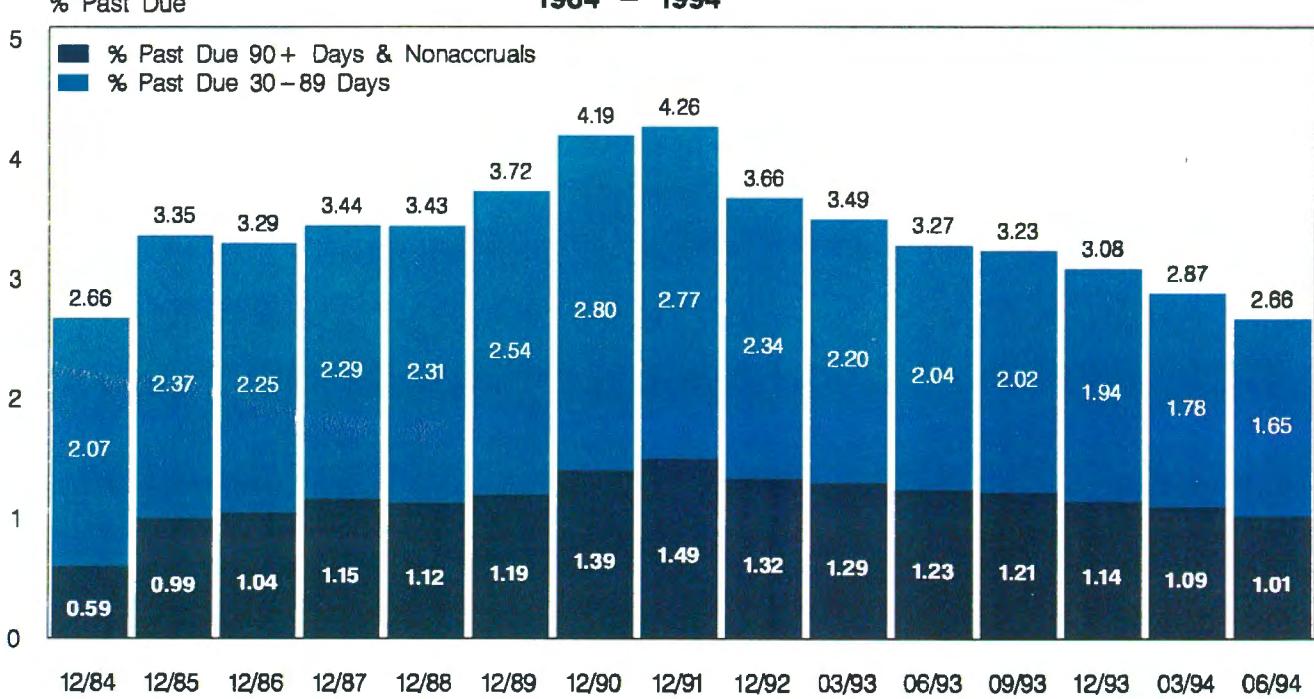
Consumer Loans

1984 – 1994

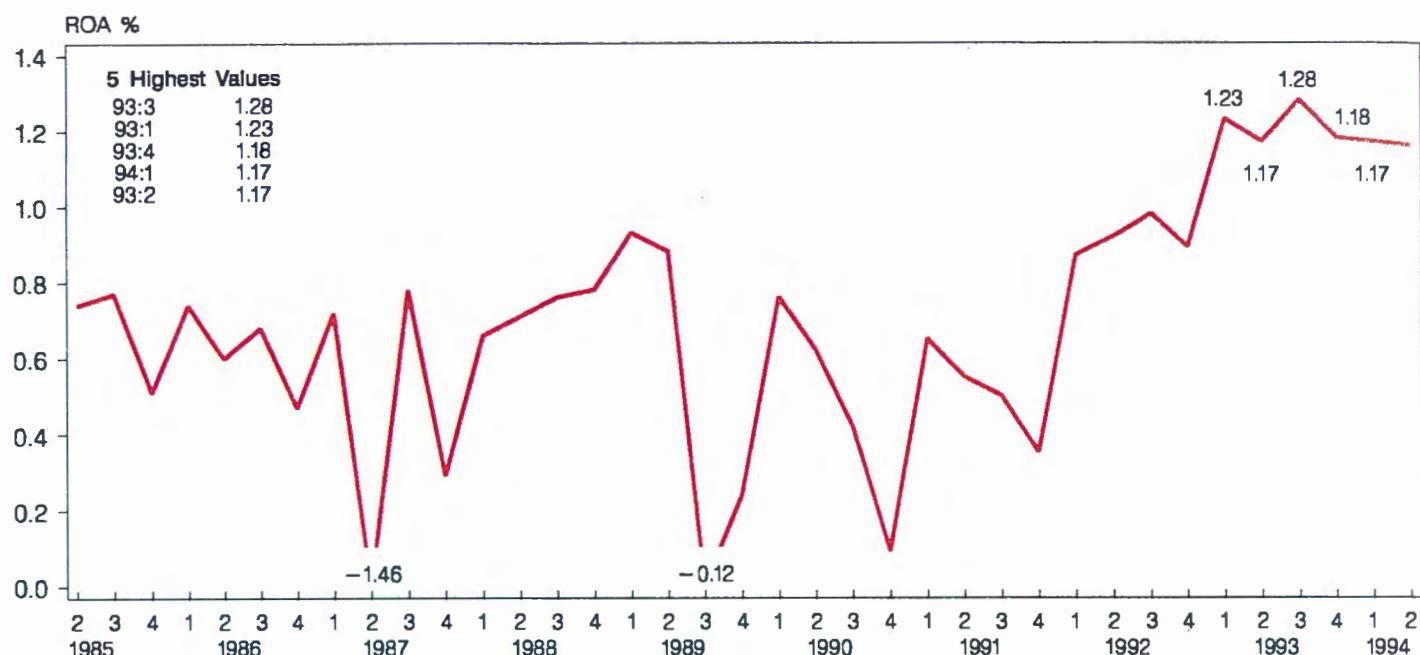


Consumer Loan Delinquency Rates

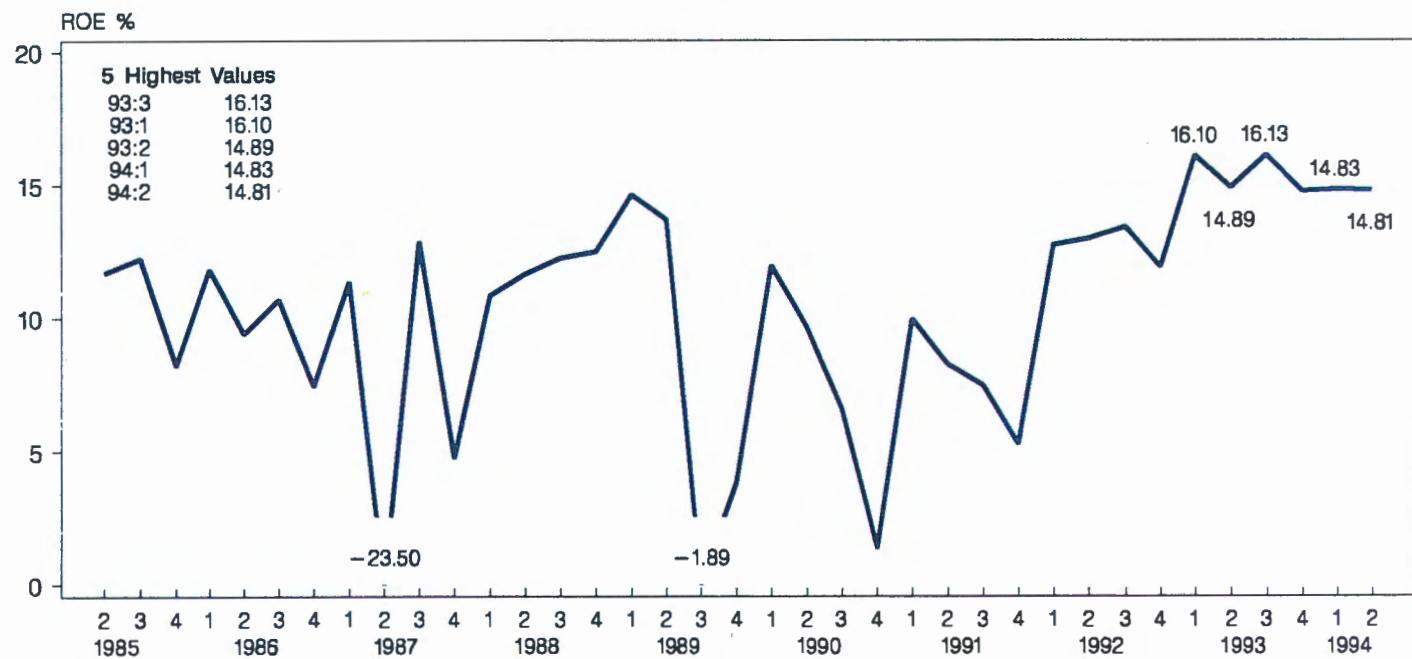
1984 – 1994



Quarterly Return on Assets (ROA), Annualized 1985 – 1994

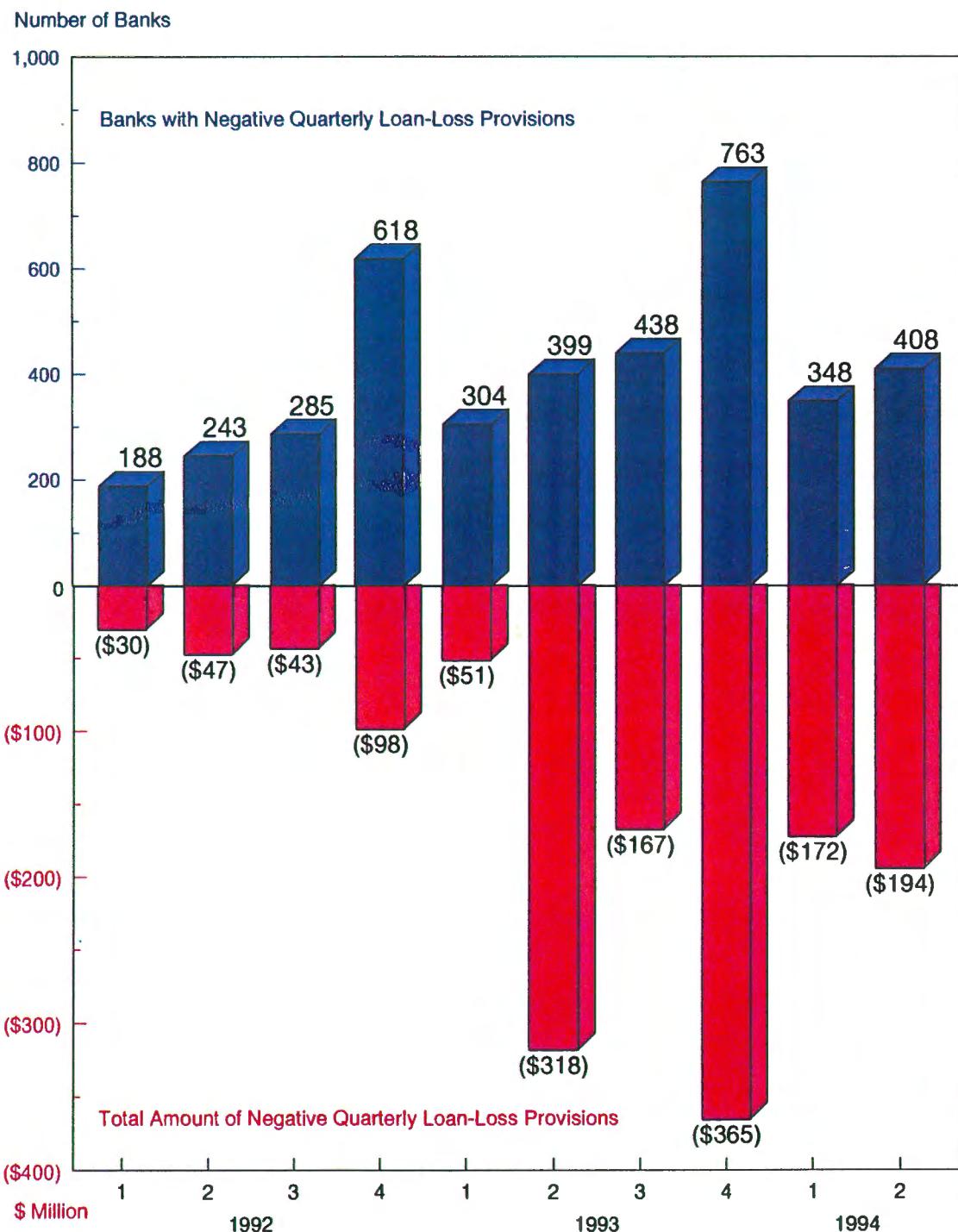


Quarterly Return on Equity (ROE), Annualized 1985 – 1994



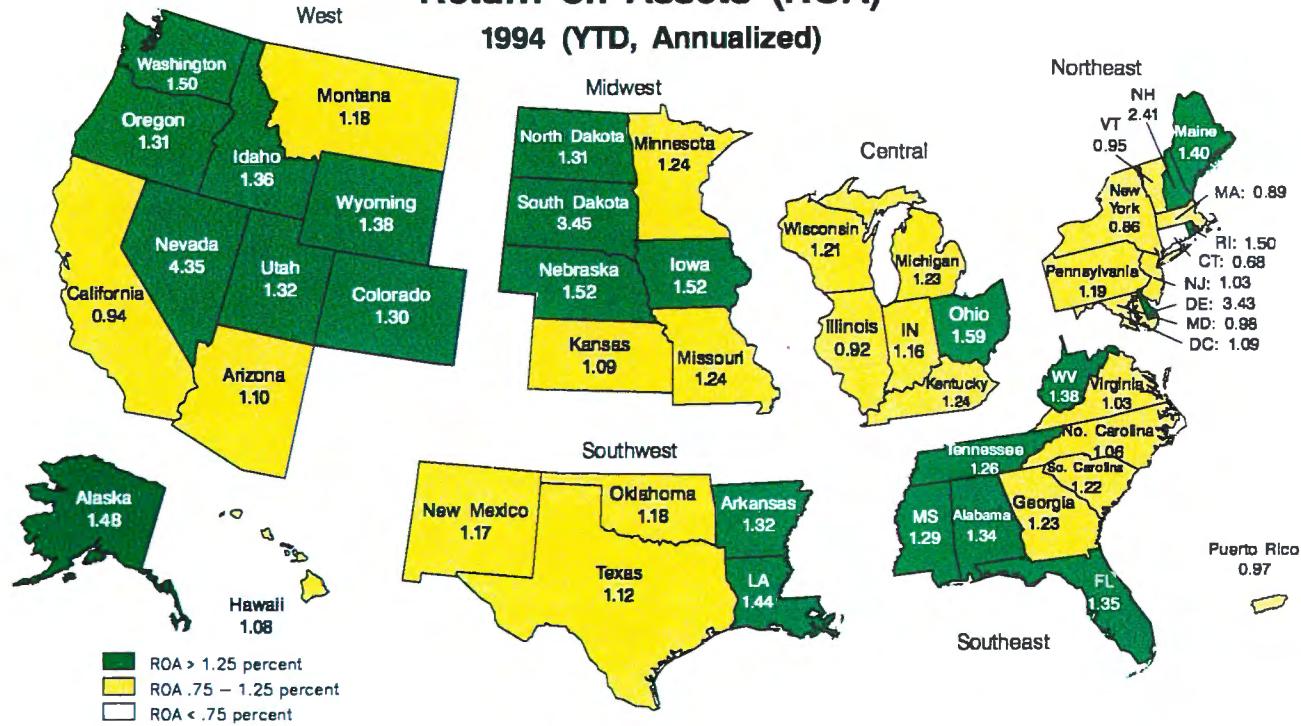
Converting Reserves Back Into Income
Banks Reporting Negative Loan-Loss Provisions

1992 - 1994



Return on Assets (ROA)

1994 (YTD, Annualized)



Rankings By ROA

	YTD 1994	YTD 1993	Change*	YTD 1994	YTD 1993	Change*
1	Nevada	4.35	2.75	160		
2	South Dakota	3.45	3.17	28		
3	Delaware	3.43	2.91	52		
4	New Hampshire	2.41	2.75	(34)		
5	Ohio	1.59	1.55	4		
6	Iowa	1.52	1.40	12		
7	Nebraska	1.52	1.56	(4)		
8	Rhode Island	1.50	1.10	40		
9	Washington	1.50	1.51	(1)		
10	Alaska	1.48	1.77	(29)		
11	Louisiana	1.44	1.95	(51)		
12	Maine	1.40	0.79	61		
13	West Virginia	1.38	1.36	2		
14	Wyoming	1.38	1.37	1		
15	Idaho	1.36	1.29	7		
16	Florida	1.35	1.14	21		
17	Alabama	1.34	1.39	(5)		
18	Arkansas	1.32	1.41	(9)		
19	Utah	1.32	1.35	(3)		
20	North Dakota	1.31	1.49	(18)		
21	Oregon	1.31	1.41	(10)		
