



**RESOLUTION TRUST CORPORATION**

Resolving The Crisis  
Restoring The Confidence

# STATISTICAL ABSTRACT

August 1989/ September 1995

Office of Planning,  
Research, and Statistics



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# RESOLUTION TRUST CORPORATION

## STATISTICAL ABSTRACT AUGUST 1989 - SEPTEMBER 1995

OFFICE OF PLANNING, RESEARCH, AND STATISTICS

### Introduction

This statistical abstract presents Resolution Trust Corporation (RTC) historical time series data from 1989 through September 1995, as well as resolution listings by state and institution. The first section describes the tables in this report. The second section contains a series of charts that summarize RTC activity. The charts are followed by two sets of tables: summary tables, most of which provide annual data, and more detailed tables, most of which provide quarterly data.

### Table Descriptions

#### Tables I-S and I: RTC Caseload

Tables I-S and I provide information on the number of institutions and gross assets held in conservatorship and receivership. They report the number of new conservatorships, resolutions and receivership terminations during each period, and also similar numbers cumulatively. Table I-S provides annual data, and Table I provides quarterly data.

Although the RTC did not begin its existence until August 9, 1989, the tables begin in the first quarter 1989. When the Financial Institutions Reform, Recovery and Enforcement Act (FIRREA) was proposed in February 1989, the thrift industry already

had a large number of insolvent institutions that the Federal Savings and Loan Insurance Corporation (FSLIC) was unable to resolve due to lack of funds. To minimize further losses while Congress considered the proposed legislation, the Federal Deposit Insurance Corporation (FDIC) acted as conservator for the insolvent institutions. They were declared insolvent and the FDIC took over operations at each institution. By the time FIRREA was enacted, the RTC inherited 262 conservatorships from the FDIC. In total, the RTC took over 747 institutions with \$403 billion in assets at takeover.

The conservatorship period is the first of three phases of the RTC resolution process. Chart 3 summarizes this process. The second phase of this process is the resolution itself, when the RTC fulfills the government's pledge to protect insured deposits. At resolution, the institution is closed and the RTC generally transfers the deposits to one or more healthy acquiring institutions through a process of marketing and competitive bidding.

During the third or receivership phase, the RTC is responsible for managing and selling the assets and discharging the liabilities that remain after resolution. Sales and collection proceeds and asset income are used to cover expenses and pay the remaining creditors; the RTC is by far the largest creditor.



After most of the assets have been sold in a receivership, the RTC may choose to terminate the receivership and make a final payment to its creditors. Through September 30, 1995, the RTC had terminated 261 receiverships. Dividend payments to these institutions were 70% of the original claims.

The number of receiverships shown in the tables excludes terminated receiverships; however, receivership assets include the remaining assets from terminated receiverships. When a receivership is terminated, the entity no longer exists, but the RTC typically purchases the few remaining assets at estimated market value. Thus, the assets remain on the RTC books, but the terminated receivership does not.

Note that the receivership asset balances exclude cash and investments available for the payment of expenses and dividends and cash held by the RTC or a trustee to satisfy claims related to securitizations and representations and warranties. As of September 30, 1995, these types of assets totaled \$13.1 billion.

#### Tables IIA-S, IIB-S, IIC-S and II: Asset Activity

Tables IIA-S, IIB-S, IIC-S and II report periodic asset balances and RTC liquidation activities from 1990 through the third quarter 1995. Conservatorship and receivership activity are reported separately. The tables include gross asset balances at takeover, changes in assets balances during conservatorship, resolution, and receivership, and ending balances. Activities include: new loans and purchases, sales, payments and maturities, losses at disposition, putbacks and repurchases and asset adjustments. Table IIA-S and the first three pages of Table II report total assets; the remainder of II provides the quarterly

data by asset type. Tables IIB-S and IIC-S provide summaries of RTC's asset disposition results by year.

Payments and maturities include all types of principal recoveries other than sales, including amortization, prepayments, payments at maturity, asset workout payments, recoveries from equity partnerships created through RTC sales initiatives and recoveries when subsidiaries are dissolved. They do not include interest and other earnings on assets.

Losses at disposition include all types of principal losses when the assets are liquidated, including losses from sales, writeoffs associated with asset workouts and subsidiary dissolutions, donations, and assets with an intrinsic value of zero. These losses do not include sales expenses or operating expenses such as asset management fees and holding costs.

Resolution sales are recorded at book value. The true sales price for the assets is unavailable because a single bid is received for both the assets and liabilities of the institution at resolution.

The sum of conservatorship, resolution and receivership sales plus payments and maturities for conservatorships and receiverships equals the principal recoveries from RTC's asset disposition activities. These plus the losses at disposition (conservatorship and receivership) equal the total book value reduction from asset disposition.

Under conservatorship activity, the difference between the final conservatorship balance sheet and the initial receivership balance sheet for resolved conservatorships are recorded as changes at resolution. Other changes during conservatorship include a wide variety of asset adjustments, such as

foreclosures, reclassifications, corrections, investments in assets made in preparation for sale, changes in equity of subsidiaries (due to operating and nonoperating income and expenses) and discovered assets.

Quarterly data are not available for 1989 conservatorships; thus, only annual data are reported. In 1989 and 1990, receiverships reported data for total mortgage balances and activity rather than by mortgage type (1-4 mortgages and other). Similarly, data for sales and other types of principal collections in receivership were also reported in total, not separately. Thus, data are not available by mortgage type or by collections activity until 1991. For the mortgage breakout, a simple pro-rata estimate was made for 1989 and each quarter of 1990. For the sales and other principal collections, total activity is shown under sales, and other principal collections are shown as "n/a." For both items, the breakout for 1989 through year-end 1990 was estimated in 1991, and these estimates are used in the inception-to-date figures.

Note that receivership data exclude cash and investments that are not available for sale, such as working cash, investments pledged against letters of credit, and cash set aside to fund reserves for securitizations, representations and warranties.

#### Tables III-S and III: Resolutions

Tables III-S and III present selected data for all institutions resolved by the RTC from inception through June 1995, when the RTC's authority for new takeovers expired. Table III shows gross assets, liabilities, deposits, number of deposit accounts, deposit premiums and estimated cost of resolution, by type of resolution. Table III-S shows a more limited amount of data annually for the three basic types of resolution and total resolutions.

The three basic types of resolution are purchase and assumption agreements, insured deposit transfers, and payouts. Purchase and assumptions (P&As) are transactions where deposits, certain other liabilities, and a portion of the assets are sold to one or more acquirers. Insured deposit transfers (IDTs) are transactions where the acquiring institution serves as payment agent for the RTC, establishing accounts on their books for depositors of the failed institution, and frequently acquiring some of the failed institution's assets as well. In a payout (PO), the RTC directly pays the depositors and retains all assets.

Table III provides a further breakout of P&A transactions: whole-bank transactions, where all branches are sold to one institution; Accelerated Resolution Program (ARP) transactions, which are whole-bank transactions where the institution is sold without entering into conservatorship; branch sales, where the institution is sold to multiple acquirers; and mixed deals, where multiple resolution methods were used and the largest amount of deposits was resolved as a P&A. IDTs are further broken out into whole-bank transactions, branch sales, and mixed deals.

Although the RTC offered to sell many institutions through more than one resolution type, only the winning bid resolution type is recorded.

#### Table IV: Conservatorship Balance Sheet and Income Statement

Table IV provides a quarterly summary-level balance sheet and income statement for RTC conservatorships from third quarter 1989 through second quarter 1995. It also includes loan delinquency rates. There is no summary table accompanying these data.

**RTC Legislation Summary  
(Dollars in Billions)**

Legislation	Loss Funds	Date of Enactment
Financial Institutions Reform, Recovery and Enforcement Act	\$50.1	8/9/89
RTC Funding Act of 1991	\$30.0	3/23/91
RTC Refinancing, Restructuring and Improvement Act of 1991	\$6.7	12/12/91
RTC Completion Act of 1993	\$18.3	12/17/93
Total Funds Authorized	\$105.1	
Total Funds Provided to RTC	\$91.3	

For each quarter, data are included for all conservatorships existing at the end of the quarter. Because the mix of conservatorships differs each quarter, the change in equity capital over time will not equal net income (loss) from earlier quarters. Income and expenses for institutions resolved during the quarter are not reported; income and expenses for the full quarter are included for institutions that entered the conservatorship program during the quarter.

The income statement is roughly split into operating income and loss provisions and accounting adjustments. A few items that would normally be considered non-operating are included in operating income because separate data are not available. The largest of these are non-operating losses upstreamed from subsidiaries.

**Tables V-S and V: Sources and Uses**

These tables provide annual and quarterly cash flow statements for the RTC. Sources of cash include Congressional funding, advances from the Federal Financing Bank (FFB), and recoveries from receiverships. Uses of cash include resolution funding, conservatorship advances, FFB interest payments and other uses. Beginning period and ending period cash balances are also shown. Both the periodic cash flows and cumulative cash flows are reported. The annual and quarterly figures represent the amount expended during the period. The cumulative figures represent the total expended to date, or, for borrowings, the outstanding balance.

Funds authorized by Congress are used to fill the gap between RTC outlays at

resolution and the RTC's estimated present value of net recoveries from the sale of assets of failed institutions in receivership. While most of these funds are appropriations, \$30.1 billion was raised by the Resolution Funding Corporation (Refcorp) and \$1.2 billion was contributed by the Federal Home Loan Banks.

The Resolution Trust Corporation Refinancing, Restructuring and Improvement Act of 1991 provided \$25 billion—but only for resolutions completed by April 1, 1992. On April 30, 1992, the RTC returned \$18.3 billion in loss funds (which had not been obligated by the April 1, 1992 deadline) to the Treasury. The RTC Completion Act of 1993 removed the April 1, 1992 deadline and thus made available the remaining \$18.3 billion. The RTC has received \$4.6 billion of the final \$18.3 billion, and no additional funding is expected. Tables V-S and V exclude \$556 million of this \$4.6 billion, because it was not received until October 1995.

Federal Financing Bank (FFB) borrowings provide working capital for the temporary funding of assets retained by the RTC at resolution. FFB borrowings are backed by the estimated RTC recoveries from asset sales. In addition, FFB borrowings have been used to replace high-cost liabilities and meet liquidity needs of conservatorships. The quarterly figure for FFB borrowings shows the net change during the quarter; the cumulative figure represents the outstanding balance.

Recoveries from receiverships are the payments on receivership advances (interest and principal) and the dividend payments made on RTC claims on receiverships. Dividend payments are funded through the

net cash flows from receiverships, and are affected by asset collections, income (net of expenses), and payments to other creditors. This figure includes funds received from assets that were originally owned by receiverships but that were purchased by RTC in its corporate capacity to assist in terminating receiverships.

Most resolution and receivership funding is paid at resolution to cover liabilities assumed by acquirers of deposits and to fund assets retained by the RTC. Such funding also includes receivership advances, which are typically funded during conservatorship and transferred to the receivership at resolution. In addition, it includes funds paid to buyers when they "put back" assets after purchase in cases where the receivership's internal funding was insufficient.

When institutions are resolved on the last business day of the month, funding for the resolution may not occur until the following month. Thus, for some quarters, the number of resolutions funded in these tables may differ slightly from total resolutions in other tables.

#### Tables VI-S and VI: Resolved Institutions by State and by Institution

These tables provide selected resolutions data by state. Table VI-S provides data by state, and Table VI provides data for each institution resolved by the RTC. Table VI presents the name, city, state, charter type, date of takeover, assets and deposits at takeover, date of resolution, deposits at resolution, and estimated resolution cost. In Table VI, the data are sorted by state, and totals for each state are shown.



# CHARTS



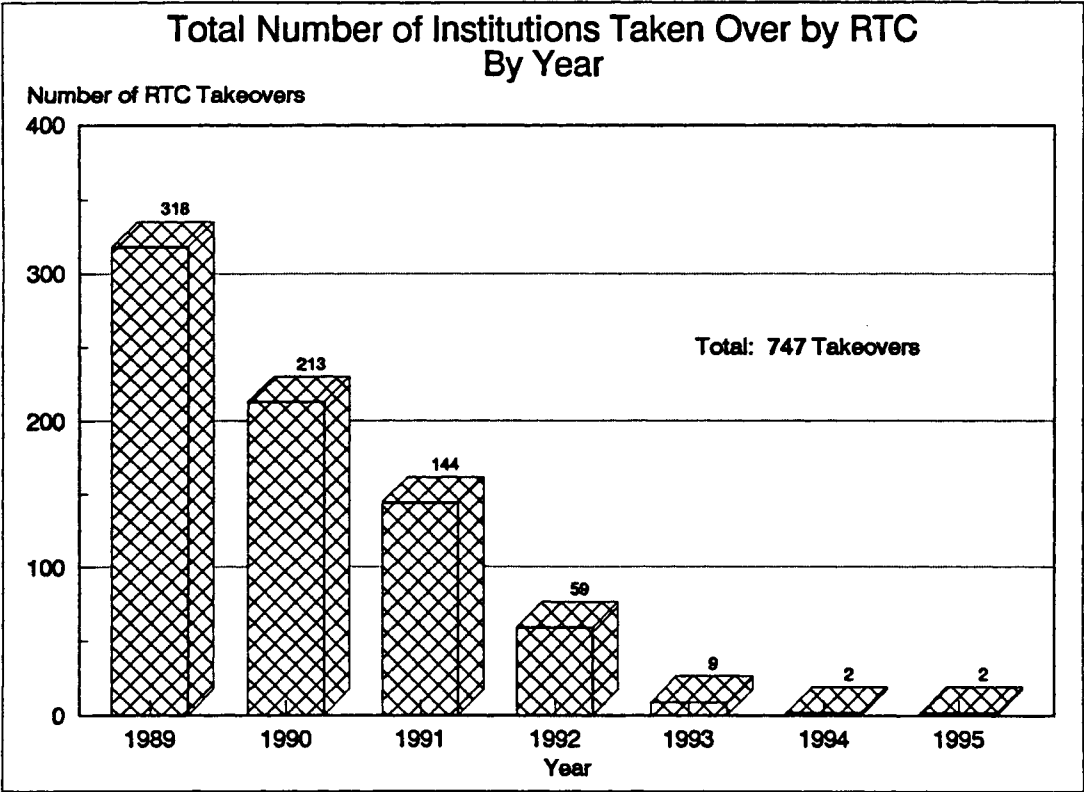


Chart 1

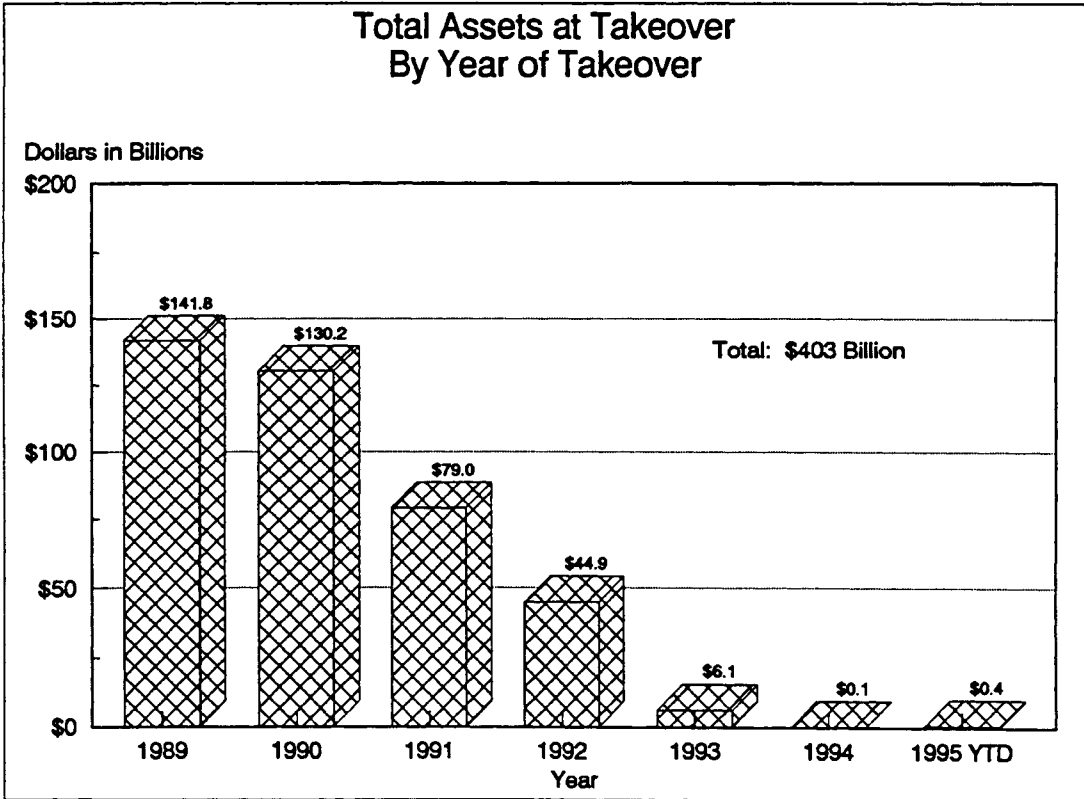


Chart 2



### Conservatorship, Resolution, and Receivership Process

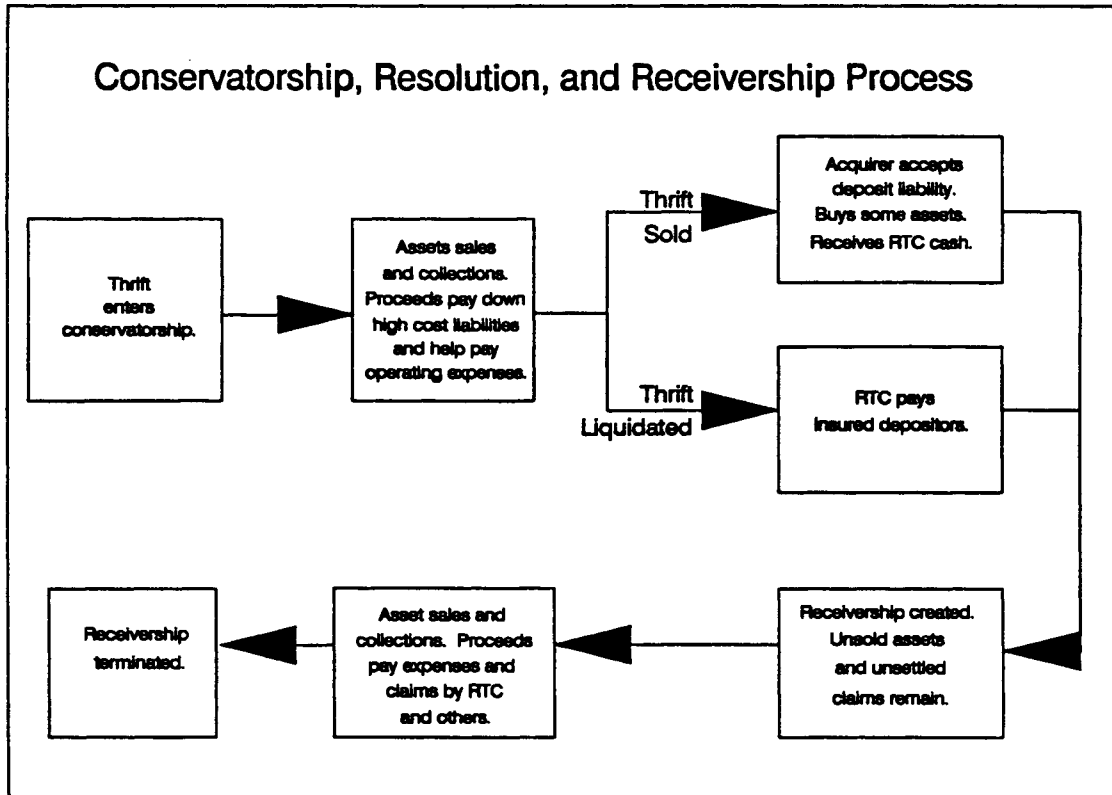


Chart 3

### Total Number of RTC Resolutions, By Year

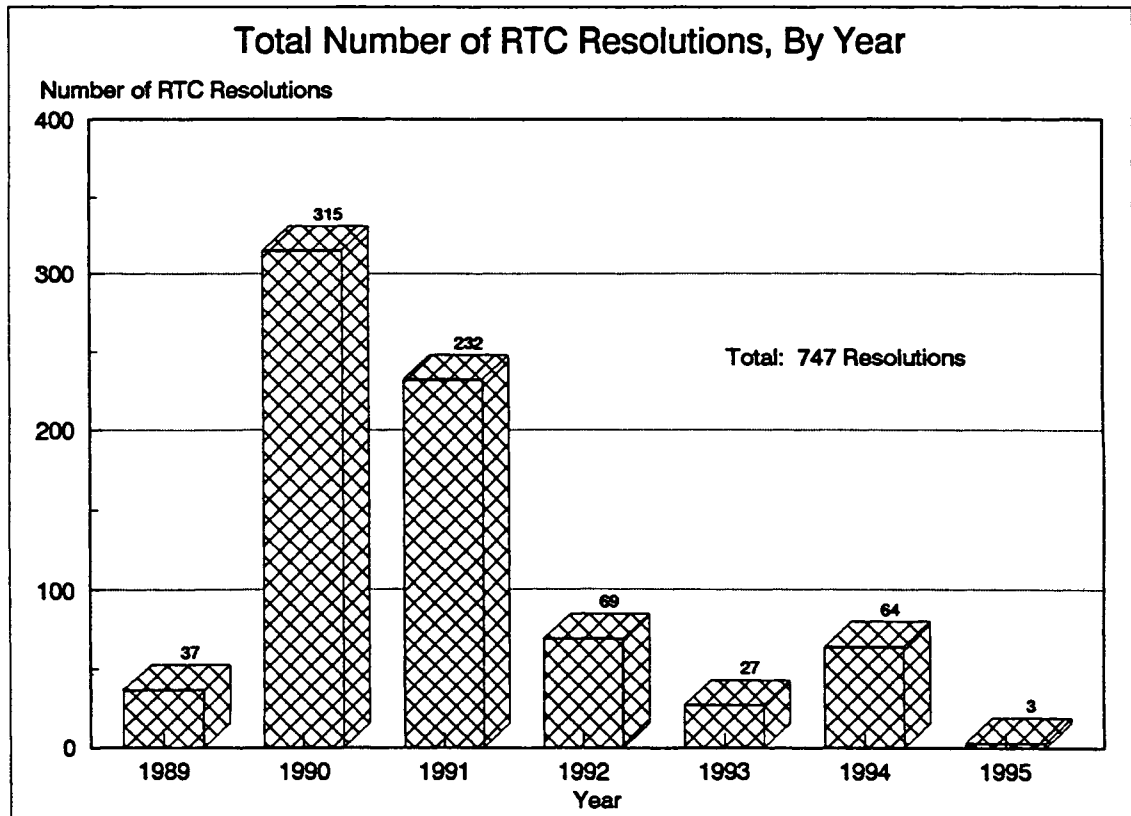


Chart 4

## Total Number of RTC Resolutions, By State

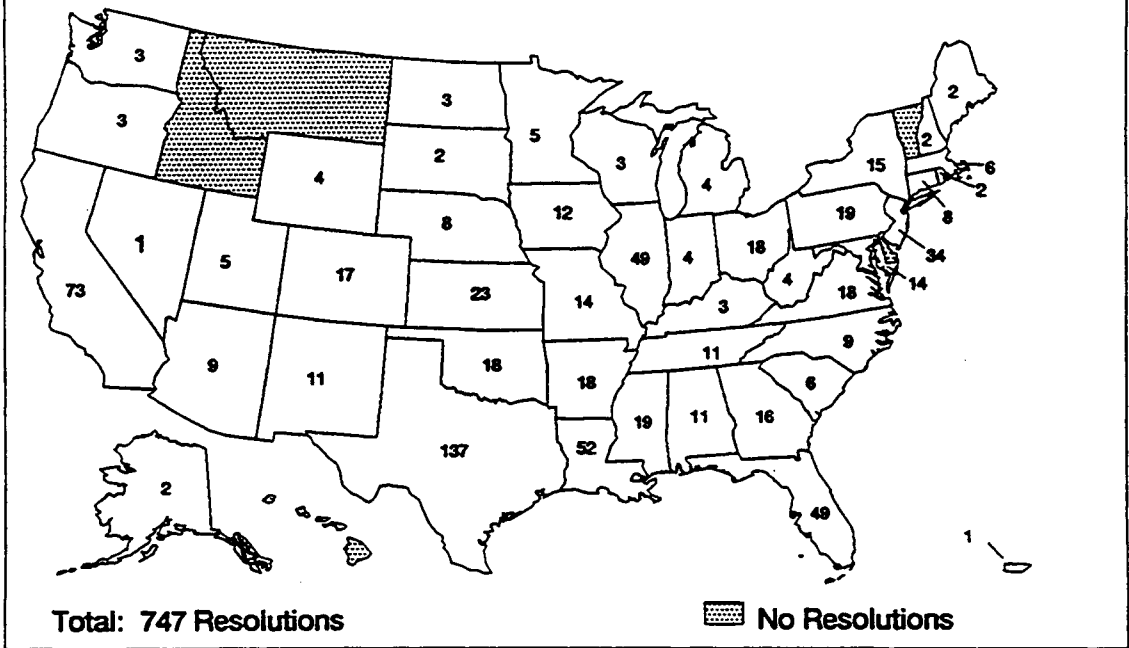
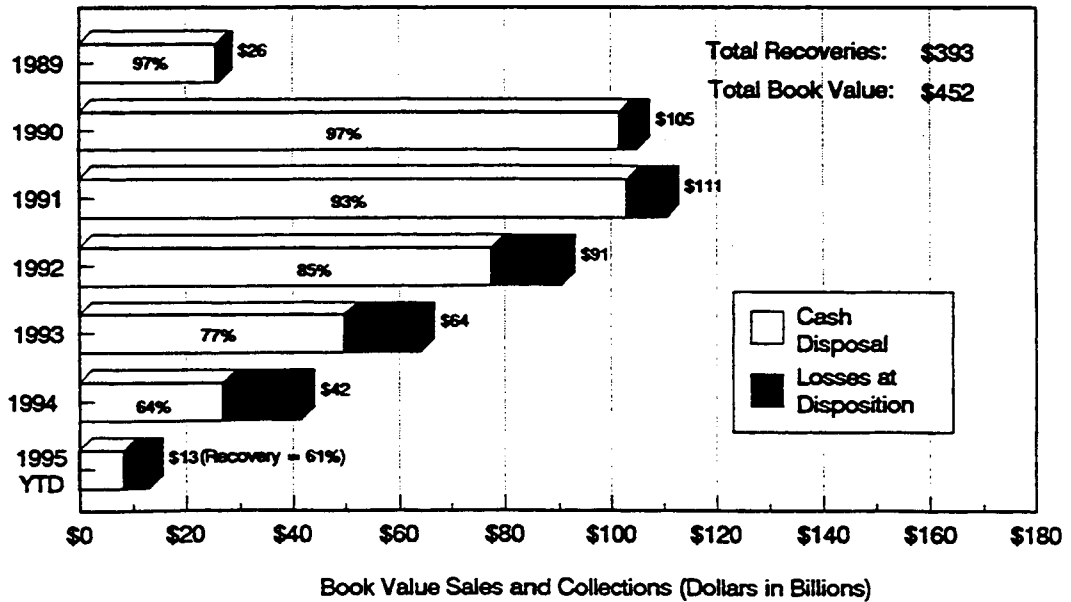


Chart 5

## RTC Book Value Reductions and Asset Recoveries By Year



Note: Dollar amounts are net of all putbacks and principal disbursements recorded to date.

Chart 6

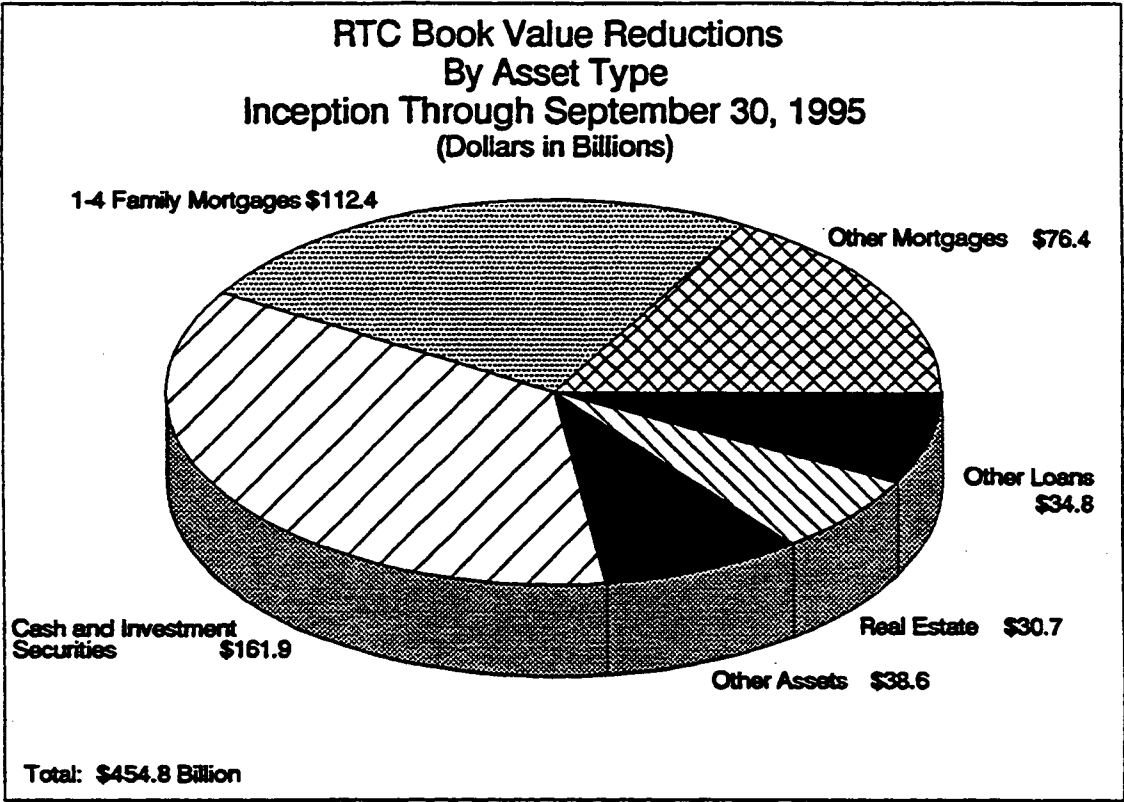


Chart 7

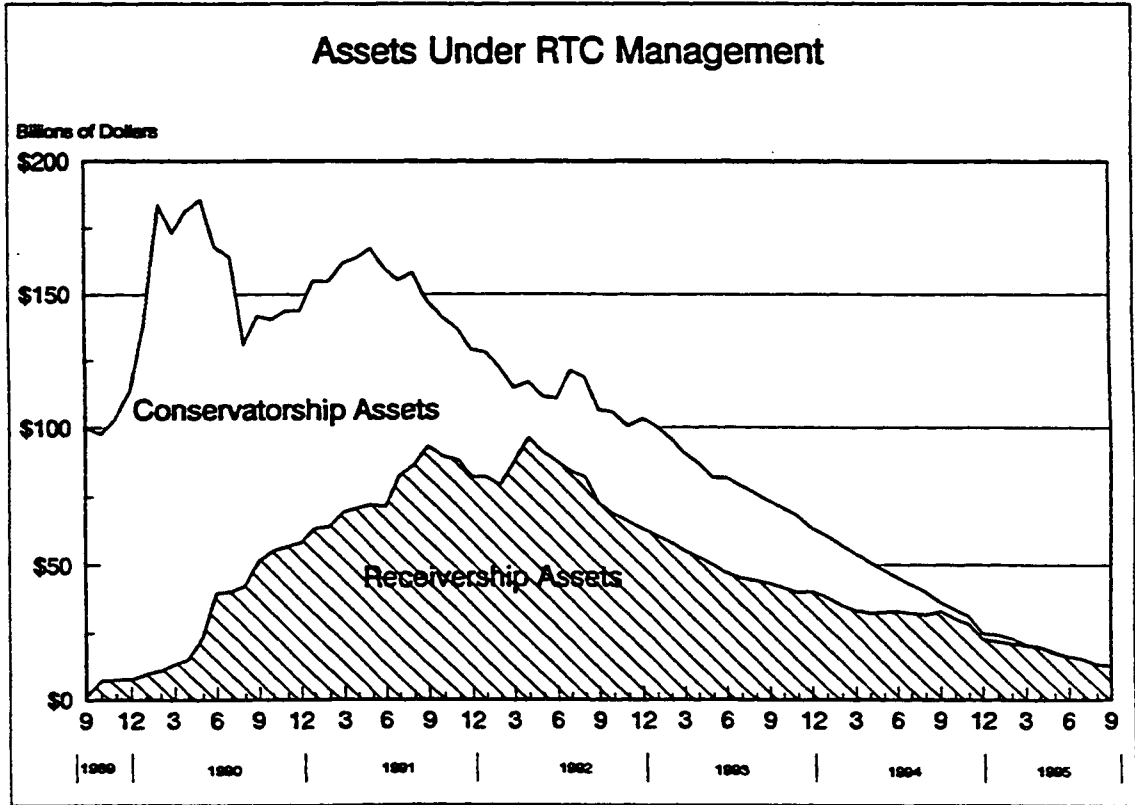


Chart 8

## **SUMMARY TABLES**



**TABLE I—S: RTC CASELOAD, 1989 – SEPTEMBER 1995**  
(Dollars in Billions)

	1989	1990	1991	1992	1993	1994	YTD 1995
<b>CONSERVATORSHIPS</b>							
No. of conservatorships at beginning of year	0	281	179	91	81	63	1
No. of conservatorships added during year	318	207	123	50	8	0	0
No. of conservatorships resolved during year	37	309	211	60	26	62	1
No. of conservatorships at end of year	281	179	91	81	63	1	0
Conservatorship assets at end of year	\$104.9	\$87.5	\$47.3	\$40.2	\$23.2	\$2.1	\$0.0
<b>RECEIVERSHIPS</b>							
No. of receiverships at beginning of year	0	37	352	584	618	604	589
No. of resolutions (new rcvs.) during year	37	315	232	69	27	64	3
No. of receiverships terminated during year	0	0	0	35	41	79	106
No. of active receiverships at end of year	37	352	584	618	604	589	486
Receivership assets at end of year	\$7.9	\$59.3	\$83.1	\$64.3	\$40.7	\$22.9	\$12.5
<b>TOTAL CASELOAD</b>							
Cumulative no. of resolutions	37	352	584	653	680	744	747
Cumulative no. of receivership terminations	0	0	0	35	76	155	261
Cumulative no. of institutions taken over	318	531	675	734	743	745	747
<b>Assets Held By RTC At End Of Year:</b>							
Cash & Securities	\$19.7	\$28.8	\$18.4	\$18.3	\$11.5	\$3.4	\$2.1
1-4 Mortgages	34.1	40.0	25.9	16.6	9.1	4.8	1.9
Other Mortgages	29.2	36.6	43.8	32.7	17.5	6.5	2.9
Other Loans	7.2	11.2	9.0	7.2	4.5	2.1	1.1
REO	14.7	18.1	17.1	12.9	6.0	2.1	1.2
Other Assets	8.0	12.0	16.2	16.8	15.3	6.0	3.3
<b>Total Assets</b>	<b>\$112.8</b>	<b>\$146.7</b>	<b>\$130.4</b>	<b>\$104.5</b>	<b>\$63.8</b>	<b>\$25.0</b>	<b>\$12.5</b>

**TABLE II A-S: RTC ASSET ACTIVITY, 1989 – SEPTEMBER 1995**  
**Total Assets**  
(Dollars in Millions)

	1989	1990	1991	1992	1993	1994	YTD 1995	Incept to Date**
<b>CONSERVATORSHIP ACTIVITY</b>								
Cons. Assets at Beginning of Period	\$0	\$104,899	\$87,467	\$47,318	\$40,211	\$23,166	\$2,067	\$0
<b>ADD</b>								
Assets of Institutions Taken Over	141,754	126,537	70,930	35,487	6,061	0	0	380,770
New Loans and Purchases	2,128	21,725	17,469	13,488	17,278	4,881	516	77,486
<b>LESS</b>								
Cons. Payments & Maturities	8,708	26,795	26,284	12,457	15,660	7,235	744	97,884
Conservatorship Sales Proceeds	13,940	32,538	28,991	21,379	14,114	2,809	368	114,139
Losses at Disposition	724	1,963	2,087	1,017	1,630	440	1	7,863
Other Changes During Cons.	4,264	11,502	2,088	66	1,241	20	(2)	19,180
Changes at Resolution	541	577	(910)	(4,885)	298	524	(26)	(3,879)
Assets of Resolved Conservatorships	10,807	92,318	70,006	26,048	7,442	14,951	1,498	223,070
Conservatorship Assets at End of Pd.	\$104,899	\$87,467	\$47,318	\$40,211	\$23,166	\$2,067	\$0	\$0
<b>RESOLUTION &amp; RCV ACTIVITY</b>								
RCV Assets at Beginning of Period	\$0	\$7,945	\$59,270	\$83,066	\$64,335	\$40,664	\$22,900	\$0
<b>ADD</b>								
Assets of Resolved Conservatorships	10,807	92,318	70,006	26,048	7,442	14,951	1,498	223,070
Assets of Other Resolved Institutions	0	3,650	8,104	9,437	44	129	426	21,790
Asset Putbacks or Repurchases	52	10,133	9,292	1,908	108	248	233	21,973
<b>LESS</b>								
Resolution Sales (Gross of Putbacks)	2,720	41,128	19,021	6,584	2,733	3,063	84	75,333
Receivership Payments & Maturities*	N/A	N/A	12,652	13,536	6,646	6,157	2,437	51,557
Receivership Sales Proceeds *	243	11,774	27,414	25,493	10,743	7,884	4,826	78,249
Losses at Disposition	1	1,501	5,399	12,207	12,942	14,415	5,259	51,724
Other Changes	(51)	373	(880)	(1,697)	(1,800)	1,574	(238)	(2,719)
Receivership Assets at End of Period	\$7,945	\$59,270	\$83,066	\$64,335	\$40,664	\$22,900	\$12,689	\$12,689
Total Assets at End of Period	\$112,844	\$146,737	\$130,384	\$104,546	\$63,830	\$24,967	\$12,689	\$12,689
<b>Memo</b>								
Rec. Rate on Sales and Collect.***	97.2%	97.0%	93.9%	85.7%	77.4%	64.6%	61.7%	86.9%

\* Sales proceeds include payments & maturities until 1991, when they are reported separately.

