

APPENDIX B

TABLE I

FDIC-INSURED CLOSED BANKS

YEAR- END	0 - \$300*		\$300 - \$1,000		OVER \$1		TOTAL	
	#	TOTAL ASSETS**	#	TOTAL ASSETS	#	TOTAL ASSETS	#	TOTAL ASSETS
1986	135	4,287,971	2	1,061,013	1	1,616,816	138	6,965,800
1985	116	2,851,969					116	2,851,969
1984	78	2,371,211	1	391,800			79	2,763,011
1983	43	1,954,397	1	778,434	1	1,404,092	45	4,136,923
1982	30	1,530,573	2	962,842			32	2,493,415
1981	7	260,060					7	260,060
1980	10	236,164					10	236,164
1979	10	132,988					10	132,988
1978	6	281,495	1	712,540			7	994,035
1977	6	232,612					6	232,612
1976	15	627,186	1	\$412,107			16	1,039,293
1975	13	419,950					13	419,950
1974	3	166,934			1	3,655,662	4	3,822,596
1973	5	43,807			1	\$1,265,868	6	1,309,675
1972	1	22,054					1	22,054
1971	6	196,520					6	196,520
1970	7	\$62,147					7	\$62,147

* CATEGORIES ARE BY ASSET SIZE.

** 000 OMITTED FROM "TOTAL ASSETS" FIGURES.

TABLE II

FDIC-INSURED OPEN BANKS WHICH RECEIVED
FINANCIAL ASSISTANCE

YEAR- END	UNDER \$300* MILLION		\$300 - \$1,000 MILLION		OVER \$1 BILLION		TOTAL	
	#	TOTAL ASSETS**	#	TOTAL ASSETS	#	TOTAL ASSETS	#	TOTAL ASSETS
1986	6	220,694	1	500,000			7	720,694
1985	2	197,879	1	492,420	1	5,200,000	4	5,890,299
1984			1	513,400	1	35,900,000	2	36,413,400
1983	2	390,000			1	2,500,000	3	2,890,000
1982	2	206,000	5	3,533,000	3	5,400,000	10	9,139,000
1981			1	899,000	2	3,700,000	3	4,599,000
1980					1	5,500,000	1	5,500,000
1979								
1978								
1977								
1976			1	\$350,000			1	350,000
1975								
1974	1	150,000					1	150,000
1973								
1972					1	\$1,300,000	1	1,300,000
1971	1	\$9,300					1	\$9,300
1970								

* CATEGORIES ARE BY ASSET SIZE.

** 000 OMITTED FROM "TOTAL ASSETS" FIGURES.

TABLE III

FDIC-Insured Problem Banks^{1/2}
Total Deposits by Year

Year- End	0 - \$300 Million ³		\$300 - \$1,000 Million		Over \$1 Billion		Total	
	#	Deposits ³	#	Deposits	#	Deposits	#	Deposits
1986	1,412	\$54,915	46	\$24,348	26	\$191,683	1,484	\$270,946
1985	1,069	41,317	41	23,217	30	132,593	1,140	197,127
1984	778	31,031	38	20,129	32	134,949	848	186,109
1983	591	26,828	31	16,513	20	85,740	642	129,081
1982	332	12,759	21	10,119	16	34,460	369	57,338
1981	197	5,659	15	9,423	11	27,482	223	42,564
1980	206	4,599	7	4,860	4	12,185	217	21,644
1979	274	6,995	11	6,559	2	6,763	287	20,317
1978	322	8,404	14	7,668	6	48,069	342	64,142
1977	348	10,036	13	7,307	7	44,561	368	61,904
1976	361	11,286	10	6,037	8	41,830	379	59,153
1975	340	9,971	7	3,955	2	6,517	349	20,443
1974	177	4,525	5	3,116	1	1,420	183	9,061
1973	154	3,107	2	1,499	0	0	156	4,036
1972	189	3,141	3	2,192	0	0	192	5,333
1971	239	3,504	2	1,453	0	0	241	4,957
1970	251	3,613	0	0	1	1,076	252	4,689

^{1/2}CAMEL ratings of 4 and 5 and pre-CAMEL equivalents.

³Categories are by asset size.

³Deposit amounts are shown in \$Million.

TABLE IV

CAPITALIZATION DATA*
FDIC-INSURED COMMERCIAL BANKS, 1981-1986
 (DOLLAR VALUES IN BILLIONS)

	<u>1986</u>	<u>1985</u>	<u>1984</u>	<u>1983</u>	<u>1982</u>	<u>1981</u>
EQUITY CAPITAL	\$183	\$169	\$154	\$140	\$129	\$118
PRIMARY CAPITAL**	\$211	\$192	\$173	\$156	\$142	\$129
EQUITY CAPITAL RATIO	8.18%	8.42%	8.42%	8.47%	8.52%	8.51%
PRIMARY CAPITAL RATIO	9.10%	9.20%	9.16%	9.04%	9.03%	9.04%

* INFORMATION OBTAINED FROM THE UNIFORM BANK PERFORMANCE REPORTING SYSTEM. RATIOS REPRESENT THE UNWEIGHTED AVERAGE OF THE RATIO VALUE OF EACH INSURED COMMERCIAL BANK.

** EQUITY CAPITAL PLUS ALLOWANCE FOR LOAN LOSSES.

TABLE V

BANK HOLDING COMPANY
DOUBLE LEVERAGE RATIOS*
BY REGION, DECEMBER 31, 1985

<u>REGION</u>	<u>ALL BHC'S</u>	<u>BHC'S UNDER \$10 MILLION</u>
NORTHEAST	99.8%	99.9%
SOUTHEAST	107.4	99.7
CENTRAL	109.8	157.9
MIDWEST	133.2	143.3
SOUTHWEST	135.2	178.1
WESTERN	108.7	207.0

* DOUBLE LEVERAGE IS DEFINED AS EQUITY INVESTMENTS IN SUBSIDIARIES AS A PERCENT OF TOTAL SHAREHOLDERS' EQUITY.

SOURCE: LYONS, ZOMBACK & OSTROWSKI, INC., DEPOSITORY INSTITUTIONS PERFORMANCE DIRECTORY, BANK HOLDING COMPANIES, YEAREND 1985.

TABLE VI
EARNINGS DATA*
FDIC-INSURED COMMERCIAL BANKS, 1981-1986

	<u>1986</u>	<u>1985</u>	<u>1984</u>	<u>1983</u>	<u>1982</u>	<u>1981</u>
RETURN ON ASSETS	0.74%	0.87%	0.94%	1.02%	1.10%	1.18%
RETURN ON EQUITY	8.75%	10.19%	10.96%	11.96%	12.90%	13.65%

* INFORMATION OBTAINED FROM THE UNIFORM BANK PERFORMANCE REPORTING SYSTEM. RATIOS REPRESENT THE UNWEIGHTED AVERAGE OF THE RATIO VALUE OF EACH INSURED COMMERCIAL BANK.

TABLE VII

NUMBER OF FDIC FIELD EXAMINERS

<u>YEAR</u>	<u>NUMBER</u>
1986	1,726
1985	1,547
1984	1,389
1983	1,481
1982	1,551
1981	1,655
1980	1,698
1979	1,713
1978	1,760
1977	1,644
1976	1,556
1975	1,455
1974	1,381
1973	1,622
1972	1,603
1971	1,606
1970	1,581