22	Colorado	1.30	1.27	3		
23	Mississippi	1.29	1.34	(5)		
24	Tennessee	1.26	1.26	0		
25	Kentucky	1.24	1.15	9		
26	Minnesota	1.24	1.39	(15)		
27	Missouri	1.24	1.12	12		
28	Georgia	1.23	1.25	(2)		
29	Michigan	1.23	1.14	9		
30	South Carolina	1.22	1.59	(37)		
31	Wisconsin	1.21	1.47	(26)		
32	Pennsylvania	1.19	1.33	(14)		
33	Montana	1.18	1.31	(13)		
34	Oklahoma	1.18	1.51	(33)		
35	New Mexico	1.17	1.29	(12)		
36	Indiana	1.16	1.13	3		
37	Texas	1.12	1.56	(44)		
38	Arizona	1.10	0.76	34		
39	District of Columbia	1.09	(1.07)	216		
40	Kansas	1.09	1.16	(7)		
41	Hawaii	1.08	1.19	(11)		
42	North Carolina	1.06	1.21	(15)		
43	New Jersey	1.03	0.91	12		
44	Virginia	1.03	1.04	(1)		
45	Maryland	0.98	1.00	(2)		
46	Puerto Rico	0.97	1.12	(15)		
47	Vermont	0.95	0.46	49		
48	California	0.94	0.84	10		
49	Illinois	0.92	1.24	(32)		
50	Massachusetts	0.89	0.48	41		
51	New York	0.86	1.01	(15)		
52	Connecticut	0.68	0.16	52		
	U.S. and Territories	1.17	1.20	(3)		

* 1st Half '94 ROA minus 1st Half '93 ROA equals change in basis points. Basis point = 1/100 of a percent.
Results for the four states with the highest ROAs (NV, SD, DE & NH) were significantly influenced by the presence of large credit card operations.