\*\* For receiverships, quarterly payments & maturities and sales proceeds do not sum to inception-to-date because they are not reported separately until 1991.

\*\*\* Recovery rate for inception-to-date is net of putbacks while annual recovery rates are gross of putbacks.

TABLE II B-S: RTC SALES AND COLLECTIONS BY RESOLUTION PHASE, 1989 – SEPTEMBER 1995  
(Dollars in Millions)

	1989	1990	1991	1992	1993	1994	YTD 1995	Incept to Date *
<b>CONSERVATORSHIP</b>								
Sales & Collections	\$22,648	\$59,333	\$55,275	\$33,836	\$29,774	\$10,044	\$1,112	\$212,023
Losses at Disposition	724	1,963	2,087	1,017	1,630	440	1	\$7,863
Book Value Reduction	23,372	61,297	57,363	34,853	31,404	10,484	1,113	\$219,885
Recovery Rate	96.9%	96.8%	96.4%	97.1%	94.8%	95.8%	99.9%	96.4%
<b>RESOLUTION</b>								
Sales & Collections	2,720	41,128	19,021	6,584	2,733	3,063	84	\$53,360
<b>RECEIVERSHIP</b>								
Sales & Collections	243	11,774	40,066	39,029	17,389	14,041	7,262	\$129,806
Losses at Disposition	1	1,501	5,399	12,207	12,942	14,415	5,259	\$51,724
Book Value Reduction	244	13,275	45,465	51,237	30,331	28,456	12,521	\$181,529
Recovery Rate	99.6%	88.7%	88.1%	76.2%	57.3%	49.3%	58.0%	71.5%
<b>TOTAL</b>								
Sales & Collections	25,611	112,235	114,362	79,449	49,896	27,148	8,459	\$395,188
Losses at Disposition	725	3,464	7,486	13,224	14,573	14,855	5,260	\$59,586
Book Value Reduction	\$26,336	\$115,699	\$121,848	\$92,673	\$64,469	\$42,003	\$13,719	\$454,774
Recovery Rate	97.2%	97.0%	93.9%	85.7%	77.4%	64.6%	61.7%	86.9%

\* Inception--to--date resolution sales are net of putbacks; annual resolution sales are gross of putbacks.



**TABLE II C-S: RTC SALES AND COLLECTIONS BY ASSET TYPE, 1989 – SEPTEMBER 1995**  
(Dollars in Millions)

	1989	1990	1991	1992	1993	1994	YTD 1995	Incept to Date**
<b>Cash &amp; Securities</b>								
Sales & Collections	\$13,862	\$45,345	\$45,194	\$22,908	\$19,671	\$9,990	\$1,882	\$158,298
Losses at Disposition	390	1,099	878	387	497	194	137	\$3,581
Book Value Reduction	14,252	46,444	46,072	23,295	20,167	10,185	2,019	\$161,879
Recovery Rate	97.3%	97.6%	98.1%	98.3%	97.5%	98.1%	93.2%	97.8%
<b>1-4 Mortgages*</b>								
Sales & Collections	\$4,790	\$34,122	\$40,516	\$24,452	\$10,039	\$3,462	\$2,443	\$107,994
Losses at Disposition	12	221	2,072	564	591	493	406	\$4,360
Book Value Reduction	4,802	34,343	42,588	25,016	10,630	3,955	2,849	\$112,354
Recovery Rate	99.7%	99.4%	95.1%	97.7%	94.4%	87.5%	85.7%	96.1%
<b>Other Mortgages*</b>								
Sales & Collections	\$3,117	\$14,752	\$11,504	\$15,769	\$10,158	\$5,772	\$2,026	\$57,331
Losses at Disposition	11	576	1,413	4,649	6,199	4,307	1,909	\$19,064
Book Value Reduction	3,128	15,328	12,917	20,418	16,357	10,078	3,935	\$76,396
Recovery Rate	99.7%	96.2%	89.1%	77.2%	62.1%	57.3%	51.5%	75.0%
<b>Other Loans</b>								
Sales & Collections	\$1,742	\$12,043	\$7,829	\$5,118	\$3,753	\$2,767	\$480	\$30,640
Losses at Disposition	31	459	624	622	976	946	473	\$4,132
Book Value Reduction	1,773	12,502	8,453	5,740	4,729	3,713	954	\$34,772
Recovery Rate	98.2%	96.3%	92.6%	89.2%	79.4%	74.5%	50.4%	88.1%
<b>Real Estate Owned</b>								
Sales & Collections	\$1,468	\$2,576	\$3,820	\$3,696	\$3,537	\$1,519	\$496	\$16,939
Losses at Disposition	298	912	1,952	3,563	4,291	2,307	477	\$13,799
Book Value Reduction	1,766	3,488	5,772	7,259	7,828	3,826	972	\$30,737
Recovery Rate	83.1%	73.9%	66.2%	50.9%	45.2%	39.7%	51.0%	55.1%
<b>Other Assets</b>								
Sales & Collections	\$632	\$3,397	\$5,499	\$7,507	\$2,739	\$3,638	\$1,133	\$23,987
Losses at Disposition	(17)	198	547	3,438	2,018	6,608	1,857	\$14,650
Book Value Reduction	614	3,595	6,046	10,945	4,757	10,246	2,990	\$38,636
Recovery Rate	102.8%	94.5%	90.9%	68.6%	57.6%	35.5%	37.9%	62.1%
<b>TOTAL ASSETS</b>								
Sales & Collections	\$25,611	\$112,235	\$114,362	\$79,449	\$49,896	\$27,148	\$8,459	\$395,188
Losses at Disposition	725	3,464	7,486	13,224	14,573	14,855	5,260	\$59,586
Book Value Reduction	26,336	115,699	121,848	92,673	64,469	42,003	13,719	\$454,774
Recovery Rate	97.2%	97.0%	93.9%	85.7%	77.4%	64.6%	61.7%	86.9%

\* Prior to 1991, 1-4 Family Mortgages were combined with Other Mortgages. For 1989-1990, these data are estimates.

\*\* Inception-to-date resolution sales are net of putbacks; annual resolution sales are gross of putbacks.

**TABLE III—S: SUMMARY OF RTC RESOLUTIONS, 1989 – JUNE 1995**  
(Dollars in Billions)

Type of Transaction*	1989	1990	1991	1992	1993	1994	1995	Total
<b>P&amp;A</b>								
Number of Institutions	7	172	165	63	26	61	3	497
Total Assets at Resolution	\$8.6	\$77.8	\$61.0	\$35.2	\$7.4	\$15.2	\$1.7	\$206.8
% of Assets Passed	21.0%	29.1%	23.1%	15.4%	36.8%	19.7%	4.8%	24.0%
Total Deposits at Resolution	\$7.8	\$68.5	\$53.6	\$27.4	\$7.9	\$14.3	\$1.8	\$181.2
No. of Deposit Accounts (000s)	907	8,343	5,959	3,063	1,065	1,904	160	21,401
Estimated Cost of Resolution	\$4.3	\$24.2	\$23.3	\$6.6	\$1.9	\$6.7	\$0.3	\$67.3
Est. Savings over Payout Cost	\$0.2	\$1.4	\$0.7	\$0.7	\$0.3	\$1.1	\$0.2	\$4.6
Est.Savings/Core Deposits	4.0%	2.7%	1.7%	2.9%	5.1%	8.9%	10.7%	3.2%
<b>IDT</b>								
Number of Institutions	26	96	34	2	0	0	0	158
Total Assets at Resolution	\$2.0	\$13.5	\$14.6	\$0.1	\$0.0	\$0.0	\$0.0	\$30.2
% of Assets Passed	19.6%	9.6%	14.1%	2.6%	0.0%	0.0%	0.0%	12.4%
Total Deposits at Resolution	\$2.5	\$13.7	\$14.7	\$0.1	\$0.0	\$0.0	\$0.0	\$31.0
No. of Deposit Accounts (000s)	197	1,515	1,266	7	0	0	0	2,985
Estimated Cost of Resolution	\$1.4	\$8.1	\$6.7	\$0.0	\$0.0	\$0.0	\$0.0	\$16.3
Est. Savings over Payout Cost	\$0.0	\$0.1	\$0.1	\$0.0	\$0.0	\$0.0	\$0.0	\$0.1
Est.Savings/Core Deposits	0.8%	0.6%	0.7%	0.4%	0.0%	0.0%	0.0%	0.7%
<b>PAYOUT</b>								
Number of Institutions	4	47	33	4	1	3	0	92
Total Assets at Resolution	\$0.2	\$4.7	\$2.5	\$0.2	\$0.1	\$0.1	\$0.0	\$7.8
% of Assets Passed	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total Deposits at Resolution	\$0.3	\$5.0	\$2.9	\$0.1	\$0.0	\$0.0	\$0.0	\$8.4
No. of Deposit Accounts (000s)	25	299	281	10	1	3	0	619
Estimated Cost of Resolution	\$0.2	\$3.9	\$2.3	\$0.1	\$0.0	\$0.0	\$0.0	\$6.5
Est. Savings over Payout Cost	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0
Est.Savings/Core Deposits	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total During Year</b>								
Number of Institutions	37	315	232	69	27	64	3	747
Total Assets at Resolution	\$10.8	\$96.0	\$78.1	\$35.5	\$7.5	\$15.3	\$1.7	\$244.9
% of Assets Passed	20.4%	24.9%	20.7%	15.3%	36.4%	19.5%	4.8%	21.8%
Total Deposits at Resolution	\$10.5	\$87.2	\$71.2	\$27.6	\$7.9	\$14.3	\$1.8	\$220.6
No. of Deposit Accounts (000s)	1,130	10,156	7,506	3,081	1,065	1,907	160	25,005
Estimated Cost of Resolution	\$5.9	\$36.2	\$32.3	\$6.6	\$2.0	\$6.7	\$0.3	\$90.1
Est. Savings over Payout Cost	\$0.2	\$1.5	\$0.8	\$0.7	\$0.3	\$1.1	\$0.2	\$4.7
Est.Savings/Core Deposits	3.3%	2.3%	1.5%	2.9%	5.1%	8.9%	10.7%	2.8%

\*Type of Transaction

IDT=Insured Deposit Transfer

PA=Purchase of Assets and Assumption of Liabilities

PO=Insured Deposit Payoff

**There is no corresponding summary table for Table IV.**

**TABLE V-S: SOURCES & USES OF CASH, 1989 – SEPTEMBER 1995**  
(Dollars in Billions)

	1989	1990	1991	1992	1993	1994	YTD 1995
<b>YEARLY ACTIVITY</b>							
Beginning Cash Balance	\$0.0	\$4.5	\$4.9	\$8.8	\$2.8	\$6.4	\$4.0
<b>Sources of Cash:</b>							
Funding Authorized by Congress	24.5	18.5	37.0	6.7	(0.0)	4.0	0.0
FFB Borrowing Outstanding	0.0	53.0	4.0	(19.8)	(6.7)	(7.6)	(9.7)
Recoveries from RCV Assets	0.0	8.3	36.5	37.7	17.5	13.1	10.0
Total Sources	24.5	79.8	77.5	24.5	10.9	9.5	0.3
<b>Uses of Cash:</b>							
Resolution/Receivership Funding	9.9	79.7	73.9	27.0	6.6	17.7	2.4
Conservatorship Advances Outstanding	10.1	(1.0)	(4.1)	1.8	(0.2)	(6.5)	(0.0)
FFB Interest Payments	0.0	0.9	3.9	2.2	1.0	1.1	0.9
Other Uses (Net)	0.0	(0.1)	(0.1)	(0.4)	(0.2)	(0.4)	0.0
Total Uses	20.0	79.4	73.6	30.6	7.3	11.9	3.3
Estimated Loss Funds Used	5.9	36.2	32.3	6.6	2.0	6.7	0.3
Total Working Capital	14.1	43.2	41.3	23.9	5.3	5.2	3.0
Sources minus Uses	4.5	0.4	3.9	(6.0)	3.6	(2.4)	(3.0)
Ending Cash Balance	\$4.5	\$4.9	\$8.8	\$2.8	\$6.4	\$4.0	\$0.9
<b>INCEPTION TO DATE</b>							
Beginning Cash Balance	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0
<b>Sources of Cash:</b>							
Funding Authorized by Congress	24.5	43.0	80.1	86.8	86.8	90.8	90.8
FFB Borrowing Outstanding	0.0	53.0	57.0	37.2	30.5	22.9	13.2
Recoveries from RCV Assets	0.0	8.3	44.8	82.4	100.0	113.1	123.1
Total Sources	24.5	104.3	181.9	206.4	217.3	226.8	227.0
<b>Uses of Cash:</b>							
Resolution/Receivership Funding	9.9	89.6	163.6	190.6	197.2	214.9	217.4
Conservatorship Advances Outstanding	10.1	9.0	4.9	6.8	6.5	0.0	(0.0)
FFB Interest Payments	0.0	0.9	4.8	6.9	8.0	9.0	9.9
Other Uses (Net)	0.0	(0.1)	(0.2)	(0.6)	(0.8)	(1.2)	(1.1)
Total Uses	20.0	99.4	173.1	203.6	210.9	222.8	226.1
Estimated Loss Funds Used	5.9	42.1	74.4	81.1	83.0	89.8	90.1
Total Working Capital	14.1	57.3	98.6	122.5	127.8	133.1	136.0
Sources minus Uses	4.5	4.9	8.8	2.8	6.4	4.0	0.9
Ending Cash Balance	\$4.5	\$4.9	\$8.8	\$2.8	\$6.4	\$4.0	\$0.9
Memo: No. of Resolutions Funded	37	352	584	653	680	744	747

**TABLE VI-S: SUMMARY DATA ON RTC RESOLUTIONS BY STATE, 1989 – JUNE 1995**  
(Dollars in Millions)

State	Total Number	Deposits at Takeover	No. Deposit Accounts (Thousands)	Assets at Takeover	Estimated Resolution Cost at 12/31/94
Alabama	11	\$3,254	498	\$3,999	\$512
Alaska	2	273	43	313	205
Arizona	9	15,083	1,715	19,399	5,858
Arkansa	18	3,806	460	4,569	2,340
California	73	63,986	3,922	85,697	12,035
Colorado	17	3,234	288	4,028	1,921
Connecticut	8	839	107	1,029	191
Florida	49	28,461	2,583	35,169	6,779
Georgia	16	3,289	504	4,422	596
Illinois	49	10,358	1,346	12,081	1,469
Indiana	4	338	52	349	50
Iowa	12	2,685	394	3,194	296
Kansas	23	9,398	680	16,605	2,099
Kentucky	3	483	75	484	51
Louisiana	52	8,933	870	9,365	4,031
Maine	2	116	19	131	29
Maryland	14	5,556	842	8,046	1,450
Massachusetts	6	4,764	442	6,456	1,373
Michigan	4	882	135	1,294	92
Minnesota	5	2,579	380	3,705	979
Mississippi	19	2,108	218	2,608	679
Missouri	14	7,353	1,104	7,797	1,546
Nebraska	8	1,520	214	1,823	549
Nevada	1	246	19	252	11
New Hampshire	2	278	38	364	54
New Jersey	34	17,806	2,230	24,504	3,819
New Mexico	11	3,631	283	4,234	1,992
New York	15	13,903	1,762	14,779	3,155
North Carolina	9	2,648	350	3,300	412
North Dakota	3	728	105	1,157	166
Ohio	18	7,148	991	8,986	664
Oklahoma	18	4,068	510	5,129	722
Oregon	3	4,587	628	7,021	393
Pennsylvania	19	13,293	1,866	17,999	3,196
Puerto Rico	1	1,255	141	1,667	327
Rhode Island	2	1,761	239	1,967	100
South Carolina	6	1,265	166	1,437	179
South Dakota	2	213	32	198	36
Tennessee	11	1,487	135	1,813	322
Texas	137	48,171	3,437	57,574	26,266
Utah	5	2,054	334	2,990	548
Virginia	18	9,176	993	11,548	2,327
Washington	3	1,546	113	2,079	127
West Virginia	4	211	33	248	20
Wisconsin	3	415	94	453	94
Wyoming	4	251	39	309	41
<b>Total</b>	<b>747</b>	<b>\$315,441</b>	<b>31,431</b>	<b>\$402,571</b>	<b>\$90,099</b>

## **DETAILED TABLES**



**TABLE I: RTC CASELOAD, 1989 – SEPTEMBER 1995**  
(Dollars in Billions)

	1989				1990			
	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
<b>CONSERVATORSHIPS</b>								
No. of conservatorships at beginning of quarter	0	175	232	256	281	350	247	206
No. of conservatorships added during quarter	175	57	48	38	84	52	36	35
No. of conservatorships resolved during quarter	0	0	24	13	15	155	77	62
No. of conservatorships at end of quarter	175	232	256	281	350	247	206	179
Conservatorship assets at end of quarter	\$80.7	\$101.6	\$101.7	\$104.9	\$163.3	\$127.2	\$90.8	\$87.5
<b>RECEIVERSHIPS</b>								
No. of receiverships at beginning of quarter	0	0	0	24	37	52	207	286
No. of resolutions (new rcvs.) during quarter	0	0	24	13	15	155	79	66
No. of receiverships terminated during quarter	0	0	0	0	0	0	0	0
No. of active receiverships at end of quarter	0	0	24	37	52	207	286	352
Receivership assets at end of quarter	\$0.0	\$0.0	\$1.3	\$7.9	\$12.3	\$37.9	\$51.8	\$59.3
<b>TOTAL CASELOAD</b>								
Cumulative no. of resolutions	0	0	24	37	52	207	286	352
Cumulative no. of receivership terminations	0	0	0	0	0	0	0	0
Cumulative no. of institutions taken over	175	232	280	318	402	454	492	531
<b>Assets Held By RTC At End Of Quarter:</b>								
Cash & Securities			N/A	\$19.7	\$43.1	\$38.4	\$29.9	\$28.8
1-4 Mortgages			N/A	34.1	51.7	44.6	37.4	40.0
Other Mortgages			N/A	29.2	37.3	36.3	34.1	36.6
Other Loans			N/A	7.2	14.9	13.7	10.8	11.2
REO			N/A	14.7	16.7	18.3	18.3	18.1
Other Assets			N/A	8.0	11.9	13.7	12.2	12.0
Total Assets			\$103.0	\$112.8	\$175.6	\$165.1	\$142.6	\$146.7



**TABLE I: RTC CASELOAD, 1989 – SEPTEMBER 1995**  
(Dollars in Billions)

	1991				1992			
	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
<b>CONSERVATORSHIPS</b>								
No. of conservatorships at beginning of quarter	179	204	193	97	91	50	60	69
No. of conservatorships added during quarter	44	44	21	14	10	17	10	13
No. of conservatorships resolved during quarter	19	55	117	20	51	7	1	1
No. of conservatorships at end of quarter	204	193	97	91	50	60	69	81
Conservatorship assets at end of quarter	\$92.5	\$88.9	\$54.1	\$47.3	\$27.1	\$23.2	\$34.0	\$40.2
<b>RECEIVERSHIPS</b>								
No. of receiverships at beginning of quarter	352	374	430	563	584	640	651	625
No. of resolutions (new rcvs.) during quarter	22	56	133	21	56	11	1	1
No. of receiverships terminated during quarter	0	0	0	0	0	0	27	8
No. of active receiverships at end of quarter	374	430	563	584	640	651	625	618
Receivership assets at end of quarter	\$69.5	\$72.7	\$95.3	\$83.1	\$88.8	\$88.8	\$73.1	\$64.3
<b>TOTAL CASELOAD</b>								
Cumulative no. of resolutions	374	430	563	584	640	651	652	653
Cumulative no. of receivership terminations	0	0	0	0	0	0	27	35
Cumulative no. of institutions taken over	578	623	660	675	690	711	721	734
<b>Assets Held By RTC At End Of Quarter:</b>								
Cash & Securities	\$29.9	\$29.3	\$22.8	\$18.4	\$14.4	\$13.9	\$14.2	\$18.3
1-4 Mortgages	41.9	38.9	36.1	25.9	21.4	17.7	18.3	16.6
Other Mortgages	42.7	43.2	43.6	43.8	41.3	38.5	36.6	32.7
Other Loans	13.6	12.9	10.3	9.0	8.0	6.9	6.7	7.2
REO	19.2	21.4	19.4	17.1	15.3	14.4	13.9	12.9
Other Assets	14.8	16.0	17.1	16.2	15.5	20.7	17.4	16.8
<b>Total Assets</b>	<b>\$162.1</b>	<b>\$161.6</b>	<b>\$149.4</b>	<b>\$130.4</b>	<b>\$115.9</b>	<b>\$112.0</b>	<b>\$107.1</b>	<b>\$104.5</b>

**TABLE I: RTC CASELOAD, 1989 – SEPTEMBER 1995**  
(Dollars in Billions)

	1993				1994			
	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
<b>CONSERVATORSHIPS</b>								
No. of conservatorships at beginning of quarter	81	84	83	68	63	48	18	2
No. of conservatorships added during quarter	4	2	2	0	0	0	0	0
No. of conservatorships resolved during quarter	1	3	17	5	15	30	16	1
No. of conservatorships at end of quarter	84	83	68	63	48	18	2	1
Conservatorship assets at end of quarter	\$35.7	\$34.9	\$30.2	\$23.2	\$20.8	\$12.6	\$3.6	\$2.1
<b>RECEIVERSHIPS</b>								
No. of receiverships at beginning of quarter	618	616	614	616	604	606	621	612
No. of resolutions (new rcvs.) during quarter	1	3	18	5	15	31	16	2
No. of receiverships terminated during quarter	3	5	16	17	13	16	25	25
No. of active receiverships at end of quarter	616	614	616	604	606	621	612	589
Receivership assets at end of quarter	\$56.0	\$47.8	\$44.0	\$40.7	\$34.0	\$32.7	\$32.7	\$22.9
<b>TOTAL CASELOAD</b>								
Cumulative no. of resolutions	654	657	675	680	695	726	742	744
Cumulative no. of receivership terminations	38	43	59	76	89	105	130	155
Cumulative no. of institutions taken over	738	740	743	743	743	744	744	745
<b>Assets Held By RTC At End Of Quarter:</b>								
Cash & Securities	\$16.1	\$15.8	\$14.2	\$11.5	\$10.4	\$7.5	\$5.2	\$3.4
1-4 Mortgages	12.7	11.4	10.4	9.1	8.2	7.3	6.3	4.8
Other Mortgages	28.6	23.9	20.9	17.5	14.1	12.0	10.4	6.5
Other Loans	6.9	5.8	5.3	4.5	4.0	3.8	3.1	2.1
REO	11.0	9.4	7.6	6.0	4.8	3.7	2.8	2.1
Other Assets	16.4	16.3	15.8	15.3	13.4	11.0	8.6	6.0
<b>Total Assets</b>	<b>\$91.7</b>	<b>\$82.6</b>	<b>\$74.2</b>	<b>\$63.8</b>	<b>\$54.9</b>	<b>\$45.3</b>	<b>\$36.4</b>	<b>\$25.0</b>

**TABLE I: RTC CASELOAD, 1989 – SEPTEMBER 1995**  
(Dollars in Billions)

	1995		
	1st Qtr	2nd Qtr	3rd Qtr
<b>CONSERVATORSHIPS</b>			
No. of conservatorships at beginning of quarter	1	0	0
No. of conservatorships added during quarter	0	0	0
No. of conservatorships resolved during quarter	1	0	0
No. of conservatorships at end of quarter	0	0	0
Conservatorship assets at end of quarter	\$0.3	\$0.0	\$0.0
<b>RECEIVERSHIPS</b>			
No. of receiverships at beginning of quarter	589	549	517
No. of resolutions (new rcvs.) during quarter	1	2	0
No. of receiverships terminated during quarter	41	34	31
No. of active receiverships at end of quarter	549	517	486
Receivership assets at end of quarter	\$20.5	\$16.0	\$12.5
<b>TOTAL CASELOAD</b>			
Cumulative no. of resolutions	745	747	747
Cumulative no. of receivership terminations	196	230	261
Cumulative no. of institutions taken over	745	747	747
<b>Assets Held By RTC At End Of Quarter:</b>			
Cash & Securities	\$2.6	\$2.1	\$2.1
1-4 Mortgages	4.1	2.3	1.9
Other Mortgages	5.2	4.1	2.9
Other Loans	1.8	1.5	1.1
REO	1.7	1.5	1.2
Other Assets	5.4	4.6	3.3
Total Assets	\$20.9	\$16.0	\$12.5

**TABLE II: RTC ASSET ACTIVITY, 1989 – SEPTEMBER 1995**  
**Total Assets**  
(Dollars in Millions)

	1989	1990				1991		
		1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr
<b>CONSERVATORSHIP ACTIVITY</b>								
Cons. Assets at Beginning of Period	\$0	\$104,899	\$163,350	\$127,182	\$90,763	\$87,467	\$92,502	\$88,850
<b>ADD</b>								
Assets of Institutions Taken Over	141,754	78,256	24,940	7,722	15,618	32,114	20,436	12,082
New Loans and Purchases	2,128	8,380	5,833	4,026	3,485	3,763	4,603	5,299
<b>LESS</b>								
Cons. Payments & Maturities	8,708	6,750	7,910	7,569	4,567	5,693	7,156	8,328
Conservatorship Sales Proceeds	13,940	7,296	10,525	8,054	6,664	6,892	7,854	6,662
Losses at Disposition	724	486	621	421	436	558	684	463
Other Changes During Cons.	4,264	5,617	3,193	1,503	1,190	538	930	509
Changes at Resolution	541	(77)	338	(77)	393	14	(646)	(421)
Assets of Resolved Conservatorships	10,807	8,113	44,355	30,697	9,152	17,146	12,712	36,579
Conservatorship Assets at End of Pd.	\$104,899	\$163,350	\$127,182	\$90,763	\$87,467	\$92,502	\$88,850	\$54,111
<b>RESOLUTION &amp; RCV ACTIVITY</b>								
RCV Assets at Beginning of Period	\$0	\$7,945	\$12,290	\$37,893	\$51,844	\$59,270	\$69,549	\$72,733
<b>ADD</b>								
Assets of Resolved Conservatorships	10,807	8,113	44,355	30,697	9,152	17,146	12,712	36,579
Assets of Other Resolved Institutions	0	0	0	18	3,632	3,487	38	3,540
Asset Putbacks or Repurchases	52	168	787	1,778	7,400	1,804	2,540	3,778
<b>LESS</b>								
Resolution Sales (Gross of Putbacks)	2,720	3,646	18,125	13,922	5,434	5,948	3,778	7,524
Receivership Payments & Maturities	N/A	N/A	N/A	N/A	N/A	1,745	2,727	3,711
Receivership Sales Proceeds *	243	276	1,280	4,390	5,828	3,868	5,643	8,195
Losses at Disposition	1	17	57	301	1,126	892	1,224	1,104
Other Changes	(51)	(3)	76	(71)	371	(295)	(1,266)	844
Receivership Assets at End of Period	\$7,945	\$12,290	\$37,893	\$51,844	\$59,270	\$69,549	\$72,733	\$95,251
Total Assets at End of Period	\$112,844	\$175,640	\$165,075	\$142,608	\$146,737	\$162,051	\$161,583	\$149,363
<b>Memo</b>								
Recovery Rate on Sales and Collect.	97.2%	97.3%	98.2%	97.9%	93.5%	94.3%	93.4%	95.6%

\* Includes both Payments & Maturities and Sales Proceeds until 1991 when they are reported separately.

**TABLE II: RTC ASSET ACTIVITY, 1989 – SEPTEMBER 1995**  
**Total Assets**  
(Dollars in Millions)

	1991 4th Qtr	1992				1993		
		1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr
<b>CONSERVATORSHIP ACTIVITY</b>								
Cons. Assets at Beginning of Period	\$54,111	\$47,318	\$27,130	\$23,196	\$33,989	\$40,211	\$35,677	\$34,868
<b>ADD</b>								
Assets of Institutions Taken Over	6,298	1,140	4,499	17,187	12,662	2,094	3,834	133
New Loans and Purchases	3,803	3,132	1,137	3,767	5,451	5,386	4,253	5,739
<b>LESS</b>								
Cons. Payments & Maturities	5,107	5,241	1,875	2,447	2,894	4,703	3,748	4,523
Conservatorship Sales Proceeds	7,583	4,705	3,111	5,480	8,082	6,777	2,843	3,400
Losses at Disposition	382	247	126	223	422	303	506	585
Other Changes During Cons.	110	(471)	(466)	722	280	223	1,096	(163)
Changes at Resolution	144	(138)	(4,773)	24	2	(1)	(13)	(46)
Assets of Resolved Conservatorships	3,569	14,875	9,695	1,266	211	10	715	2,248
Conservatorship Assets at End of Pd.	\$47,318	\$27,130	\$23,196	\$33,989	\$40,211	\$35,677	\$34,868	\$30,193
<b>RESOLUTION &amp; RCV ACTIVITY</b>								
RCV Assets at Beginning of Period	\$95,251	\$83,066	\$88,812	\$88,812	\$73,083	\$64,335	\$56,017	\$47,775
<b>ADD</b>								
Assets of Resolved Conservatorships	3,569	14,875	9,695	1,266	211	10	715	2,248
Assets of Other Resolved Institutions	1,040	6,164	3,273	0	0	0	0	44
Asset Putbacks or Repurchases	1,170	383	554	643	329	67	(3)	18
<b>LESS</b>								
Resolution Sales (Gross of Putbacks)	1,770	4,042	2,270	61	211	9	491	788
Receivership Payments & Maturities	4,470	3,511	2,814	5,999	1,213	1,835	1,773	1,666
Receivership Sales Proceeds	9,708	5,605	7,677	7,199	5,013	4,024	3,932	1,238
Losses at Disposition	2,179	2,250	2,156	4,411	3,390	2,782	3,633	2,949
Other Changes	(162)	269	(1,394)	(32)	(540)	(256)	(875)	(557)
Receivership Assets at End of Period	\$83,066	\$88,812	\$88,812	\$73,083	\$64,335	\$56,017	\$47,775	\$44,000
Total Assets at End of Period	\$130,384	\$115,941	\$112,008	\$107,071	\$104,546	\$91,694	\$82,643	\$74,193
<b>Memo</b>								
Recovery Rate on Sales and Collect.	91.8%	90.2%	88.6%	82.1%	82.0%	84.9%	75.5%	76.7%

**TABLE II: RTC ASSET ACTIVITY, 1989 – SEPTEMBER 1995**  
**Total Assets**  
(Dollars in Millions)

	1993 4th Qtr	1994				1995*			Incept to Date**
		1st Qtr	2d Qtr	3rd Qtr	4th Qtr	1st Qtr	2d Qtr	3rd Qtr	
<b>CONSERVATORSHIP ACTIVITY</b>									
Cons. Assets at Beginning of Period	\$30,193	\$23,166	\$20,840	\$12,558	\$3,629	\$2,067	\$324	\$0	\$0
<b>ADD</b>									
Assets of Institutions Taken Over	0	0	0	0	0	0	0	0	\$380,770
New Loans and Purchases	1,901	1,314	1,537	1,689	341	510	6	0	\$77,486
<b>LESS</b>									
Cons. Payments & Maturities	2,686	2,163	2,224	1,783	1,064	690	54	0	\$97,884
Conservatorship Sales Proceeds	1,093	513	709	538	1,050	334	34	0	\$114,139
Losses at Disposition	236	114	43	77	206	2	(2)	0	\$7,863
Other Changes During Cons.	84	168	103	166	(417)	(10)	9	0	\$19,180
Changes at Resolution	358	(12)	535	2	(0)	(29)	3	0	(\$3,879)
Assets of Resolved Conservatorships	4,470	694	6,206	8,051	0	1,266	232	0	\$223,070
Conservatorship Assets at End of Pd.	\$23,166	\$20,840	\$12,558	\$3,629	\$2,067	\$324	\$0	\$0	\$0
<b>RESOLUTION &amp; RCV ACTIVITY</b>									
RCV Assets at Beginning of Period	\$44,000	\$40,664	\$34,011	\$32,705	\$32,749	\$22,900	\$20,526	\$16,206	\$0
<b>ADD</b>									
Assets of Resolved Conservatorships	4,470	694	6,206	8,051	0	1,266	232	0	\$223,070
Assets of Other Resolved Institutions	0	0	85	0	44	0	426	0	\$21,790
Asset Putbacks or Repurchases	25	27	73	62	86	61	96	76	\$21,973
<b>LESS</b>									
Resolution Sales (Gross of Putbacks)	1,444	168	1,276	1,618	0	44	40	0	\$75,333
Receivership Payments & Maturities	1,372	1,258	1,439	1,787	1,674	967	669	800	\$51,557
Receivership Sales Proceeds	1,548	1,555	929	1,190	4,211	1,144	2,777	905	\$78,249
Losses at Disposition	3,578	4,521	3,333	2,729	3,832	1,585	1,681	1,993	\$51,724
Other Changes	(112)	(127)	692	745	264	(40)	(93)	(105)	(\$2,719)
Receivership Assets at End of Period	\$40,664	\$34,011	\$32,705	\$32,749	\$22,900	\$20,526	\$16,206	\$12,689	\$12,689
Total Assets at End of Period	\$63,830	\$54,851	\$45,263	\$36,378	\$24,967	\$20,850	\$16,206	\$12,689	\$12,689
<b>Memo</b>									
Rec. Rate on Sales and Collect.***	68.1%	55.0%	66.1%	71.1%	66.5%	66.7%	68.0%	46.1%	86.9%

\* The 1995 conservatorship balances include assets of one institution resolved on 11/18/94.