The FDIC

Quarterly

Banking Profile

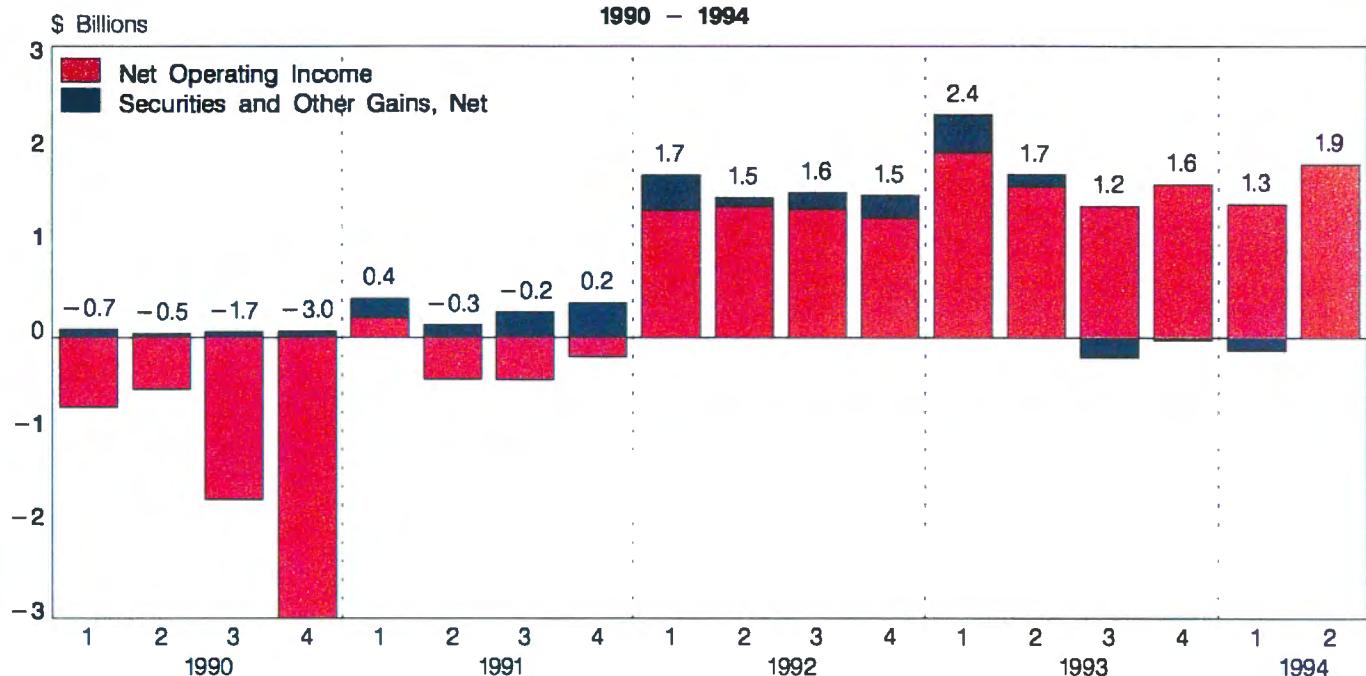
Andrew C. Hove Jr.,
Chairman

**FDIC - Insured
Savings Institutions**

Second Quarter 1994

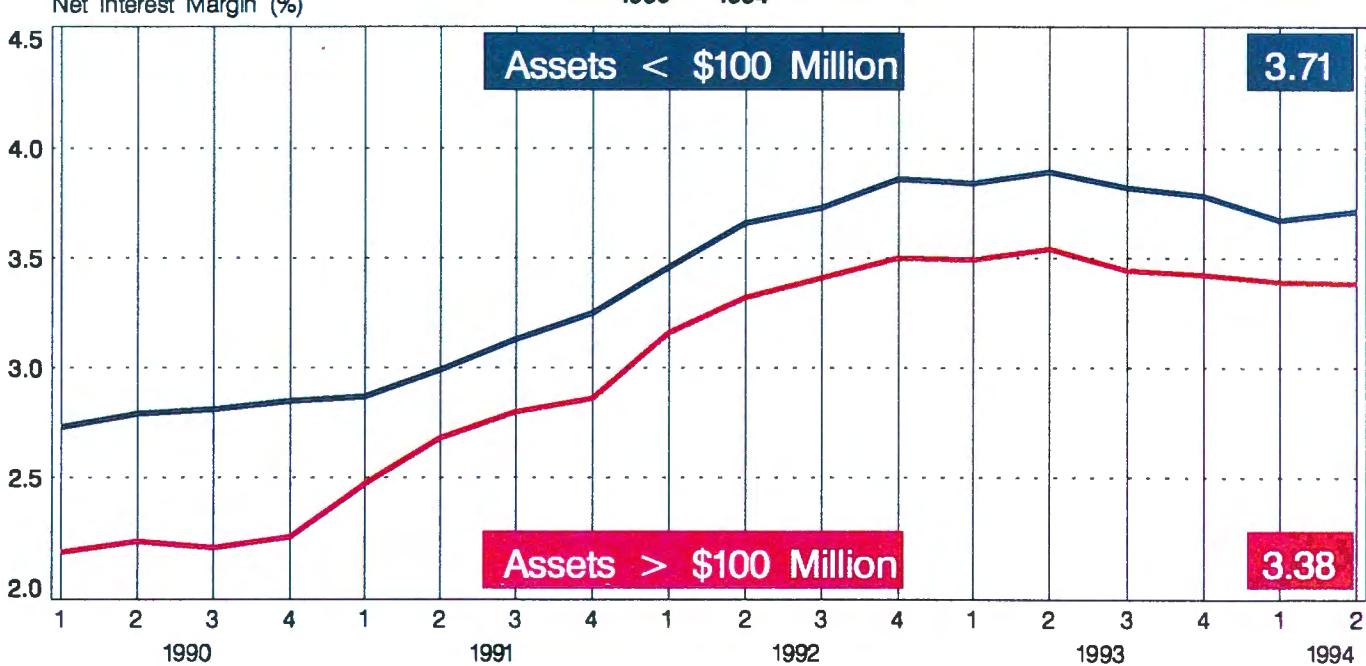
Quarterly Net Income

1990 – 1994



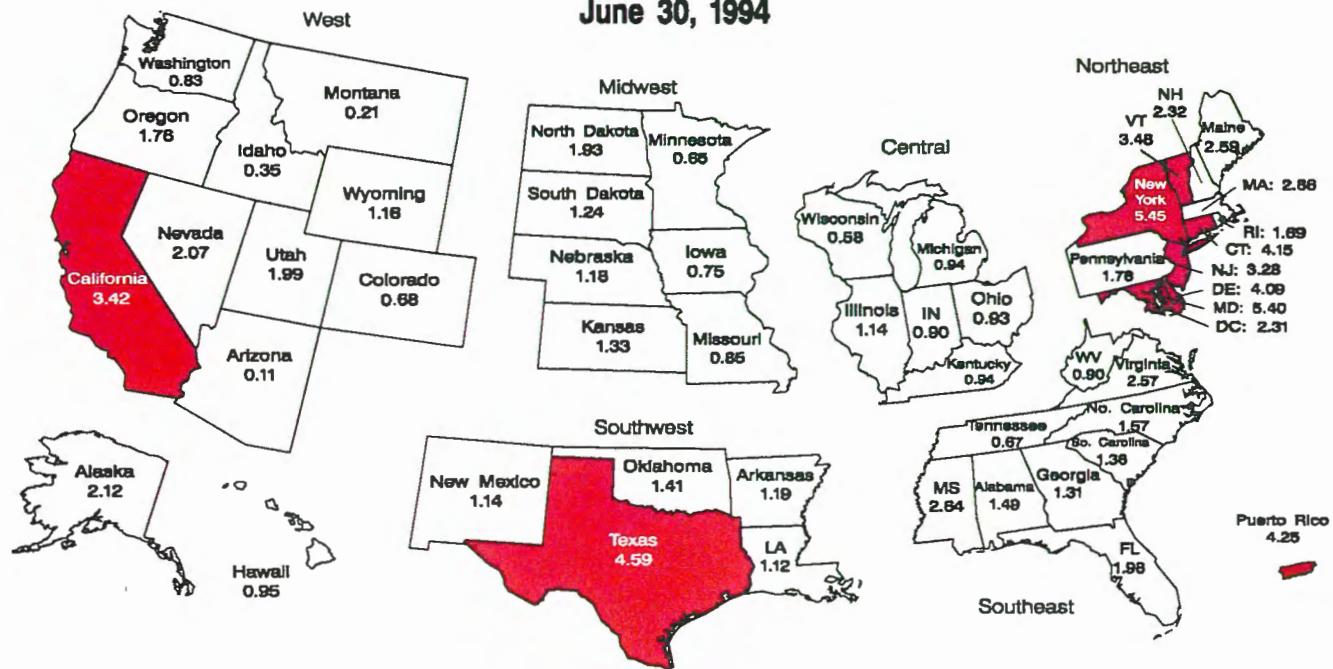
Quarterly Net Interest Margins

1990 – 1994

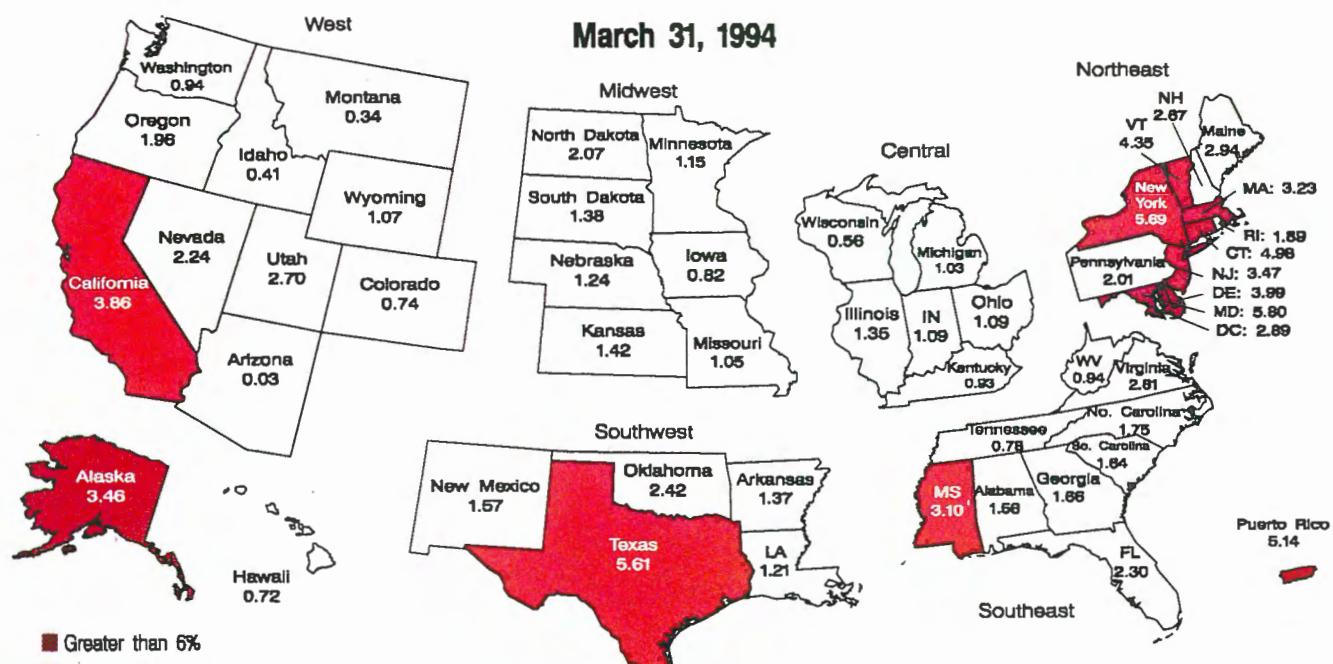


Troubled Real Estate Asset Rates*

June 30, 1994



March 31, 1994



- Greater than 6%
- Between 3% and 6%
- Less than 3%

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

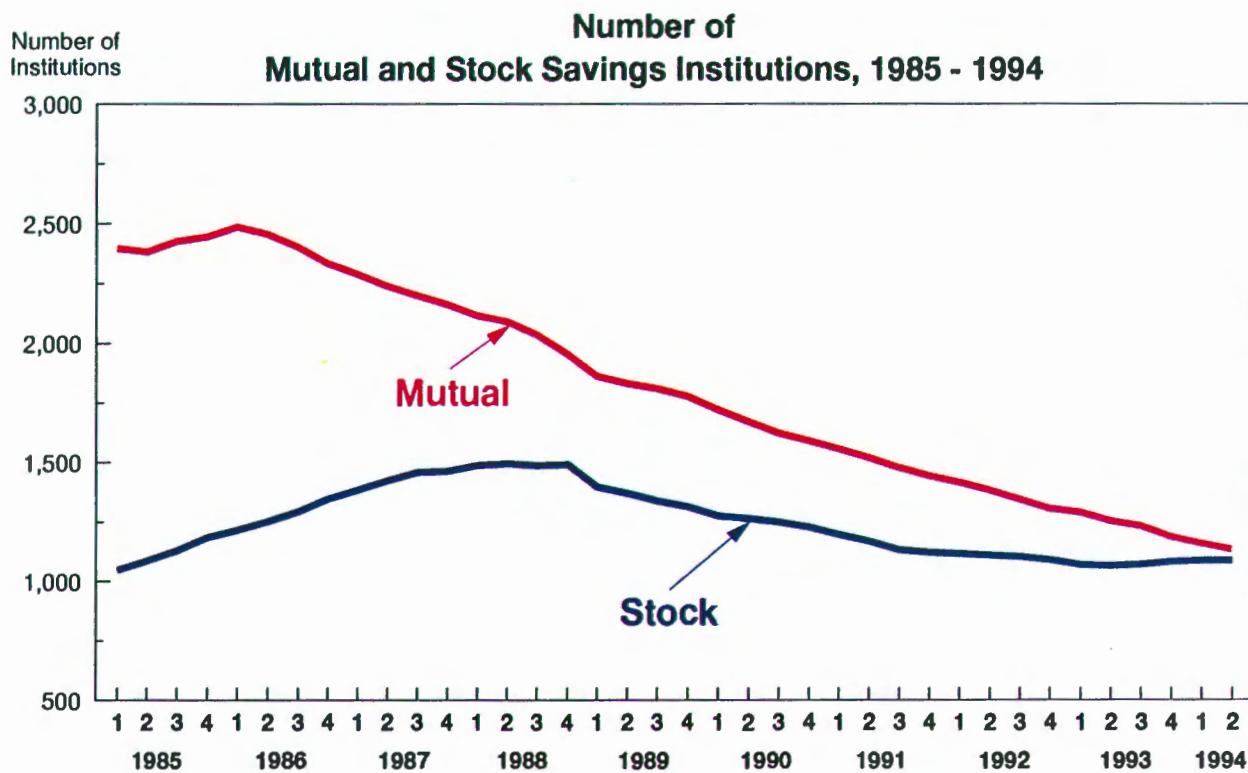
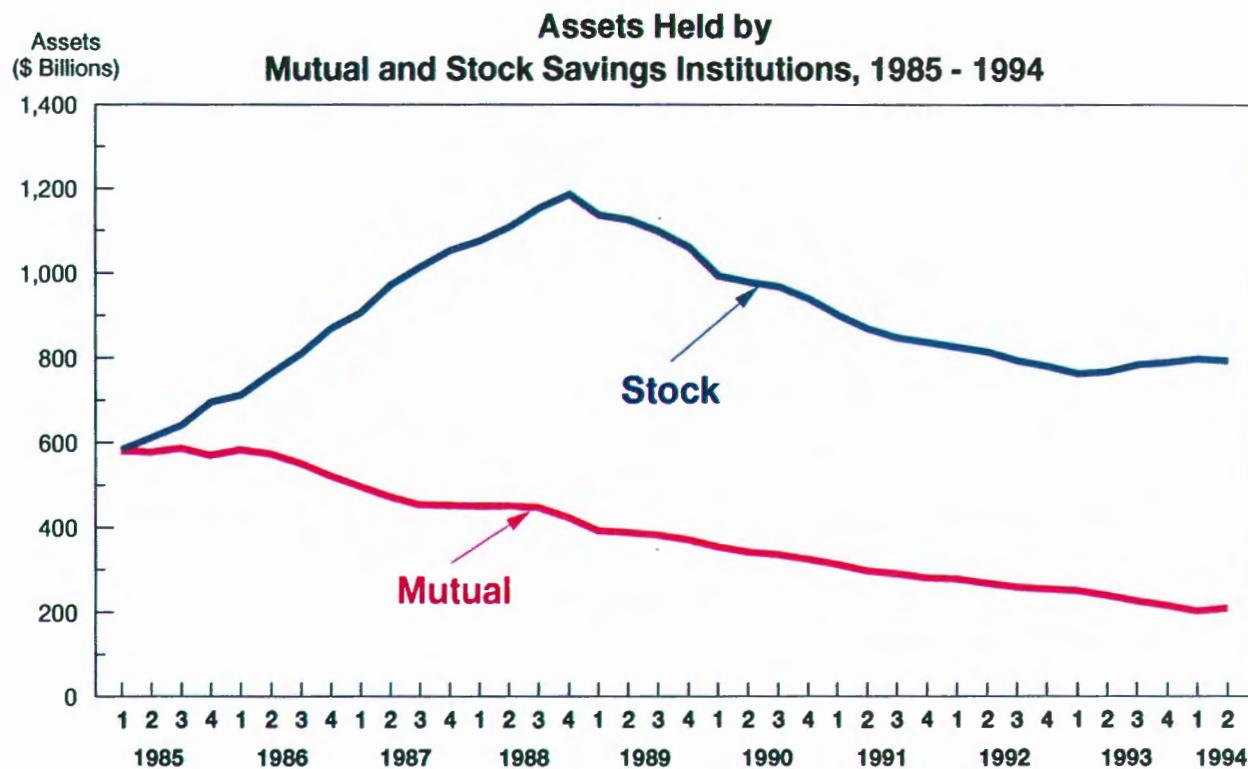
Troubled Real Estate Asset Growth Rates

June 30, 1994

(dollar figures in millions)

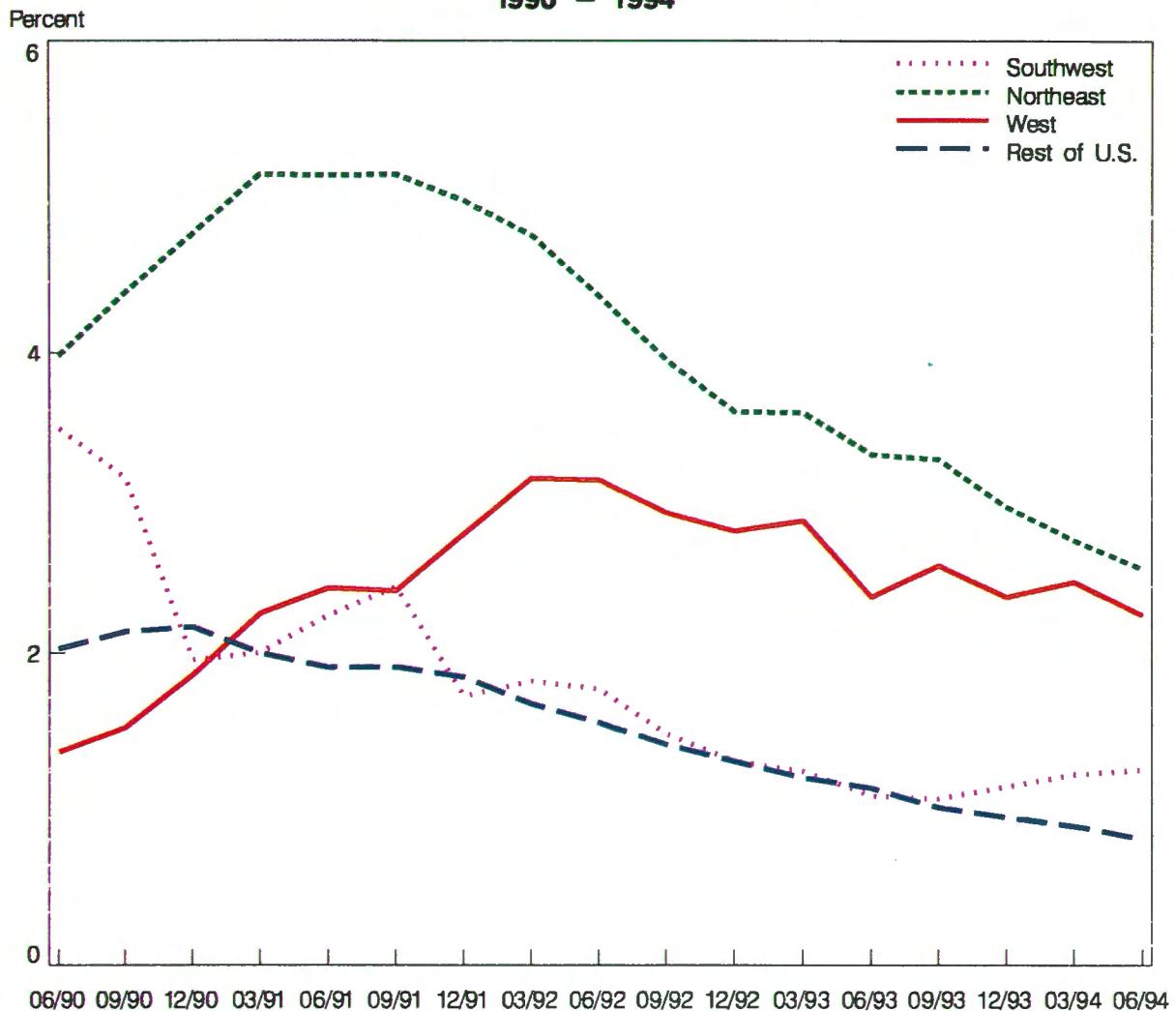
	State	Troubled Real Estate Assets*			Real Estate Loans			Total Assets
		Growth Rate 3/31/94 - 6/30/94	Percent of RE Loans Plus OREO	Rank	as a % of Assets	Rank	Total	
1	Arizona	241.67	0.11	52	91.58	1	\$227	\$248
2	Hawaii	37.44	0.95	37	73.53	2	3,930	5,345
3	Wyoming	13.12	1.16	33	55.15	27	179	324
4	Wisconsin	7.09	0.58	49	61.64	13	12,654	20,528
5	Delaware	4.00	4.09	6	54.74	31	733	1,339
6	Kentucky	0.14	0.94	38	63.42	9	4,446	7,011
7	West Virginia	(0.58)	0.90	42	53.88	34	757	1,405
8	Colorado	(0.89)	0.68	46	59.00	19	1,344	2,278
9	New Jersey	(1.62)	3.28	9	47.90	42	20,298	42,377
10	Alabama	(3.30)	1.49	25	62.96	10	2,347	3,727
11	Virginia	(3.33)	2.57	13	62.67	11	8,205	13,092
12	Nevada	(3.74)	2.07	17	55.11	28	1,817	3,297
13	Iowa	(4.01)	0.75	45	50.10	41	2,550	5,090
14	New York	(4.18)	5.45	1	51.29	40	61,371	119,657
15	Nebraska	(5.51)	1.18	32	60.61	17	4,739	7,819
16	Louisiana	(6.31)	1.12	36	53.20	36	2,375	4,464
17	South Dakota	(6.84)	1.24	30	45.08	46	323	716
18	Maryland	(6.89)	5.40	2	58.46	21	9,385	16,054