\*\* For receiverships, quarterly payments & maturities and sales proceeds do not sum to inception-to-date because they are not reported separately until 1991.

\*\*\* Recovery rate for inception-to-date is net of putbacks while quarterly recovery rates are gross of putbacks.

**TABLE II: RTC ASSET ACTIVITY, 1989 – SEPTEMBER 1995**  
**Cash and Securities**  
(Dollars in Millions)

	1989	1990				1991		
		1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr
<b>CONSERVATORSHIP ACTIVITY</b>								
Cons. Assets at Beginning of Period	\$0	\$19,548	\$42,689	\$34,571	\$24,960	\$24,310	\$25,333	\$24,348
<b>ADD</b>								
Assets of Institutions Taken Over	33,203	30,007	8,265	1,914	4,294	9,074	6,342	2,969
New Loans and Purchases	141	2,649	4,110	2,777	2,826	3,097	3,449	4,460
<b>LESS</b>								
Cons. Payments & Maturities	2,238	2,665	3,356	4,113	2,330	3,259	3,955	5,793
Conservatorship Sales Proceeds	10,770	5,449	7,593	4,583	3,982	4,292	4,589	2,393
Losses at Disposition	390	271	337	96	223	322	143	21
Other Changes During Cons.	(1,116)	(296)	1,671	(912)	175	(175)	(293)	(222)
Changes at Resolution	482	135	839	647	63	714	(87)	668
Assets of Resolved Conservatorships	1,033	1,290	6,696	5,775	995	2,737	2,469	8,376
Conservatorship Assets at End of Pd.	\$19,548	\$42,689	\$34,571	\$24,960	\$24,310	\$25,333	\$24,348	\$14,749
<b>RESOLUTION &amp; RCV ACTIVITY</b>								
RCV Assets at Beginning of Period	\$0	\$178	\$427	\$3,808	\$4,908	\$4,456	\$4,571	\$4,929
<b>ADD</b>								
Assets of Resolved Conservatorships	1,033	1,290	6,696	5,775	995	2,737	2,469	8,376
Assets of Other Resolved Institutions	0	0	0	5	820	578	8	1,076
Asset Putbacks or Repurchases	0	0	0	29	21	12	2	286
<b>LESS</b>								
Resolution Sales (Gross of Putbacks)	794	1,040	3,083	2,990	1,229	1,891	1,126	4,465
Receivership Payments & Maturities	N/A	N/A	N/A	N/A	N/A	329	305	919
Receivership Sales Proceeds *	60	24	247	1,469	1,189	885	527	981
Losses at Disposition	0	0	(0)	95	75	116	169	23
Other Changes	1	(24)	(14)	154	(206)	(10)	(6)	237
Receivership Assets at End of Period	\$178	\$427	\$3,808	\$4,908	\$4,456	\$4,571	\$4,929	\$8,041
Total Assets at End of Period	\$19,725	\$43,116	\$38,379	\$29,868	\$28,767	\$29,904	\$29,277	\$22,790
<b>Memo</b>								
Recovery Rate on Sales and Collect.	97.3%	97.1%	97.7%	98.6%	96.7%	96.1%	97.1%	99.7%

\* Includes both Payments & Maturities and Sales Proceeds until 1991 when they are reported separately.

**TABLE II: RTC ASSET ACTIVITY, 1989 – SEPTEMBER 1995**  
**Cash and Securities**  
(Dollars in Millions)

	1991 4th Qtr	1992				1993		
		1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr
<b>CONSERVATORSHIP ACTIVITY</b>								
Cons. Assets at Beginning of Period	\$14,749	\$12,168	\$7,486	\$7,390	\$8,788	\$14,162	\$12,736	\$12,884
<b>ADD</b>								
Assets of Institutions Taken Over	989	209	1,154	3,251	3,346	158	1,087	17
New Loans and Purchases	3,027	2,389	989	3,133	4,370	4,050	3,188	4,419
<b>LESS</b>								
Cons. Payments & Maturities	3,112	2,938	1,011	1,193	1,404	3,207	2,572	3,105
Conservatorship Sales Proceeds	3,288	1,765	656	3,443	2,659	2,363	509	2,017
Losses at Disposition	(56)	(35)	(6)	(211)	(33)	(54)	0	(2)
Other Changes During Cons.	(520)	(129)	(572)	487	(1,740)	118	585	151
Changes at Resolution	3	(52)	230	(6)	0	0	36	37
Assets of Resolved Conservatorships	772	2,793	920	80	53	0	424	956
Conservatorship Assets at End of Pd.	\$12,168	\$7,486	\$7,390	\$8,788	\$14,162	\$12,736	\$12,884	\$11,057
<b>RESOLUTION &amp; RCV ACTIVITY</b>								
RCV Assets at Beginning of Period	\$8,041	\$6,211	\$6,958	\$6,496	\$5,386	\$4,111	\$3,356	\$2,946
<b>ADD</b>								
Assets of Resolved Conservatorships	772	2,793	920	80	53	0	424	956
Assets of Other Resolved Institutions	322	1,127	663	0	0	0	0	4
Asset Putbacks or Repurchases	73	10	40	66	6	0	0	0
<b>LESS</b>								
Resolution Sales (Gross of Putbacks)	942	2,235	1,181	51	53	0	423	686
Receivership Payments & Maturities	1,232	139	364	454	663	98	307	86
Receivership Sales Proceeds	911	937	637	667	458	524	205	160
Losses at Disposition	140	177	74	244	177	293	134	9
Other Changes	(229)	(305)	(171)	(159)	(17)	(160)	(235)	(150)
Receivership Assets at End of Period	\$6,211	\$6,958	\$6,496	\$5,386	\$4,111	\$3,356	\$2,946	\$3,114
Total Assets at End of Period	\$18,379	\$14,445	\$13,886	\$14,174	\$18,273	\$16,091	\$15,830	\$14,171
<b>Memo</b>								
Recovery Rate on Sales and Collect.	99.1%	98.3%	98.3%	99.4%	97.3%	96.3%	96.8%	99.9%



**TABLE II: RTC ASSET ACTIVITY, 1989 – SEPTEMBER 1995**  
**Cash and Securities**  
(Dollars in Millions)

	1993 4th Qtr	1994				1995*			Incept to Date**
		1st Qtr	2d Qtr	3rd Qtr	4th Qtr	1st Qtr	2d Qtr	3rd Qtr	
<b>CONSERVATORSHIP ACTIVITY</b>									
Cons. Assets at Beginning of Period	\$11,057	\$7,840	\$7,088	\$3,309	\$1,173	\$761	\$128	\$0	\$0
<b>ADD</b>									
Assets of Institutions Taken Over	0	0	0	0	0	0	0	0	\$106,280
New Loans and Purchases	1,282	721	990	1,328	236	494	4	0	\$54,132
<b>LESS</b>									
Cons. Payments & Maturities	1,461	1,298	1,467	1,234	434	608	35	0	\$52,789
Conservatorship Sales Proceeds	395	59	280	194	201	49	24	0	\$61,554
Losses at Disposition	33	(1)	5	2	8	0	(2)	0	\$1,451
Other Changes During Cons.	(117)	(46)	(11)	6	6	(3)	(0)	0	(\$2,952)
Changes at Resolution	715	9	647	78	(0)	(3)	8	0	\$5,164
Assets of Resolved Conservatorships	2,010	154	2,380	1,950	0	476	68	0	\$42,406
Conservatorship Assets at End of Pd.	\$7,840	\$7,088	\$3,309	\$1,173	\$761	\$128	\$0	\$0	\$0
<b>RESOLUTION &amp; RCV ACTIVITY</b>									
RCV Assets at Beginning of Period	\$3,114	\$3,615	\$3,330	\$4,236	\$3,979	\$2,603	\$2,432	\$2,119	\$0
<b>ADD</b>									
Assets of Resolved Conservatorships	2,010	154	2,380	1,950	0	476	68	0	\$42,406
Assets of Other Resolved Institutions	0	0	58	0	0	0	68	0	\$4,728
Asset Putbacks or Repurchases	0	0	0	1	9	0	0	0	\$555
<b>LESS</b>									
Resolution Sales (Gross of Putbacks)	1,425	101	1,094	1,214	0	13	40	0	\$26,077
Receivership Payments & Maturities	75	78	105	499	240	347	105	157	\$8,931
Receivership Sales Proceeds	51	279	291	233	690	197	257	51	\$9,502
Losses at Disposition	83	25	58	31	67	5	14	120	\$2,130
Other Changes	(125)	(44)	(15)	231	388	85	33	(314)	(\$1,056)
Receivership Assets at End of Period	\$3,615	\$3,330	\$4,236	\$3,979	\$2,603	\$2,432	\$2,119	\$2,105	\$2,105
Total Assets at End of Period	\$11,455	\$10,417	\$7,545	\$5,151	\$3,364	\$2,560	\$2,119	\$2,105	\$2,105
<b>Memo</b>									
Rec. Rate on Sales and Collect.***	96.7%	98.7%	98.1%	99.0%	95.4%	99.6%	97.6%	63.3%	97.8%

\* The 1995 conservatorship balances include assets of one institution resolved on 11/18/94.

\*\* For receiverships, quarterly payments & maturities and sales proceeds do not sum to inception-to-date because they are not reported separately until 1991.

\*\*\* Recovery rate for inception-to-date is net of putbacks while quarterly recovery rates are gross of putbacks.

**TABLE II: RTC ASSET ACTIVITY, 1989 – SEPTEMBER 1995**  
**1–4 Family Mortgages\***  
(Dollars in Millions)

	1989	1990				1991		
		1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr *	2nd Qtr	3rd Qtr
<b>CONSERVATORSHIP ACTIVITY</b>								
Cons. Assets at Beginning of Period	\$0	\$32,827	\$49,992	\$37,441	\$25,506	\$23,786	\$24,533	\$21,787
<b>ADD</b>								
Assets of Institutions Taken Over	38,513	22,165	6,083	1,993	4,009	8,421	4,919	3,919
New Loans and Purchases	688	2,524	587	289	79	173	424	391
<b>LESS</b>								
Cons. Payments & Maturities	2,994	1,564	1,744	1,534	800	771	1,407	1,010
Conservatorship Sales Proceeds	1,145	835	1,969	1,338	1,791	1,832	1,901	3,016
Losses at Disposition	12	6	17	47	31	124	74	196
Other Changes During Cons.	(1,265)	2,336	269	99	162	127	97	71
Changes at Resolution	1,572	343	644	430	670	207	(794)	(343)
Assets of Resolved Conservatorships	1,917	2,441	14,578	10,767	2,355	4,785	5,403	8,441
Conservatorship Assets at End of Pd.	\$32,827	\$49,992	\$37,441	\$25,506	\$23,786	\$24,533	\$21,787	\$13,706
<b>RESOLUTION &amp; RCV ACTIVITY</b>								
RCV Assets at Beginning of Period	\$0	\$1,244	\$1,740	\$7,208	\$11,881	\$16,198	\$17,396	\$17,119
<b>ADD</b>								
Assets of Resolved Conservatorships	1,917	2,441	14,578	10,767	2,355	4,785	5,403	8,441
Assets of Other Resolved Institutions	0	0	0	9	1,648	1,851	13	1,652
Asset Putbacks or Repurchases	9	87	568	922	4,558	790	1,761	1,973
<b>LESS</b>								
Resolution Sales (Gross of Putbacks)	578	1,946	9,483	6,055	2,689	2,842	2,417	1,484
Receivership Payments & Maturities	N/A	N/A	N/A	N/A	N/A	778	1,199	929
Receivership Sales Proceeds **	73	48	232	810	1,286	2,239	3,500	4,392
Losses at Disposition	1	3	3	17	98	454	464	321
Other Changes	30	36	(40)	143	171	(83)	(126)	(357)
Receivership Assets at End of Period	\$1,244	\$1,740	\$7,208	\$11,881	\$16,198	\$17,396	\$17,119	\$22,416
Total Assets at End of Period	\$34,071	\$51,732	\$44,649	\$37,388	\$39,984	\$41,928	\$38,906	\$36,123
<b>Memo</b>								
Recovery Rate on Sales and Collect.	99.7%	99.8%	99.8%	99.3%	98.1%	93.6%	95.1%	95.4%

\* Prior to 1991, 1–4 Family Mortgages were combined with Other Mortgages. For 1989–1990, these data are estimates.

\*\* Includes both Payments & Maturities and Sales Proceeds until 1991 when they are reported separately.

**TABLE II: RTC ASSET ACTIVITY, 1989 – SEPTEMBER 1995**  
**1–4 Family Mortgages\***  
(Dollars in Millions)

	1991 4th Qtr	1992				1993		
		1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr
<b>CONSERVATORSHIP ACTIVITY</b>								
Cons. Assets at Beginning of Period	\$13,706	\$10,949	\$5,562	\$5,025	\$9,123	\$9,318	\$6,846	\$7,003
<b>ADD</b>								
Assets of Institutions Taken Over	1,660	317	1,766	6,308	4,257	393	1,425	34
New Loans and Purchases	358	421	39	413	851	445	561	435
<b>LESS</b>								
Cons. Payments & Maturities	921	916	451	660	768	513	431	409
Conservatorship Sales Proceeds	2,417	1,863	1,278	1,117	2,954	2,752	1,226	709
Losses at Disposition	42	(1)	25	47	44	18	2	21
Other Changes During Cons.	488	(55)	141	486	1,083	21	102	(172)
Changes at Resolution	(24)	(75)	(1)	(0)	0	0	(6)	(7)
Assets of Resolved Conservatorships	931	3,477	447	313	63	6	73	555
Conservatorship Assets at End of Pd.	\$10,949	\$5,562	\$5,025	\$9,123	\$9,318	\$6,846	\$7,003	\$5,958
<b>RESOLUTION &amp; RCV ACTIVITY</b>								
RCV Assets at Beginning of Period	\$22,416	\$14,993	\$15,806	\$12,666	\$9,223	\$7,322	\$5,892	\$4,404
<b>ADD</b>								
Assets of Resolved Conservatorships	931	3,477	447	313	63	6	73	555
Assets of Other Resolved Institutions	302	2,199	1,266	0	0	0	0	22
Asset Putbacks or Repurchases	428	139	131	116	132	12	32	8
<b>LESS</b>								
Resolution Sales (Gross of Putbacks)	563	654	152	0	63	5	53	57
Receivership Payments & Maturities	978	1,269	769	877	452	322	303	281
Receivership Sales Proceeds	5,921	1,931	4,154	2,613	1,512	949	883	130
Losses at Disposition	396	244	63	158	(14)	62	265	72
Other Changes	1,226	905	(153)	225	82	109	89	(3)
Receivership Assets at End of Period	\$14,993	\$15,806	\$12,666	\$9,223	\$7,322	\$5,892	\$4,404	\$4,453
Total Assets at End of Period	\$25,942	\$21,368	\$17,691	\$18,346	\$16,640	\$12,738	\$11,408	\$10,410
<b>Memo</b>								
Recovery Rate on Sales and Collect.	96.1%	96.5%	98.7%	96.3%	99.5%	98.3%	91.6%	94.4%

**TABLE II: RTC ASSET ACTIVITY, 1989 – SEPTEMBER 1995**  
**1–4 Family Mortgages\***  
(Dollars in Millions)

	1993 4th Qtr	1994				1995*			Incept to Date**
		1st Qtr	2d Qtr	3rd Qtr	4th Qtr	1st Qtr	2d Qtr	3rd Qtr	
<b>CONSERVATORSHIP ACTIVITY</b>									
Cons. Assets at Beginning of Period	\$5,958	\$5,038	\$4,489	\$3,285	\$1,059	\$801	\$102	\$0	\$0
<b>ADD</b>									
Assets of Institutions Taken Over	0	0	0	0	0	0	0	0	\$106,182
New Loans and Purchases	21	18	9	6	5	4	1	0	\$8,739
<b>LESS</b>									
Cons. Payments & Maturities	393	293	198	90	31	17	4	0	\$17,919
Conservatorship Sales Proceeds	128	31	112	141	212	87	9	0	\$28,863
Losses at Disposition	3	1	0	17	13	7	0	0	\$747
Other Changes During Cons.	112	126	21	27	6	(3)	0	0	\$4,280
Changes at Resolution	33	(0)	22	(1)	(0)	(2)	0	0	\$2,669
Assets of Resolved Conservatorships	271	117	859	1,958	0	596	89	0	\$60,444
Conservatorship Assets at End of Pd.	\$5,038	\$4,489	\$3,285	\$1,059	\$801	\$102	\$0	\$0	\$0
<b>RESOLUTION &amp; RCV ACTIVITY</b>									
RCV Assets at Beginning of Period	\$4,453	\$4,046	\$3,696	\$4,014	\$5,291	\$4,039	\$4,020	\$2,406	\$0
<b>ADD</b>									
Assets of Resolved Conservatorships	271	117	859	1,958	0	596	89	0	\$60,444
Assets of Other Resolved Institutions **	0	0	2	0	11	0	108	0	\$9,083
Asset Putbacks or Repurchases **	16	8	18	15	47	19	25	16	\$11,830
<b>LESS</b>									
Resolution Sales (Gross of Putbacks) **	0	25	87	56	0	0	0	0	\$29,208
Receivership Payments & Maturities **	274	217	195	188	175	106	94	75	\$11,610
Receivership Sales Proceeds **	221	47	124	267	973	402	1,471	178	\$32,224
Losses at Disposition **	147	22	66	133	240	90	156	153	\$3,613
Other Changes **	52	163	90	54	(79)	36	115	44	\$2,730
Receivership Assets at End of Period	\$4,046	\$3,696	\$4,014	\$5,291	\$4,039	\$4,020	\$2,406	\$1,972	\$1,972
Total Assets at End of Period	\$9,085	\$8,186	\$7,299	\$6,349	\$4,840	\$4,122	\$2,406	\$1,972	\$1,972
<b>Memo</b>									
Rec. Rate on Sales and Collect.***	87.1%	96.4%	91.5%	83.2%	84.6%	86.3%	91.0%	62.3%	96.1%

\* The 1995 conservatorship balances include assets of one institution resolved on 11/18/94.

\*\* For receiverships, quarterly payments & maturities and sales proceeds do not sum to inception-to-date because they are not reported separately until 1991.

\*\*\* Recovery rate for inception-to-date is net of putbacks while quarterly recovery rates are gross of putbacks.

**TABLE II: RTC ASSET ACTIVITY, 1989 – SEPTEMBER 1995**  
**Other Mortgages\***  
(Dollars in Millions)

	1989	1990				1991		
		1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr *	2nd Qtr	3rd Qtr
<b>CONSERVATORSHIP ACTIVITY</b>								
Cons. Assets at Beginning of Period	\$0	\$25,472	\$31,747	\$23,898	\$17,572	\$17,823	\$19,211	\$18,854
<b>ADD</b>								
Assets of Institutions Taken Over	33,535	9,763	3,436	2,023	3,441	8,336	2,798	3,211
New Loans and Purchases	151	297	230	98	97	67	69	49
<b>LESS</b>								
Cons. Payments & Maturities	2,039	1,277	1,377	955	617	753	706	757
Conservatorship Sales Proceeds	83	67	159	50	169	56	300	292
Losses at Disposition	11	6	7	2	14	10	48	24
Other Changes During Cons.	3,179	1,045	587	1,321	263	419	105	(33)
Changes at Resolution	(1,789)	(731)	(1,434)	(923)	(787)	858	27	(119)
Assets of Resolved Conservatorships	4,691	2,119	10,819	7,042	3,009	4,918	2,039	8,728
Conservatorship Assets at End of Pd.	\$25,472	\$31,747	\$23,898	\$17,572	\$17,823	\$19,211	\$18,854	\$12,465
<b>RESOLUTION &amp; RCV ACTIVITY</b>								
RCV Assets at Beginning of Period	\$0	\$3,716	\$5,538	\$12,443	\$16,496	\$18,791	\$23,444	\$24,298
<b>ADD</b>								
Assets of Resolved Conservatorships	4,691	2,119	10,819	7,042	3,009	4,918	2,039	8,728
Assets of Other Resolved Institutions	0	0	0	3	569	493	0	358
Asset Putbacks or Repurchases	19	67	175	353	1,666	278	289	1,254
<b>LESS</b>								
Resolution Sales (Gross of Putbacks)	950	189	3,224	2,695	1,011	682	77	899
Receivership Payments & Maturities	N/A	N/A	N/A	N/A	N/A	138	413	710
Receivership Sales Proceeds **	46	69	615	723	1,555	127	588	1,505
Losses at Disposition	(0)	2	(12)	66	490	144	212	233
Other Changes	(2)	104	263	(139)	(105)	(54)	184	195
Receivership Assets at End of Period	\$3,716	\$5,538	\$12,443	\$16,496	\$18,791	\$23,444	\$24,298	\$31,096
Total Assets at End of Period	\$29,188	\$37,285	\$36,340	\$34,068	\$36,614	\$42,655	\$43,153	\$43,561
<b>Memo</b>								
Recovery Rate on Sales and Collect.	99.7%	99.5%	100.1%	98.5%	86.9%	91.9%	88.9%	94.2%

\* Prior to 1991, 1–4 Family Mortgages were combined with Other Mortgages. For 1989–1990, these data are estimates.

\*\* Includes both Payments & Maturities and Sales Proceeds until 1991 when they are reported separately.

**TABLE II: RTC ASSET ACTIVITY, 1989 – SEPTEMBER 1995**  
**Other Mortgages\***  
(Dollars in Millions)

	1991	1992				1993		
	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr
<b>CONSERVATORSHIP ACTIVITY</b>								
Cons. Assets at Beginning of Period	\$12,465	\$12,505	\$6,900	\$5,969	\$8,481	\$7,689	\$7,184	\$6,376
<b>ADD</b>								
Assets of Institutions Taken Over	2,387	346	872	4,267	1,809	686	958	61
New Loans and Purchases	32	34	38	53	59	215	62	61
<b>LESS</b>								
Cons. Payments & Maturities	627	501	277	378	303	310	238	246
Conservatorship Sales Proceeds	1,359	218	508	505	1,741	799	670	302
Losses at Disposition	198	53	39	346	349	205	372	372
Other Changes During Cons.	(424)	(70)	164	9	197	89	447	(148)
Changes at Resolution	(61)	(191)	137	23	(1)	0	(36)	(15)
Assets of Resolved Conservatorships	680	5,473	717	546	72	2	137	267
Conservatorship Assets at End of Pd.	\$12,505	\$6,900	\$5,969	\$8,481	\$7,689	\$7,184	\$6,376	\$5,475
<b>RESOLUTION &amp; RCV ACTIVITY</b>								
RCV Assets at Beginning of Period	\$31,096	\$31,326	\$34,436	\$32,514	\$28,136	\$24,966	\$21,395	\$17,521
<b>ADD</b>								
Assets of Resolved Conservatorships	680	5,473	717	546	72	2	137	267
Assets of Other Resolved Institutions	198	1,375	958	0	0	0	0	11
Asset Putbacks or Repurchases	541	118	234	396	77	3	7	7
<b>LESS</b>								
Resolution Sales (Gross of Putbacks)	67	593	764	0	72	2	10	36
Receivership Payments & Maturities	495	767	675	1,185	68	960	704	578
Receivership Sales Proceeds	955	1,359	1,672	2,167	2,016	1,606	1,972	342
Losses at Disposition	544	961	576	1,673	653	646	1,612	1,281
Other Changes	(871)	176	144	295	509	362	(280)	165
Receivership Assets at End of Period	\$31,326	\$34,436	\$32,514	\$28,136	\$24,966	\$21,395	\$17,521	\$15,405
Total Assets at End of Period	\$43,831	\$41,336	\$38,482	\$36,617	\$32,655	\$28,579	\$23,897	\$20,879
<b>Memo</b>								
Recovery Rate on Sales and Collect.	82.5%	77.2%	86.4%	67.7%	80.7%	81.2%	64.4%	47.7%

**TABLE II: RTC ASSET ACTIVITY, 1989 – SEPTEMBER 1995**  
**Other Mortgages\***  
(Dollars in Millions)

	1993 4th Qtr	1994				1995*			Incept to Date**
		1st Qtr	2d Qtr	3rd Qtr	4th Qtr	1st Qtr	2d Qtr	3rd Qtr	
<b>CONSERVATORSHIP ACTIVITY</b>									
Cons. Assets at Beginning of Period	\$5,475	\$4,343	\$3,616	\$2,110	\$337	\$139	\$12	\$0	\$0
<b>ADD</b>									
Assets of Institutions Taken Over	0	0	0	0	0	0	0	0	\$77,929
New Loans and Purchases	138	60	79	14	4	1	0	0	\$1,908
<b>LESS</b>									
Cons. Payments & Maturities	259	149	105	73	4	5	1	0	\$11,955
Conservatorship Sales Proceeds	112	113	29	100	106	13	0	0	\$7,752
Losses at Disposition	83	66	9	47	91	5	0	0	\$2,356
Other Changes During Cons.	142	286	308	(45)	1	(2)	6	0	\$7,847
Changes at Resolution	(147)	(40)	1	(31)	(0)	(9)	4	0	(\$5,263)
Assets of Resolved Conservatorships	821	212	1,134	1,644	0	117	2	0	\$55,189
Conservatorship Assets at End of Pd.	\$4,343	\$3,616	\$2,110	\$337	\$139	\$12	\$0	\$0	\$0
<b>RESOLUTION &amp; RCV ACTIVITY</b>									
RCV Assets at Beginning of Period	\$15,405	\$13,200	\$10,498	\$9,847	\$10,064	\$6,392	\$5,231	\$4,068	\$0
<b>ADD</b>									
Assets of Resolved Conservatorships	821	212	1,134	1,644	0	117	2	0	\$55,189
Assets of Other Resolved Institutions	0	0	20	0	30	0	202	0	\$4,218
Asset Putbacks or Repurchases	7	8	50	43	20	39	64	49	\$5,766
<b>LESS</b>									
Resolution Sales (Gross of Putbacks)	0	40	57	154	0	0	0	0	\$11,523
Receivership Payments & Maturities	482	414	382	408	518	179	139	215	\$12,342
Receivership Sales Proceeds	528	861	120	181	1,959	298	803	373	\$19,525
Losses at Disposition	1,629	1,428	1,018	494	1,153	701	587	616	\$16,708
Other Changes	393	180	278	232	91	139	(98)	(20)	\$2,143
Receivership Assets at End of Period	\$13,200	\$10,498	\$9,847	\$10,064	\$6,392	\$5,231	\$4,068	\$2,933	\$2,933
Total Assets at End of Period	\$17,543	\$14,114	\$11,957	\$10,401	\$6,531	\$5,243	\$4,068	\$2,933	\$2,933
<b>Memo</b>									
Rec. Rate on Sales and Collect.***	44.7%	51.3%	40.3%	62.8%	67.5%	41.2%	61.6%	48.8%	75.0%

\* The 1995 conservatorship balances include assets of one institution resolved on 11/18/94.

\*\* For receiverships, quarterly payments & maturities and sales proceeds do not sum to inception-to-date because they are not reported separately until 1991.

\*\*\* Recovery rate for inception-to-date is net of putbacks while quarterly recovery rates are gross of putbacks.

**TABLE II: RTC ASSET ACTIVITY, 1989 – SEPTEMBER 1995**  
**Other Loans**  
(Dollars in Millions)

	1989	1990				1991		
		1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr
<b>CONSERVATORSHIP ACTIVITY</b>								
Cons. Assets at Beginning of Period	\$0	\$6,595	\$13,942	\$10,803	\$6,265	\$5,866	\$7,534	\$6,901
<b>ADD</b>								
Assets of Institutions Taken Over	9,018	8,289	1,781	578	1,557	2,790	1,481	321
New Loans and Purchases	263	835	427	337	249	160	128	88
<b>LESS</b>								
Cons. Payments & Maturities	1,264	1,203	1,336	869	603	497	825	559
Conservatorship Sales Proceeds	212	66	116	1,491	330	286	433	545
Losses at Disposition	31	3	5	117	32	1	35	36
Other Changes During Cons.	490	(81)	206	182	40	(204)	113	222
Changes at Resolution	(139)	(220)	(160)	(586)	19	42	(199)	306
Assets of Resolved Conservatorships	828	806	3,844	3,380	1,181	658	1,033	2,310
Conservatorship Assets at End of Pd.	\$6,595	\$13,942	\$10,803	\$6,265	\$5,866	\$7,534	\$6,901	\$3,331
<b>RESOLUTION &amp; RCV ACTIVITY</b>								
RCV Assets at Beginning of Period	\$0	\$613	\$956	\$2,914	\$4,576	\$5,370	\$6,058	\$5,958
<b>ADD</b>								
Assets of Resolved Conservatorships	828	806	3,844	3,380	1,181	658	1,033	2,310
Assets of Other Resolved Institutions	0	0	0	0	315	161	11	213
Asset Putbacks or Repurchases	19	10	17	457	1,086	686	304	152
<b>LESS</b>								
Resolution Sales (Gross of Putbacks)	241	432	1,926	1,929	427	324	120	413
Receivership Payments & Maturities	N/A	N/A	N/A	N/A	N/A	264	549	561
Receivership Sales Proceeds *	25	84	(49)	197	1,082	61	364	327
Losses at Disposition	0	5	31	8	258	36	131	85
Other Changes	(33)	(48)	(5)	40	20	133	284	238
Receivership Assets at End of Period	\$613	\$956	\$2,914	\$4,576	\$5,370	\$6,058	\$5,958	\$7,010
Total Assets at End of Period	\$7,208	\$14,899	\$13,717	\$10,841	\$11,236	\$13,592	\$12,859	\$10,341
<b>Memo</b>								
Recovery Rate on Sales and Collect.	98.2%	99.6%	98.9%	97.3%	89.4%	97.5%	93.2%	95.2%

\* Includes both Payments & Maturities and Sales Proceeds until 1991 when they are reported separately.



**TABLE II: RTC ASSET ACTIVITY, 1989 – SEPTEMBER 1995**  
**Other Loans**  
(Dollars in Millions)

	1991 4th Qtr	1992 1st Qtr	1992 2nd Qtr	1992 3rd Qtr	1992 4th Qtr	1993 1st Qtr	1993 2nd Qtr	1993 3rd Qtr
<b>CONSERVATORSHIP ACTIVITY</b>								
Cons. Assets at Beginning of Period	\$3,331	\$2,874	\$1,237	\$937	\$1,526	\$2,062	\$2,149	\$1,831
<b>ADD</b>								
Assets of Institutions Taken Over	429	76	298	835	1,000	481	4	0
New Loans and Purchases	39	27	16	67	83	459	339	403
<b>LESS</b>								
Cons. Payments & Maturities	257	323	103	192	349	560	465	431
Conservatorship Sales Proceeds	142	463	260	49	161	274	26	116
Losses at Disposition	5	31	11	2	4	3	19	16
Other Changes During Cons.	(96)	37	(1)	19	20	16	130	2
Changes at Resolution	(149)	(66)	11	0	(0)	0	0	8
Assets of Resolved Conservatorships	767	951	228	51	13	0	20	43
Conservatorship Assets at End of Pd.	\$2,874	\$1,237	\$937	\$1,526	\$2,062	\$2,149	\$1,831	\$1,619
<b>RESOLUTION &amp; RCV ACTIVITY</b>								
RCV Assets at Beginning of Period	\$7,010	\$6,119	\$6,749	\$5,916	\$5,144	\$5,166	\$4,724	\$3,959
<b>ADD</b>								
Assets of Resolved Conservatorships	767	951	228	51	13	0	20	43
Assets of Other Resolved Institutions	124	488	199	0	0	0	0	0
Asset Putbacks or Repurchases	103	43	133	41	8	52	(47)	2
<b>LESS</b>								
Resolution Sales (Gross of Putbacks)	174	295	140	10	13	0	2	7
Receivership Payments & Maturities	341	261	325	278	226	80	202	160
Receivership Sales Proceeds	787	460	691	396	121	209	243	19
Losses at Disposition	296	160	107	188	119	193	316	193
Other Changes	288	(325)	132	(9)	(479)	11	(25)	(53)
Receivership Assets at End of Period	\$6,119	\$6,749	\$5,916	\$5,144	\$5,166	\$4,724	\$3,959	\$3,679
Total Assets at End of Period	\$8,993	\$7,986	\$6,853	\$6,670	\$7,228	\$6,874	\$5,791	\$5,298
<b>Memo</b>								
Recovery Rate on Sales and Collect.	85.0%	90.4%	92.8%	82.9%	87.6%	85.1%	73.7%	77.9%

**TABLE II: RTC ASSET ACTIVITY, 1989 – SEPTEMBER 1995**  
**Other Loans**  
(Dollars in Millions)

	1993 4th Qtr	1994				1995*			Incept to Date**
		1st Qtr	2d Qtr	3rd Qtr	4th Qtr	1st Qtr	2d Qtr	3rd Qtr	
<b>CONSERVATORSHIP ACTIVITY</b>									
Cons. Assets at Beginning of Period	\$1,619	\$1,324	\$1,286	\$923	\$527	\$80	\$1	\$0	\$0
<b>ADD</b>									
Assets of Institutions Taken Over	0	0	0	0	0	0	0	0	\$28,937
New Loans and Purchases	369	378	360	274	82	1	0	0	\$5,383
<b>LESS</b>									
Cons. Payments & Maturities	427	332	319	279	94	6	0	0	\$11,296
Conservatorship Sales Proceeds	94	120	145	69	430	48	0	0	\$5,880
Losses at Disposition	3	13	1	0	3	1	0	0	\$373
Other Changes During Cons.	61	(64)	(34)	0	2	(1)	(0)	0	\$1,059
Changes at Resolution	(4)	1	(19)	15	(0)	(23)	(0)	0	(\$1,162)
Assets of Resolved Conservatorships	82	15	309	306	0	48	2	0	\$16,875
Conservatorship Assets at End of Pd.	\$1,324	\$1,286	\$923	\$527	\$80	\$1	\$0	\$0	\$0
<b>RESOLUTION &amp; RCV ACTIVITY</b>									
RCV Assets at Beginning of Period	\$3,679	\$3,203	\$2,710	\$2,852	\$2,534	\$2,054	\$1,781	\$1,506	\$0
<b>ADD</b>									
Assets of Resolved Conservatorships	82	15	309	306	0	48	2	0	\$16,875
Assets of Other Resolved Institutions	0	0	0	0	3	0	0	0	\$1,515
Asset Putbacks or Repurchases	1	8	1	1	8	2	2	7	\$3,093
<b>LESS</b>									
Resolution Sales (Gross of Putbacks)	18	1	31	186	0	30	1	0	\$6,719
Receivership Payments & Maturities	191	109	95	104	124	43	44	103	\$5,379
Receivership Sales Proceeds	228	36	39	149	104	51	71	82	\$4,460
Losses at Disposition	233	246	98	298	286	169	125	179	\$3,759
Other Changes	(111)	123	(95)	(112)	(22)	29	38	37	\$54
Receivership Assets at End of Period	\$3,203	\$2,710	\$2,852	\$2,534	\$2,054	\$1,781	\$1,506	\$1,112	\$1,112
Total Assets at End of Period	\$4,526	\$3,995	\$3,775	\$3,062	\$2,133	\$1,782	\$1,506	\$1,112	\$1,112
<b>Memo</b>									
Rec. Rate on Sales and Collect.***	80.2%	69.8%	86.4%	72.5%	72.2%	51.4%	48.3%	50.7%	88.1%

\* The 1995 conservatorship balances include assets of one institution resolved on 11/18/94.