19	Idaho	(7.33)	0.35	50	61.31	15	307	501
20	Michigan	(7.87)	0.94	39	57.09	24	16,643	29,153
21	Oregon	(8.84)	1.76	22	44.95	47	2,637	5,866
22	Mississippi	(9.79)	2.64	11	53.96	33	1,291	2,392
23	Washington	(9.91)	0.83	44	64.17	8	21,227	33,081
24	California	(10.22)	3.42	8	70.72	3	187,332	264,905
25	Pennsylvania	(10.32)	1.76	21	53.71	35	20,275	37,751
26	Maine	(10.83)	2.59	12	62.35	12	4,044	6,486
27	Rhode Island	(10.85)	1.69	23	55.73	26	2,698	4,842
28	Arkansas	(10.92)	1.19	31	47.04	43	1,488	3,164
29	Tennessee	(11.55)	0.67	47	57.53	23	3,709	6,446
30	Kansas	(12.16)	1.33	28	52.16	38	3,805	7,295
31	Puerto Rico	(12.21)	4.25	4	33.72	50	1,567	4,646
32	North Carolina	(12.38)	1.57	24	67.77	4	7,040	10,388
33	Ohio	(13.30)	0.93	40	64.73	7	23,871	36,880
34	South Carolina	(13.54)	1.36	27	64.90	6	5,026	7,745
35	New Hampshire	(13.67)	2.32	14	46.81	45	4,948	10,571
36	Illinois	(13.87)	1.14	34	54.71	32	24,206	44,248
37	Massachusetts	(14.39)	2.86	10	54.92	29	28,304	51,535
38	Texas	(15.47)	4.59	3	39.70	49	16,593	41,796
39	Indiana	(15.79)	0.90	41	61.12	16	8,402	13,746
40	North Dakota	(16.09)	1.93	20	44.32	48	3,815	8,608
41	Missouri	(16.73)	0.85	43	52.74	37	8,652	16,407
42	Georgia	(18.22)	1.31	29	67.02	5	4,468	6,666
43	Florida	(18.67)	1.98	19	56.27	25	17,608	31,289
44	Vermont	(19.51)	3.48	7	58.80	20	1,372	2,333
45	District of Columbia	(19.86)	2.31	15	59.25	18	285	481
46	Connecticut	(20.97)	4.15	5	54.83	30	21,562	39,328
47	New Mexico	(26.73)	1.14	35	61.55	14	759	1,233
48	Utah	(32.66)	1.99	18	51.61	39	490	949
49	Montana	(34.17)	0.21	51	46.95	44	747	1,592
50	Minnesota	(43.47)	0.65	48	57.83	22	3,684	6,370
51	Alaska	(43.80)	2.12	16	33.31	51	73	219
52	Oklahoma	(44.21)	1.41	26	31.49	52	1,639	5,203
	U.S. and Territories	(10.15)	2.83		58.90		\$588,474	\$999,150