\*\* For receiverships, quarterly payments & maturities and sales proceeds do not sum to inception-to-date because they are not reported separately until 1991.

\*\*\* Recovery rate for inception-to-date is net of putbacks while quarterly recovery rates are gross of putbacks.

**TABLE II: RTC ASSET ACTIVITY, 1989 – SEPTEMBER 1995**  
**Real Estate Owned**  
(Dollars in Millions)

	1989	1990				1991		
		1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr
<b>CONSERVATORSHIP ACTIVITY</b>								
Cons. Assets at Beginning of Period	\$0	\$12,946	\$14,049	\$11,235	\$9,674	\$8,855	\$8,921	\$10,892
<b>ADD</b>								
Assets of Institutions Taken Over	14,576	2,307	2,905	490	863	1,532	3,348	965
New Loans and Purchases	862	2,001	436	374	216	239	322	190
<b>LESS</b>								
Cons. Payments & Maturities	0	0	0	0	0	0	0	0
Conservatorship Sales Proceeds	1,400	620	564	368	306	314	545	363
Losses at Disposition	276	194	225	154	115	92	280	174
Other Changes During Cons.	(1,114)	880	156	(10)	124	54	91	222
Changes at Resolution	256	552	724	301	330	(44)	136	1,430
Assets of Resolved Conservatorships	1,675	958	4,486	1,612	1,023	1,290	645	3,520
Conservatorship Assets at End of Pd.	\$12,946	\$14,049	\$11,235	\$9,674	\$8,855	\$8,921	\$10,892	\$6,338
<b>RESOLUTION &amp; RCV ACTIVITY</b>								
RCV Assets at Beginning of Period	\$0	\$1,707	\$2,672	\$7,048	\$8,602	\$9,251	\$10,289	\$10,486
<b>ADD</b>								
Assets of Resolved Conservatorships	1,675	958	4,486	1,612	1,023	1,290	645	3,520
Assets of Other Resolved Institutions	0	0	0	0	61	93	0	117
Asset Putbacks or Repurchases	5	1	3	7	4	3	7	8
<b>LESS</b>								
Resolution Sales (Gross of Putbacks)	4	34	57	8	6	15	2	43
Receivership Payments & Maturities	N/A	N/A	N/A	N/A	N/A	0	0	0
Receivership Sales Proceeds *	63	22	133	177	281	293	473	595
Losses at Disposition	22	7	55	83	77	127	224	360
Other Changes	(116)	(70)	(132)	(202)	75	(88)	(243)	31
Receivership Assets at End of Period	\$1,707	\$2,672	\$7,048	\$8,602	\$9,251	\$10,289	\$10,486	\$13,102
Total Assets at End of Period	\$14,653	\$16,722	\$18,283	\$18,276	\$18,106	\$19,210	\$21,378	\$19,440
<b>Memo</b>								
Recovery Rate on Sales and Collect.	83.1%	77.0%	72.9%	70.0%	75.5%	73.9%	66.9%	65.2%

\* Includes both Payments & Maturities and Sales Proceeds until 1991 when they are reported separately.

**TABLE II: RTC ASSET ACTIVITY, 1989 – SEPTEMBER 1995**  
**Real Estate Owned**  
(Dollars in Millions)

	1991 4th Qtr	1992				1993		
		1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr
<b>CONSERVATORSHIP ACTIVITY</b>								
Cons. Assets at Beginning of Period	\$6,338	\$5,128	\$3,449	\$1,483	\$2,836	\$2,980	\$2,646	\$2,421
<b>ADD</b>								
Assets of Institutions Taken Over	277	40	196	1,615	661	245	199	1
New Loans and Purchases	107	91	19	37	59	44	33	34
<b>LESS</b>								
Cons. Payments & Maturities	0	0	0	0	0	0	0	0
Conservatorship Sales Proceeds	316	310	156	175	320	524	376	228
Losses at Disposition	194	204	55	37	43	128	105	174
Other Changes During Cons.	494	212	31	(1)	208	(30)	(45)	36
Changes at Resolution	416	296	4	(30)	2	0	(3)	0
Assets of Resolved Conservatorships	175	788	1,935	117	2	1	25	72
Conservatorship Assets at End of Pd.	\$5,128	\$3,449	\$1,483	\$2,836	\$2,980	\$2,646	\$2,421	\$1,946
<b>RESOLUTION &amp; RCV ACTIVITY</b>								
RCV Assets at Beginning of Period	\$13,102	\$11,930	\$11,845	\$12,922	\$11,066	\$9,929	\$8,340	\$6,971
<b>ADD</b>								
Assets of Resolved Conservatorships	175	788	1,935	117	2	1	25	72
Assets of Other Resolved Institutions	54	419	79	0	0	0	0	0
Asset Putbacks or Repurchases	8	3	3	1	97	1	4	1
<b>LESS</b>								
Resolution Sales (Gross of Putbacks)	10	113	9	0	2	1	3	2
Receivership Payments & Maturities	0	0	0	0	0	0	0	0
Receivership Sales Proceeds	851	645	516	888	562	589	549	538
Losses at Disposition	500	533	590	1,148	952	1,044	856	1,009
Other Changes	47	4	(175)	(61)	(280)	(43)	(10)	(177)
Receivership Assets at End of Period	\$11,930	\$11,845	\$12,922	\$11,066	\$9,929	\$8,340	\$6,971	\$5,673
Total Assets at End of Period	\$17,058	\$15,294	\$14,405	\$13,902	\$12,909	\$10,985	\$9,392	\$7,619
<b>Memo</b>								
Recovery Rate on Sales and Collect.	62.9%	59.2%	51.3%	47.3%	47.1%	48.7%	49.1%	39.4%

**TABLE II: RTC ASSET ACTIVITY, 1989 – SEPTEMBER 1995**  
**Real Estate Owned**  
(Dollars in Millions)

	1993 4th Qtr	1994				1995*			Incept to Date**
		1st Qtr	2d Qtr	3rd Qtr	4th Qtr	1st Qtr	2d Qtr	3rd Qtr	
<b>CONSERVATORSHIP ACTIVITY</b>									
Cons. Assets at Beginning of Period	\$1,946	\$1,102	\$764	\$463	\$22	\$15	\$7	\$0	\$0
<b>ADD</b>									
Assets of Institutions Taken Over	0	0	0	0	0	0	0	0	\$30,221
New Loans and Purchases	35	50	23	21	2	1	0	0	\$5,199
<b>LESS</b>									
Cons. Payments & Maturities	0	0	0	0	0	0	0	0	\$0
Conservatorship Sales Proceeds	273	161	81	32	7	2	1	0	\$7,443
Losses at Disposition	111	34	22	10	0	1	0	0	\$2,630
Other Changes During Cons.	131	130	93	53	1	1	0	0	\$1,718
Changes at Resolution	(17)	23	(143)	13	(0)	(2)	0	0	\$4,245
Assets of Resolved Conservatorships	382	40	270	353	0	7	7	0	\$19,383
Conservatorship Assets at End of Pd.	\$1,102	\$764	\$463	\$22	\$15	\$7	\$0	\$0	\$0
<b>RESOLUTION &amp; RCV ACTIVITY</b>									
RCV Assets at Beginning of Period	\$5,673	\$4,865	\$4,007	\$3,191	\$2,760	\$2,036	\$1,740	\$1,491	\$0
<b>ADD</b>									
Assets of Resolved Conservatorships	382	40	270	353	0	7	7	0	\$19,383
Assets of Other Resolved Institutions	0	0	3	0	0	0	31	0	\$856
Asset Putbacks or Repurchases	1	2	2	2	2	0	2	4	\$173
<b>LESS</b>									
Resolution Sales (Gross of Putbacks)	0	0	1	0	0	0	0	0	\$308
Receivership Payments & Maturities	0	0	0	0	0	0	0	0	\$0
Receivership Sales Proceeds	455	271	321	306	338	156	154	182	\$9,361
Losses at Disposition	864	703	666	435	437	179	125	172	\$11,168
Other Changes	(128)	(75)	103	45	(49)	(32)	9	(28)	(\$1,595)
Receivership Assets at End of Period	\$4,865	\$4,007	\$3,191	\$2,760	\$2,036	\$1,740	\$1,491	\$1,170	\$1,170
Total Assets at End of Period	\$5,966	\$4,771	\$3,654	\$2,782	\$2,051	\$1,747	\$1,491	\$1,170	\$1,170
<b>Memo</b>									
Rec. Rate on Sales and Collect.***	42.8%	37.0%	36.9%	43.2%	44.1%	46.8%	55.4%	51.4%	55.1%

\* The 1995 conservatorship balances include assets of one institution resolved on 11/18/94.

\*\* For receiverships, quarterly payments & maturities and sales proceeds do not sum to inception-to-date because they are not reported separately until 1991.

\*\*\* Recovery rate for inception-to-date is net of putbacks while quarterly recovery rates are gross of putbacks.

**TABLE II: RTC ASSET ACTIVITY, 1989 – SEPTEMBER 1995**  
**Other Assets**  
(Dollars in Millions)

	1989	1990				1991		
		1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr
<b>CONSERVATORSHIP ACTIVITY</b>								
Cons. Assets at Beginning of Period	\$0	\$7,511	\$10,930	\$9,234	\$6,786	\$6,826	\$6,970	\$6,068
<b>ADD</b>								
Assets of Institutions Taken Over	12,909	5,725	2,470	723	1,455	1,961	1,549	697
New Loans and Purchases	23	74	42	151	19	27	212	120
<b>LESS</b>								
Cons. Payments & Maturities	174	41	98	97	216	413	263	210
Conservatorship Sales Proceeds	330	258	123	223	85	111	87	52
Losses at Disposition	5	6	29	5	20	10	103	12
Other Changes During Cons.	4,090	1,733	302	822	426	317	817	250
Changes at Resolution	159	(156)	(274)	54	97	(1,765)	271	(2,364)
Assets of Resolved Conservatorships	663	499	3,931	2,121	590	2,757	1,123	5,204
Conservatorship Assets at End of Pd.	\$7,511	\$10,930	\$9,234	\$6,786	\$6,826	\$6,970	\$6,068	\$3,521
<b>RESOLUTION &amp; RCV ACTIVITY</b>								
RCV Assets at Beginning of Period	\$0	\$488	\$956	\$4,473	\$5,381	\$5,204	\$7,792	\$9,942
<b>ADD</b>								
Assets of Resolved Conservatorships	663	499	3,931	2,121	590	2,757	1,123	5,204
Assets of Other Resolved institutions	0	0	0	1	219	311	6	124
Asset Putbacks or Repurchases	0	2	24	10	65	35	177	104
<b>LESS</b>								
Resolution Sales (Gross of Putbacks)	152	5	352	246	73	194	37	220
Receivership Payments & Maturities	N/A	N/A	N/A	N/A	N/A	236	261	592
Receivership Sales Proceeds *	(24)	29	102	1,014	435	263	192	395
Losses at Disposition	(22)	(0)	(19)	31	128	15	25	81
Other Changes	69	(1)	4	(68)	416	(193)	(1,359)	499
Receivership Assets at End of Period	\$488	\$956	\$4,473	\$5,381	\$5,204	\$7,792	\$9,942	\$13,587
Total Assets at End of Period	\$7,999	\$11,886	\$13,707	\$12,167	\$12,030	\$14,762	\$16,010	\$17,108
<b>Memo</b>								
Recovery Rate on Sales and Collect.	102.8%	98.4%	98.6%	97.8%	84.6%	98.0%	86.8%	94.0%

\* Includes both Payments & Maturities and Sales Proceeds until 1991 when they are reported separately.

**TABLE II: RTC ASSET ACTIVITY, 1989 – SEPTEMBER 1995**  
**Other Assets**  
(Dollars in Millions)

	1991 4th Qtr	1992				1993		
		1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr
<b>CONSERVATORSHIP ACTIVITY</b>								
Cons. Assets at Beginning of Period	\$3,521	\$3,695	\$2,496	\$2,392	\$3,233	\$4,000	\$4,117	\$4,352
<b>ADD</b>								
Assets of Institutions Taken Over	556	151	213	912	1,588	131	161	19
New Loans and Purchases	240	169	36	64	30	172	71	386
<b>LESS</b>								
Cons. Payments & Maturities	190	562	33	24	69	113	42	332
Conservatorship Sales Proceeds	62	86	253	191	247	64	37	29
Losses at Disposition	0	(6)	3	2	14	2	7	4
Other Changes During Cons.	169	(466)	(230)	(277)	513	8	(123)	(32)
Changes at Resolution	(42)	(50)	(5,153)	36	(0)	(1)	(4)	(69)
Assets of Resolved Conservatorships	243	1,393	5,447	160	8	1	36	354
Conservatorship Assets at End of Pd.	\$3,695	\$2,496	\$2,392	\$3,233	\$4,000	\$4,117	\$4,352	\$4,139
<b>RESOLUTION &amp; RCV ACTIVITY</b>								
RCV Assets at Beginning of Period	\$13,587	\$12,487	\$13,017	\$18,297	\$14,129	\$12,841	\$12,310	\$11,972
<b>ADD</b>								
Assets of Resolved Conservatorships	243	1,393	5,447	160	8	1	36	354
Assets of Other Resolved Institutions	39	556	108	0	0	0	0	5
Asset Putbacks or Repurchases	17	70	13	23	10	1	1	0
<b>LESS</b>								
Resolution Sales (Gross of Putbacks)	15	153	24	0	8	1	1	1
Receivership Payments & Maturities	1,424	1,075	680	3,205	(196)	375	258	560
Receivership Sales Proceeds	282	273	7	469	344	149	79	48
Losses at Disposition	302	175	747	1,000	1,504	544	450	385
Other Changes	(624)	(185)	(1,171)	(323)	(355)	(536)	(413)	(338)
Receivership Assets at End of Period	\$12,487	\$13,017	\$18,297	\$14,129	\$12,841	\$12,310	\$11,972	\$11,677
Total Assets at End of Period	\$16,182	\$15,513	\$20,690	\$17,362	\$16,841	\$16,427	\$16,324	\$15,816
<b>Memo</b>								
Recovery Rate on Sales and Collect.	86.7%	92.7%	57.1%	79.5%	23.7%	56.2%	47.7%	71.4%

**TABLE II: RTC ASSET ACTIVITY, 1989 – SEPTEMBER 1995**  
**Other Assets**  
(Dollars in Millions)

	1993 4th Qtr	1994				1995*			Incept to Date**
		1st Qtr	2d Qtr	3rd Qtr	4th Qtr	1st Qtr	2d Qtr	3rd Qtr	
<b>CONSERVATORSHIP ACTIVITY</b>									
Cons. Assets at Beginning of Period	\$4,139	\$3,519	\$3,598	\$2,468	\$512	\$272	\$75	\$0	\$0
<b>ADD</b>									
Assets of Institutions Taken Over	0	0	0	0	0	0	0	0	\$31,221
New Loans and Purchases	55	87	77	46	13	9	0	0	\$2,124
<b>LESS</b>									
Cons. Payments & Maturities	146	92	135	107	501	53	15	0	\$3,926
Conservatorship Sales Proceeds	91	29	61	0	93	135	0	0	\$2,647
Losses at Disposition	3	2	6	0	90	(12)	1	0	\$305
Other Changes During Cons.	(245)	(265)	(275)	125	(431)	(2)	2	0	\$7,228
Changes at Resolution	(222)	(6)	26	(72)	(0)	10	(9)	0	(\$9,533)
Assets of Resolved Conservatorships	903	156	1,254	1,841	0	22	66	0	\$28,773
Conservatorship Assets at End of Pd.	\$3,519	\$3,598	\$2,468	\$512	\$272	\$75	\$0	\$0	\$0
<b>RESOLUTION &amp; RCV ACTIVITY</b>									
RCV Assets at Beginning of Period	\$11,677	\$11,736	\$9,770	\$8,565	\$8,121	\$5,776	\$5,322	\$4,616	\$0
<b>ADD</b>									
Assets of Resolved Conservatorships	903	156	1,254	1,841	0	22	66	0	\$28,773
Assets of Other Resolved Institutions	0	0	2	0	1	0	17	0	\$1,389
Asset Putbacks or Repurchases	0	0	1	1	0	1	2	0	\$557
<b>LESS</b>									
Resolution Sales (Gross of Putbacks)	1	0	7	7	0	0	0	0	\$1,499
Receivership Payments & Maturities	350	440	663	589	617	292	287	250	\$13,295
Receivership Sales Proceeds	64	60	34	55	147	39	20	40	\$3,177
Losses at Disposition	622	2,097	1,427	1,339	1,648	441	675	753	\$14,345
Other Changes	(193)	(474)	332	296	(66)	(296)	(191)	176	(\$4,995)
Receivership Assets at End of Period	\$11,736	\$9,770	\$8,565	\$8,121	\$5,776	\$5,322	\$4,616	\$3,398	\$3,398
Total Assets at End of Period	\$15,255	\$13,368	\$11,033	\$8,633	\$6,048	\$5,397	\$4,616	\$3,398	\$3,398
<b>Memo</b>									
Rec. Rate on Sales and Collect.***	51.0%	22.9%	38.5%	36.2%	43.9%	54.8%	32.3%	27.8%	62.1%

\* The 1995 conservatorship balances include assets of one institution resolved on 11/18/94.

\*\* For receiverships, quarterly payments & maturities and sales proceeds do not sum to inception-to-date because they are not reported separately until 1991.

\*\*\* Recovery rate for inception-to-date is net of putbacks while quarterly recovery rates are gross of putbacks.



TABLE III: RTC RESOLUTIONS BY TRANSACTION TYPE, 1989 – JUNE 1995

(Dollars in Billions)

Type of Transaction	1989		1990				1991	
	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr
<b>P&amp;A</b>								
<b>Whole Bank</b>								
<b>Non-ARP</b>								
Number of Institutions	0	7	11	72	38	22	6	28
Total Assets at Resolution	\$0	\$8,605	\$6,440	\$32,784	\$12,600	\$2,524	\$7,339	\$1,896
Total Assets Passed (Net of Putbacks)	\$0	\$1,810	\$3,298	\$8,310	\$4,169	\$1,186	\$875	\$617
Number of Deposit Accounts (000s)	0	907	718	2,801	1,565	385	508	219
Total Deposits at Resolution	\$0	\$7,792	\$5,904	\$27,325	\$10,833	\$2,766	\$6,016	\$1,890
Estimated Cost of Resolution	\$0	\$4,342	\$3,233	\$12,298	\$2,531	\$855	\$3,935	\$688
Estimated Cost/Liabilities at Resolution	0.0%	44.2%	40.5%	33.5%	18.9%	28.0%	44.3%	30.8%
Estimated Cost/Liabilities at Takeover	0.0%	38.9%	33.1%	24.7%	14.0%	20.2%	31.0%	22.1%
Premium over Payout	\$0	\$215	\$214	\$517	\$304	\$53	\$40	\$28
Premium/Core Deposits at Resolution	0.0%	4.0%	4.6%	2.9%	3.4%	2.1%	1.0%	1.8%
Premium/Core Deposits at Takeover	0.0%	3.9%	4.5%	2.4%	3.0%	1.9%	0.5%	1.4%
<b>ARP</b>								
Number of Institutions	0	0	0	0	2	4	3	1
Total Assets at Resolution	\$0	\$0	\$0	\$0	\$30	\$3,632	\$3,487	\$38
Total Assets Passed (Net of Putbacks)	\$0	\$0	\$0	\$0	\$20	\$1,148	\$2,433	\$33
Number of Deposit Accounts (000s)	0	0	0	0	3	557	447	4
Total Deposits at Resolution	\$0	\$0	\$0	\$0	\$29	\$3,775	\$2,848	\$33
Estimated Cost of Resolution	\$0	\$0	\$0	\$0	\$2	\$577	\$343	\$0
Estimated Cost/Liabilities at Resolution	0.0%	0.0%	0.0%	0.0%	7.5%	14.3%	10.1%	0.0%
Estimated Cost/Liabilities at Takeover	0.0%	0.0%	0.0%	0.0%	7.2%	13.1%	9.2%	0.0%
Premium over Payout	\$0	\$0	\$0	\$0	\$2	\$77	\$3	\$2
Premium/Core Deposits at Resolution	0.0%	0.0%	0.0%	0.0%	10.9%	2.3%	0.1%	6.1%
Premium/Core Deposits at Takeover	0.0%	0.0%	0.0%	0.0%	10.7%	2.3%	0.1%	6.2%
<b>Branch Deal</b>								
Number of Institutions	0	0	0	6	9	8	6	5
Total Assets at Resolution	\$0	\$0	\$0	\$3,825	\$14,912	\$1,022	\$3,240	\$7,333
Total Assets Passed (Net of Putbacks)	\$0	\$0	\$0	\$386	\$3,718	\$383	\$456	\$2,689
Number of Deposit Accounts (000s)	0	0	0	468	1,677	168	402	336
Total Deposits at Resolution	\$0	\$0	\$0	\$3,358	\$13,485	\$1,031	\$3,164	\$4,576
Estimated Cost of Resolution	\$0	\$0	\$0	\$805	\$3,594	\$341	\$1,678	\$913
Estimated Cost/Liabilities at Resolution	0.0%	0.0%	0.0%	19.0%	22.5%	28.8%	40.7%	14.5%
Estimated Cost/Liabilities at Takeover	0.0%	0.0%	0.0%	14.6%	16.3%	21.7%	26.4%	9.0%
Premium over Payout	\$0	\$0	\$0	\$46	\$193	\$17	\$71	\$30
Premium/Core Deposits at Resolution	0.0%	0.0%	0.0%	1.6%	1.6%	1.7%	2.3%	1.1%
Premium/Core Deposits at Takeover	0.0%	0.0%	0.0%	1.5%	1.4%	1.5%	1.9%	0.9%
<b>Mixed Deal</b>								
Number of Institutions	0	0	0	0	0	0	0	0
Total Assets at Resolution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Assets Passed (Net of Putbacks)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Number of Deposit Accounts (000s)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Deposits at Resolution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Estimated Cost of Resolution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Estimated Cost/Liabilities at Resolution	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Estimated Cost/Liabilities at Takeover	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Premium over Payout	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Premium/Core Deposits at Resolution	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Premium/Core Deposits at Takeover	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

**TABLE III: RTC RESOLUTIONS BY TRANSACTION TYPE, 1989 – JUNE 1995**  
(Dollars in Billions)

Type of Transaction	1989		1990				1991	
	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr
<b>IDT</b>								
<b>Whole Bank</b>								
Number of Institutions	20	6	3	51	17	11	4	4
Total Assets at Resolution	\$1,236	\$770	\$262	\$5,071	\$1,550	\$1,330	\$441	\$317
Total Assets Passed (Net of Putbacks)	\$58	\$334	\$70	\$680	\$191	\$143	\$28	\$85
Number of Deposit Accounts (000s)	\$115	\$82	\$33	\$517	\$191	\$117	\$55	\$36
Total Deposits at Resolution	\$1,537	\$946	\$255	\$5,255	\$1,653	\$1,581	\$375	\$296
Estimated Cost of Resolution	\$958	\$453	\$169	\$3,316	\$929	\$957	\$243	\$69
Estimated Cost/Liabilities at Resolution	55.5%	44.3%	50.1%	48.2%	44.6%	54.3%	47.7%	21.8%
Estimated Cost/Liabilities at Takeover	53.5%	40.3%	45.5%	40.5%	34.4%	41.3%	39.7%	16.7%
Premium over Payout	\$9	\$2	\$1	\$19	\$3	\$1	\$1	\$0
Premium/Core Deposits at Resolution	1.2%	0.3%	0.4%	0.5%	0.2%	0.1%	0.2%	0.2%
Premium/Core Deposits at Takeover	1.1%	0.3%	0.4%	0.5%	0.2%	0.1%	0.2%	0.1%
<b>Branch Deal</b>								
Number of Institutions	0	0	0	7	1	1	2	0
Total Assets at Resolution	\$0	\$0	\$0	\$982	\$128	\$1,967	\$6,104	\$0
Total Assets Passed (Net of Putbacks)	\$0	\$0	\$0	\$133	\$1	\$10	\$760	\$0
Number of Deposit Accounts (000s)	\$0	\$0	\$0	\$180	\$11	\$264	\$585	\$0
Total Deposits at Resolution	\$0	\$0	\$0	\$976	\$116	\$1,699	\$5,317	\$0
Estimated Cost of Resolution	\$0	\$0	\$0	\$418	\$55	\$886	\$2,698	\$0
Estimated Cost/Liabilities at Resolution	0.0%	0.0%	0.0%	35.5%	39.1%	35.8%	36.4%	0.0%
Estimated Cost/Liabilities at Takeover	0.0%	0.0%	0.0%	27.5%	31.7%	24.1%	25.0%	0.0%
Premium over Payout	\$0	\$0	\$0	\$5	\$2	\$22	\$42	\$0
Premium/Core Deposits at Resolution	0.0%	0.0%	0.0%	0.5%	2.3%	1.3%	0.8%	0.0%
Premium/Core Deposits at Takeover	0.0%	0.0%	0.0%	0.4%	2.3%	1.1%	0.7%	0.0%
<b>Mixed Deal</b>								
Number of Institutions	0	0	1	1	1	2	0	4
Total Assets at Resolution	\$0	\$0	\$1,411	\$324	\$113	\$316	\$0	\$1,767
Total Assets Passed (Net of Putbacks)	\$0	\$0	\$25	(\$0)	\$1	\$33	\$0	\$175
Number of Deposit Accounts (000s)	\$0	\$0	\$96	\$31	\$15	\$58	\$0	\$239
Total Deposits at Resolution	\$0	\$0	\$1,323	\$366	\$100	\$331	\$0	\$2,217
Estimated Cost of Resolution	\$0	\$0	\$785	\$316	\$33	\$217	\$0	\$1,837
Estimated Cost/Liabilities at Resolution	0.0%	0.0%	52.9%	60.7%	30.1%	57.7%	0.0%	58.3%
Estimated Cost/Liabilities at Takeover	0.0%	0.0%	39.7%	49.4%	24.4%	50.5%	0.0%	48.6%
Premium over Payout	\$0	\$0	\$6	\$0	\$1	\$2	\$0	\$5
Premium/Core Deposits at Resolution	0.0%	0.0%	0.9%	0.1%	0.6%	0.8%	0.0%	0.3%
Premium/Core Deposits at Takeover	0.0%	0.0%	0.7%	0.1%	0.5%	0.6%	0.0%	0.3%
<b>PAYOUT</b>								
Number of Institutions	4	0	0	18	11	18	1	14
Total Assets at Resolution	\$196	\$0	\$0	\$1,370	\$1,383	\$1,994	\$21	\$1,399
Number of Deposit Accounts (000s)	25	0	0	85	69	145	1	157
Total Deposits at Resolution	\$264	\$0	\$0	\$1,382	\$1,476	\$2,141	\$19	\$1,542
Estimated Cost of Resolution	\$155	\$0	\$0	\$1,072	\$1,157	\$1,658	\$24	\$1,234
Estimated Cost/Liabilities at Resolution	57.3%	0.0%	0.0%	57.8%	60.7%	56.0%	65.9%	58.3%
Estimated Cost/Liabilities at Takeover	53.8%	0.0%	0.0%	55.1%	58.5%	47.3%	73.6%	47.4%

**TABLE III: RTC RESOLUTIONS BY TRANSACTION TYPE, 1989 – JUNE 1995**  
(Dollars in Billions)

Type of Transaction	1989		1990				1991	
	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr
<b>Total During Quarter</b>								
Number of Institutions	24	13	15	155	79	66	22	56
Total Assets at Resolution	\$1,432	\$9,375	\$8,113	\$44,355	\$30,715	\$12,784	\$20,633	\$12,750
Total Assets Passed (Net of Putbacks)	\$58	\$2,145	\$3,393	\$9,509	\$8,102	\$2,903	\$4,552	\$3,600
Number of Deposit Accounts (000s)	140	989	847	4,084	3,531	1,695	1,999	991
Total Deposits at Resolution	\$1,801	\$8,738	\$7,482	\$38,662	\$27,693	\$13,324	\$17,739	\$10,554
Estimated Cost of Resolution	\$1,113	\$4,795	\$4,188	\$18,225	\$8,301	\$5,491	\$8,921	\$4,741
Estimated Cost/Liabilities at Resolution	55.8%	44.2%	42.7%	35.5%	24.7%	34.7%	36.7%	33.6%
Estimated Cost/Liabilities at Takeover	53.6%	39.0%	34.6%	27.0%	18.3%	27.3%	26.1%	23.7%
Premium over Payout	\$9	\$217	\$221	\$588	\$505	\$173	\$157	\$65
Premium/Core Deposits at Resolution	1.0%	3.6%	4.1%	2.3%	2.2%	1.6%	1.1%	0.9%
Premium/Core Deposits at Takeover	0.9%	3.5%	3.8%	1.9%	2.0%	1.4%	0.8%	0.7%
Average Number of Bids Received	1.88	3.23	5.80	3.50	3.75	5.59	7.32	2.79
<b>Cumulative to End of Quarter</b>								
Number of Institutions	24	37	52	207	286	352	374	430
Total Assets at Resolution	\$1,432	\$10,807	\$18,920	\$63,275	\$93,990	\$106,774	\$127,407	\$140,157
Total Assets Passed (Net of Putbacks)	\$58	\$2,203	\$5,596	\$15,105	\$23,207	\$26,109	\$30,662	\$34,262
Number of Deposit Accounts (000s)	140	1,130	1,977	6,060	9,591	11,286	13,285	14,276
Total Deposits at Resolution	\$1,801	\$10,539	\$18,021	\$56,683	\$84,376	\$97,700	\$115,439	\$125,992
Estimated Cost of Resolution	\$1,113	\$5,908	\$10,095	\$28,320	\$36,621	\$42,112	\$51,033	\$55,775
Estimated Cost/Liabilities at Resolution	55.8%	46.0%	44.6%	38.2%	34.0%	34.1%	34.5%	34.4%
Estimated Cost/Liabilities at Takeover	53.6%	41.1%	38.1%	30.1%	26.3%	26.4%	26.3%	26.1%
Premium over Payout	\$9	\$226	\$447	\$1,035	\$1,540	\$1,713	\$1,870	\$1,935
Premium/Core Deposits at Resolution	1.0%	3.3%	3.6%	2.7%	2.5%	2.4%	2.1%	2.0%
Premium/Core Deposits at Takeover	0.9%	3.1%	3.4%	2.3%	2.2%	2.1%	1.8%	1.7%
Average Number of Bids Received	1.88	2.35	3.35	3.46	3.54	3.92	4.12	3.95

TABLE III: RTC RESOLUTIONS BY TRANSACTION TYPE, 1989 – JUNE 1995

(Dollars in Billions)

Type of Transaction	1991		1992				1993	
	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr
<b>P&amp;A</b>								
<b>Whole Bank</b>								
<b>Non-ARP</b>								
Number of Institutions	58	15	25	3	1	1	1	1
Total Assets at Resolution	\$15,946	\$1,254	\$5,669	\$8,497	\$1,266	\$211	\$10	\$91
Total Assets Passed (Net of Putbacks)	\$2,859	\$751	\$684	\$553	\$58	\$211	\$9	\$91
Number of Deposit Accounts (000s)	1,590	200	588	349	118	22	1	17
Total Deposits at Resolution	\$15,650	\$1,164	\$4,707	\$3,756	\$875	\$198	\$8	\$87
Estimated Cost of Resolution	\$7,724	\$254	\$1,795	\$227	\$529	\$0	\$0	\$0
Estimated Cost/Liabilities at Resolution	39.6%	19.5%	30.4%	5.6%	41.3%	0.1%	0.9%	0.5%
Estimated Cost/Liabilities at Takeover	25.5%	13.8%	19.9%	3.4%	26.2%	0.1%	0.7%	0.4%
Premium over Payout	\$293	\$27	\$71	\$120	\$82	\$15	\$0	\$1
Premium/Core Deposits at Resolution	2.2%	2.5%	1.7%	4.3%	9.6%	8.2%	3.8%	1.0%
Premium/Core Deposits at Takeover	1.9%	2.2%	1.3%	3.8%	7.0%	6.8%	3.3%	0.7%
<b>ARP</b>								
Number of Institutions	16	1	5	4	0	0	0	0
Total Assets at Resolution	\$3,540	\$1,040	\$6,164	\$3,273	\$0	\$0	\$0	\$0
Total Assets Passed (Net of Putbacks)	\$1,286	\$431	\$1,293	\$1,186	\$0	\$0	\$0	\$0
Number of Deposit Accounts (000s)	491	112	700	293	0	0	0	0
Total Deposits at Resolution	\$3,522	\$968	\$5,694	\$2,781	\$0	\$0	\$0	\$0
Estimated Cost of Resolution	\$315	\$111	\$1,163	\$302	\$0	\$0	\$0	\$0
Estimated Cost/Liabilities at Resolution	8.6%	10.6%	18.4%	9.1%	0.0%	0.0%	0.0%	0.0%
Estimated Cost/Liabilities at Takeover	8.4%	10.5%	18.3%	9.1%	0.0%	0.0%	0.0%	0.0%
Premium over Payout	\$107	\$20	\$134	\$146	\$0	\$0	\$0	\$0
Premium/Core Deposits at Resolution	3.4%	2.6%	2.7%	6.5%	0.0%	0.0%	0.0%	0.0%
Premium/Core Deposits at Takeover	3.4%	2.6%	2.9%	6.7%	0.0%	0.0%	0.0%	0.0%
<b>Branch Deal</b>								
Number of Institutions	13	3	14	2	0	0	0	1
Total Assets at Resolution	\$3,923	\$1,551	\$2,850	\$353	\$0	\$0	\$0	\$531
Total Assets Passed (Net of Putbacks)	\$654	\$324	\$682	\$249	\$0	\$0	\$0	\$400
Number of Deposit Accounts (000s)	623	313	385	38	0	0	0	52
Total Deposits at Resolution	\$3,939	\$2,083	\$2,821	\$352	\$0	\$0	\$0	\$454
Estimated Cost of Resolution	\$1,417	\$1,254	\$759	\$30	\$0	\$0	\$0	\$3
Estimated Cost/Liabilities at Resolution	31.2%	54.4%	25.1%	8.6%	0.0%	0.0%	0.0%	0.6%
Estimated Cost/Liabilities at Takeover	20.4%	19.8%	15.7%	6.2%	0.0%	0.0%	0.0%	0.4%
Premium over Payout	\$54	\$31	\$59	\$2	\$0	\$0	\$0	\$0
Premium/Core Deposits at Resolution	1.5%	1.5%	2.3%	0.5%	0.0%	0.0%	0.0%	0.0%
Premium/Core Deposits at Takeover	1.3%	1.0%	1.9%	0.5%	0.0%	0.0%	0.0%	0.0%
<b>Mixed Deal</b>								
Number of Institutions	9	1	7	1	0	0	0	0
Total Assets at Resolution	\$9,737	\$631	\$6,184	\$745	\$0	\$0	\$0	\$0
Total Assets Passed (Net of Putbacks)	\$614	\$61	\$485	\$22	\$0	\$0	\$0	\$0
Number of Deposit Accounts (000s)	\$706	\$8	\$526	\$44	\$0	\$0	\$0	\$0
Total Deposits at Resolution	\$7,382	\$328	\$5,635	\$566	\$0	\$0	\$0	\$0
Estimated Cost of Resolution	\$3,869	\$752	\$1,751	\$12	\$0	\$0	\$0	\$0
Estimated Cost/Liabilities at Resolution	35.3%	76.4%	27.8%	2.2%	0.0%	0.0%	0.0%	0.0%
Estimated Cost/Liabilities at Takeover	27.7%	80.5%	16.3%	1.1%	0.0%	0.0%	0.0%	0.0%
Premium over Payout	\$31	\$0	\$31	\$1	\$0	\$0	\$0	\$0
Premium/Core Deposits at Resolution	0.6%	0.0%	0.7%	0.1%	0.0%	0.0%	0.0%	0.0%
Premium/Core Deposits at Takeover	0.5%	0.0%	0.6%	0.1%	0.0%	0.0%	0.0%	0.0%