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



Noncurrent Real Estate Loan Rates*

1990 – 1994

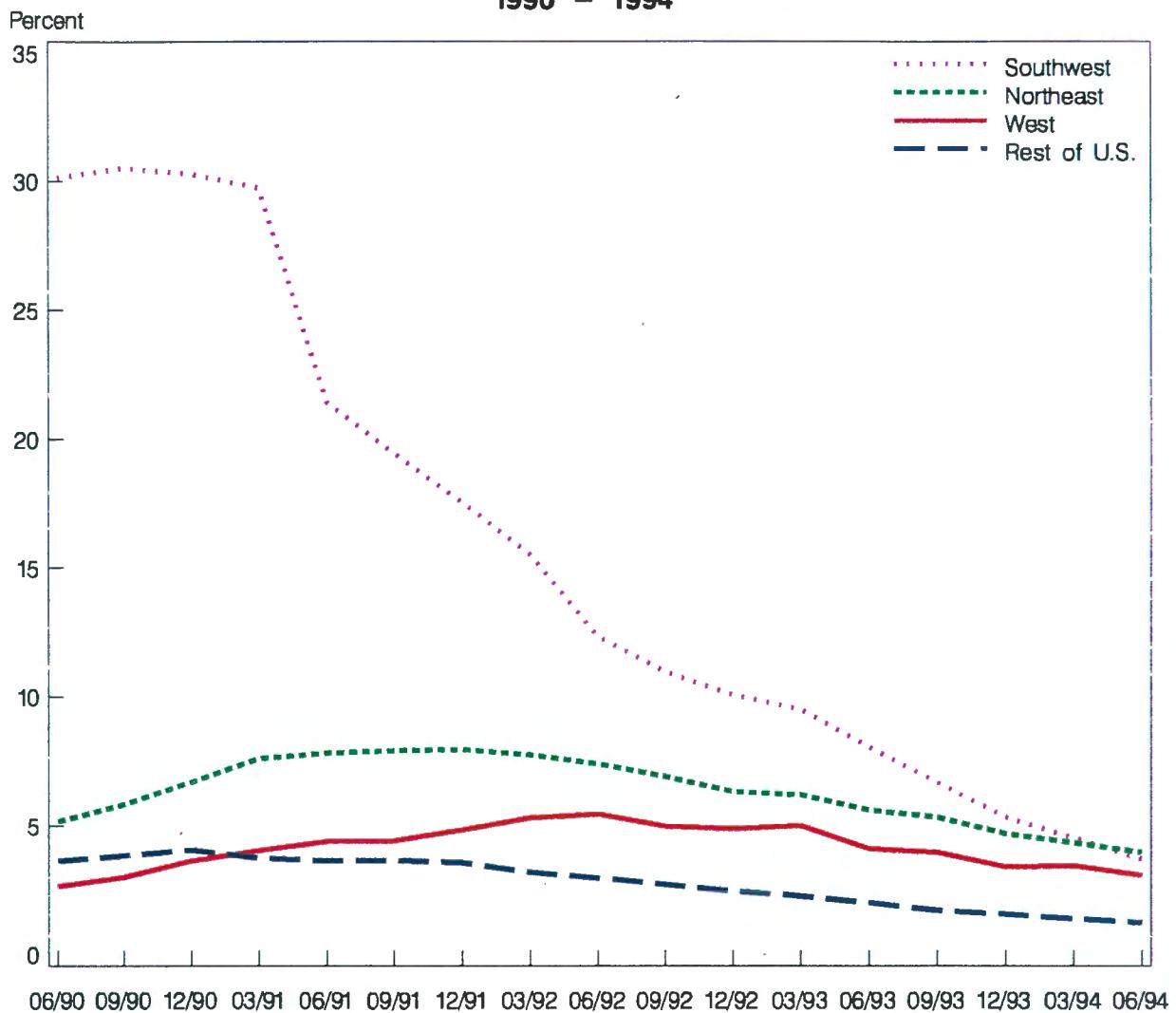


Southwest	3.49	3.16	1.95	2.00	2.25	2.44	1.71	1.81	1.76	1.46	1.28	1.21	1.05	1.03	1.11	1.19	1.22
Northeast	3.98	4.40	4.79	5.19	5.18	5.19	5.01	4.78	4.38	3.95	3.61	3.60	3.32	3.29	2.97	2.75	2.56
West	1.34	1.50	1.85	2.26	2.43	2.41	2.79	3.16	3.15	2.93	2.81	2.88	2.37	2.58	2.37	2.47	2.25
Rest of U.S.	2.03	2.14	2.17	2.00	1.90	1.91	1.84	1.66	1.54	1.39	1.28	1.17	1.10	0.97	0.91	0.85	0.76
Total U.S.	2.48	2.68	2.90	3.13	3.15	3.15	3.20	3.21	3.04	2.76	2.56	2.55	2.24	2.28	2.09	2.04	1.88