TABLE III: RTC RESOLUTIONS BY TRANSACTION TYPE, 1989 – JUNE 1995

(Dollars in Billions)

Type of Transaction	1991		1992				1993	
	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr
<b>IDT</b>								
<b>Whole Bank</b>								
Number of Institutions	6	0	1	1	0	0	0	0
Total Assets at Resolution	\$252	\$0	\$2	\$101	\$0	\$0	\$0	\$0
Total Assets Passed (Net of Putbacks)	\$43	\$0	\$1	\$2	\$0	\$0	\$0	\$0
Number of Deposit Accounts (000s)	\$52	\$0	\$1	\$7	\$0	\$0	\$0	\$0
Total Deposits at Resolution	\$558	\$0	\$5	\$86	\$0	\$0	\$0	\$0
Estimated Cost of Resolution	\$385	\$0	\$0	\$18	\$0	\$0	\$0	\$0
Estimated Cost/Liabilities at Resolution	68.4%	0.0%	7.4%	19.7%	0.0%	0.0%	0.0%	0.0%
Estimated Cost/Liabilities at Takeover	53.8%	0.0%	2.7%	12.5%	0.0%	0.0%	0.0%	0.0%
Premium over Payout	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Premium/Core Deposits at Resolution	0.1%	0.0%	1.0%	0.4%	0.0%	0.0%	0.0%	0.0%
Premium/Core Deposits at Takeover	0.1%	0.0%	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%
<b>Branch Deal</b>								
Number of Institutions	1	0	0	0	0	0	0	0
Total Assets at Resolution	\$96	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Assets at Resolution	\$25	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Number of Deposit Accounts (000s)	\$7	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Deposits at Resolution	\$86	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Estimated Cost of Resolution	\$51	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Estimated Cost/Liabilities at Resolution	46.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Estimated Cost/Liabilities at Takeover	32.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Premium over Payout	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Premium/Core Deposits at Resolution	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Premium/Core Deposits at Takeover	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Mixed Deal</b>								
Number of Institutions	12	1	0	0	0	0	0	0
Total Assets at Resolution	\$5,537	\$134	\$0	\$0	\$0	\$0	\$0	\$0
Number of Deposit Accounts (000s)	\$918	\$39	\$0	\$0	\$0	\$0	\$0	\$0
Number of Deposit Accounts (000s)	\$268	\$24	\$0	\$0	\$0	\$0	\$0	\$0
Total Deposits at Resolution	\$5,796	\$101	\$0	\$0	\$0	\$0	\$0	\$0
Estimated Cost of Resolution	\$1,394	\$61	\$0	\$0	\$0	\$0	\$0	\$0
Estimated Cost/Liabilities at Resolution	23.1%	40.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Estimated Cost/Liabilities at Takeover	14.0%	32.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Premium over Payout	\$23	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Premium/Core Deposits at Resolution	1.0%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Premium/Core Deposits at Takeover	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>PAYOUT</b>								
Number of Institutions	18	0	4	0	0	0	0	1
Total Assets at Resolution	\$1,087	\$0	\$170	\$0	\$0	\$0	\$0	\$94
Number of Deposit Accounts (000s)	122	0	10	0	0	0	0	1
Total Deposits at Resolution	\$1,373	\$0	\$117	\$0	\$0	\$0	\$0	\$47
Estimated Cost of Resolution	\$1,072	\$0	\$61	\$0	\$0	\$0	\$0	\$19
Estimated Cost/Liabilities at Resolution	60.3%	0.0%	34.7%	0.0%	0.0%	0.0%	0.0%	21.4%
Estimated Cost/Liabilities at Takeover	45.9%	0.0%	27.2%	0.0%	0.0%	0.0%	0.0%	18.2%

**TABLE III: RTC RESOLUTIONS BY TRANSACTION TYPE, 1989 – JUNE 1995**  
(Dollars in Billions)

Type of Transaction	1991		1992				1993	
	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr
<b>Total During Quarter</b>								
Number of Institutions	133	21	56	11	1	1	1	3
Total Assets at Resolution	\$40,118	\$4,609	\$21,039	\$12,968	\$1,266	\$211	\$10	\$715
Total Assets Passed (Net of Putbacks)	\$6,399	\$1,605	\$3,144	\$2,013	\$58	\$211	\$9	\$491
Number of Deposit Accounts (000s)	3,859	656	2,210	730	118	22	1	69
Total Deposits at Resolution	\$38,305	\$4,643	\$18,979	\$7,541	\$875	\$198	\$8	\$588
Estimated Cost of Resolution	\$16,227	\$2,432	\$5,530	\$590	\$529	\$0	\$0	\$22
Estimated Cost/Liabilities at Resolution	34.4%	42.0%	25.4%	7.0%	41.3%	0.1%	0.9%	3.5%
Estimated Cost/Liabilities at Takeover	23.8%	23.5%	17.7%	5.0%	26.2%	0.1%	0.7%	2.2%
Premium over Payout	\$512	\$78	\$295	\$269	\$82	\$15	\$0	\$1
Premium/Core Deposits at Resolution	1.8%	1.9%	1.8%	4.6%	9.6%	8.2%	3.8%	0.2%
Premium/Core Deposits at Takeover	1.4%	1.5%	1.6%	4.4%	7.0%	6.8%	3.3%	0.1%
Average Number of Bids Received	6.14	6.14	9.43	13.27	21.00	2.00	1.00	16.00
<b>Cumulative to End of Quarter</b>								
Number of Institutions	563	584	640	651	652	653	654	657
Total Assets at Resolution	\$180,276	\$184,885	\$205,924	\$218,892	\$220,158	\$220,369	\$220,379	\$221,094
Total Assets Passed (Net of Putbacks)	\$40,661	\$42,266	\$45,410	\$47,423	\$47,482	\$47,693	\$47,702	\$48,193
Number of Deposit Accounts (000s)	18,135	18,792	21,002	21,732	21,850	21,872	21,873	21,942
Total Deposits at Resolution	\$164,298	\$168,941	\$187,919	\$195,460	\$196,335	\$196,532	\$196,541	\$197,129
Estimated Cost of Resolution	\$72,001	\$74,433	\$79,963	\$80,553	\$81,082	\$81,082	\$81,082	\$81,104
Estimated Cost/Liabilities at Resolution	34.4%	34.6%	33.8%	32.9%	32.9%	32.9%	32.9%	32.8%
Estimated Cost/Liabilities at Takeover	25.5%	25.5%	24.7%	24.0%	24.0%	24.0%	24.0%	23.9%
Premium over Payout	\$2,447	\$2,525	\$2,820	\$3,088	\$3,170	\$3,185	\$3,185	\$3,186
Premium/Core Deposits at Resolution	2.0%	2.0%	2.0%	2.1%	2.1%	2.1%	2.1%	2.1%
Premium/Core Deposits at Takeover	1.7%	1.6%	1.6%	1.7%	1.8%	1.8%	1.8%	1.8%
Average Number of Bids Received	4.47	4.53	4.95	5.10	5.12	5.11	5.11	5.16

**TABLE III: RTC RESOLUTIONS BY TRANSACTION TYPE, 1989 – JUNE 1995**  
(Dollars in Billions)

Type of Transaction	1993		1994				1995		TOTAL
	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	
<b>P&amp;A</b>									
<b>Whole Bank</b>									
<b>Non-ARP</b>									
Number of Institutions	13	3	9	14	10	0	0	0	338
Total Assets at Resolution	\$658	\$434	\$249	\$1,769	\$2,045	\$0	\$0	\$0	\$110,288
Total Assets Passed (Net of Putbacks)	\$288	\$186	\$30	\$425	\$727	\$0	\$0	\$0	\$27,139
Number of Deposit Accounts (000s)	87	63	28	311	278	0	0	0	10,756
Total Deposits at Resolution	\$631	\$463	\$171	\$1,892	\$1,941	\$0	\$0	\$0	\$94,069
Estimated Cost of Resolution	\$136	\$85	\$117	\$629	\$473	\$0	\$0	\$0	\$39,851
Estimated Cost/Liabilities at Resolution	19.7%	17.5%	39.7%	28.7%	19.7%	0.0%	0.0%	0.0%	33.1%
Estimated Cost/Liabilities at Takeover	9.5%	8.8%	18.0%	11.9%	9.7%	0.0%	0.0%	0.0%	23.1%
Premium over Payout	\$30	\$39	\$8	\$158	\$243	\$0	\$0	\$0	\$2,459
Premium/Core Deposits at Resolution	5.4%	8.6%	5.2%	9.3%	14.0%	0.0%	0.0%	0.0%	3.4%
Premium/Core Deposits at Takeover	3.6%	6.2%	2.2%	4.5%	7.5%	0.0%	0.0%	0.0%	2.7%
<b>ARP</b>									
Number of Institutions	1	0	0	1	0	1	0	2	41
Total Assets at Resolution	\$44	\$0	\$0	\$85	\$0	\$44	\$0	\$426	\$21,801
Total Assets Passed (Net of Putbacks)	\$25	\$0	\$0	\$58	\$0	\$0	\$0	\$39	\$7,952
Number of Deposit Accounts (000s)	7	0	0	5	0	1	0	5	\$2,626
Total Deposits at Resolution	\$37	\$0	\$0	\$87	\$0	\$37	\$0	\$408	\$20,220
Estimated Cost of Resolution	\$3	\$0	\$0	\$9	\$0	\$11	\$0	\$66	\$2,902
Estimated Cost/Liabilities at Resolution	7.3%	0.0%	0.0%	10.2%	0.0%	26.7%	0.0%	16.0%	0.0%
Estimated Cost/Liabilities at Takeover	6.9%	0.0%	0.0%	10.0%	0.0%	25.0%	0.0%	15.3%	0.0%
Premium over Payout	\$2	\$0	\$0	\$1	\$0	\$0	\$0	\$20	\$516
Premium/Core Deposits at Resolution	5.3%	0.0%	0.0%	2.4%	0.0%	0.9%	0.0%	7.6%	2.9%
Premium/Core Deposits at Takeover	5.3%	0.0%	0.0%	2.4%	0.0%	0.8%	0.0%	8.5%	3.0%
<b>Branch Deal</b>									
Number of Institutions	3	1	5	12	5	1	1	0	95
Total Assets at Resolution	\$702	\$78	\$437	\$2,998	\$4,510	\$232	\$1,266	\$0	\$49,763
Total Assets Passed (Net of Putbacks)	\$249	\$8	\$133	\$689	\$809	\$2	\$43	\$0	\$11,874
Number of Deposit Accounts (000s)	143	11	72	585	423	29	155	0	5,879
Total Deposits at Resolution	\$729	\$63	\$453	\$4,377	\$3,630	\$97	\$1,369	\$0	\$45,981
Estimated Cost of Resolution	\$85	\$7	\$181	\$2,059	\$717	\$385	\$276	\$0	\$14,502
Estimated Cost/Liabilities at Resolution	11.4%	8.5%	34.0%	41.1%	15.3%	398.4%	20.0%	0.0%	0.1%
Estimated Cost/Liabilities at Takeover	5.0%	6.3%	19.4%	12.7%	8.0%	22.3%	5.8%	0.0%	0.1%
Premium over Payout	\$42	\$6	\$39	\$276	\$264	\$8	\$134	\$0	\$1,274
Premium/Core Deposits at Resolution	6.1%	10.8%	9.6%	7.1%	9.0%	9.2%	11.4%	0.0%	3.2%
Premium/Core Deposits at Takeover	3.9%	8.3%	6.0%	3.0%	5.6%	1.8%	5.9%	0.0%	2.3%
<b>Mixed Deal</b>									
Number of Institutions	1	1	0	2	1	0	0	0	23
Total Assets at Resolution	\$887	\$3,957	\$0	\$1,330	\$1,495	\$0	\$0	\$0	\$24,966
Total Assets Passed (Net of Putbacks)	\$219	\$1,246	\$0	\$49	\$72	\$0	\$0	\$0	\$2,769
Number of Deposit Accounts (000s)	\$244	\$441	\$0	\$132	\$41	\$0	\$0	\$0	\$2,141
Total Deposits at Resolution	\$754	\$4,715	\$0	\$1,256	\$350	\$0	\$0	\$0	\$20,987
Estimated Cost of Resolution	\$113	\$1,511	\$0	\$473	\$1,612	\$0	\$0	\$0	\$10,092
Estimated Cost/Liabilities at Resolution	14.9%	30.3%	0.0%	22.1%	74.0%	0.0%	0.0%	0.0%	34.9%
Estimated Cost/Liabilities at Takeover	8.9%	12.2%	0.0%	4.4%	63.8%	0.0%	0.0%	0.0%	18.8%
Premium over Payout	\$14	\$166	\$0	\$52	\$35	\$0	\$0	\$0	\$329
Premium/Core Deposits at Resolution	3.1%	5.2%	0.0%	6.1%	11.2%	0.0%	0.0%	0.0%	2.3%
Premium/Core Deposits at Takeover	1.3%	2.6%	0.0%	1.0%	2.5%	0.0%	0.0%	0.0%	1.3%

TABLE III: RTC RESOLUTIONS BY TRANSACTION TYPE, 1989 – JUNE 1995

(Dollars in Billions)

Type of Transaction	1993		1994				1995		TOTAL
	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	
<b>IDT</b>									
<b>Whole Bank</b>									
Number of Institutions	0	0	0	0	0	0	0	0	124
Total Assets at Resolution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$11,333
Total Assets Passed (Net of Putbacks)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,636
Number of Deposit Accounts (000s)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,206
Total Deposits at Resolution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$12,546
Estimated Cost of Resolution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,498
Estimated Cost/Liabilities at Resolution	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	49.0%
Estimated Cost/Liabilities at Takeover	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	40.8%
Premium over Payout	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$36
Premium/Core Deposits at Resolution	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%
Premium/Core Deposits at Takeover	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%
<b>Branch Deal</b>									
Number of Institutions	0	0	0	0	0	0	0	0	12
Total Assets at Resolution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$9,277
Total Assets Passed (Net of Putbacks)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$930
Number of Deposit Accounts (000s)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,047
Total Deposits at Resolution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$8,194
Estimated Cost of Resolution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,108
Estimated Cost/Liabilities at Resolution	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	36.3%
Estimated Cost/Liabilities at Takeover	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Premium over Payout	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$71
Premium/Core Deposits at Resolution	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Premium/Core Deposits at Takeover	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Mixed Deal</b>									
Number of Institutions	0	0	0	0	0	0	0	0	22
Total Assets at Resolution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$9,601
Number of Deposit Accounts (000s)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,190
Number of Deposit Accounts (000s)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$732
Total Deposits at Resolution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$10,234
Estimated Cost of Resolution	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,645
Estimated Cost/Liabilities at Resolution	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.2%
Estimated Cost/Liabilities at Takeover	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	27.1%
Premium over Payout	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$38
Premium/Core Deposits at Resolution	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%
Premium/Core Deposits at Takeover	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%
<b>PAYOUT</b>									
Number of Institutions	0	0	1	2	0	0	0	0	92
Total Assets at Resolution	\$0	\$0	\$8	\$108	\$0	\$0	\$0	\$0	\$7,830
Number of Deposit Accounts (000s)	0	0	1	2	0	0	0	0	619
Total Deposits at Resolution	\$0	\$0	\$5	\$32	\$0	\$0	\$0	\$0	\$8,396
Estimated Cost of Resolution	\$0	\$0	\$17	\$32	\$0	\$0	\$0	\$0	\$6,500
Estimated Cost/Liabilities at Resolution	0.0%	0.0%	94.9%	29.8%	0.0%	0.0%	0.0%	0.0%	57.5%
Estimated Cost/Liabilities at Takeover	0.0%	0.0%	69.1%	25.7%	0.0%	0.0%	0.0%	0.0%	49.4%



**TABLE III: RTC RESOLUTIONS BY TRANSACTION TYPE, 1989 – JUNE 1995**  
(Dollars in Billions)

Type of Transaction	1993		1994				1995		TOTAL
	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	
<b>Total During Quarter</b>									
Number of Institutions	18	5	15	31	16	2	1	2	747
Total Assets at Resolution	\$2,291	\$4,470	\$694	\$6,291	\$8,051	\$276	\$1,266	\$426	\$244,860
Total Assets Passed (Net of Putbacks)	\$782	\$1,441	\$163	\$1,220	\$1,608	\$2	\$43	\$39	\$53,490
Number of Deposit Accounts (000s)	481	515	100	1,035	742	30	155	5	25,005
Total Deposits at Resolution	\$2,151	\$5,241	\$629	\$7,645	\$5,922	\$134	\$1,369	\$408	\$220,628
Estimated Cost of Resolution	\$337	\$1,603	\$314	\$3,202	\$2,801	\$396	\$276	\$66	\$90,099
Estimated Cost/Liabilities at Resolution	15.1%	28.9%	37.2%	33.6%	30.3%	285.7%	20.0%	16.0%	32.6%
Estimated Cost/Liabilities at Takeover	7.6%	12.0%	19.6%	9.9%	17.1%	22.3%	5.8%	15.3%	21.8%
Premium over Payout	\$88	\$211	\$47	\$488	\$542	\$8	\$134	\$20	\$4,724
Premium/Core Deposits at Resolution	5.0%	5.7%	8.4%	7.5%	10.9%	8.7%	11.4%	7.6%	2.8%
Premium/Core Deposits at Takeover	2.9%	3.0%	4.6%	2.7%	5.8%	1.8%	5.9%	42.3%	2.1%
Average Number of Bids Received	14.00	37.60	19.33	27.94	21.38	22.50	50.00	14.50	7.30
<b>Cumulative to End of Quarter</b>									
Number of Institutions	675	680	695	726	742	744	745	747	747
Total Assets at Resolution	\$223,386	\$227,855	\$228,549	\$234,840	\$242,891	\$243,167	\$244,433	\$244,860	\$244,860
Total Assets Passed (Net of Putbacks)	\$48,975	\$50,416	\$50,579	\$51,799	\$53,407	\$53,409	\$53,451	\$53,490	\$53,490
Number of Deposit Accounts (000s)	22,423	22,938	23,038	24,073	24,815	24,844	24,999	25,005	25,005
Total Deposits at Resolution	\$199,280	\$204,522	\$205,151	\$212,795	\$218,717	\$218,851	\$220,220	\$220,628	\$220,628
Estimated Cost of Resolution	\$81,441	\$83,044	\$83,358	\$86,560	\$89,361	\$89,757	\$90,033	\$90,099	\$90,099
Estimated Cost/Liabilities at Resolution	32.6%	32.6%	32.6%	32.6%	32.5%	32.7%	32.6%	32.6%	32.6%
Estimated Cost/Liabilities at Takeover	23.7%	23.3%	23.3%	22.2%	22.0%	22.0%	21.8%	21.8%	21.8%
Premium over Payout	\$3,274	\$3,485	\$3,531	\$4,019	\$4,561	\$4,570	\$4,704	\$4,724	\$4,724
Premium/Core Deposits at Resolution	2.1%	2.2%	2.2%	2.5%	2.7%	2.7%	2.8%	2.8%	2.8%
Premium/Core Deposits at Takeover	1.8%	1.8%	1.8%	1.9%	2.1%	2.1%	2.1%	2.1%	2.1%
Average Number of Bids Received	5.39	5.63	5.93	6.87	7.18	7.22	7.28	7.30	7.30

TABLE IV: CONSERVATORSHIP BALANCE SHEET AND INCOME STATEMENT, 1989 – MARCH 1995

(Dollars in Millions)

	1989				1990			
	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
<b>BALANCE SHEET</b>								
Number of Institutions	175	232	256	281	350	247	206	179
Cash & Investment Securities	\$6,795	\$10,508	\$10,692	\$11,343	\$21,930	\$18,592	\$14,975	\$14,747
Mortgage Backed Securities	11,259	11,705	8,963	8,203	21,214	15,858	10,021	9,570
1–4 Family Mortgages	21,407	27,254	29,629	33,019	50,671	37,722	25,797	24,022
Construction & Land	6,138	9,368	8,831	9,335	10,108	7,161	5,869	6,370
Other Mortgages	13,129	15,032	15,621	16,237	21,235	15,559	11,436	11,199
<b>Total Mortgages</b>	<b>40,674</b>	<b>51,654</b>	<b>54,081</b>	<b>58,591</b>	<b>82,014</b>	<b>60,441</b>	<b>43,101</b>	<b>41,591</b>
Other Loans	4,898	6,453	6,826	6,657	13,609	10,783	6,233	5,864
Real Estate Owned	9,821	12,871	13,576	12,877	14,092	11,155	9,618	8,858
Other Assets	7,215	8,423	7,524	7,255	11,057	8,767	6,748	6,859
<b>Total Assets (Gross)</b>	<b>80,662</b>	<b>101,613</b>	<b>101,662</b>	<b>104,926</b>	<b>163,916</b>	<b>125,598</b>	<b>90,696</b>	<b>87,489</b>
Valuation Allowances and Other Contra Assets	7,740	11,007	10,883	12,455	14,497	9,981	8,596	8,829
<b>Total Assets (Net)</b>	<b>72,922</b>	<b>90,606</b>	<b>90,779</b>	<b>92,471</b>	<b>149,419</b>	<b>115,617</b>	<b>82,100</b>	<b>78,660</b>
Deposits	63,988	84,640	89,221	90,069	131,275	99,662	70,884	67,449
FHLB Advances	14,119	16,286	12,113	12,051	18,243	14,515	11,263	10,649
Reverse Repurchase Agreements	5,823	6,548	1,231	1,588	4,139	4,110	2,680	3,063
Other Borrowing	2,368	2,432	11,121	12,577	21,775	16,727	14,338	14,503
Other Liabilities	1,467	1,899	1,975	2,126	4,544	3,306	2,744	2,639
<b>Total Liabilities</b>	<b>87,765</b>	<b>111,804</b>	<b>115,660</b>	<b>118,410</b>	<b>179,975</b>	<b>138,319</b>	<b>101,908</b>	<b>98,303</b>
Equity Capital	(14,898)	(21,199)	(24,881)	(25,939)	(30,556)	(22,703)	(19,826)	(19,665)
Redeemable Preferred Stock	55	0	0	0	0	0	18	21
<b>Total Liabilities and Capital</b>	<b>\$72,922</b>	<b>\$90,606</b>	<b>\$90,779</b>	<b>\$92,471</b>	<b>\$149,419</b>	<b>\$115,617</b>	<b>\$82,100</b>	<b>\$78,660</b>
<b>Memo: *</b>								
Delin. 1–4 Mtgs. / Total 1–4 Mtgs.	3.34%	3.04%	3.65%	3.68%	2.68%	2.89%	3.42%	4.26%
Delin. Other Mtgs. / Total Other Mtgs.	27.56%	28.71%	31.76%	34.58%	28.23%	30.34%	36.78%	39.09%
Delin. Other Loans / Total Other Loans	11.29%	11.49%	12.68%	13.49%	11.11%	12.00%	18.35%	22.21%
Delin. Total Loans / Total Loans	14.44%	14.76%	15.95%	16.79%	12.26%	13.02%	17.01%	19.38%
<b>INCOME STATEMENT</b>								
Interest Income	\$1,431	\$1,599	\$1,648	\$1,779	\$3,072	\$2,543	\$1,784	\$1,685
Interest Expense	1,790	2,140	2,326	2,422	3,551	2,902	2,114	2,035
<b>Net Interest Income (Expense)</b>	<b>(359)</b>	<b>(541)</b>	<b>(679)</b>	<b>(643)</b>	<b>(480)</b>	<b>(359)</b>	<b>(330)</b>	<b>(350)</b>
Subsidiary Income	(103)	(375)	(130)	(57)	(133)	(283)	(138)	(175)
Other Income	72	96	104	126	375	322	180	256
Other Expense	1,031	587	561	762	1,039	635	588	521
<b>Other Income (Loss)</b>	<b>(1,062)</b>	<b>(865)</b>	<b>(587)</b>	<b>(693)</b>	<b>(797)</b>	<b>(596)</b>	<b>(546)</b>	<b>(439)</b>
<b>Operating Income (Loss)</b>	<b>(1,421)</b>	<b>(1,406)</b>	<b>(1,265)</b>	<b>(1,336)</b>	<b>(1,276)</b>	<b>(955)</b>	<b>(877)</b>	<b>(789)</b>
Less: Loss Provisions and Accting Adj.	2,181	1,949	1,351	3,065	1,936	1,937	1,498	1,631
<b>Net Income (Loss)</b>	<b>(\$3,601)</b>	<b>(\$3,356)</b>	<b>(\$2,616)</b>	<b>(\$4,401)</b>	<b>(\$3,213)</b>	<b>(\$2,891)</b>	<b>(\$2,375)</b>	<b>(\$2,420)</b>

\* Delinquent loans include those past due 90 days or more and still accruing plus those nonaccruing for 1990–1995. In 1989 these loans included those past due 30–89 days and still accruing also.

**TABLE IV: CONSERVATORSHIP BALANCE SHEET AND INCOME STATEMENT, 1989 – MARCH 1995**  
(Dollars in Millions)

	1991				1992			
	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
<b>BALANCE SHEET</b>								
Number of Institutions	204	193	97	91	50	60	69	81
Cash & Investment Securities	\$15,863	\$17,073	\$9,390	\$8,237	\$5,691	\$5,486	\$7,033	\$10,450
Mortgage Backed Securities	9,485	7,287	5,346	3,829	1,933	1,913	1,716	3,637
1-4 Family Mortgages	24,781	22,032	13,857	11,059	5,551	5,080	9,092	9,348
Construction & Land	4,205	4,189	2,876	3,753	2,418	2,029	2,549	2,680
Other Mortgages	14,704	14,415	9,417	8,618	4,412	3,885	5,859	4,907
<b>Total Mortgages</b>	<b>43,690</b>	<b>40,636</b>	<b>26,150</b>	<b>23,429</b>	<b>12,381</b>	<b>10,994</b>	<b>17,500</b>	<b>16,934</b>
Other Loans	7,532	6,888	3,415	2,865	1,239	937	1,526	2,065
Real Estate Owned	8,969	10,893	6,260	5,128	3,351	1,483	2,836	2,980
Other Assets	7,003	6,071	3,529	3,850	2,550	2,391	3,362	4,163
<b>Total Assets (Gross)</b>	<b>92,542</b>	<b>88,848</b>	<b>54,091</b>	<b>47,338</b>	<b>27,145</b>	<b>23,204</b>	<b>33,973</b>	<b>40,229</b>
Valuation Allowances and Other Contra Assets	8,276	7,717	3,763	3,189	1,525	1,359	2,140	2,940
<b>Total Assets (Net)</b>	<b>84,266</b>	<b>81,131</b>	<b>50,328</b>	<b>44,150</b>	<b>25,620</b>	<b>21,845</b>	<b>31,833</b>	<b>37,289</b>
Deposits	76,079	74,224	40,627	37,071	21,199	18,257	25,634	30,589
FHLB Advances	9,136	7,439	3,585	2,256	691	711	2,801	1,590
Reverse Repurchase Agreements	2,979	1,968	2,326	1,134	339	600	188	52
Other Borrowing	10,266	10,833	7,169	6,451	4,795	3,580	4,907	7,344
Other Liabilities	2,446	2,126	1,124	1,028	757	743	1,105	1,973
<b>Total Liabilities</b>	<b>100,906</b>	<b>96,591</b>	<b>54,831</b>	<b>47,941</b>	<b>27,780</b>	<b>23,892</b>	<b>34,636</b>	<b>41,547</b>
Equity Capital	(16,662)	(15,520)	(4,503)	(3,791)	(2,160)	(2,046)	(2,803)	(4,258)
Redeemable Preferred Stock	21	61	0	0	0	0	0	0
<b>Total Liabilities and Capital</b>	<b>\$84,266</b>	<b>\$81,131</b>	<b>\$50,328</b>	<b>\$44,150</b>	<b>\$25,620</b>	<b>\$21,845</b>	<b>\$31,833</b>	<b>\$37,289</b>
<b>Memo: *</b>								
Delin. 1-4 Mtgs. / Total 1-4 Mtgs.	4.30%	4.74%	4.66%	5.79%	6.61%	6.39%	4.84%	5.36%
Delin. Other Mtgs. / Total Other Mtgs.	28.46%	28.51%	29.85%	34.90%	32.87%	31.04%	24.43%	27.66%
Delin. Other Loans / Total Other Loans	17.03%	18.02%	21.37%	22.56%	19.85%	21.40%	18.11%	14.18%
Delin. Total Loans / Total Loans	15.09%	15.97%	17.06%	21.31%	20.98%	19.78%	14.56%	15.22%
<b>INCOME STATEMENT</b>								
Interest Income	\$1,773	\$1,662	\$1,017	\$847	\$481	\$402	\$583	\$573
Interest Expense	2,022	1,887	1,031	855	469	355	457	497
<b>Net Interest Income (Expense)</b>	<b>(248)</b>	<b>(226)</b>	<b>(14)</b>	<b>(8)</b>	<b>12</b>	<b>47</b>	<b>126</b>	<b>77</b>
Subsidiary Income	(74)	(135)	(31)	(46)	(2)	(25)	(35)	(89)
Other Income	209	242	152	59	45	33	152	61
Other Expense	564	609	297	291	211	214	256	389
<b>Other Income (Loss)</b>	<b>(429)</b>	<b>(502)</b>	<b>(176)</b>	<b>(279)</b>	<b>(169)</b>	<b>(205)</b>	<b>(140)</b>	<b>(417)</b>
<b>Operating Income (Loss)</b>	<b>(678)</b>	<b>(728)</b>	<b>(190)</b>	<b>(287)</b>	<b>(157)</b>	<b>(158)</b>	<b>(14)</b>	<b>(340)</b>
Less: Loss Provisions and Accting Adj.	1,101	926	451	558	334	137	737	1,197
<b>Net Income (Loss)</b>	<b>(\$1,778)</b>	<b>(\$1,653)</b>	<b>(\$641)</b>	<b>(\$845)</b>	<b>(\$491)</b>	<b>(\$295)</b>	<b>(\$751)</b>	<b>(\$1,537)</b>

\* Delinquent loans include those past due 90 days or more and still accruing plus those nonaccruing for 1990-1995. In 1989 these loans included those past due 30-89 days and still accruing also.

TABLE IV: CONSERVATORSHIP BALANCE SHEET AND INCOME STATEMENT, 1989 – MARCH 1995

(Dollars in Millions)

	1993				1994			
	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
<b>BALANCE SHEET</b>								
Number of Institutions	84	83	68	63	48	18	2	1
Cash & Investment Securities	\$10,769	\$10,699	\$9,512	\$6,436	\$5,766	\$2,683	\$966	\$633
Mortgage Backed Securities	1,776	2,022	1,425	1,290	1,208	517	206	128
1-4 Family Mortgages	6,923	7,083	6,018	5,080	4,535	3,312	1,074	817
Construction & Land	2,492	1,873	1,481	946	680	189	16	10
Other Mortgages	4,618	4,402	3,933	3,355	2,911	1,889	305	112
<b>Total Mortgages</b>	<b>14,033</b>	<b>13,358</b>	<b>11,432</b>	<b>9,381</b>	<b>8,126</b>	<b>5,391</b>	<b>1,395</b>	<b>940</b>
Other Loans	2,147	1,859	1,618	1,324	1,289	923	527	80
Real Estate Owned	2,645	2,421	1,945	1,101	764	463	22	15
Other Assets	4,289	4,533	4,259	3,633	3,710	2,583	512	295
<b>Total Assets (Gross)</b>	<b>35,659</b>	<b>34,892</b>	<b>30,191</b>	<b>23,164</b>	<b>20,864</b>	<b>12,560</b>	<b>3,629</b>	<b>2,090</b>
Valuation Allowances and Other Contra Assets	2,830	2,531	2,180	1,263	1,120	561	123	97
<b>Total Assets (Net)</b>	<b>32,830</b>	<b>32,361</b>	<b>28,010</b>	<b>21,901</b>	<b>19,744</b>	<b>11,999</b>	<b>3,506</b>	<b>1,993</b>
Deposits	28,032	27,999	24,206	17,819	16,182	7,820	1,577	1,238
FHLB Advances	276	913	855	736	31	0	0	0
Reverse Repurchase Agreements	1	146	0	0	0	0	0	0
Other Borrowing	7,453	7,149	7,716	7,322	7,528	5,649	2,230	937
Other Liabilities	1,896	1,673	1,398	1,427	1,431	1,091	52	303
<b>Total Liabilities</b>	<b>37,658</b>	<b>37,881</b>	<b>34,175</b>	<b>27,304</b>	<b>25,171</b>	<b>14,560</b>	<b>3,859</b>	<b>2,478</b>
Equity Capital	(4,829)	(5,519)	(6,165)	(5,403)	(5,427)	(2,561)	(353)	(485)
Redeemable Preferred Stock	0	0	0	0	0	0	0	0
<b>Total Liabilities and Capital</b>	<b>\$32,830</b>	<b>\$32,361</b>	<b>\$28,010</b>	<b>\$21,901</b>	<b>\$19,744</b>	<b>\$11,999</b>	<b>\$3,506</b>	<b>\$1,993</b>
<b>Memo: *</b>								
Delin. 1-4 Mtgs. / Total 1-4 Mtgs.	6.27%	7.03%	6.51%	6.65%	6.84%	7.16%	6.14%	3.69%
Delin. Other Mtgs. / Total Other Mtgs.	28.51%	25.27%	25.09%	23.02%	25.19%	28.76%	28.77%	32.73%
Delin. Other Loans / Total Other Loans	14.51%	15.17%	11.47%	14.26%	13.66%	10.11%	1.56%	11.96%
Delin. Total Loans / Total Loans	17.14%	15.54%	14.84%	14.17%	14.77%	14.70%	8.67%	7.81%
<b>INCOME STATEMENT</b>								
Interest Income	\$454	\$398	\$347	\$265	\$249	\$152	\$52	\$42
Interest Expense	414	395	338	267	234	141	41	33
<b>Net Interest Income (Expense)</b>	<b>41</b>	<b>3</b>	<b>9</b>	<b>(2)</b>	<b>15</b>	<b>11</b>	<b>11</b>	<b>9</b>
Subsidiary Income	(27)	(88)	(214)	(259)	(67)	(9)	4	(55)
Other Income	96	69	69	75	88	(25)	14	12
Other Expense	300	293	278	238	183	102	32	35
<b>Other Income (Loss)</b>	<b>(231)</b>	<b>(312)</b>	<b>(423)</b>	<b>(422)</b>	<b>(161)</b>	<b>(136)</b>	<b>(14)</b>	<b>(79)</b>
<b>Operating Income (Loss)</b>	<b>(190)</b>	<b>(308)</b>	<b>(414)</b>	<b>(424)</b>	<b>(146)</b>	<b>(125)</b>	<b>(3)</b>	<b>(70)</b>
Less: Loss Provisions and Accting Adj.	406	425	346	199	55	38	9	62
<b>Net Income (Loss)</b>	<b>(\$597)</b>	<b>(\$733)</b>	<b>(\$760)</b>	<b>(\$623)</b>	<b>(\$201)</b>	<b>(\$163)</b>	<b>(\$12)</b>	<b>(\$132)</b>

\* Delinquent loans include those past due 90 days or more and still accruing plus those nonaccruing for 1990-1995.