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

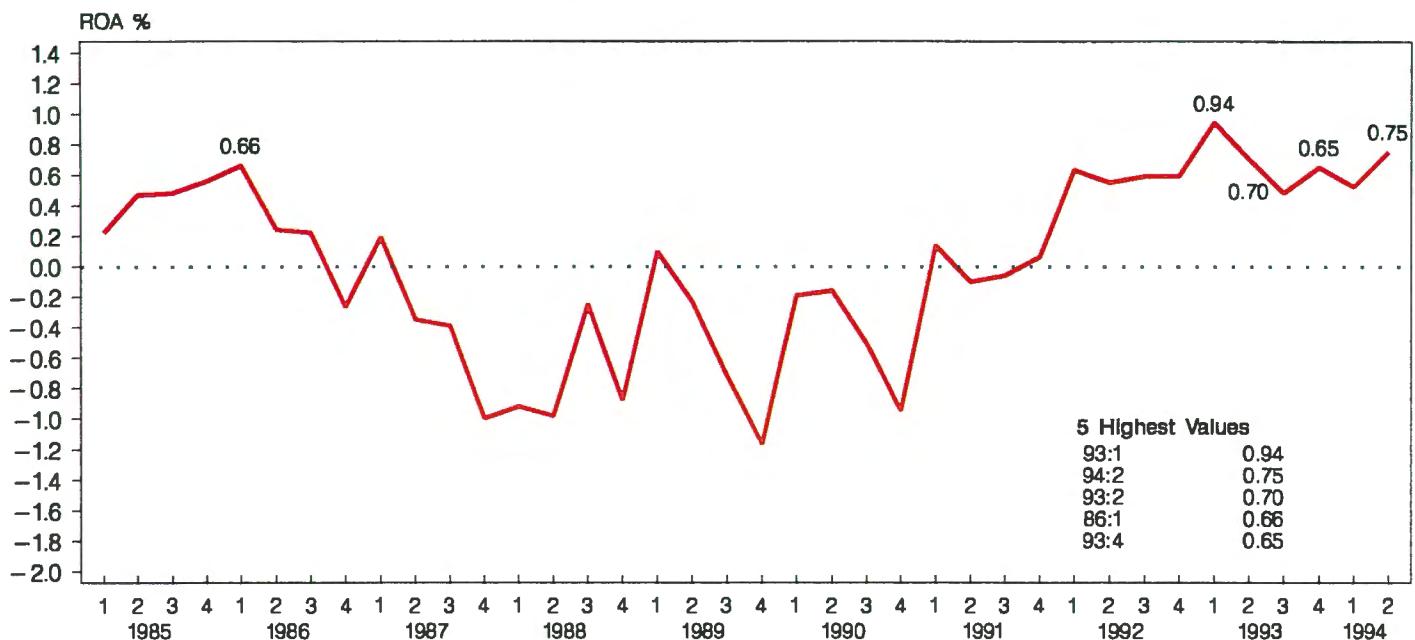
Troubled Real Estate Asset Rates*

1990 – 1994

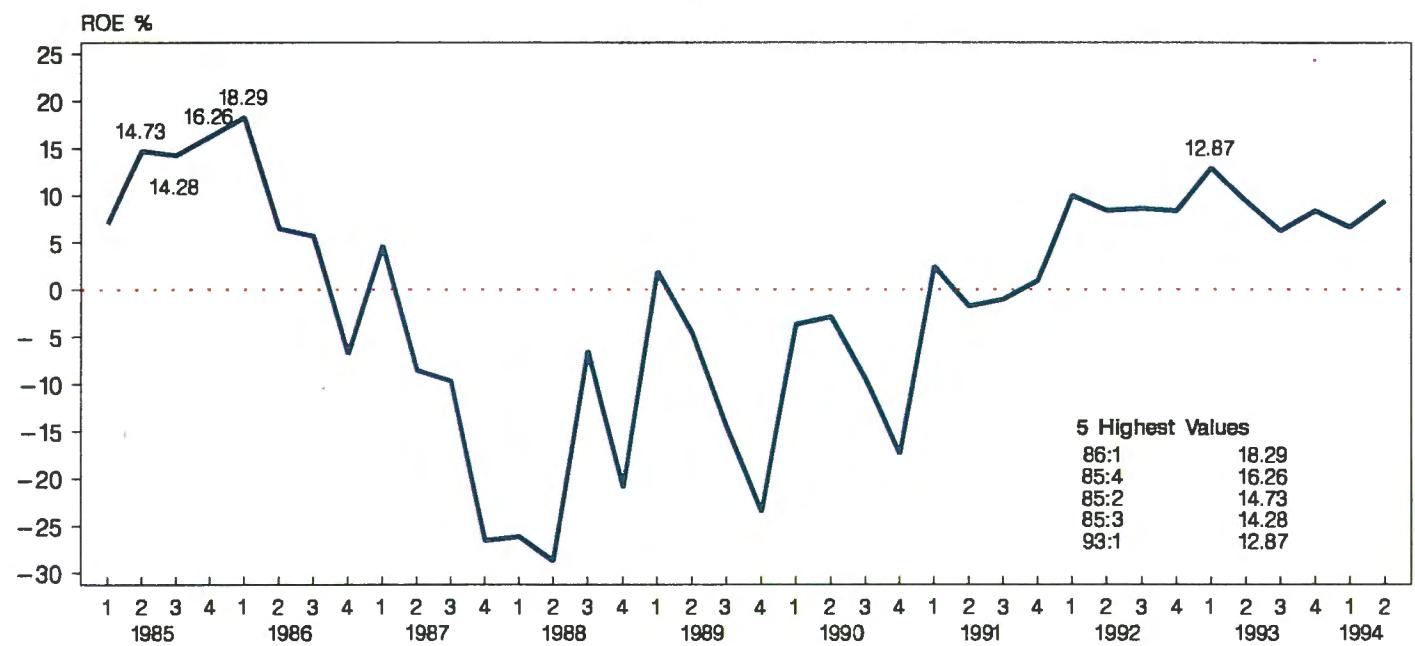


*Loans secured by real estate past due 90 days or more or in nonaccrual status plus other real estate owned (OREO) as a percent of total real estate loans plus OREO.

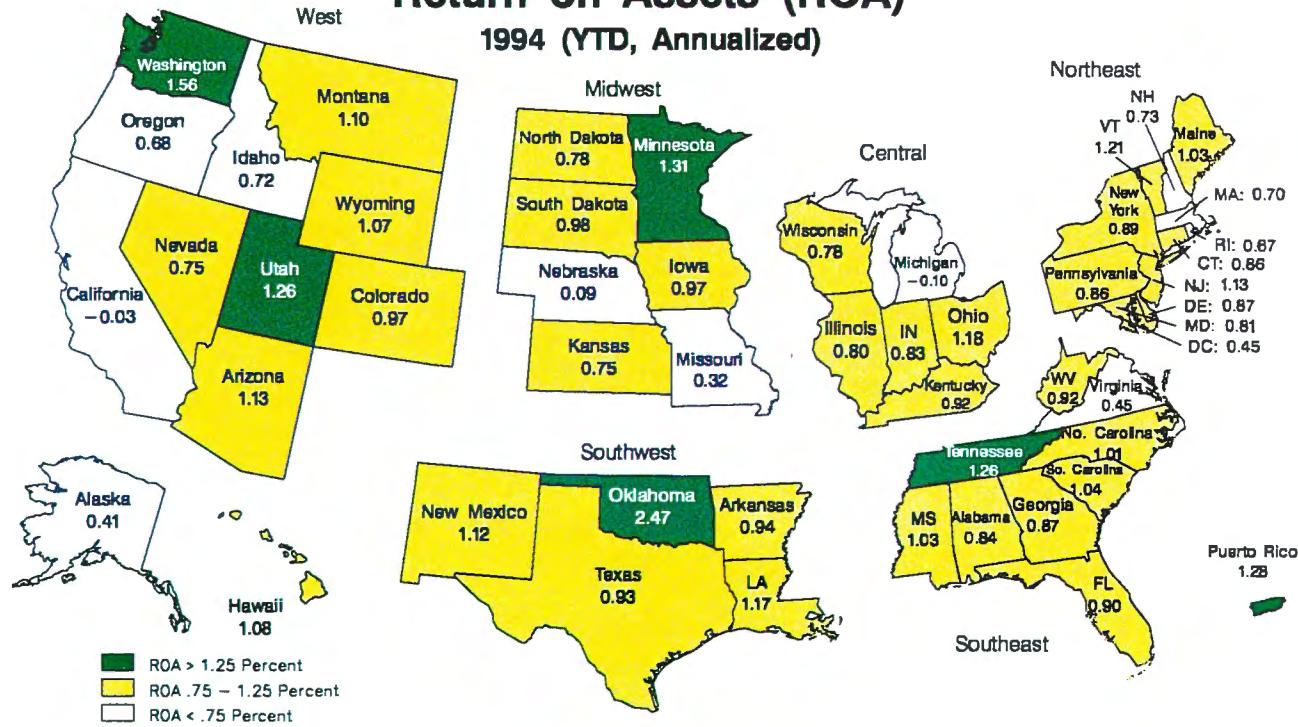
Quarterly Return on Assets (ROA), Annualized 1985 – 1994



Quarterly Return on Equity (ROE), Annualized 1985 – 1994



Return on Assets (ROA) 1994 (YTD, Annualized)



Rankings By ROA

	YTD 1994	YTD 1993	Change*
1	Oklahoma	2.47	120
2	Washington	1.56	(39)
3	Minnesota	1.31	40
4	Puerto Rico	1.28	(24)
5	Tennessee	1.26	31
6	Utah	1.26	(93)
7	Vermont	1.21	59
8	Ohio	1.18	(19)
9	Louisiana	1.17	(43)
10	Arizona	1.13	(17)
11	New Jersey	1.13	(24)
12	New Mexico	1.12	13
13	Montana	1.10	(30)
14	Hawaii	1.08	(14)
15	Wyoming	1.07	(35)
16	South Carolina	1.04	14
17	Maine	1.03	4
18	Mississippi	1.03	(57)
19	North Carolina	1.01	(10)
20	South Dakota	0.98	(29)
21	Colorado	0.97	(52)
22	Iowa	0.97	(24)
23	Arkansas	0.94	(19)
24	Texas	0.93	(116)
25	Kentucky	0.92	(14)
26	West Virginia	0.92	(45)
27	Florida	0.90	10

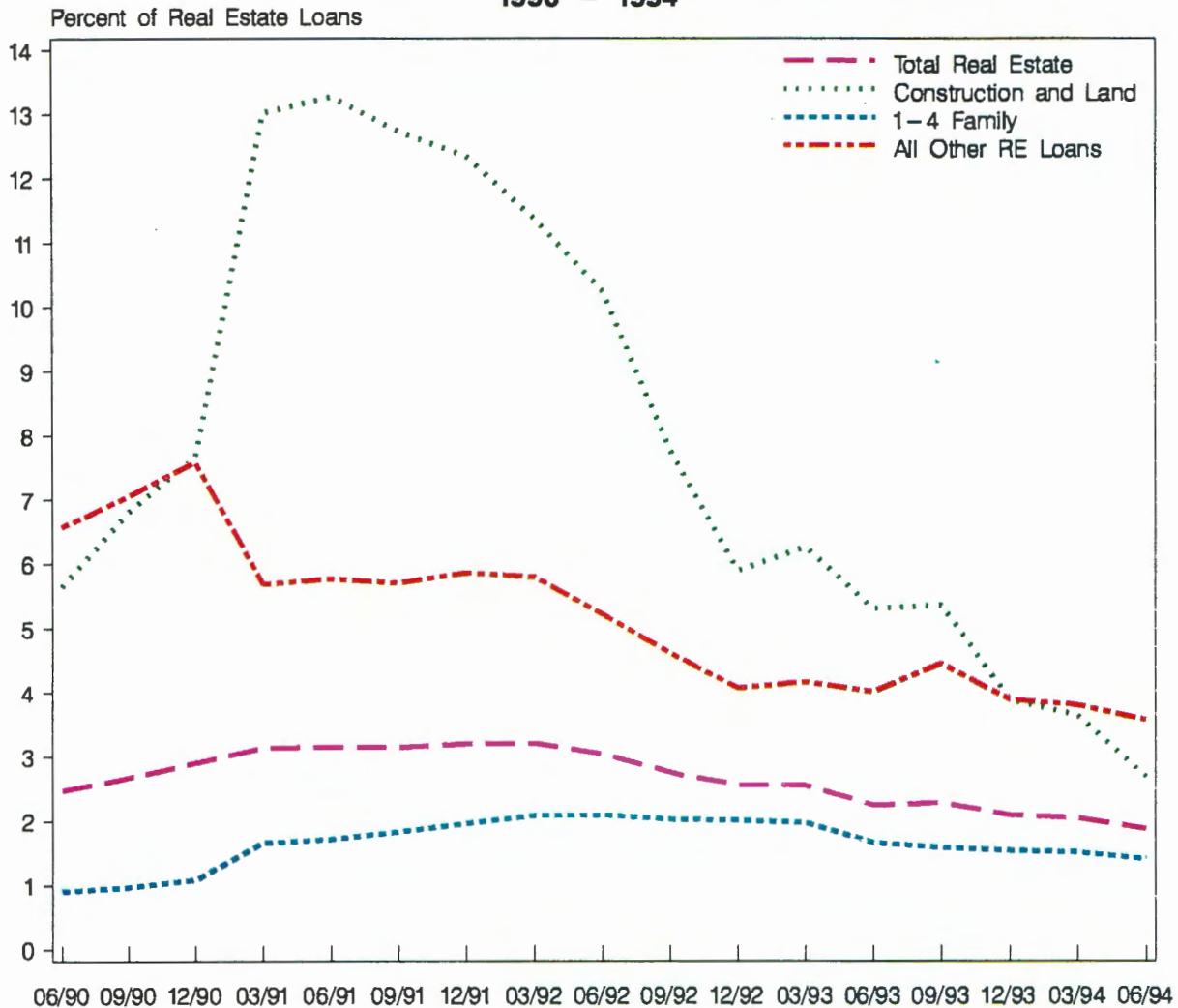
	YTD 1994	YTD 1993	Change*
28	New York	0.89	0.79
29	Delaware	0.87	0.74
30	Georgia	0.87	1.11
31	Connecticut	0.86	0.57
32	Pennsylvania	0.86	1.06
33	Alabama	0.84	0.79
34	Indiana	0.83	1.11
35	Maryland	0.81	1.06
36	Illinois	0.80	1.06
37	North Dakota	0.78	0.99
38	Wisconsin	0.78	0.93
39	Kansas	0.75	1.17
40	Nevada	0.75	0.47
41	New Hampshire	0.73	1.05
42	Idaho	0.72	1.61
43	Massachusetts	0.70	0.87
44	Oregon	0.68	0.92
45	Rhode Island	0.67	0.69
46	District of Columbia	0.45	1.04
47	Virginia	0.45	0.12
48	Alaska	0.41	1.11
49	Missouri	0.32	1.06
50	Nebraska	0.09	0.82
51	California	(0.03)	0.22
52	Michigan	(0.10)	0.84
	U.S. and Territories	0.63	0.83

* 1st Half '94 ROA minus 1st Half '93 ROA equals change in basis points.