In 1989 these loans included those past due 30-89 days and still accruing also.

Note: The data for fourth quarter 1994 conservatorship balances include assets of one institution resolved on 11/18/94.

**TABLE IV: CONSERVATORSHIP BALANCE SHEET AND INCOME STATEMENT, 1989 – MARCH 1995**  
(Dollars in Millions)

	1995 1st Qtr
<b>BALANCE SHEET</b>	
Number of Institutions	0
Cash & Investment Securities	\$84
Mortgage Backed Securities	44
1–4 Family Mortgages	112
Construction & Land	0
Other Mortgages	2
<b>Total Mortgages</b>	<b>114</b>
Other Loans	1
Real Estate Owned	7
Other Assets	75
<b>Total Assets (Gross)</b>	<b>324</b>
Valuation Allowances and Other Contra Assets	11
<b>Total Assets (Net)</b>	<b>313</b>
Deposits	0
FHLB Advances	0
Reverse Repurchase Agreements	0
Other Borrowing	529
Other Liabilities	121
<b>Total Liabilities</b>	<b>649</b>
Equity Capital	(336)
Redeemable Preferred Stock	0
<b>Total Liabilities and Capital</b>	<b>\$313</b>
<b>Memo: *</b>	
Delin. 1–4 Mtgs. / Total 1–4 Mtgs.	14.24%
Delin. Other Mtgs. / Total Other Mtgs.	12.72%
Delin. Other Loans / Total Other Loans	0.00%
Delin. Total Loans / Total Loans	14.13%
<b>INCOME STATEMENT</b>	
Interest Income	\$8
Interest Expense	12
<b>Net Interest Income (Expense)</b>	<b>(3)</b>
Subsidiary Income	(5)
Other Income	6
Other Expense	22
<b>Other Income (Loss)</b>	<b>(21)</b>
<b>Operating Income (Loss)</b>	<b>(24)</b>
Less: Loss Provisions and Accting Adj.	7
<b>Net Income (Loss)</b>	<b>(\$31)</b>

\* Delinquent loans include those past due 90 days or more and still accruing plus those nonaccruing for 1990–1995. In 1989 these loans included those past due 30–89 days and still accruing also.

Note: The first quarter 1995 conservatorship balances include the assets of one institution resolved on 11/18/94. The last conservatorship was resolved on 3/15/95.

**TABLE V: SOURCES & USES OF CASH, 1989 – SEPTEMBER 1995**  
(Dollars in Billions)

	1989	1990				1991	
		1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr
<b>QUARTERLY ACTIVITY</b>							
Beginning Cash Balance	\$0.0	\$4.5	\$3.2	\$4.0	\$4.6	\$4.9	\$4.9
<b>Sources of Cash:</b>							
Funding Authorized by Congress	24.5	5.0	3.5	5.0	5.0	7.0	30.0
FFB Borrowing Outstanding	0.0	2.6	23.8	15.1	11.5	4.0	1.2
Recoveries from RCV Assets	0.0	0.0	0.0	2.1	6.1	6.1	5.9
Total Sources	24.5	7.6	27.3	22.2	22.7	17.1	37.1
<b>Uses of Cash:</b>							
Resolution/Receivership Funding	9.9	6.2	28.4	23.4	21.7	19.0	12.0
Conservatorship Advances Outstanding	10.1	2.6	(1.8)	(1.8)	(0.0)	(2.8)	1.2
FFB Interest Payments	0.0	0.0	0.0	0.2	0.7	0.9	0.9
Other Uses (Net)	0.0	0.0	(0.0)	(0.1)	(0.1)	(0.0)	(0.1)
Total Uses	20.0	8.8	26.5	21.7	22.3	17.1	14.1
Estimated Loss Funds Used	5.9	4.2	18.2	8.3	5.5	8.9	4.7
Total Working Capital	14.1	4.6	8.3	13.4	16.8	8.2	9.4
Sources minus Uses	4.5	(1.2)	0.8	0.5	0.4	(0.0)	23.0
Ending Cash Balance	\$4.5	\$3.2	\$4.0	\$4.6	\$4.9	\$4.9	\$27.9
<b>INCEPTION TO DATE</b>							
Beginning Cash Balance	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0
<b>Sources of Cash:</b>							
Funding Authorized by Congress	24.5	29.5	33.0	38.0	43.0	50.1	80.1
FFB Borrowing Outstanding	0.0	2.6	26.4	41.5	53.0	57.0	58.2
Recoveries from RCV Assets	0.0	0.0	0.1	2.2	8.3	14.4	20.3
Total Sources	24.5	32.1	59.4	81.7	104.3	121.5	158.5
<b>Uses of Cash:</b>							
Resolution/Receivership Funding	9.9	16.1	44.5	67.9	89.6	108.7	120.7
Conservatorship Advances Outstanding	10.1	12.7	10.9	9.1	9.0	6.3	7.5
FFB Interest Payments	0.0	0.0	0.0	0.2	0.9	1.8	2.7
Other Uses (Net)	0.0	0.0	0.0	(0.1)	(0.1)	(0.2)	(0.2)
Total Uses	20.0	28.9	55.4	77.1	99.4	116.5	130.7
Estimated Loss Funds Used	5.9	10.1	28.3	36.6	42.1	51.0	55.8
Total Working Capital	14.1	18.8	27.1	40.5	57.3	65.5	74.9
Sources minus Uses	4.5	3.2	4.0	4.6	4.9	4.9	27.9
Ending Cash Balance	\$4.5	\$3.2	\$4.0	\$4.6	\$4.9	\$4.9	\$27.9
Memo: No. of Resolutions Funded	37	52	207	286	352	374	430

TABLE V: SOURCES & USES OF CASH, 1989 – SEPTEMBER 1995

(Dollars in Billions)

	1991		1992				1993	
	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr
<b>QUARTERLY ACTIVITY</b>								
Beginning Cash Balance	\$27.9	\$5.2	\$8.8	\$24.6	\$5.2	\$4.5	\$2.8	\$3.2
Sources of Cash:								
Funding Authorized by Congress	0.0	0.0	25.0	(18.3)	0.0	0.0	(0.0)	0.0
FFB Borrowing Outstanding	4.7	(5.9)	(0.1)	(3.2)	(7.2)	(9.3)	(1.7)	(6.4)
Recoveries from RCV Assets	8.3	16.2	7.1	9.3	10.4	10.8	3.0	6.9
Total Sources	13.0	10.3	32.0	(12.2)	3.2	1.5	1.2	0.5
Uses of Cash:								
Resolution/Receivership Funding	36.7	6.2	17.3	7.3	2.0	0.4	0.4	0.6
Conservatorship Advances Outstanding	(2.0)	(0.6)	(1.1)	(0.8)	1.4	2.4	0.1	(0.6)
FFB Interest Payments	0.9	1.2	0.5	0.6	0.6	0.5	0.3	0.3
Other Uses (Net)	0.1	(0.1)	(0.4)	0.1	(0.1)	(0.0)	0.0	(0.0)
Total Uses	35.7	6.7	16.3	7.2	3.9	3.2	0.8	0.3
Estimated Loss Funds Used	16.2	2.4	5.5	0.6	0.5	0.0	0.0	0.0
Total Working Capital	19.5	4.3	10.7	6.6	3.3	3.2	0.8	0.3
Sources minus Uses	(22.7)	3.6	15.8	(19.4)	(0.7)	(1.7)	0.5	0.2
Ending Cash Balance	\$5.2	\$8.8	\$24.6	\$5.2	\$4.5	\$2.8	\$3.2	\$3.4
<b>INCEPTION TO DATE</b>								
Beginning Cash Balance	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0
Sources of Cash:								
Funding Authorized by Congress	80.1	80.1	105.1	86.8	86.8	86.8	86.8	86.8
FFB Borrowing Outstanding	62.9	57.0	56.9	53.7	46.5	37.2	35.5	29.1
Recoveries from RCV Assets	28.6	44.8	51.9	61.2	71.6	82.4	85.4	92.2
Total Sources	171.6	181.9	213.9	201.7	204.9	206.4	207.6	208.1
Uses of Cash:								
Resolution/Receivership Funding	157.4	163.6	180.9	188.2	190.1	190.6	190.9	191.5
Conservatorship Advances Outstanding	5.5	4.9	3.8	3.0	4.4	6.8	6.9	6.3
FFB Interest Payments	3.6	4.8	5.3	5.8	6.4	6.9	7.2	7.5
Other Uses (Net)	(0.1)	(0.2)	(0.6)	(0.5)	(0.6)	(0.6)	(0.6)	(0.6)
Total Uses	166.3	173.1	189.3	196.5	200.4	203.6	204.4	204.7
Estimated Loss Funds Used	72.0	74.4	80.0	80.6	81.1	81.1	81.1	81.1
Total Working Capital	94.3	98.6	109.3	116.0	119.3	122.5	123.3	123.6
Sources minus Uses	5.2	8.8	24.6	5.2	4.5	2.8	3.2	3.4
Ending Cash Balance	\$5.2	\$8.8	\$24.6	\$5.2	\$4.5	\$2.8	\$3.2	\$3.4
Memo: No. of Resolutions Funded	563	584	640	651	652	653	654	657

**TABLE V: SOURCES & USES OF CASH, 1989 – SEPTEMBER 1995**  
(Dollars in Billions)

	1993		1994				1995		
	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr
<b>QUARTERLY ACTIVITY</b>									
Beginning Cash Balance	\$3.4	\$8.8	\$6.4	\$9.8	\$6.2	\$3.6	\$4.0	\$2.9	\$0.9
<b>Sources of Cash:</b>									
Funding Authorized by Congress	0.0	0.0	4.0	0.0	0.0	0.0	0.0	0.0	0.0
FFB Borrowing Outstanding	2.6	(1.1)	(1.7)	0.1	(2.4)	(3.6)	(3.2)	(4.0)	(2.6)
Recoveries from RCV Assets	4.8	3.0	2.9	2.6	3.8	3.9	3.8	3.1	3.1
Total Sources	7.4	1.8	5.1	2.7	1.4	0.3	0.6	(0.9)	0.6
<b>Uses of Cash:</b>									
Resolution/Receivership Funding	1.5	4.2	1.0	7.8	7.3	1.7	1.4	0.8	0.3
Conservatorship Advances Outstanding	0.3	(0.1)	0.4	(1.5)	(3.5)	(1.8)	(0.0)	0.0	0.0
FFB Interest Payments	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.3
Other Uses (Net)	(0.0)	(0.1)	0.0	(0.0)	(0.0)	(0.3)	0.0	0.0	0.0
Total Uses	1.9	4.3	1.7	6.4	4.0	(0.1)	1.7	1.1	0.6
Estimated Loss Funds Used	0.3	1.6	0.3	3.2	2.8	0.4	0.3	0.1	0.0
Total Working Capital	1.6	2.7	1.3	3.2	1.2	(0.5)	1.4	1.0	0.6
Sources minus Uses	5.4	(2.5)	3.5	(3.7)	(2.6)	0.4	(1.1)	(2.0)	(0.0)
Ending Cash Balance	\$8.8	\$6.4	\$9.8	\$6.2	\$3.6	\$4.0	\$2.9	\$0.9	\$0.9
<b>INCEPTION TO DATE</b>									
Beginning Cash Balance	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0
<b>Sources of Cash:</b>									
Funding Authorized by Congress	86.8	86.8	90.8	90.8	90.8	90.8	90.8	90.8	90.8
FFB Borrowing Outstanding	31.7	30.5	28.8	28.9	26.5	22.9	19.8	15.8	13.2
Recoveries from RCV Assets	97.0	100.0	102.8	105.4	109.2	113.1	116.9	120.0	123.1
Total Sources	215.5	217.3	222.4	225.1	226.5	226.8	227.4	226.5	227.0
<b>Uses of Cash:</b>									
Resolution/Receivership Funding	193.0	197.2	198.2	206.0	213.2	214.9	216.3	217.1	217.4
Conservatorship Advances Outstanding	6.6	6.5	6.9	5.4	1.8	0.0	(0.0)	(0.0)	(0.0)
FFB Interest Payments	7.7	8.0	8.2	8.4	8.7	9.0	9.3	9.6	9.9
Other Uses (Net)	(0.7)	(0.8)	(0.8)	(0.8)	(0.8)	(1.2)	(1.1)	(1.1)	(1.1)
Total Uses	206.6	210.9	212.5	218.9	222.9	222.8	224.5	225.6	226.1
Estimated Loss Funds Used	81.4	83.0	83.4	86.6	89.4	89.8	90.0	90.1	90.1
Total Working Capital	125.2	127.8	129.2	132.4	133.6	133.1	134.5	135.5	136.0
Sources minus Uses	8.8	6.4	9.8	6.2	3.6	4.0	2.9	0.9	0.9
Ending Cash Balance	\$8.8	\$6.4	\$9.8	\$6.2	\$3.6	\$4.0	\$2.9	\$0.9	\$0.9
Memo: No. of Resolutions Funded	675	680	695	726	742	744	745	747	747



TABLE VI: RTC RESOLUTIONS, 1989 – JUNE 1995

(Dollars in Millions)

NAME	CITY	STATE	CHARTER F–Federal S–State	CONSER- VATORSHIP DATE	RES- OLUTION DATE	AT TAKEOVER		DEPOSITS AT RESOLUTION	ESTIMATED RES. COST @ 12/31/94
						ASSETS	DEPOSITS*		
First FSB of AK, SB	Anchorage	AK	F	03/02/89	01/12/90	\$221	\$191	\$160	\$142
Home SB, FSB	Anchorage	AK	S	03/02/89	01/12/90	93	81	63	63
<b>Total–AK</b>						<b>313</b>	<b>273</b>	<b>223</b>	<b>205</b>
Jefferson FS&LA	Birmingham	AL	F	03/08/91	03/13/92	642	485	326	55
Tuskegee S&LA, FA	Tuskegee	AL	F	11/30/90	10/11/91	36	28	23	16
First FS&LA of Russell Co, FA	Phenix City	AL	F	07/24/92	07/23/93	90	79	60	1
Birmingham FSB	Birmingham	AL	F	08/21/92	08/06/93	91	62	48	9
Altus FSB	Mobile	AL	F	05/17/91	05/20/94	1,809	1,122	428	158
First FS&LA of Andalusia	Andalusia	AL	F	12/28/90	09/27/91	39	38	30	6
City FS&LA	Birmingham	AL	F	03/30/89	09/14/90	711	648	472	77
Guaranty FS&LA	Birmingham	AL	F	02/17/89	05/04/90	396	397	292	79
Baldwin County FSB	Robertsdale	AL	F	03/30/89	08/10/90	173	157	133	24
Phenix FS&LA, FA	Phenix City	AL	F	03/09/89	05/16/90	186	194	162	83
First SB of AL, FA	Hamilton	AL	F	03/09/89	12/15/89	25	24	20	4
<b>Total–AL</b>						<b>3,999</b>	<b>3,254</b>	<b>1,994</b>	<b>512</b>
United FS&LA	Jonesboro	AR	F	06/26/91	03/13/92	143	135	115	19
First SA, FA	Paragould	AR	F	11/30/90	09/13/91	65	47	37	25
First Savings of Arkansas	Little Rock	AR	F	02/10/89	07/26/91	1,834	1,196	992	833
Savers SA	Little Rock	AR	F	02/10/89	09/20/91	907	787	646	645
Independence FB, FSB	Batesville	AR	F	02/17/89	09/07/90	264	346	321	314
Landmark SB, FSB	Hot Springs	AR	F	03/02/89	06/22/90	146	153	118	91
First FS&LA of Fayetteville	Fayetteville	AR	F	03/02/89	11/02/90	132	112	84	35
Madison Guaranty S&LA	McCroy	AR	S	03/02/89	11/30/90	122	99	101	73
First State SB, FSB	Mountain Home	AR	F	03/02/89	10/26/90	125	128	100	57
First FS&LA	Malvern	AR	F	03/02/89	06/25/89	49	54	52	23
Home FS&LA	Mountain Home	AR	F	03/02/89	08/25/89	44	72	73	59
Commonwealth S&LA	Osceola	AR	S	03/02/89	12/07/90	40	36	28	17
Unipoint FSB	Trumann	AR	F	03/02/89	06/22/90	20	28	23	19
Capital FS&LA	Little Rock	AR	S	07/27/89	06/29/90	88	46	43	22
First America SB, FSB	Fort Smith	AR	F	05/25/90	12/07/90	452	438	383	65
Grand Prairie FS&LA	Stuttgart	AR	S	01/26/90	11/09/90	27	25	8	13
Arkansas FSB, FA	Little Rock	AR	F	12/21/90	09/06/91	64	62	32	16
Texarcana FS&LA	Texarcana	AR	F	12/07/90	08/30/91	46	43	26	13
<b>Total–AR</b>						<b>4,569</b>	<b>3,806</b>	<b>3,180</b>	<b>2,340</b>
First American FSB	Tucson	AZ	F	08/16/91	04/24/92	158	129	86	18
Security S&LA	Scottsdale	AZ	S	02/17/89	03/15/91	758	1,052	907	624
Southwest S&LA, FA	Phoenix	AZ	S	02/17/89	07/19/91	2,322	1,750	1,391	618
Universal S&LA	Scottsdale	AZ	F	02/17/89	01/26/90	94	103	88	35

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\*Deposits at Takeover are quarter before conservatorship.

TABLE VI: RTC RESOLUTIONS, 1989 – JUNE 1995

(Dollars in Millions)

NAME	CITY	STATE	CHARTER F—Federal S—State	CONSER— VATORSHIP DATE	RES— OLUTION DATE	AT TAKEOVER		DEPOSITS AT RESOLUTION	ESTIMATED RES. COST @ 12/31/94
						ASSETS	DEPOSITS*		
Sun State S&LA	Phoenix	AZ	S	06/14/89	11/30/90	1,180	690	763	493
Western S&LA, FA	Phoenix	AZ	S	06/14/89	05/31/90	6,467	4,115	3,048	2,269
Merabank FSB	Phoenix	AZ	F	01/31/90	09/20/90	5,655	4,746	3,737	1,060
Sentinel FS&LA	Phoenix	AZ	S	02/02/90	06/15/90	182	170	150	51
Pima FS&LA	Tucson	AZ	S	03/02/90	02/15/91	2,584	2,126	1,567	289
<b>Total—AZ</b>						<b>19,399</b>	<b>15,083</b>	<b>11,737</b>	<b>5,858</b>
Santa Paula S&LA	Santa Paula	CA	S		09/27/91	258	235	235	19
Great American FSA	San Diego	CA	F	08/09/91	05/13/94	9,214	7,229	1,854	1,222
Far West S&LA, FA	Newport Beach	CA	S	01/11/91	03/20/92	4,040	2,984	1,806	647
Columbia S&LA	Beverly Hills	CA	S	01/25/91	09/13/91	6,001	5,619	4,222	676
Valley FS&LA	Van Nuys	CA	F		04/10/92	2,003	1,547	1,547	218
County Bank, FSB	Santa Barbara	CA	F	03/27/91	03/27/92	1,159	953	553	185
Malibu SB, FSB	Costa Mesa	CA	S	01/11/91	07/19/91	142	124	125	30
Guardian FSA	Huntington Beach	CA	S	06/21/91	07/29/94	736	653	83	140
Executive SB, FSB	Marina del Rey	CA	F	04/26/91	02/28/92	58	55	38	8
Atlantic Financial FSB	San Francisco	CA	F	07/26/91	04/10/92	391	409	332	26
Unity S&LA, FA	Beverly Hills	CA	S	02/08/91	08/02/91	453	444	329	53
Beach SB, FSB	Fountain Valley	CA	S	01/18/91	07/19/91	85	80	62	3
Progressive SB, FSB	Pasadena	CA	S	05/24/91	03/13/92	408	374	241	60
Gold River SB	Fair Oaks	CA	S		09/27/91	20	20	20	3
Delta FSB	Westminster	CA	S	11/08/91	03/25/94	63	59	3	9
San Clemente FSB	San Clemente	CA	F	06/12/92	08/06/93	218	206	115	41
HomeFed Bank, FA	San Diego	CA	F	07/06/92	12/03/93	12,686	8,798	4,715	1,511
Advanced FSB	Northridge	CA	F	01/24/92	03/18/94	22	24	5	17
First Newport FSB	Newport Beach	CA	F	06/19/92	07/23/93	30	34	9	4
Homestead FSA	San Francisco	CA	F	10/30/92	09/17/93	1,342	1,225	754	113
Vista FSA	Canoga Park	CA	F	01/29/93	06/04/93	110	94	47	19
Golden State FSB	Irvine	CA	F	08/13/93	04/08/94	51	47	2	6
Western FSB	Marina Del Rey	CA	F	06/04/93	09/09/94	3,694	2,672	1,757	424
Imperial FSA	San Diego	CA	S	02/23/90	04/19/91	9,395	6,625	4,257	783
Santa Barbara FS&LA	Santa Barbara	CA	S	04/27/90	08/09/91	4,173	1,745	1,355	65
Pacific SB	Costa Mesa	CA	S	02/07/89	10/13/89	1,167	1,019	923	374
Westwood S&LA	Los Angeles	CA	S	02/17/89	08/24/90	400	397	360	263
First California Savings	Orange	CA	F	04/06/89	09/22/89	170	195	183	87
Founders FS&LA	Los Angeles	CA	S	04/06/89	01/18/91	125	167	79	77
Gateway FSB	Oakland	CA	S	04/06/89	06/08/90	83	126	47	75
Washington S&LA	Stockton	CA	S	04/06/89	05/11/90	69	69	69	7
Arrowhead Pacific FSB	San Bernardino	CA	S	04/06/89	05/04/90	63	68	75	37

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TABLE VI: RTC RESOLUTIONS, 1989 – JUNE 1995

(Dollars in Millions)

NAME	CITY	STATE	CHARTER F—Federal S—State	CONSER- VATORSHIP DATE	RES- OLUTION DATE	AT TAKEOVER		DEPOSITS AT RESOLUTION	ESTIMATED RES. COST @ 12/31/94
						ASSETS	DEPOSITS*		
Perpetual SA, FS&LA	Santa Ana	CA	F	04/06/89	08/25/89	19	29	29	14
Unified Savings FS&LA	Northridge	CA	F	04/06/89	09/22/89	40	52	49	26
Royal Oak S&LA	Manteca	CA	S	04/06/89	05/11/90	35	35	19	4
City FS&LA	Oakland	CA	F	04/06/89	05/18/90	20	28	27	12
Independence S&LA	Vallejo	CA	S	04/06/89	10/20/89	448	373	360	39
City S&LA	Westlake Village	CA	S	04/06/89	08/25/89	33	34	33	5
Cabrillo FSB	San Jose	CA	S	04/06/89	05/11/90	73	62	38	4
Gibraltar Savings, FA	Simi Valley	CA	S	03/31/89	06/29/90	12,313	7,575	4,713	811
Lincoln Savings	Irvine	CA	S	04/14/89	03/08/91	5,374	4,194	2,107	2,701
Southwest FSA	Los Angeles	CA	S	04/27/89	11/16/90	821	790	585	115
Westco Savings Bank, FSB	Wilmington	CA	F	04/27/89	04/27/90	189	181	103	52
The Guardian FS&LA	Bakersfield	CA	F	06/29/89	04/27/90	34	29	28	14
American Interstate SA	Los Angeles	CA	F	07/20/89	05/04/90	27	25	19	7
Sierra FS&LA	Beverly Hills	CA	F	07/20/89	05/04/90	34	40	22	12
First FS&LA	Bakersfield	CA	F	06/29/89	04/27/90	137	127	109	25
Saratoga S&LA	San Jose	CA	S	11/09/89	06/01/90	111	105	69	30
Security FSA	Garden Grove	CA	F	11/16/89	05/04/90	73	75	64	4
Brookside FS&LA	Los Angeles	CA	S	11/30/89	11/16/90	620	560	402	124
Wilshire S&LA	Los Angeles	CA	S	01/11/90	06/22/90	88	77	57	17
Constitution FSA	Monterey Park	CA	F	04/12/90	06/29/90	67	65	57	5
Mercury FS&LA	Huntington Beach	CA	S	02/23/90	09/21/90	2,073	1,792	1,423	237
Enterprise S&LA	Compton	CA	S	05/31/91	03/05/93	14	13	8	0
Time FS&LA	San Francisco	CA	S	06/01/90	05/17/91	57	54	33	5
Charter SB, FSB	Newport	CA	S	06/15/90	12/07/90	286	282	220	30
Investment FS&LA	Chatsworth	CA	S	01/11/90	08/24/90	267	241	203	17
Peninsula FSB	South San Francisco	CA	S	05/04/90	06/22/90	41	46	34	3
Heartland S&LA	La Mesa	CA	S		09/06/91	121	119	119	27
Huntington S&LA	Huntington Beach	CA	S	02/09/90	06/22/90	125	120	105	25
Pacific Coast FSA	San Francisco	CA	S	03/16/90	07/12/91	1,063	633	424	35
Liberty FSB	Montebello	CA	F	11/16/90	06/07/91	45	52	39	7
Pan American FSB	San Mateo	CA	S	07/12/91	04/29/94	294	250	116	19
Financial S&LA	Fresno	CA	S	01/11/90	06/01/90	32	34	29	5
Western Empire FS&LA	Yorba Linda	CA	S	02/16/90	08/31/90	377	318	133	36
Wesport FSB	Hanford	CA	S	03/09/90	08/17/90	171	171	141	35
First Network FSB	Los Angeles	CA	S	04/20/90	09/14/90	402	394	356	209
Rancho Bernardo FSB	San Diego	CA	S	10/26/90	06/07/91	128	113	70	16
Amador Valley S&LA	Pleasanton	CA	S		09/10/93	44	37	37	3
Westside Bank, a FSB	Los Angeles	CA	F	09/24/93	04/15/94	82	71	30	26

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TABLE VI: RTC RESOLUTIONS, 1989 – JUNE 1995

(Dollars in Millions)

NAME	CITY	STATE	CHARTER F—Federal S—State	CONSER- VATORSHIP DATE	RES- OLUTION DATE	AT TAKEOVER		DEPOSITS AT RESOLUTION	ESTIMATED RES. COST @ 12/31/94
						ASSETS	DEPOSITS*		
Encino SB, FSB	Encino	CA	F		06/03/94	85	87	87	9
Continental Savings of Amer, FSB	San Francisco	CA	F		04/28/95	360	350	350	57
Cornerstone Bank, FSB	Mission Viejo	CA	F		12/16/94	44	37	37	11
<b>Total—CA</b>						<b>85,697</b>	<b>63,986</b>	<b>39,085</b>	<b>12,035</b>
Capitol FS&LA	Aurora	CO	F	05/04/90	07/12/91	1,033	760	644	424
Mesa FS&LA of CO	Grand Junction	CO	F	03/09/89	02/02/90	116	108	93	16
Valley FS&LA	Grand Junction	CO	F	03/09/69	02/02/90	94	116	99	90
Modern FS&LA	Grand Junction	CO	F	03/09/89	01/26/90	73	71	55	11
Alpine Savings	Steamboat Springs	CO	F	03/09/89	06/22/90	62	43	32	19
Rocky Mountain Savings	Woodland Park	CO	S	03/09/89	06/22/90	17	18	17	11
Equity FSB	Denver	CO	F	04/06/89	09/14/90	5	5	1	2
American Savings of CO	Colorado Springs	CO	F	04/06/69	05/18/90	888	674	704	502
Sun S&LA	Parker	CO	S	03/09/89	07/20/90	327	258	237	174
Otero Savings	Colorado Springs	CO	S	03/09/89	05/25/90	550	477	366	316
Colorado S&LA	Englewood	CO	S	03/09/89	02/09/90	59	52	48	30
First FS&LA of Colo. Springs	Colorado Springs	CO	F	03/09/89	06/29/90	355	312	268	206
Colorado SB, FSB	Sterling	CO	F	09/26/89	06/29/90	12	13	10	4
Aspen SB, FSB	Aspen	CO	S	11/09/89	06/08/90	153	106	113	58
First America FSB	Longmont	CO	F	03/16/90	09/13/91	202	147	56	43
Heritage FSA	Lamar	CO	S	04/20/90	08/23/91	48	44	30	10
Great West, a FSB	Craig	CO	F	05/11/90	08/16/91	32	31	25	5
<b>Total—CO</b>						<b>4,028</b>	<b>3,234</b>	<b>2,796</b>	<b>1,921</b>
Financial of Hartford, FSB	Hartford	CT	F	08/17/90	06/19/91	23	18	11	4
Danbury FS&LA	Danbury	CT	S	07/12/91	03/13/92	277	180	118	33
Connecticut FS&LA	Hartford	CT	S	01/11/91	02/07/92	18	13	5	3
Coastal FSB	New London	CT	F	06/19/92	05/20/94	235	223	137	13
Columbia FSB	Westport	CT	F	02/17/89	04/12/90	153	143	138	38
Community FSA	Bridgeport	CT	F	12/07/89	09/14/90	58	50	31	7
Security FS&LA	Waterbury	CT	S	04/12/91	03/20/92	151	129	58	47
Charter FSA	Stamford	CT	F	06/29/90	06/21/91	114	83	49	46
<b>Total—CT</b>						<b>1,029</b>	<b>839</b>	<b>546</b>	<b>191</b>
Amerifirst FSB	Miami	FL	F	03/15/91	03/20/92	3,509	2,867	1,786	726
The First, FA	Orlando	FL	F		10/11/91	1,040	968	968	111
Hollywood FSB	Hollywood	FL	F	02/22/91	08/19/94	1,465	1,367	527	127
First FS&LA of Seminole Co, FA	Sanford	FL	F	04/05/91	04/03/92	188	160	119	17
United Savings of America	Melbourne	FL	F		02/07/92	298	292	292	25
Flagler FS&LA	Miami	FL	F		03/27/92	1,608	1,518	1,518	111
Professional FSB	Coral Gables	FL	S	07/27/90	03/13/92	680	615	413	272

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TABLE VI: RTC RESOLUTIONS, 1989 – JUNE 1995

(Dollars in Millions)

NAME	CITY	STATE	CHARTER F – Federal S – State	CONSER- VATORSHIP DATE	RES- OLUTION DATE	AT TAKEOVER		DEPOSITS AT RESOLUTION	ESTIMATED RES. COST @ 12/31/94
						ASSETS	DEPOSITS*		
Goldome FSB	St. Petersburg	FL	F	05/31/91	04/15/94	1,344	1,318	378	120
Coral Coast FSB	Boynton Beach	FL	F	08/02/91	07/15/94	63	60	21	16
Ambassador FS&LA	Tamarac	FL	S	08/24/90	06/21/91	183	161	125	59
Citizens & Builders FS, FSB	Pensacola	FL	F	07/27/90	07/12/91	112	98	39	33
Gold Coast FSB	Plantation	FL	S	10/19/90	08/23/91	167	141	86	51
Hansen FSB	Palm Beach Gardens	FL	S	01/10/92	07/22/94	51	43	12	11
Sovereign SB, FSB	Palm Harbor	FL	S	03/15/91	09/13/91	34	34	23	5
Citizens FSA	Jacksonville	FL	F	10/16/91	04/29/94	66	67	29	9
Security FSA	Panama City	FL	F	01/31/92	05/06/94	102	100	34	17
International FS&LA	N. Miami Beach	FL	S	10/12/90	07/05/91	87	81	44	17
Bay FSB	West Palm Beach	FL	S	09/06/91	07/15/94	59	54	15	13
Jacksonville FSB	Jacksonville	FL	F	06/26/92	04/08/94	158	147	74	28
Palm Beach FSA	Palm Beach Gardens	FL	F	12/08/92	10/08/93	60	54	29	26
Florida FSB, FSB	St. Petersburg	FL	F	11/09/90	08/02/91	3,870	2,259	1,933	501
Centrust Bank	Miami	FL	S	02/02/90	06/29/90	7,765	5,922	4,731	1,421
Security 1st FS&LA	Daytona Beach	FL	F		04/10/92	957	906	906	50
Pioneer FSB	Clearwater	FL	S	02/02/90	03/01/91	2,004	1,420	944	315
Freedom S&LA	Tampa	FL	F	02/07/89	10/13/89	1,560	1,127	1,091	441
First FS&LA	Largo	FL	F	02/17/89	06/08/90	332	391	334	123
First FS&LA of the FL Keys	Key West	FL	F	03/16/89	04/27/90	236	192	141	66
Miami SB	Miami	FL	S	03/16/89	08/17/90	161	159	126	79
Financial Security FS&LA	Delray Beach	FL	F	03/16/89	05/25/90	150	149	108	65
Southern Floridabanc FS&LA	Boca Raton	FL	F	02/17/89	10/06/89	161	255	249	184
Liberty FS&LA	New Port Richey	FL	F	03/16/89	08/10/89	70	91	92	40
First Venice S&LA	Venice	FL	S	03/16/89	06/01/90	55	62	56	8
Brickellbanc SA	Miami	FL	S	03/16/89	06/08/90	39	36	30	17
Community FS&LA	Tampa	FL	F	03/16/89	09/07/90	16	14	10	13
Lincoln S&LA, FA	Miami	FL	S	03/16/89	06/08/90	268	263	182	80
Royal Palm FS&LA	West Palm Beach	FL	S	03/16/89	06/08/90	592	490	278	194
New Metropolitan FSB	Hialeah	FL	F	07/19/91	02/28/92	16	43	26	28
Commonwealth FS&LA	Fort Lauderdale	FL	S	07/20/89	03/08/91	1,688	1,176	531	361
General FSB	Coral Gables	FL	F	11/16/89	01/11/91	407	299	251	142
Duval FSA	Jacksonville	FL	F	01/18/90	08/16/91	990	857	424	153
First Citizens S&LA, FA	Fort Pierce	FL	F	03/08/91	09/20/91	205	196	162	46
Enterprise FS, FSA	Clearwater	FL	F	04/20/90	09/07/90	63	45	37	11
Investors FSB	Deerfield Beach	FL	S	06/01/90	06/07/91	275	239	184	77
Coral S&LA, FA	Coral Springs	FL	S	01/25/91	06/28/91	33	32	19	5
Haven S&LA	Winter Haven	FL	F	03/02/90	12/07/90	166	145	119	45

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						ASSETS	DEPOSITS*		
Great Life FSA	Sunrise	FL	S	06/01/90	06/21/91	44	36	22	9
American Pioneer FSB	Orlando	FL	S	05/25/90	09/20/91	1,598	1,361	756	495
Life FSB	Clearwater	FL	S	10/11/91	03/11/94	108	88	25	13
The Guardian Bank, a FSB	Boca Raton	FL	F	03/16/93	07/15/94	68	60	23	5
<b>Total – FL</b>						<b>35,169</b>	<b>28,461</b>	<b>20,322</b>	<b>6,779</b>
Federal SB, FSB	Swainsboro	GA	F	03/22/91	03/27/92	149	130	51	46
First FS, FSB	Dallas	GA	F	02/22/91	09/27/91	37	36	26	6
Guaranty FSA	Warner Robins	GA	F	05/10/91	03/13/92	23	24	8	9
Cobb FSA	Marietta	GA	F	11/08/91	08/12/94	86	83	27	27
United FSB	Smyrna	GA	F	05/31/91	03/27/92	117	104	78	12
First FSB of GA, FA	Winder	GA	F	11/06/92	11/05/93	110	97	63	7
Southern FSA of GA	Atlanta	GA	F	07/10/92	04/22/94	174	150	58	18
Fulton FSA	Atlanta	GA	F	01/04/91	07/26/91	2,051	1,384	1,196	154
First Federal SA	Warner Robins	GA	F	04/12/90	08/17/90	161	144	117	16
First FS&LA	Atlanta	GA	F	03/09/89	05/25/90	317	249	148	44
First FS&LA	Summerville	GA	F	03/09/89	06/22/90	34	35	30	8
First Savings of Americus	Americus	GA	F	06/22/89	06/22/90	58	50	42	14
Habersham FS&LA	Cornelia	GA	F	06/22/89	09/21/89	94	91	88	42
Great Southern FS&LA	Savannah	GA	F	06/22/89	06/22/90	908	629	467	183
Moultrie SB, FSB	Moultrie	GA	F	06/15/90	01/04/91	72	53	40	5
First FSB, FSB	Ashburn	GA	F	04/05/91	04/03/92	31	31	20	4
<b>Total – GA</b>						<b>4,422</b>	<b>3,289</b>	<b>2,461</b>	<b>596</b>
Home FS&LA of Harlan	Harlan	IA	F		09/27/91	89	87	87	6
Home FS&LA, FA	Algona	IA	F	04/26/91	01/31/92	137	116	95	2
Statesman FSB	Des Moines	IA	F	07/27/90	03/01/91	582	443	278	43
Peoples FSA	Ottumwa	IA	F	11/22/91	03/20/92	34	34	29	2
First FS&LA of Creston, FA	Creston	IA	F	05/10/91	11/01/91	71	68	60	3
United FSA of Iowa	Des Moines	IA	F	03/22/91	06/24/94	925	712	245	78
American FSA of Iowa	Des Moines	IA	F	02/09/90	02/08/91	900	812	488	61
FirstCentral FSB	Chariton	IA	F	01/04/90	09/07/90	117	105	82	8
Sioux Valley S&LA	Cherokee	IA	S	04/06/89	08/18/89	87	91	91	47
First FS&LA	Estherville	IA	F	04/06/89	06/15/90	63	59	44	13
Banc Iowa SB	Cedar Rapids	IA	S	10/16/89	08/10/90	165	140	110	30
Sun FSA	Fort Dodge	IA	S	03/16/90	06/28/90	24	19	14	3
<b>Total – IA</b>						<b>3,194</b>	<b>2,685</b>	<b>1,625</b>	<b>296</b>
Capital FB for Savings	Chicago	IL	F		05/10/91	38	33	33	0
Summit First FS&LA	Summit	IL	F	07/13/90	10/26/90	59	55	47	0
Enterprise SB	Chicago	IL	F		12/27/90	419	362	362	71

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						ASSETS	DEPOSITS*		
American SA	Mt. Carmel	IL	S	08/10/90	06/07/91	11	12	6	2
Germanlabank, FSB	Alton	IL	F	06/22/90	07/26/91	788	659	299	100
Century FSB	Chicago	IL	F	05/03/91	01/31/92	26	24	20	2
Co-operative FSB	Westmont	IL	F	07/19/91	12/13/91	79	47	38	0
First FSB of Zion	Zion	IL	S	04/05/91	11/01/91	61	61	35	7
Western FS&LA	Clenview	IL	S	11/22/91	03/20/92	39	26	24	3
Lemont FSA	Lemont	IL	S	02/28/92	02/25/94	196	187	73	64
Irving FB for Savings, FSB	Chicago	IL	F	11/20/92	03/18/94	278	245	156	24
Republic FSB	Matteson	IL	F	06/05/92	11/06/92	283	263	203	0
Gem City FS&LA	Quincy	IL	S	01/18/90	09/07/90	253	233	185	26
Great American S&LA	Oak Park	IL	F	02/16/90	09/21/90	1,023	732	561	58
Horizon SB, FSB	Wilmette	IL	F	01/11/90	03/08/91	1,133	1,089	624	127
Hometown FSA	Winfield	IL	F	08/03/90	05/31/91	47	39	23	7
Arlington Heights SA, FA	Arlington Heights	IL	F	12/07/89	09/28/90	527	397	317	18
Community FSB	East Moline	IL	S	02/23/90	11/02/90	108	113	74	12
Home FSB, FA	Waukegan	IL	F	12/14/90	09/13/91	353	195	136	28
New Athens FS&LA	New Athens	IL	S	03/02/90	11/16/90	31	28	21	3
Concordia FB for Savings	Lansing	IL	F	02/17/89	05/29/90	499	424	290	93
Home Savings FS&LA	Joliet	IL	F	03/16/89	11/09/90	156	139	95	19
Madison County FS&LA	Granite City	IL	F	03/16/89	05/18/90	127	131	100	34
Midwest Home FSB	Belleville	IL	F	03/16/89	11/30/90	125	106	67	20
Midwestern SA	Macomb	IL	S	03/16/89	06/22/90	119	101	69	29
Libertyville FS&LA	Libertyville	IL	F	04/06/89	04/27/90	108	93	80	10
American Security FS&LA	Chicago	IL	F	03/16/89	06/19/90	69	49	36	7
Chillicothe FS&LA	Chillicothe	IL	F	03/16/89	08/24/90	53	54	38	8
Home FS&LA	Centralia	IL	F	03/16/89	05/08/90	50	48	35	8
First Savings of America	Orland Park	IL	F	03/16/89	08/10/89	32	47	47	33
Skokie FS&LA	Skokie	IL	F	03/16/89	02/06/90	1,007	766	518	227
Illinois SB, FA	Peoria	IL	F	03/16/89	08/17/90	70	68	41	9
First FS&LA of East Alton	East Alton	IL	F	04/06/89	05/04/90	56	56	38	11
AmeriMac SB, FSB	Hillsboro	IL	F	06/29/89	05/15/90	28	25	16	9
Peoples S&LA, FA	Streator	IL	S	07/20/89	05/08/90	52	47	19	19
Security FS&LA	Peoria	IL	F	08/17/89	08/17/90	323	231	170	35
Black Hawk S&LA, FA	Rock Island	IL	F	08/17/89	06/29/90	72	68	54	6
Citizens S&LA	Springfield	IL	S	09/07/89	06/22/90	91	78	65	7
Heritage S&LA, FA	Jerseyville	IL	S	08/24/89	08/24/90	30	28	22	2
Fidelity FSA	Galesburg	IL	F	11/09/89	11/16/90	372	360	284	62
St. Charles FSA	St. Charles	IL	S	01/11/90	11/30/90	145	113	80	15

TABLE VI: RTC RESOLUTIONS, 1989 – JUNE 1995

(Dollars in Millions)

NAME	CITY	STATE	CHARTER F--Federal S--State	CONSER- VATORSHIP DATE	RES- OLUTION DATE	AT TAKEOVER		DEPOSITS AT RESOLUTION	ESTIMATED RES. COST @ 12/31/94
						ASSETS	DEPOSITS*		
Crest FS&LA	Kankakee	IL	S	11/09/89	09/14/90	145	131	100	33
Frontier FSB	Belleville	IL	S	01/18/90	11/29/90	46	47	34	4
United Savings of America	Chicago	IL	S		09/27/91	1,027	1,050	1,050	55
Olympic FSA	Berwyn	IL	F	12/14/90	03/27/92	935	681	445	91
Clyde FSA	North Riverside	IL	F	02/02/90	05/31/91	529	560	368	67
Fidelity SB, FSB	Danville	IL	S	02/16/90	08/22/90	14	16	11	2
First FSA of Tuscola	Tuscola	IL	F	08/17/90	06/07/91	22	23	17	3
Bank USA, SA	Silvis	IL	S	05/25/90	11/09/90	24	21	18	0
<b>Total--IL</b>						<b>12,081</b>	<b>10,358</b>	<b>7,440</b>	<b>1,469</b>
First Commerce SB, FSB	Lowell	IN	F	06/14/91	02/07/92	10	10	6	2
Pioneer Savings, FA	Plymouth	IN	F	07/13/89	05/18/90	83	92	80	12
First FS&LA of Central IN	Anderson	IN	S	11/16/89	10/05/90	193	177	157	26
Hometown SB, FSB	Delphi	IN	F	06/08/90	12/14/90	63	58	49	10
<b>Total--IN</b>						<b>349</b>	<b>338</b>	<b>292</b>	<b>50</b>
First FS&LA of Pittsburg, FA	Pittsburg	KS	F	05/03/91	11/01/91	291	144	120	6
The Overland Park FS&LA	Overland Park	KS	S	11/13/92	08/13/93	206	95	61	15
Pioneer FS&LA	Prairie Village	KS	S	04/02/93	03/11/94	139	127	80	51
The Hiawatha FSA	Hiawatha	KS	S	03/09/90	11/16/90	52	54	46	40
First FSA of Newton	Newton	KS	F	05/10/91	10/28/91	121	105	90	4
Colonial FSA	Prairie Village	KS	F	01/18/90	08/10/90	147	102	91	24
Anchor FS&LA	Kansas City	KS	S	02/17/89	06/22/90	848	594	455	171
Valley Savings FS&LA	Hutchinson	KS	F	03/02/89	11/09/90	237	211	118	107
Shawnee FS&LA	Topeka	KS	F	03/02/89	05/18/90	223	196	165	17
Sun SA, FA	Kansas City	KS	F	02/17/89	05/11/90	198	185	122	77
First FS&LA of Hutchinson	Hutchinson	KS	F	03/02/89	04/20/90	197	171	157	93
First FSB of Kansas	Wellington	KS	F	03/02/89	12/14/90	168	168	113	71
First FS&LA of Coffeyville	Coffeyville	KS	F	03/02/89	08/18/89	78	95	86	51
Topeka Savings FS&LA	Topeka	KS	F	03/02/89	05/11/90	105	108	99	58
Peoples S&LA	Parsons	KS	S	03/02/89	05/04/90	88	71	59	18
Mid America FS&LA	Parsons	KS	F	03/02/89	05/04/90	85	88	71	14
Colonial SA of America	Liberal	KS	S	03/02/89	09/22/89	77	64	60	48
First of Kansas, FA	Hays	KS	S	04/06/89	06/01/90	54	46	36	9
The Barber County S&LA	Medicine Lodge	KS	S	03/02/89	05/04/90	56	42	34	18
Peoples Heritage	Salina	KS	F	08/10/89	01/12/90	1,900	1,470	1,323	785
Mid-Kansas	Wichita	KS	F	10/19/89	02/15/91	773	587	405	107
Garnett S&LA	Garnett	KS	S	12/07/89	08/10/90	18	18	14	2
Franklin FSA	Ottawa	KS	S	02/16/90	06/10/94	10,543	4,657	840	315
<b>Total--KS</b>						<b>16,605</b>	<b>9,398</b>	<b>4,648</b>	<b>2,099</b>

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(Dollars in Millions)

NAME	CITY	STATE	CHARTER F—Federal S—State	CONSER- VATORSHIP DATE	RES- OLUTION DATE	AT TAKEOVER		DEPOSITS AT RESOLUTION	ESTIMATED RES. COST @ 12/31/94
						ASSETS	DEPOSITS*		
Future FSB	Louisville	KY	F		08/30/91	390	394	394	46
Henderson Home S&LA, FA	Henderson	KY	F	02/02/90	11/30/90	54	50	27	5
United SB, FSB	Prestonsburg	KY	F	08/30/91	11/22/91	40	39	32	0
<b>Total—KY</b>						<b>484</b>	<b>483</b>	<b>453</b>	<b>51</b>
Southern FSB	New Orleans	LA	S	12/28/90	09/27/91	230	229	193	15
Dryades S&LA	New Orleans	LA	S	08/07/91	09/09/94	268	258	67	18
Desoto FS&LA	Mansfield	LA	F	11/02/90	09/06/91	65	63	42	9
Vermillion FSB	Abbeville	LA	S	05/10/91	11/01/91	18	18	14	1
Oak Tree FSB	New Orleans	LA	S	10/13/91	08/26/94	2,225	2,256	350	1,612
Carrollton Homestead Assn., FA	New Orleans	LA	S	03/13/92	04/08/94	36	32	12	2
Life FSB	Baton Rouge	LA	F	01/29/93	03/25/94	15	16	9	2
First FSA	Winnfield	LA	F	08/31/90	09/06/91	56	51	33	7
Jennings FSA	Jennings	LA	F	05/18/90	08/02/91	56	56	34	12
Progressive SB, FSB	Natchitoches	LA	F	07/13/90	08/23/91	55	46	21	17
Pelican Homestead SA	Metairie	LA	S		01/31/92	1,373	1,429	1,429	355
Commonwealth FSA	New Orleans	LA	S	07/20/90	07/12/91	51	44	35	20
United FS&LA	Vidalia	LA	F		07/20/90	18	18	18	0
Security Homestead FSA	New Orleans	LA	S	08/07/89	05/24/91	582	537	391	93
Horizon FS&LA	Metairie	LA	F	02/17/89	05/18/90	388	393	330	269
South S&LA, FA	Slidell	LA	S	08/07/89	06/14/91	266	235	131	92
French Market Homestead, FSA	Metairie	LA	F	02/17/89	09/14/90	278	238	207	91
First FS&LA	Shreveport	LA	F	03/16/89	12/07/90	223	200	151	104
Delta S&LA, FA	Kenner	LA	S	08/07/89	09/28/90	177	114	99	81
First Louisiana FSB, FA	Lafayette	LA	F	11/02/89	11/30/90	161	106	80	48
Acadia S&LA	Crowley	LA	F	03/16/89	10/06/89	152	138	140	106
American S&LA, FA	New Orleans	LA	S	08/07/89	06/06/90	69	71	57	27
First FS&LA	New Iberia	LA	F	03/16/89	09/28/90	73	64	55	18
Enterprise FS&LA	Marrero	LA	F	03/02/89	09/08/89	72	67	67	38
River City FSB	Baton Rouge	LA	F	03/16/89	10/06/89	75	98	97	88
Central S&LA	New Orleans	LA	S	08/07/89	06/22/90	61	63	52	33
Elmwood FS&LA	Harahan	LA	F	03/02/89	09/08/89	59	48	48	29
Fountainbleau FSB	Slidell	LA	F	03/02/89	06/01/90	41	37	33	29
First FS&LA	Baton Rouge	LA	F	03/16/89	08/17/90	46	43	34	34
Evangeline FS&LA	Lafayette	LA	F	03/16/89	08/18/89	46	79	79	63
Terrebonne S&LA	Houma	LA	S	08/07/89	12/07/90	29	24	17	7
First City FS&LA	Baton Rouge	LA	S	08/07/89	09/07/90	22	25	16	11
First SA of Louisiana	La Place	LA	F	03/02/89	09/15/89	32	45	45	39
First FS&LA	Eunice	LA	F	03/16/89	05/11/90	27	16	15	6

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(Dollars in Millions)

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						ASSETS	DEPOSITS*		
Peoples FS&LA of Thibodaux	Thibodaux	LA	F	03/16/89	05/11/90	20	21	16	8
Citizens Homestead FSA	New Orleans	LA	S	08/07/89	06/07/91	120	116	95	37
Family FS&LA	Shreveport	LA	F	03/16/89	06/15/90	31	24	20	19
Home S&LA	New Orleans	LA	S	08/07/89	06/22/90	36	35	30	19
Parish FS&LA	Denham Springs	LA	F	07/20/89	11/30/90	15	15	9	5
Lafayette S&LA	Gretna	LA	S	07/27/89	06/01/90	29	27	22	9
Commercial S&LA, FA	Hammond	LA	F	07/27/89	05/31/91	78	66	49	36
Red River FS&LA	Coushatta	LA	S	12/14/89	05/17/91	11	8	5	3
Columbia Fed. Homestead Ass	Metairie	LA	S	10/13/89	08/30/91	97	90	67	28
Peoples Homestead SB, FSB	Monroe	LA	F	10/19/89	08/02/91	293	263	126	105
Louisiana SA	Lake Charles	LA	S	12/14/89	09/13/91	451	396	274	124
Capital-Union FSA	Baton Rouge	LA	F	07/13/90	06/21/91	368	322	267	125
United FS&LA	New Orleans	LA	F	03/16/90	09/28/90	54	43	39	20
First FSA of Breaux Bridge	Breaux Bridge	LA	F	05/11/90	06/21/91	21	21	18	2
First SB of New Orleans, FSB	Metairie	LA	F	06/15/90	07/26/91	165	133	86	56
Deposit Trust SB	Monroe	LA	F	01/11/90	12/07/90	100	91	55	27
Louisiana SB, FSB	Kenner	LA	F	11/09/90	09/13/91	57	50	32	11
Jonesboro FSA	Jonesboro	LA	F	05/18/90	08/16/91	54	54	35	20
<b>Total-LA</b>						<b>9,365</b>	<b>8,933</b>	<b>5,646</b>	<b>4,031</b>
ComFed SB	Lowell	MA	F	12/14/90	09/13/91	1,651	973	678	352
Sentry SB, FSB	Hyannis	MA	F	09/21/90	07/26/91	750	587	397	220
Plymouth FSA	Plymouth	MA	F	09/27/91	03/11/94	184	138	84	25
New England FSA	Wellesley	MA	F	07/17/92	03/04/94	138	118	19	21
Home FSB of Worcester	Worcester	MA	F	06/08/90	11/09/90	234	242	218	146
Home Owners SB, FSB	Burlington	MA	F	04/27/90	09/07/90	3,500	2,706	2,289	608
<b>Total-MA</b>						<b>6,456</b>	<b>4,764</b>	<b>3,686</b>	<b>1,373</b>
Augusta FSA	Baltimore	MD	F	04/26/91	03/20/92	143	130	87	8
John Hanson FSB	Beltsville	MD	F	04/26/91	06/10/94	877	657	143	141
Republic SB, FSB	Rockville	MD	F	03/22/91	02/28/92	26	26	6	8
Irvington FSB	Glen Burnie	MD	F	02/28/92	08/20/93	46	43	26	5
Potomac FSB	Silver Spring	MD	F	08/28/92	02/25/94	74	68	20	26
Standard FSA	Gaithersburg	MD	F	10/21/92	11/18/94	1,859	858	97	385
Second National FSA	Salisbury	MD	F	12/04/92	09/16/94	1,619	1,155	495	165
First FSB of Annapolis	Annapolis	MD	F	06/01/90	05/03/91	755	614	432	166
Royal Oak FS&LA	Randallstown	MD	F		01/04/91	28	29	29	2
Vermont SA, FA	Timonium	MD	F	02/09/90	06/28/91	336	252	164	51
Baltimore Fed. Fin., FSA	Baltimore	MD	F	02/07/89	04/20/90	1,579	1,242	835	396
Gibraltar S&LA	Annapolis	MD	F	03/02/89	06/08/90	70	71	26	10

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						ASSETS	DEPOSITS*		
Liberty SB, FSB	Randallstown	MD	F	02/09/90	01/04/91	48	42	26	16
Yorkridge—Calvert FSA	Baltimore	MD	S	12/14/89	09/28/90	585	369	296	69
<b>Total—MD</b>						<b>8,046</b>	<b>5,556</b>	<b>2,683</b>	<b>1,450</b>
First FSA	Lewiston	ME	F	05/21/92	03/18/94	85	76	43	14
American FSB	Sanford	ME	F	01/11/90	09/13/91	46	40	21	15
<b>Total—ME</b>						<b>131</b>	<b>116</b>	<b>63</b>	<b>29</b>
First FS&LA	Pontiac	MI	F	10/16/91	08/27/93	938	547	270	48
Ludington FSB	Ludington	MI	F	05/17/91	02/07/92	35	34	26	2
Peoples SA, FA	St. Joseph	MI	F	03/09/89	02/02/90	110	109	81	10
New Guaranty FS&LA	Taylor	MI	F	07/27/89	04/27/90	212	192	161	32
<b>Total—MI</b>						<b>1,294</b>	<b>862</b>	<b>537</b>	<b>92</b>
First FS&LA of Thief River Fal	Thief River Falls	MN	F		08/09/91	55	55	55	4
Lakeland SB, FSB	Detroit Lakes	MN	F	03/16/90	08/24/90	81	80	65	29
United SB, FSB	Windom	MN	F	05/11/90	07/06/90	170	133	116	55
Midwest SA	Minneapolis	MN	F	02/13/89	10/05/90	3,355	2,265	1,699	886
Fairmont FSA	Fairmont	MN	F	02/09/90	09/07/90	45	46	34	4
<b>Total—MN</b>						<b>3,705</b>	<b>2,579</b>	<b>1,969</b>	<b>979</b>
First State SA	Sedalia	MO	S		04/03/92	167	164	164	0
Community FS&LA	St. Louis	MO	F		12/14/90	2,000	2,289	2,289	433
St. Louis County SA, FA	Ferguson	MO	F	01/11/90	06/28/90	87	81	80	3
Home FSA of Kansas City	Kansas City	MO	F	03/15/91	03/27/92	3,013	2,605	2,045	552
Colonial S&LA	Cape Girardeau	MO	F	01/26/90	11/09/90	167	157	102	16
Boonslick S&LA	Boonville	MO	S	11/02/90	05/24/91	71	70	56	4
Blue Valley FS&LA	Kansas City	MO	F	02/17/89	06/15/90	889	820	599	263
Missouri SA, FA	Clayton	MO	S	06/29/89	09/07/90	659	501	438	78
First FS&LA of Southeast MO	Cape Girardeau	MO	F	04/06/89	05/18/90	395	331	273	60
Financial FS&LA	Joplin	MO	F	04/06/89	04/27/90	180	172	138	67
Mid Missouri S&LA, FA	Boonville	MO	S	06/29/89	04/27/90	76	67	47	21
Cass FS&LA of St. Louis	Florissant	MO	F	04/06/89	06/22/90	56	65	58	17
First Savings B&T, FSB	Independence	MO	F	05/04/90	07/06/90	29	21	19	11
New Age FSA	St. Louis	MO	F	08/23/91	03/19/92	9	9	8	2
<b>Total—MO</b>						<b>7,797</b>	<b>7,353</b>	<b>6,317</b>	<b>1,546</b>
First City FSB	Lucedale	MS	F	09/07/90	07/19/91	39	38	29	10
Peoples FSA, FA	Bay St. Louis	MS	F	02/08/91	08/09/91	62	53	39	4
Mercantile FSB	Southaven	MS	S	04/19/91	10/25/91	23	34	30	11
Security FS&LA	Jackson	MS	S	10/16/92	04/15/94	293	247	170	38
Greenwood FS&LA	Greenwood	MS	F	02/23/90	05/31/91	26	25	16	5
Fidelity FSB	Corinth	MS	F	04/06/89	05/04/90	129	125	122	104

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						ASSETS	DEPOSITS*		
Central SB	Jackson	MS	S	04/06/89	09/28/90	62	73	66	45
Republic Bank for Savings, FA	Jackson	MS	F	04/06/89	06/29/90	87	85	70	74
Delta FS&LA	Drew	MS	F	04/06/89	06/29/90	11	14	11	9
State Mutual FS&LA	Jackson	MS	F	04/06/89	05/11/90	9	10	6	4
Unifirst Bank for Savings	Jackson	MS	F	08/10/89	06/15/90	821	605	524	98
Brookhaven FS&LA	Brookhaven	MS	F	01/18/90	07/12/91	45	42	29	9
First Jackson FSB	Jackson	MS	F	06/29/90	07/12/91	100	91	47	24
First Guaranty FS&LA	Hattiesburg	MS	S	01/04/90	06/14/91	254	184	163	99
Great American S&LA	Corinth	MS	F	03/16/90	12/14/90	172	133	72	37
Charter SB, FSB	Hattiesburg	MS	F	07/20/90	07/26/91	134	69	41	24
Southeastern FSB	Laurel	MS	S	04/20/90	05/31/91	49	38	22	10
Mississippi SB, FSB	Batesville	MS	S	05/08/90	12/14/90	156	149	93	34
Southern FSB	Gulfport	MS	F	06/22/90	08/16/91	137	94	77	41
<b>Total—MS</b>						<b>2,608</b>	<b>2,108</b>	<b>1,629</b>	<b>679</b>
First FSA of Raleigh	Raleigh	NC	F	12/07/90	03/06/92	596	424	169	74
Preferred SB, FSB	High Point	NC	S	03/08/91	09/27/91	209	174	122	16
Southeastern FSB	Charlotte	NC	S	11/16/90	09/20/91	463	368	217	40
Surety FS&LA	Morganton	NC	F	07/09/91	08/27/93	219	163	66	4
First American FSB	Greensboro	NC	F	06/05/92	10/08/93	725	639	392	53
Heritage FS&LA	Monroe	NC	F	03/30/89	09/21/90	269	253	161	68
Great Atlantic SB	Manteo	NC	F	03/30/89	09/15/89	129	124	110	59
Guaranty SB, FSB	Fayetteville	NC	F	07/27/90	06/14/91	54	50	29	11
North Carolina S&LA, FA	Charlotte	NC	F	03/02/90	09/21/90	637	455	327	88
<b>Total—NC</b>						<b>3,300</b>	<b>2,648</b>	<b>1,593</b>	<b>412</b>
First FS&LA of Fargo, FA	Fargo	ND	F	05/10/91	11/01/91	51	51	39	5
First SA, FA	Bismark	ND	F	01/26/90	09/21/90	114	100	83	21
Midwest FSB	Minot	ND	F	01/04/90	09/21/90	992	578	447	141
<b>Total—ND</b>						<b>1,157</b>	<b>728</b>	<b>569</b>	<b>166</b>
Heritage FSB of Omaha	Omaha	NE	F	02/16/90	11/30/90	227	174	121	22
Occidental SB	Omaha	NE	F	02/17/89	06/22/90	685	525	488	183
Platte Valley Savings	Gering	NE	F	02/17/89	05/11/90	347	319	262	206
Equitable FSB	Fremont	NE	F	02/17/89	11/16/90	222	203	145	37
Midwest FS&LA	Nebraska City	NE	F	02/17/89	05/18/90	144	119	92	41
Nile Valley FS&LA	Scottsbluff	NE	F	02/17/89	09/15/89	63	64	62	42
First FSA of York	York	NE	F	01/18/90	06/22/90	61	54	47	8
Equitable FS&LA	Columbus	NE	F	02/16/90	06/22/90	74	63	58	9
<b>Total—NE</b>						<b>1,823</b>	<b>1,520</b>	<b>1,276</b>	<b>549</b>
First Northern Coop. Bk, FSB	Keene	NH	S	02/20/91	08/02/91	107	86	58	28

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						ASSETS	DEPOSITS*		
HomeBank FSA	Gilford	NH	F	10/10/91	07/22/94	257	192	72	26
Total -NH						364	278	129	54
First Jersey Savings, FA	Wyckoff	NJ	S	02/08/91	09/13/91	316	256	206	51
Mercer FSB	Trenton	NJ	S	09/21/90	08/02/91	99	83	47	20
Alexander Hamilton FS&LA	Paterson	NJ	S	03/08/91	09/13/91	214	212	179	5
Mainstay FSB, FSB	Red Bank	NJ	F	07/20/90	09/27/91	254	165	77	55
Center S&LA, FA	Clifton	NJ	S	01/25/91	09/20/91	139	125	91	19
Prospect Park FSB	West Paterson	NJ	S	04/19/91	04/22/94	537	473	191	106
Riverside SB, S&LA	Riverside	NJ	S	11/02/90	10/04/91	209	144	101	61
Hansen FSA	Hammonton	NJ	S	01/10/92	04/15/94	493	427	249	62
Newton SB, FSB	Fairfield	NJ	S	05/03/91	03/20/92	42	38	27	5
Amerifederal SB, FSB	Lawrenceville	NJ	F	03/01/91	09/20/91	112	96	75	24
City SB, FSB	Somerset	NJ	F	12/08/89	01/11/91	10,228	7,321	4,410	1,874
Empire SB, FSB	Hammonton	NJ	S	12/14/90	10/11/91	239	193	99	33
Trident FS&LA, FA	Newark	NJ	F	01/04/91	08/02/91	51	44	36	10
Action FSB	Sommers Point	NJ	S	11/15/90	10/25/91	277	198	120	81
White Horse FS&LA	Trenton	NJ	S	11/22/91	05/06/94	75	67	38	21
Marine View FSB	Middletown	NJ	S	11/01/91	08/06/93	126	107	86	4
Pollify FS&LA	New Milford	NJ	S	11/20/92	05/06/94	451	371	245	37
Security FSB	Vineland	NJ	S	12/04/92	06/17/94	1,104	842	482	76
Volunteer FSA	Little Ferry	NJ	S	06/05/92	02/25/94	53	49	26	6
Irving FS&LA	Paterson	NJ	S	01/18/91	02/21/92	218	235	161	33
Yorkwood FS&LA	Maplewood	NJ	S	03/09/90	10/18/91	211	191	157	57
Old Borough FS&LA	Trenton	NJ	S	12/14/90	08/23/91	131	116	85	5
Nassau FS&LA	Princeton	NJ	S	03/09/90	08/23/91	336	275	157	55
North Jersey FSA	Passaic	NJ	S	02/17/89	08/07/91	333	301	194	138
Elysian FSB	Hoboken	NJ	F	02/17/89	06/29/90	205	200	109	39
Metropolitan FS&LA	Denville	NJ	F	04/27/89	09/28/90	165	174	149	14
Carteret FSB	Madison	NJ	F	12/04/92	03/13/95	4,828	2,621	1,369	276
Colonial FSA	Roselle Park	NJ	S	11/09/89	07/05/91	474	337	243	111
First Atlantic FSA	Plainfield	NJ	S	02/23/90	09/13/91	1,281	1,002	709	260
Metrobank FS&LA	Palisades Park	NJ	F	06/28/91	04/10/92	493	347	258	156
United S&L of Trenton, FA	Trenton	NJ	S	06/15/90	09/06/91	269	274	169	43
Mutual Aid FS&LA	Manasquan	NJ	S	05/04/90	08/16/91	104	105	62	21
United SB, FSB	Paterson	NJ	S	05/15/90	12/13/90	247	244	162	32
Nutley SB, SLA	Nutley	NJ	S		09/27/91	188	172	172	27
Total -NJ						24,504	17,806	10,941	3,819
ABQ FSB	Albuquerque	NM	F	02/09/90	03/01/91	2,052	1,470	862	512

TABLE VI: RTC RESOLUTIONS, 1989 – JUNE 1995

(Dollars in Millions)

NAME	CITY	STATE	CHARTER F—Federal S—State	CONSER— VATORSHIP DATE	RES— OLUTION DATE	AT TAKEOVER		DEPOSITS AT RESOLUTION	ESTIMATED RES. COST @ 12/31/94
						ASSETS	DEPOSITS*		
First FSA	Las Vegas	NM	F	11/16/90	06/21/91	57	41	33	16
Sandia FSA	Albuquerque	NM	F	02/10/89	03/01/91	917	1,075	838	979
American FS&LA	Albuquerque	NM	F	03/09/89	06/08/90	207	151	126	69
Valley SB, FSB	Roswell	NM	F	03/09/89	06/08/90	213	261	235	175
Sun Country SB of NM, FSB	Albuquerque	NM	F	03/09/89	05/31/90	73	77	68	57
New Mexico FSA	Albuquerque	NM	F	07/20/89	06/15/90	256	193	168	62
Silver SA, FA	Silver City	NM	F	12/21/89	01/18/91	33	27	19	8
Security FSB	Carlsbad	NM	F	05/04/90	11/16/90	29	34	29	16
Security FS&LA	Albuquerque	NM	F	05/03/91	03/13/92	274	193	112	36
First American FSB	Santa Fe	NM	F	08/31/90	11/30/90	125	109	105	63
<b>Total—NM</b>						<b>4,234</b>	<b>3,631</b>	<b>2,595</b>	<b>1,992</b>
Frontier SA	Las Vegas	NV	S		12/14/90	252	246	246	11
<b>Total—NV</b>						<b>252</b>	<b>246</b>	<b>246</b>	<b>11</b>
Edison FSA	New York	NY	F	11/30/90	08/30/91	154	114	84	9
Beacon FSA	Baldwin	NY	F	03/08/91	10/18/91	418	382	351	38
Eastern FSA of Sayville	Sayville	NY	F		09/27/91	259	261	261	39
Larchmont FS&LA	Larchmont	NY	F		08/09/91	123	121	121	0
Yorkville FSA	New York	NY	F	09/21/90	09/20/91	400	345	258	86
State Savings FSB	Jackson Heights	NY	F	03/22/91	03/27/92	465	394	312	165
Columbia Banking FSA	Rochester	NY	F	06/12/92	06/03/94	1,267	1,073	709	97
Westerleigh FS&LA	Staten Island	NY	F	05/31/91	03/27/92	149	144	112	14
Nassau S&LA	Brooklyn	NY	F	03/16/90	11/16/90	302	300	257	68
Central FSB	Mineola	NY	F	12/07/90	03/13/92	877	838	502	272
Whitestone FS&LA	Whitestone	NY	F	03/16/90	11/16/90	385	352	283	56
Empire FSB	Buffalo	NY	F	01/24/90	09/28/90	8,050	8,024	5,860	1,620
Salamanca FSA	Salamanca	NY	F	11/30/89	08/17/90	30	30	26	1
Ensign FSB	New York	NY	F	08/31/90	07/19/91	1,833	1,467	940	680
American S&LA	New York	NY	S		05/05/95	66	58	58	8
<b>Total—NY</b>						<b>14,779</b>	<b>13,903</b>	<b>10,134</b>	<b>3,155</b>
First FS&LA	Mt. Vernon	OH	F		08/23/91	69	69	69	4
Pioneer FS&LA	Marletta	OH	S	06/29/90	11/16/90	11	9	6	1
Columbia FSA of Hamilton	Hamilton	OH	F	04/05/91	11/01/91	63	51	34	3
Superior FSA	Cleveland	OH	S	10/23/90	09/27/91	97	58	34	22
Mid—America FS&LA	Columbus	OH	F		12/15/90	960	878	878	63
United Home Federal	Toledo	OH	F		09/06/91	427	437	437	28
Arcanum FS&LA	Arcanum	OH	F	03/15/91	09/20/91	47	47	38	3
First FSA of Toledo	Toledo	OH	F	02/01/91	09/27/91	1,067	1,011	803	80
First Ohio SB	St. Bernard	OH	F		03/13/92	37	31	31	0

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TABLE VI: RTC RESOLUTIONS, 1989 – JUNE 1995

(Dollars in Millions)