Basis point = 1/100 of a percent.

Noncurrent Real Estate Loan Rates by Type*

1990 – 1994



Total Real Estate

2.48 2.68 2.90 3.13 3.15 3.15 3.20 3.21 3.04 2.76 2.56 2.55 2.24 2.28 2.09 2.04 1.88

Construction and Land

5.64 6.80 7.66 13.02 13.26 12.73 12.34 11.36 10.24 7.76 5.89 6.25 5.29 5.35 3.88 3.64 2.67

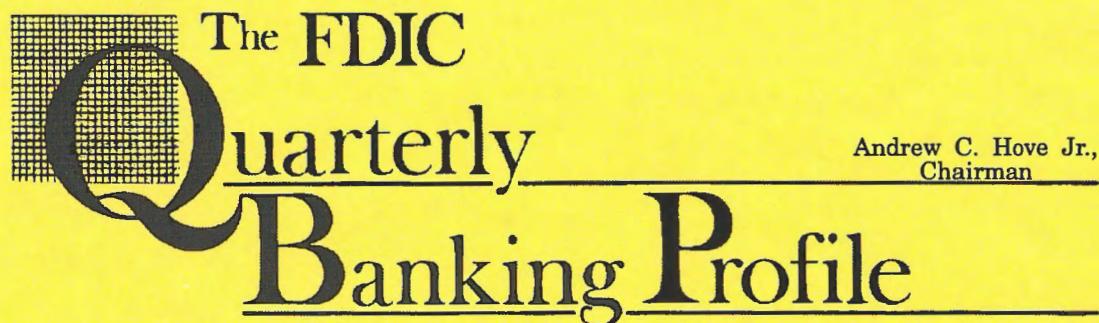
1-4 Family

0.91 0.97 1.08 1.65 1.71 1.83 1.95 2.08 2.09 2.02 2.01 1.97 1.66 1.58 1.54 1.51 1.40

All Other RE Loans

6.57 7.05 7.59 5.68 5.77 5.70 5.86 5.79 5.21 4.61 4.07 4.16 4.00 4.44 3.88 3.80 3.56

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



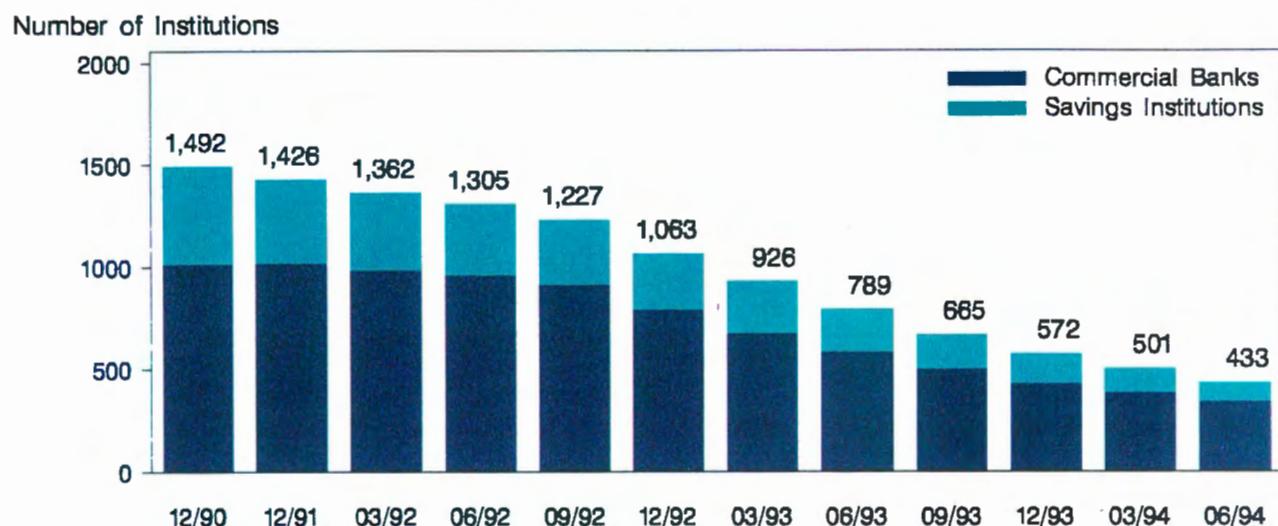
The FDIC
Quarterly
Banking Profile

Andrew C. Hove Jr.,
Chairman

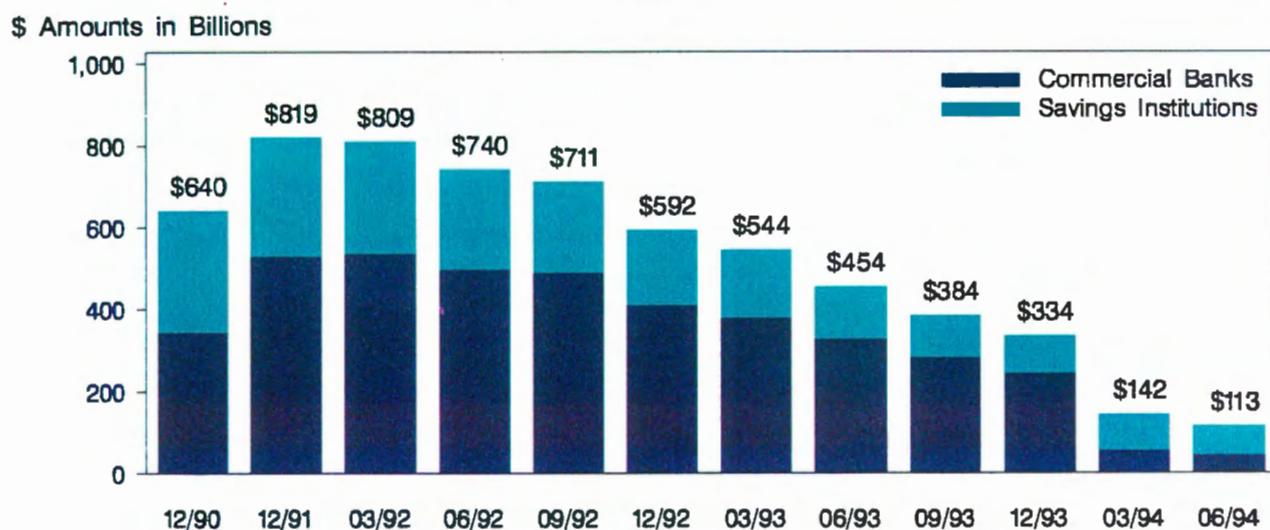
All FDIC - Insured
Institutions

Second Quarter 1994

Number of FDIC-Insured "Problem" Institutions 1990 - 1994



Assets of FDIC-Insured "Problem" Institutions 1990 - 1994



Capital Category Distribution

June 30, 1994

BIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	10,837	98.2%	\$4,012.0	97.0%
Adequately Capitalized	159	1.4%	\$118.7	2.9%
Undercapitalized	20	0.2%	\$2.0	0.0%
Significantly Undercapitalized	15	0.1%	\$1.6	0.0%
Critically Undercapitalized	7	0.1%	\$0.8	0.0%

SAIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	1,789	94.5%	\$661.3	87.4%
Adequately Capitalized	91	4.8%	\$85.7	11.3%
Undercapitalized	7	0.4%	\$2.8	0.4%
Significantly Undercapitalized	6	0.3%	\$2.6	0.3%
Critically Undercapitalized	1	0.1%	\$4.1	0.5%

Note: These tables are based solely on Call Report and Thrift Financial Report data and do not reflect supervisory upgrades or downgrades. Of the eight institutions categorized as Critically Undercapitalized, two institutions with assets of \$4.2 billion recapitalized, three institutions with assets of \$364 million closed, one institution with assets of \$32 million was in process of being merged, and one institution with assets of \$54 million was upgraded to Significantly Undercapitalized, between July 1 and August 31.

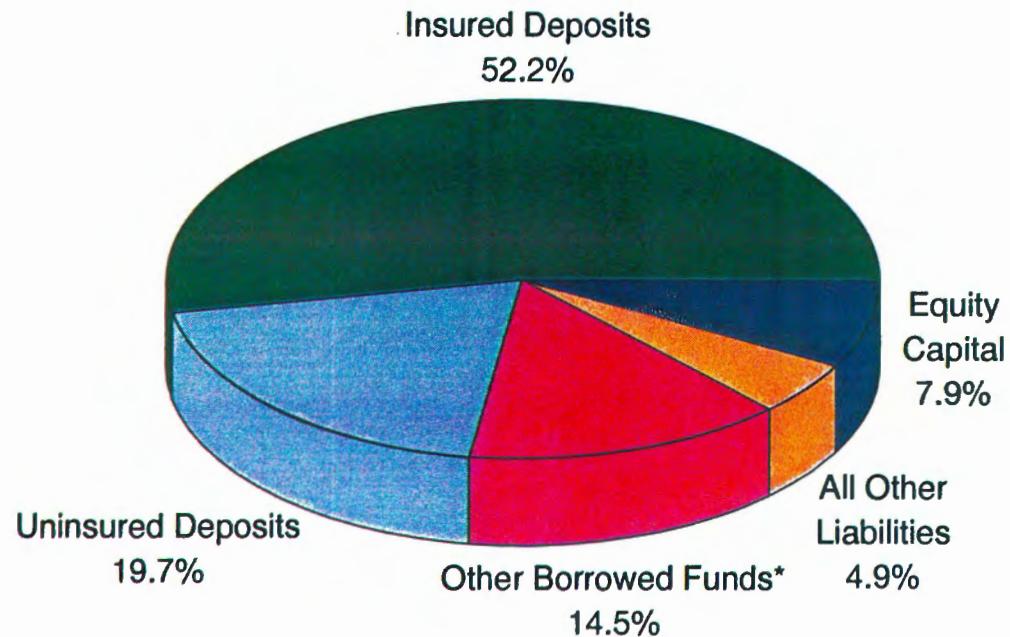
Capital Category Definitions

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

Total Liabilities and Equity Capital June 30, 1994



(\$ Billions)	6/30/94	6/30/93	% Change
Insured Deposits (Estimated)	2,569	2,577	(0.3)
BIF - Insured	1,885	1,892	(0.3)
SAIF - Insured	683	686	(0.4)
Uninsured Deposits (Estimated)	954	891	7.1
In Foreign Offices	377	312	20.8
Other Borrowed Funds*	705	572	**
All Other Liabilities	239	135	**
Subordinated Debt	40	40	0.8
Equity Capital	385	357	**
Total Liabilities and Equity Capital	4,892	4,573	7.0

*Other borrowed funds include federal funds purchased, securities sold under agreement to repurchase, FHLB and FRB borrowings and other indebtedness.