NAME	CITY	STATE	CHARTER F—Federal S—State	CONSER- VATORSHIP DATE	RES- OLUTION DATE	AT TAKEOVER		DEPOSITS AT RESOLUTION	ESTIMATED RES. COST @ 12/31/94
						ASSETS	DEPOSITS*		
TransOhio FSB	Cleveland	OH	S	07/10/92	09/16/94	3,371	2,392	1,236	102
Crestline FS&LA	Crestline	OH	S	11/20/92	07/30/93	30	27	17	7
First S&L Co., FA	Massilon	OH	S	04/20/90	07/19/91	174	157	108	20
Midland Buckeye Savings, FS&	Alliance	OH	F	03/30/89	09/07/90	210	212	145	40
Broadview FSB, FA	Cleveland	OH	S	03/30/89	05/18/90	1,747	1,137	794	195
Civic FSB	Portsmouth	OH	S	06/08/89	08/02/91	104	101	59	17
Liberty SB, FSB	Marietta	OH	S	05/03/91	01/31/92	18	18	10	4
Freedom SA, FA	Columbus	OH	F	02/16/90	08/09/91	352	312	215	54
Merchants & Mechanics FSB	Springfield	OH	F		08/23/91	203	200	200	21
<b>Total—OH</b>						<b>8,986</b>	<b>7,148</b>	<b>5,116</b>	<b>664</b>
First FSA of Wewoka	Wewoka	OK	F	03/08/91	08/02/91	33	28	24	7
American SB, FSB	Ada	OK	F	03/22/91	11/01/91	118	90	79	46
State Federal SA	Tulsa	OK	F	02/16/90	08/16/91	531	358	274	98
First FSA of Chickasha	Chickasha	OK	F	03/22/91	02/07/92	170	152	114	10
Broken Arrow SA	Broken Arrow	OK	F	08/24/90	06/07/91	27	23	18	6
Clinton S&LA	Clinton	OK	S		07/19/91	22	21	21	3
Peoples FSA	Bartlesville	OK	F	03/09/90	12/14/90	108	90	74	9
Continental FS&LA	Oklahoma City	OK	F	03/16/89	08/09/91	661	526	407	218
Family SB, FSB	Sapulpa	OK	F	10/05/89	05/25/90	54	53	49	8
First FS&LA of Seminole	Seminole	OK	F	03/16/89	09/21/90	35	35	26	8
The Duncan S&LA	Duncan	OK	S	03/16/89	08/17/90	155	138	117	28
Great Plains SA, FA	Weatherford	OK	F	10/26/89	08/17/90	114	72	49	25
Cross Roads S&LA	Checotah	OK	S	07/13/89	05/11/90	16	17	15	13
Chisholm FSA	Kingfisher	OK	F	04/19/91	03/20/92	164	147	123	1
Red River FS&LA	Lawton	OK	F	04/26/91	03/27/92	433	378	301	5
Cimarron FSA	Muskogee	OK	F	04/19/91	05/21/93	826	710	481	3
American Home S&LA, FA	Edmond	OK	S	10/05/89	09/12/90	95	79	41	6
Sooner FSA	Tulsa	OK	F	11/16/89	09/14/90	1,566	1,152	1,034	229
<b>Total—OK</b>						<b>5,129</b>	<b>4,068</b>	<b>3,247</b>	<b>722</b>
The Benjamin Franklin FS&LA	Portland	OR	F	02/21/90	09/07/90	4,692	3,214	2,650	0
Far West FSB	Portland	OR	F	05/23/91	04/15/94	2,160	1,273	714	381
Family FSA	Dallas	OR	F	01/11/90	06/22/90	170	101	93	13
<b>Total—OR</b>						<b>7,021</b>	<b>4,587</b>	<b>3,458</b>	<b>393</b>
Home Unity FS&LA	Lafayette Hill	PA	S	06/04/92	08/27/93	681	630	399	36
Peoples FSB	New Kensington	PA	F	03/01/91	09/06/91	109	97	84	9
Heritage FSA	Lancaster	PA	S	07/06/90	05/31/91	50	50	40	2
Bell FSB	Upper Darby	PA	S	03/15/91	03/20/92	963	717	439	245
Springfield FSA	Springfield	PA	F	06/14/91	03/20/92	105	94	74	0

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(Dollars in Millions)

NAME	CITY	STATE	CHARTER F—Federal S—State	CONSER- VATORSHIP DATE	RES- OLUTION DATE	AT TAKEOVER		DEPOSITS AT RESOLUTION	ESTIMATED RES. COST @ 12/31/94
						ASSETS	DEPOSITS*		
Abraham Lincoln FSA	Dresher	PA	F	09/19/91	03/25/94	198	164	60	16
Chase FS&LA	Philadelphia	PA	S	11/22/91	07/30/93	49	45	12	11
Homestead FSA	Middletown	PA	S	08/30/91	04/08/94	230	179	74	26
First Home FSA	Pittsburgh	PA	S	06/19/92	06/30/93	131	128	0	0
Alpha Indian Rock FS&LA	Philadelphia	PA	S	02/28/92	07/09/93	7	8	2	3
Ukranian FS&LA	Philadelphia	PA	S	03/12/92	06/24/94	76	72	39	8
First FS&LA of Pittsburgh	Pittsburgh	PA	F		01/04/91	2,929	2,344	2,344	252
Vanguard SB, FSB	Vandergrief	PA	F	02/23/90	07/05/91	178	149	114	32
Concord—Liberty FS&LA	Monroeville	PA	S	03/09/89	12/15/89	218	237	199	41
Liberty Bell SA	Beaver Falls	PA	S	03/09/89	12/15/89	100	86	64	10
Hill Financial SA	Red Hill	PA	S	03/09/89	10/13/89	3,417	2,452	2,024	903
Horizon Financial, FA	Southampton	PA	F	06/08/89	05/25/90	2,614	1,777	1,481	405
Atlantic Financial Savings	Bala Cynwyd	PA	F	01/11/90	11/15/91	5,525	3,736	1,730	1,102
Colony FSB	Monaca	PA	F	04/05/90	10/11/91	420	327	197	95
<b>Total—PA</b>						<b>17,999</b>	<b>13,293</b>	<b>9,375</b>	<b>3,196</b>
Caguas Central FSB	Caguas	PR	F	05/25/90	08/31/90	1,667	1,255	913	327
<b>Total—PR</b>						<b>1,667</b>	<b>1,255</b>	<b>913</b>	<b>327</b>
Colonial FSB	Cranston	RI	S	05/10/91	03/13/92	65	62	31	35
Old Stone FSB	Providence	RI	F	01/29/93	07/08/94	1,902	1,699	1,115	65
<b>Total—Ri</b>						<b>1,967</b>	<b>1,761</b>	<b>1,146</b>	<b>100</b>
First South FSB	Columbia	SC	S	04/24/92	09/24/93	59	48	15	8
Citadel FS&LA	Charleston	SC	F	08/07/92	04/29/94	38	38	6	8
Cooper River FSA	North Charleston	SC	F	06/05/92	06/03/94	231	201	62	21
Seabank FSB	Myrtle Beach	SC	F	04/27/89	12/19/89	35	34	32	8
Security FS	Columbia	SC	F	11/30/89	02/15/91	746	667	496	112
Standard FS&LA	Columbia	SC	F	08/02/91	09/24/93	327	278	160	22
<b>Total—SC</b>						<b>1,437</b>	<b>1,265</b>	<b>771</b>	<b>179</b>
First FSB of South Dakota	Rapid City	SD	F		04/24/92	145	164	164	34
First Federal SB	Huron	SD	F	03/08/91	09/13/91	53	50	35	2
<b>Total—SD</b>						<b>198</b>	<b>213</b>	<b>199</b>	<b>36</b>
First FSA of Waynesboro	Waynesboro	TN	F	02/08/91	08/09/91	18	18	16	3
George Washington FSA	Jonesborough	TN	S	02/01/91	07/05/91	15	13	8	2
Lincoln FS&LA	Mt. Carmel	TN	F	03/09/89	06/15/90	74	65	35	21
United Guaranty FSB	Tullahoma	TN	F	03/09/89	05/04/90	11	13	8	4
Germantown Trust SB	Germantown	TN	S	03/09/89	05/18/90	124	106	92	54
Century FSB	Trenton	TN	F	03/09/89	06/15/90	77	75	57	22
Cherokee Valley FSA	Cleveland	TN	F	06/12/92	09/23/94	139	124	70	0
Home FS&LA	Memphis	TN	F	07/20/89	06/15/90	225	164	153	41

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(Dollars in Millions)

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						ASSETS	DEPOSITS*		
Metropolitan FS&LA	Nashville	TN	F	04/19/91	03/27/92	1,011	807	586	147
Investors SB, FSB	Nashville	TN	F	03/09/90	06/07/91	80	66	27	18
Tennessee FSB	Cookeville	TN	S	08/03/90	05/31/91	39	36	19	12
<b>Total—TN</b>						<b>1,813</b>	<b>1,487</b>	<b>1,072</b>	<b>322</b>
First S&LA, FA	Temple	TX	F	08/24/90	09/06/91	335	324	279	54
San Jacinto SA	Houston	TX	S	11/30/90	09/27/91	3,244	2,776	1,893	1,897
Hidalgo FS&LA	Edinburg	TX	S	09/21/90	08/09/91	153	121	86	41
Atascosa FSB	Jourdanton	TX	S	11/30/90	08/02/91	35	33	28	8
Amigo FS&LA	Brownsville	TX	S	08/03/90	06/28/91	20	20	15	6
Citizens Security Bank, FA	Borger	TX	F	03/22/91	08/16/91	34	28	19	7
Fidelity FS&LA	Austin	TX	F	07/12/91	02/07/92	68	56	36	9
Centre SA, FA	Arlington	TX	S	08/16/91	02/21/92	18	16	8	5
Texas Commercial FSA	Sulphur Springs	TX	S	09/21/90	06/14/91	27	27	22	7
City S&LA, FA	San Antonio	TX	S	10/28/90	09/04/91	191	182	97	45
Executive Banc SA, FA	New Braunfels	TX	S	11/09/90	08/09/91	16	15	10	4
New Merabank Texas, FSB	El Paso	TX	F	05/31/91	04/03/92	1,168	742	566	12
First SB of Hempstead, FSB	Hempstead	TX	F	09/14/90	07/26/91	34	31	25	3
Burleson Co. FSA	Caldwell	TX	S	05/31/91	02/28/92	32	32	23	8
Davy Crockett FSA	Crockett	TX	F	09/13/91	03/06/92	48	48	27	4
North TX FSA	Wichita Falls	TX	F	07/13/90	05/31/91	99	95	75	13
First FSA of Nacogdoches	Nacogdoches	TX	F	11/30/90	05/31/91	62	51	45	25
Mutual S&LA	Weatherford	TX	S	06/01/90	07/12/91	107	92	77	17
First FSA of Conroe	Conroe	TX	F	05/18/90	07/19/91	180	145	141	39
First FS, FSA	New Braunfels	TX	F	05/25/90	06/07/91	232	207	183	42
First FSA of Wichita Falls	Wichita Falls	TX	F	03/16/90	06/07/91	89	88	71	20
Marshall SA, FA	Marshall	TX	F	01/18/90	06/29/90	66	58	50	19
Atlanta FSA	Atlanta	TX	F	08/31/90	06/14/91	93	89	78	13
First FSA	Lubbock	TX	F	10/11/91	03/20/92	222	218	167	16
Southwest FSA	Dallas	TX	S	05/18/90	07/26/91	5,350	3,734	2,950	556
First Bankers Trust, SA	Midland	TX	S	06/08/90	05/10/91	102	93	77	19
Superior SB, FSB	Nacogdoches	TX	F	08/10/90	07/19/91	74	77	55	15
Banner Banc FS&LA	Garland	TX	S	01/04/90	09/28/90	57	55	38	29
Andrews S&LA, FA	Andrews	TX	S	12/07/90	09/06/91	124	109	60	13
The Federal Savings Banc, FA	Arlington	TX	S	05/11/90	06/09/91	139	123	82	42
Bright Banc SA	Dallas	TX	S	02/10/89	02/02/90	4,563	3,003	2,716	1,567
University FSA	Houston	TX	S	02/14/89	10/13/89	4,955	3,731	3,458	2,564
Benjamin Franklin FSA	Houston	TX	S	03/09/89	09/06/91	2,731	2,005	1,291	940
Commonwealth FSA	Houston	TX	S	03/09/89	06/21/91	1,821	1,608	1,263	1,486

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						ASSETS	DEPOSITS*		
Murray FS&LA	Dallas	TX	S	04/05/89	06/08/90	1,431	1,171	1,069	466
Gill SA	San Antonio	TX	S	02/07/89	06/15/90	1,523	1,448	1,197	1,489
Bancplus FSA	Pasadena	TX	S	03/09/89	09/20/91	699	922	352	760
Commerce FSA	San Antonio	TX	S	02/28/89	07/12/91	843	800	755	631
Resource SA	Denison	TX	S	04/06/89	11/16/90	662	426	324	345
Alamo FSA of Texas	San Antonio	TX	S	03/02/89	05/03/91	630	628	351	596
MeritBanc SA	Houston	TX	S	03/16/89	09/14/90	259	322	263	236
American S&LA of Brazoria Co.	Lake Jackson	TX	S	03/09/89	09/28/90	287	327	217	234
First South FSA	Houston	TX	S	03/15/89	07/12/91	313	454	325	487
First State FSA	San Antonio	TX	S	03/02/89	05/04/90	295	325	296	314
Security FSA	Texarkana	TX	F	03/16/89	12/07/90	293	471	365	505
Central TX S&LA	Waco	TX	S	04/06/89	11/02/90	236	211	136	123
Ameriway SA	Houston	TX	S	03/09/89	05/11/90	186	237	195	200
Spindletop SA	Beaumont	TX	S	03/16/89	06/01/90	302	325	284	279
Western Gulf S&LA	Bay City	TX	S	03/09/89	11/08/90	215	243	177	242
Jasper FS&LA	Jasper	TX	F	03/16/89	06/14/91	142	154	136	82
Universal FSB	Houston	TX	S	03/09/89	06/22/90	244	260	223	266
Bedford SA	Bedford	TX	S	04/06/89	04/20/90	108	103	84	78
Jefferson S&LA	Beaumont	TX	S	03/16/89	08/24/90	135	125	117	92
Centennial FS&LA	Greenville	TX	F	04/06/89	03/02/90	108	83	72	40
Bankers S&LA	Galveston	TX	S	03/09/89	03/16/90	110	114	104	26
Spring Branch S&LA	Houston	TX	S	03/09/89	08/31/90	126	148	154	111
Mission SA	San Antonio	TX	S	03/02/89	05/04/90	98	101	73	82
Southmost S&LA	Brownsville	TX	S	03/02/89	10/26/90	112	112	95	63
Trinity Valley FS&LA	Cleveland	TX	S	03/09/89	10/06/89	102	87	79	32
First Capital SA of TX	Houston	TX	S	03/09/89	09/22/89	85	109	113	82
Village Savings FSB	Houston	TX	F	03/09/89	09/22/89	128	155	161	123
Vision Bank SA	Kingsville	TX	S	03/02/89	12/07/90	95	93	76	78
First Equity SA	Tomball	TX	S	03/09/89	05/11/90	96	120	115	97
Citizens of TX S&LA	Baytown	TX	S	03/09/89	08/10/90	71	104	106	86
Meridian SA	Arlington	TX	S	04/06/89	04/13/90	295	435	349	465
Savings of TX Assoc.	Jacksonville	TX	S	03/16/89	09/28/90	80	80	67	64
La Hacienda SA	San Antonio	TX	S	03/02/89	05/04/90	68	116	93	113
Palo Duro S&LA	Amarillo	TX	S	01/26/90	05/17/91	67	42	40	15
Century S&LA	Baytown	TX	S	03/09/89	08/18/89	85	88	85	60
Timberland FSA	Nacogdoches	TX	S	03/16/89	08/02/91	57	49	23	15
Humble S&LA	Humble	TX	S	03/09/89	09/15/89	60	76	79	65
Deep East TX SA	Jasper	TX	S	03/16/89	11/02/90	54	56	52	30

\* Deposits at Takeover are quarter before conservatorship.

TABLE VI: RTC RESOLUTIONS, 1989 – JUNE 1995

(Dollars in Millions)

NAME	CITY	STATE	CHARTER F—Federal S—State	CONSER- VATORSHIP DATE	RES- OLUTION DATE	AT TAKEOVER		DEPOSITS AT RESOLUTION	ESTIMATED RES. COST @ 12/31/94
						ASSETS	DEPOSITS*		
Park Cities SA	Dallas	TX	S	04/06/89	08/10/89	50	37	39	20
First SA of SE TX	Silsbee	TX	S	03/16/89	11/30/90	58	44	27	24
Southside FS&LA	Austin	TX	S	08/17/89	06/08/90	53	41	34	30
Liberty County FS&LA	Liberty	TX	F	03/09/89	07/19/91	47	48	27	17
Rusk FS&LA	Rusk	TX	F	03/16/89	06/29/90	52	47	31	25
Southeastern SA	Dayton	TX	S	03/09/89	10/26/90	68	73	78	80
FSA of the Southwest	Kilgore	TX	F	07/27/89	06/01/90	48	36	40	20
Sabine Valley FSA	Center	TX	S	03/16/89	05/31/91	44	29	22	11
Bayshore FSA	LaPorte	TX	S	03/09/89	09/20/91	63	57	41	34
American FSB	Austin	TX	F	04/06/89	09/08/89	36	32	31	17
City SA	League City	TX	S	03/09/89	08/31/90	39	40	25	24
Southeast TX FSA	Woodville	TX	S	03/16/89	06/26/91	36	27	22	9
Golden Triangle S&LA	Bridge City	TX	S	03/16/89	10/12/90	43	62	51	57
Golden Circle SA, FSB	Corsicana	TX	F	04/06/89	08/24/90	21	19	14	5
Padre FS&LA	Corpus Christi	TX	F	03/02/89	01/11/91	26	32	19	24
Standard FSA	Houston	TX	S	01/18/90	08/26/91	15	15	10	10
Pemian S&LA	Kermit	TX	S	03/02/89	08/10/90	11	12	8	3
Continental Savings, FS&LA	Bellaire	TX	F	03/09/89	08/16/91	570	587	382	673
General SA	Henderson	TX	S	03/16/89	06/29/90	76	50	38	27
Suburban SA	San Antonio	TX	S	03/02/89	09/14/90	60	50	22	27
Excel Banc SA	Laredo	TX	S	04/06/89	12/14/90	174	159	71	73
Bexar SA	San Antonio	TX	S	03/02/89	06/15/90	950	799	765	693
San Antonio SA	San Antonio	TX	S	03/02/89	03/09/90	2,268	1,937	1,914	1,107
Fidelity FSA	Port Arthur	TX	S	03/16/89	11/30/90	266	260	194	137
Heritagebanc SA	Duncanville	TX	S	04/06/89	04/27/90	191	145	138	96
Victoria SA, FSA	San Antonio	TX	S	06/29/89	10/25/91	959	656	328	752
Austin FS&LA	Austin	TX	S	11/30/89	06/26/91	108	85	55	23
Hearne B&LA	Hearne	TX	S	08/17/89	05/25/90	28	26	23	8
Plano S&LA, FA	Plano	TX	S	09/21/89	06/15/90	280	255	244	151
Taylorbanc FS&LA	Taylor	TX	S	08/17/89	06/22/90	145	137	97	54
East Texas S&LA	Tyler	TX	S	09/21/89	06/08/90	331	212	205	78
First S&LA, FA	Waco	TX	F	07/13/89	06/15/90	400	413	405	176
Cornerstone FSA	Houston	TX	S	07/13/89	05/18/90	117	110	81	34
Guadalupe S&LA, FA	Kerrville	TX	S	08/17/89	06/08/90	28	16	17	8
Caprock FS&LA	Lubbock	TX	S	08/01/89	09/21/90	538	442	365	395
New Braunfels S&LA	New Braunfels	TX	S	07/27/89	06/01/90	87	82	44	60
Hallmark SA, FA	Plano	TX	S	07/27/89	05/16/90	190	176	118	156
North American FSA	San Antonio	TX	S	07/27/89	05/22/90	85	92	53	53

TABLE VI: RTC RESOLUTIONS, 1989 – JUNE 1995

(Dollars in Millions)

NAME	CITY	STATE	CHARTER F—Federal S—State	CONSER- VATORSHIP DATE	RES- OLUTION DATE	AT TAKEOVER		DEPOSITS AT RESOLUTION	ESTIMATED RES. COST @ 12/31/94
						ASSETS	DEPOSITS*		
Sunbelt FS, FSB	Irving	TX	F	04/26/91	04/10/92	5,891	4,259	3,379	54
Capitol City FSA	Austin	TX	S	07/27/89	09/14/90	549	396	161	199
Uvalde FS&LA	Uvalde	TX	S	01/26/90	10/19/90	15	14	10	6
Metropolitan Financial FSB	Dallas	TX	S	08/10/89	06/22/90	843	663	694	366
Denton FS&LA	Denton	TX	S	08/24/89	06/22/90	171	146	144	48
First FSA	Borger	TX	S	05/18/90	06/28/91	66	53	38	18
First FS&LA of Brenham	Brenham	TX	S	09/21/89	05/25/90	149	138	121	57
First Garland FS&LA	Garland	TX	S	09/21/89	06/22/90	133	105	96	39
Certified FSA	Georgetown	TX	S	01/11/90	07/19/91	125	91	72	60
Karnes County FS&LA	Karnes City	TX	S	01/18/90	12/07/90	56	57	47	26
Columbla FS&LA	Nassau Bay	TX	S	12/21/89	09/13/91	78	71	49	38
First Savings of Laredo	Laredo	TX	F	09/14/89	06/15/90	183	157	115	119
Surety FSA	El Paso	TX	S	10/19/89	06/07/91	300	245	173	91
Valley FSA	McAllen	TX	F	10/19/89	06/29/90	559	536	502	282
Texas Western FSA	Houston	TX	F	11/16/89	08/17/90	108	95	58	22
Fortune Financial FS&LA	Copperas Cove	TX	S	11/30/89	10/19/90	81	74	62	38
Southwestern FSA	El Paso	TX	S	11/30/89	06/14/91	129	114	89	69
Travis FS&LA	San Antonio	TX	S	06/29/90	06/21/91	325	271	239	67
TexasBanc FSB	Conroe	TX	F	02/23/90	08/02/91	317	385	371	328
Remington FS&LA	Elgin	TX	S	05/25/90	05/30/91	133	114	89	66
Nowlin FSA	Ft. Worth	TX	S	02/23/90	08/16/91	202	196	147	88
First Southwest FS&LA	Tyler	TX	S	11/30/90	08/23/91	52	45	30	6
Windsor FSA	Austin	TX	S	06/29/90	07/12/91	115	103	72	53
First FS&LA of San Antonio	San Antonio	TX	F		01/04/91	530	475	475	88
Texas FSA	San Antonio	TX	S	04/20/90	05/22/91	57	60	46	49
First FS&LA	Beaumont	TX	F		09/27/91	257	251	251	29
El Paso FSA	El Paso	TX	F	09/07/90	09/20/91	401	370	244	171
<b>Total—TX</b>						<b>57,574</b>	<b>48,171</b>	<b>38,663</b>	<b>26,266</b>
American Savings FS&LA	Salt Lake City	UT	F	02/17/89	06/08/90	2,239	1,383	1,261	325
Deseret S&LA, FA	Salt Lake City	UT	F	02/10/89	05/25/90	177	178	152	98
Mountainwest S&LA, a FS&LA	Ogden	UT	F	02/17/89	05/25/90	250	226	152	82
Williamsburg FS&LA	Salt Lake City	UT	S	01/26/90	09/14/90	310	257	215	43
Home SB, FSB	Salt Lake City	UT	S	07/05/90	02/28/92	14	10	5	0
<b>Total—UT</b>						<b>2,990</b>	<b>2,054</b>	<b>1,784</b>	<b>548</b>
Sentry FSA	Norfolk	VA	F	05/03/91	03/20/92	51	47	23	13
United FSB	Vienna	VA	S	07/31/90	09/20/91	420	353	172	135
Heritage FSB	Richmond	VA	F	10/19/90	07/05/91	886	723	484	130
CorEast FSB	Richmond	VA	F	02/01/91	03/06/92	1,207	990	583	224

\* Deposits at Takeover are quarter before conservatorship.

TABLE VI: RTC RESOLUTIONS, 1989 – JUNE 1995

(Dollars in Millions)

NAME	CITY	STATE	CHARTER F–Federal S–State	CONSER- VATORSHIP DATE	RES- OLUTION DATE	AT TAKEOVER		DEPOSITS AT RESOLUTION	ESTIMATED RES. COST @ 12/31/94
						ASSETS	DEPOSITS*		
TrustBank FSB	Tysons Corner	VA	F	01/25/91	03/20/92	1,880	1,500	833	211
Investors FSB	Richmond	VA	F	12/13/91	07/10/92	2,009	1,432	875	529
Perpetual SB	Vienna	VA	F		01/10/92	2,849	2,424	2,424	671
Vista FSA	Reston	VA	F	02/28/92	04/29/94	111	108	32	35
Piedmont FSA	Manassas	VA	F	10/09/92	05/13/94	482	370	150	89
Commonwealth FSB	Manassas	VA	F	04/03/92	05/06/94	75	64	28	18
Liberty FSB	Warrenton	VA	S	07/17/92	03/25/94	93	86	24	14
Federal SA of VA	Falls Church	VA	F	04/10/92	03/11/94	30	30	1	11
Home FSB	Norfolk	VA	F	07/10/92	09/30/94	232	194	52	51
Security FSA	Richmond	VA	F	03/02/90	09/28/90	320	237	171	44
Community FS&LA	Newport News	VA	F	03/30/89	05/18/90	9	10	8	2
Peoples S&LA	Hampton	VA	F	08/29/89	05/18/90	26	24	20	4
Seasons FSB	Richmond	VA	F	10/19/89	09/28/90	279	213	120	57
Atlantic Permanent Federal	Norfolk	VA	F	12/08/89	07/12/91	590	371	173	88
<b>Total–VA</b>						<b>11,548</b>	<b>9,176</b>	<b>6,174</b>	<b>2,327</b>
Family S&LA, FA	Seattle	WA	S	02/08/91	07/19/91	101	60	44	4
Gibraltar Savings, FSB	Seattle	WA	F	03/31/89	06/29/90	1,816	1,368	1,029	115
Frontier FS&LA	Walla Walla	WA	F	02/23/90	06/22/90	162	119	98	7
<b>Total–WA</b>						<b>2,079</b>	<b>1,546</b>	<b>1,172</b>	<b>127</b>
Monycor FSB	Barron	WI	F	07/12/91	03/13/92	153	136	96	8
Community S&LA	Fond Du Lac	WI	S	02/17/89	02/09/90	186	161	147	38
Durand FS&LA	Durand	WI	F	03/30/89	05/25/90	114	118	84	47
<b>Total–WI</b>						<b>453</b>	<b>415</b>	<b>327</b>	<b>94</b>
Evergreen FS&LA	Charleston	WV	F	09/13/91	09/17/93	38	35	15	4
First Standard SA	Fairmont	WV	F	02/23/90	11/02/90	75	75	61	6
First FSA of Bluefield	Bluefield	WV	F	02/23/90	11/09/90	37	33	20	5
Shenandoah FSA	Martinsburg	WV	F	05/08/92	10/15/93	98	68	43	6
<b>Total–WV</b>						<b>248</b>	<b>211</b>	<b>138</b>	<b>20</b>
Westland FS&LA	Rawlins	WY	F		07/26/91	32	29	29	5
Sweetwater FS&LA	Rock Springs	WY	F		08/22/90	12	11	11	2
First FSB	Diamondville	WY	S	11/30/89	06/15/90	23	11	17	7
Provident SA, FA	Casper	WY	F	02/23/90	08/17/90	242	200	159	27
<b>Total–WY</b>						<b>309</b>	<b>251</b>	<b>217</b>	<b>41</b>
<b>TOTAL</b>						<b>\$402,571</b>	<b>\$315,441</b>	<b>\$220,585</b>	<b>\$90,099</b>

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\* Deposits at Takeover are quarter before conservatorship.

## **TECHNICAL NOTES**



## Technical Notes

### Tables I-S, I, IIA-S, IIB-S, IIC-S and II

1. Conservatorship/receivership accounting differences Under Generally Accepted Accounting Principles (GAAP), the RTC and its conservatorships use accrual accounting while RTC receiverships use modified cash accounting. Most subsidiaries of both conservatorships and receiverships use accrual accounting. Some differences between these accounting rules were reversed for more consistent reporting (see note 2). Other differences are discussed in notes 6, 7, 9 and 11.

2. Contra-assets were reversed for all conservatorship reporting in this document, to reduce the effects of accounting differences between conservatorships and receiverships. Contra-assets include valuation allowances, unearned discounts and loans-in-process.

3. All assets are shown net of participations (i.e., if the RTC only owns part of an asset, only the portion owned by the RTC is reported).

4. The tables reflect revisions made after the data were first reported. Differences between the data initially reported and data in these tables exist for two primary reasons: (a) corrections to data after they were first reported, or (b) revisions resulting from reporting changes or changes in the source database structure. Those from reporting changes are discussed in a separate section below. Although most of the changes were made within the appropriate RTC system, some were made by the Office of Planning, Research, and Statistics for this publication; these are discussed in note 5.

5. To prepare a valid time series, the receivership data required several adjustments. Due to audit requirements, the source for receiverships records corrections of prior period data in the period when corrections are made; certain prior period adjustments are made at year-end. In addition, the structure of the source database changed twice during the life of the RTC. Thus the following adjustments were made to these data:

- a. all resolution sales were assumed to occur during the quarter of resolution;
- b. all negative putbacks were assumed to be corrections of prior putbacks, and were moved to prior quarters on a pro-rata basis;
- c. year-end adjustments were assumed to occur during the fourth quarter of the year when they were recorded;
- d. reclassifications of cash and non-interest bearing deposits asset activity from other assets to cash and securities (which were made in late 1992 and early 1993) were moved into a quarter shortly after resolution, where the activity most likely occurred; and
- e. other adjustments were made after researching apparent errors in the original data. Most of these adjustments relate to the timing of activity, although some affect the inception-to-date figures.

All adjustments were made separately by institution and by the six asset types. Some of these adjustments are not included in other RTC publications.

6. In receiverships, the origination of mortgages (seller financing) is treated as an asset transfer rather than a new asset. Because only the down payment is treated as sales proceeds, the reported recovery rates for financed sales tend to be very low; however, the subsequent recovery on the new mortgage is generally quite high. Most seller financing has been used for real estate sales, but subsequent collections from the new mortgage are recorded under mortgages; thus the effects do not balance out when reviewing the results of a single asset type. Through September 1995, the RTC has originated about \$4.7 billion in seller financing, and roughly \$1.2 billion



was outstanding as of September 30, 1995.

7. In conservatorship, working cash and reserve funds are recorded within cash and investment securities. In receivership, these assets are recorded separately and are not included in these reports.

8. When assets are securitized, the full cash recovery at sale is recorded, even though some of the funds are set aside as reserves against future losses. Subsequent losses from reserve funds are recorded as principal losses (effectively reversing the earlier recoveries) as they occur. Additional recoveries from the sale of residuals receive similar treatment, except they are gains rather than losses. As of September 1995, estimated future securitization losses were \$1.6 billion, and estimated gains on future residual sales were \$0.6 billion.

9. Goodwill is written off the books of conservatorships in the first few months after takeover, and is not recorded at all for receiverships.

10. Subsidiary assets are not consolidated on these tables. Most employ the "equity" method of accounting, where the parent's equity in the subsidiary is shown. Ongoing income and expenses (including gains and losses from sales of subsidiary assets) are shown as an adjustment to the parent's equity holding. Ongoing distributions and payments at dissolution are shown as other (non-sale) principal collections.

11. Writedowns and writeoffs These are generally taken only after an asset is sold, an asset is determined to be worthless, a subsidiary is dissolved, or a work-out agreement with the borrower has been executed. Writedowns are not taken during the marketing period of an asset. Receiverships do not write down an asset at foreclosure. Per GAAP, writedowns may be taken at foreclosure in conservatorships, although some conservatorships chose to follow receivership accounting for foreclosures. Writedowns taken during receivership are booked as a loss at disposition. Conservatorships book writeoffs taken at foreclosure as asset adjustments. From inception through September 1995, total foreclosures during conservatorship were \$6 billion; the amount of associated writeoffs is unknown.

12. In receiverships, the creation of an equity partnership is treated like an asset transfer rather than the creation of a new asset. Like seller financing (note 6), this results in low reported recovery rates initially, which are later augmented by recoveries from the partnership. Because equity partnership recoveries are recorded in other assets, while the original sales often come from mortgages or real estate, the effects do not balance out when reviewing results of a single asset type.

#### Tables III-S and III

1. The RTC occasionally sold individual branches or groups of branches of an institution prior to final resolution. Deposit premiums from these sales are not included in these tables; associated asset sales are recorded as conservatorship sales in other tables.

2. In II/95, there was one ARP that was also a branch sale; this is recorded as an ARP rather than a branch sales in Table III.

3. The 45 mixed deals can be further broken down as follows: 20 were a combination of P&A and payout; 2 were a combination of P&A, IDT and payout; 1 was a combination of P&A and IDT; and 22 were a combination of IDT and payout.

4. For most institutions, total assets passed (net of putbacks) implicitly assumes that all putbacks to date are from assets sold at resolution. However, in quarters where total assets passed (net of putbacks) was negative, it is assumed that resolution sales were zero. Although most putbacks were related to sales at resolutions, such sales may be underestimated since some putbacks relate to other types of sales.

5. The number of deposit accounts is as of quarter before resolution and includes both insured and uninsured accounts.
6. The cost of resolution is defined as the difference between the outlays at resolution and the net RTC recoveries from the remaining assets in receivership. Because assets still remain to be sold for most institutions, this table provides an estimate based on the RTC's 1994 audited financial statements.
7. The deposit premium is calculated as the difference in cost to the RTC between a deposit payout and the winning bid, regardless of the way that RTC savings are achieved. Core deposits are estimated using data for deposit accounts with balances less than \$80,000.
8. The average number of bidders is calculated as the total number of bids received divided by total resolutions. If multiple bids are received from one entity, those bids are counted as one bid. Only bids for deposits are included (i.e., bidders for assets only are excluded). Also, many bids are for one or more branches, rather than the whole institution.

#### Table IV

1. On the income statement, loss provisions and accounting adjustments are calculated using the following line items from the Thrift Financial Report: provision for losses on interest-bearing assets (SO-321); minus income (loss) from sale of assets held for sale (SO-430); minus lower-of-cost-or-market (LOCOM) adjustments made to assets held for sale (SO-465); minus realized and unrealized gains (losses) on trading assets (SO-485); plus amortization of goodwill (SO-560); plus net provision for losses on non-interest-bearing assets (SO-570); minus gain on asset sales (SO-61); plus loss on asset sales (SO-66); plus extraordinary items (SO-811).
2. For roughly 200 institutions, the income statement data for one quarter is incomplete. Most institutions undergo a pass-through receivership sometime before resolution. Because this process essentially creates a new institution, only data during the period after the pass-through receivership are included within the primary data source for this table. The RTC surveyed most institutions to include the full quarter's income, but 200 institutions had already been resolved before RTC began the survey.
3. Advances for taxes and insurance and accrued interest receivable are allocated among assets on a pro-rata basis as appropriate. When calculating loan delinquency rates, these items are excluded from the asset base.
4. Delinquent loans are defined as loans that are 90 or more days delinquent or that have been placed in non-accrual status.

#### Tables V-S and V

1. The quarterly and annual figures for conservatorship advances show the net change during the period. The cumulative figure is outstanding conservatorship advances.
2. Other uses include expenses paid on behalf of conservatorships and other corporate disbursements, less interest payments and expense reimbursements received from conservatorships and other sources.

3. Estimated loss funds used reports the RTC estimate based on its audited December 1994 financial statements, and may change as assets continue to be sold and expenses are incurred. It does not include any estimate for future resolutions. Working capital is calculated as total uses minus estimated loss funds used.

4. The cash balance equals total sources minus total uses and is the amount of cash held by the RTC in its corporate capacity. The balance excludes cash and investments held by receiverships, such as working cash and cash set aside to fund reserves for securitizations, representations and warranties.

#### Tables VI-S and VI

1. For each institution, the state is determined by the location of the main office.

2. Deposits at takeover are as of the quarter-end date prior to takeover, because it is not available for all institutions at the takeover date. Gross assets are as of the takeover date.

3. The charter type refers to either a federal- or state-chartered institutions.

4. The estimated resolution cost is based on the December 1994 audited financial statements, and may change as assets continue to be sold and expenses are incurred.

#### Reporting Policy Changes

There were two substantive changes in reporting policy over the life of the RTC.

1. In most RTC reports, office premises in receivership were originally classified as other assets, reflecting the conservatorship classification. Beginning with reports prepared using January 1992 data, they were moved from other assets to REO. These tables show all office premises in receivership as real estate.

2. In most RTC reports, gains on disposal of assets were excluded from sales proceeds and reported as income in receiverships until May 1994. This report shows gains as a part of sales proceeds.