**Accounting changes affect amounts reported for June 30, 1994.
See Notes to Users.

NOTES TO USERS

This publication contains financial data and other information for depository institutions insured by the Federal Deposit Insurance Corporation (FDIC). These notes are an integral part of this publication and provide information regarding the comparability of source data and reporting differences over time. The information presented in the *FDIC Quarterly Banking Profile* is divided into the following groups of institutions:

FDIC-Insured Commercial banks (Tables I-A through V-A.)

This section covers commercial banks insured by the FDIC either through the Bank Insurance Fund (BIF) or through the Savings Association Insurance Fund (SAIF). These institutions are regulated by and submit financial reports to one of the three federal commercial bank regulators (the Board of Governors of the Federal Reserve System, the FDIC or the Office of the Comptroller of the Currency).

FDIC-Insured Savings Institutions (Tables I-B through V-B.)

This section covers savings institutions insured by either BIF or SAIF that operate under state or federal banking codes applicable to thrift institutions, except for one self-liquidating institution primarily funded by the FSLIC Resolution Fund (FRF). Savings institutions that have been placed in Resolution Trust Corporation conservatorship are also excluded from these tables while in conservatorship. The institutions covered in this section are regulated by and submit financial reports to one of two Federal regulators — the FDIC or the Office of Thrift Supervision (OTS).

DATA SOURCES

The financial information appearing in this publication is obtained primarily from the Federal Financial Institutions Examination Council (FFIEC) *Call Reports* and the OTS *Thrift Financial Reports* submitted by all FDIC-insured depository institutions. This information is stored on and retrieved from the FDIC's Financial Time Series (FTS) data base.

COMPUTATION METHODOLOGY

Certain adjustments are made to the OTS *Thrift Financial Reports* to provide closer conformance with the reporting and accounting requirements of the FFIEC *Call Reports*. The detailed schedules of the *Thrift Financial Report* reflect the consolidation of the parent thrift with all finance subsidiaries. All other subsidiaries are reported as investments on an equity basis or a cost basis. Some accounting differences exist, such as asset sales with recourse, for which the data necessary to reconcile these differences are not reported.

All asset and liability figures used in calculating performance ratios represent average amounts for the period (beginning-of-period amount plus end-of-period amount plus any interim periods, divided by the total number of periods). For "pooling-of-interest" mergers, the assets of the acquired institution(s) are included in average assets since the year-to-date income includes the results of all merged institutions. No adjustments are made for "purchase accounting" mergers. Growth rates represent the percentage change over a 12-month period in totals for institutions in the base period to totals for institutions in the current period. Tables III and IV do not provide growth rates for the "Asset Size Distribution" since many institutions migrate between size groups.

RECENT ACCOUNTING CHANGES

FASB Statement 115, "Accounting for Certain Investments in Debt and Equity Securities." Requires that securities that are not held in trading accounts be measured at either amortized cost or fair (market) value, depending on their classification category. Securities classified as held-to-maturity are to be measured on an amortized cost basis; securities classified as available-for-sale are to be measured at fair value with any unrealized appreciation or depreciation, net of tax effects, reported in a separate component of equity capital. FASB 115 must be adopted for Call Report purposes for fiscal years beginning after December 15, 1993, with earlier application permitted in certain circumstances. It is noted

that some institutions chose to adopt FASB 115 at an earlier date. Prior to the adoption of FASB 115, securities not held in trading accounts were measured at amortized cost if classified as held-to-maturity, or lower of cost or market if classified as held-for-sale.

FASB Interpretation 39, "Offsetting of Amounts Related to Certain Contracts." Covers fair value amounts recognized as assets and liabilities on the balance sheet for off-balance sheet derivative contracts under which the amounts to be received or paid or items to be exchanged depend on future events or other factors (eg., future and forward contracts, interest rate swaps, exchange rate swaps, and other conditional and exchange contracts). FASB Interpretation 39 specifies that for these types of contracts it is improper to net related assets and liabilities on financial statements, unless a right of setoff exists. A list of specific criteria must be met for the right of setoff to exist. FASB interpretation 39 must be adopted for fiscal years beginning after December 15, 1993. Prior to adoption of FASB Interpretation 39, asset and liability amounts for these types of contracts were typically reported as net amounts on the Call Report without regard to setoff.

DEFINITIONS (in alphabetical order)

Capital category distribution — each institution's capital category is calculated or estimated from its financial report and does not reflect supervisory upgrades or downgrades:

	Total Risk-Based Capital *	Tier 1 Risk-Based Capital *	Tier 1 Leverage	Tangible Equity
Well-capitalized	$\geq 10\%$ and $\geq 6\%$ and $\geq 5\%$			—
Adequately capitalized	$\geq 8\%$ and $\geq 4\%$ and $\geq 4\%$			—
Undercapitalized	$< 8\%$ or $< 4\%$ or $< 4\%$			—
Significantly undercapitalized	$< 6\%$ or $< 3\%$ or $< 3\%$			—
Critically undercapitalized	—	—	—	$\leq 2\%$

*As a percentage of risk-weighted assets.

Construction and development loans — includes loans for all property types under construction, as well as loans for land acquisition and development.

Loans secured by real estate — includes home equity loans, junior liens secured by 1-4 family residential properties and all other loans secured by real estate.

Loans to individuals — includes outstanding credit card balances and other secured and unsecured consumer loans.

Mortgage-backed securities — certificates of participation in pools of residential mortgages and collateralized mortgage obligations issued or guaranteed by government-sponsored or private enterprises. Effective 3/31/94, the full implementation of FASB 115 meant that a portion of banks' mortgage-backed securities portfolio is now reported based upon fair (market) values; previously, all mortgage-backed securities not held in trading accounts were reported at either amortized cost or lower of cost or market.

Net charge-offs — total loans and leases charged off (removed from balance sheet because of uncollectibility), less amounts recovered on loans and leases previously charged off.

Net interest margin — the difference between interest and dividends earned on interest-bearing assets and interest paid to depositors and other creditors, expressed as a percentage of average earning assets. No adjustments are made for interest income that is tax exempt.

Net operating income — income excluding discretionary transactions such as gains (or losses) on the sale of investment securities and extraordinary items. Income taxes subtracted from operating income have been adjusted to exclude the portion applicable to securities gains (or losses).

Noncurrent assets — the sum of loans, leases, debt securities and other assets that are 90 days or more past due, or in nonaccrual status. Noncurrent debt securities and other assets were not included prior to March 1991.

Noncurrent loans & leases — the sum of loans and leases 90 days or more past due, and loans and leases in nonaccrual status.

Off-balance-sheet derivatives — represents the sum of the following: interest-rate contracts, defined as: the notional value of interest-rate swaps, futures and forward contracts and option contracts; foreign-exchange-rate contracts and commodity and equity contracts (defined similarly to interest-rate contracts).

Futures and forward contracts - a contract in which the buyer agrees to purchase and the seller agrees to sell, at a specified future date, a specific quantity of underlying at a specified price or yield. These contracts exist for a variety of underlyings, including the traditional agricultural or physical commodities, as well as currencies and interest rates. Futures contracts are standardized and are traded on organized exchanges which set limits on counterparty credit exposure. Forward contracts do not have standardized terms, and are traded over the counter.

Option contracts - a contract in which the buyer acquires the right to buy from or sell to another party some specified amount of underlying at a stated price (strike price) during a period or on a specified future date, in return for compensation (such as a fee or premium). The seller is obligated to purchase or sell the underlying at the discretion of the buyer of the contract.

Swaps - an obligation between two parties to exchange a series of cash flows at periodic intervals (settlement dates), for a specified period. The cash flows of a swap are either fixed, or determined for each settlement date by multiplying the quantity of the underlying (notional principal) by specified reference rates or prices. Except for currency swaps, the notional principal is used to calculate each payment but is not exchanged. to buy from or sell to another party some specified amount of underlying at a stated price (strike price) during a period or on a specified future date, in return for compensation (such as a fee or premium). The seller is obligated to purchase or sell the underlying at the discretion of the buyer of the contract.

Other real estate owned — primarily foreclosed property. Direct and indirect investments in real estate ventures are excluded. The amount is reflected net of valuation allowances. For institutions that file a *Thrift Financial Report* (TFR), the valuation allowance

subtracted also includes allowances for other repossessed assets. Also, for TFR filers the components of other real estate owned are reported gross of valuation allowances.

"Problem" institutions — Federal regulators assign a composite rating to each financial institution, based upon an evaluation of financial and operational criteria. The rating is based on a scale of 1 to 5 in ascending order of supervisory concern. "Problem" institutions are those institutions with financial, operational, or managerial weaknesses that threaten their continued financial viability. Depending upon the degree of risk and supervisory concern, they are rated either a "4" or "5". For all BIF-member institutions, and for all SAIF-member institutions for which the FDIC is the primary federal regulator, FDIC composite ratings are used. For all SAIF-member institutions whose primary federal regulator is the OTS, the OTS composite rating is used.

Return on assets — net income (including gains or losses on securities and extraordinary items) as a percentage of average total assets. The basic yardstick of bank profitability.

Return on equity — net income (including gains or losses on securities and extraordinary items) as a percentage of average total equity capital.

Risk-weighted assets — assets adjusted for risk-based capital definitions which include on-balance-sheet as well as off-balance-sheet items multiplied by risk-weights that range from zero to 100 percent. A conversion factor is used to assign a balance sheet equivalent amount for selected off-balance-sheet accounts.

Securities — excludes securities held in trading accounts. Effective 3/31/94, the full implementation of FASB 115 meant that a portion of banks' securities portfolios is now reported based upon fair (market) values; previously, all securities not in held trading accounts were reported at either amortized cost or lower of cost or market.

Troubled real estate asset rate — noncurrent real estate loans plus other real estate owned as a percent of total real estate loans and other real estate owned.

REGIONS

Northeast — Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Puerto Rico, Rhode Island, Vermont, U.S. Virgin Islands

Southeast — Alabama, Florida, Georgia, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, West Virginia

Central — Illinois, Indiana, Kentucky, Michigan, Ohio, Wisconsin

Midwest — Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota

Southwest — Arkansas, Louisiana, New Mexico, Oklahoma, Texas

West — Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, Oregon, Pacific Islands, Utah, Washington, Wyoming