



Tables and Figures

Table 1

Table 1

Assessment Rate Schedules
Second Semiannual 1995 Assessment Period
BIF-Insured Institutions

New Rates (27 bp rate spread)

Capital Category	Supervisory Risk Subgroup		
	Group A	Group B	Group C
1. Well	4 bp	7 bp	21 bp
2. Adequate	7 bp	14 bp	26 bp
3. Under	14 bp	26 bp	31 bp

Estimated Assessment Revenue: \$1.1 Billion
Average Assessment Rate: 4.4 bp

Current Rates (8 bp rate spread)

Capital Category	Supervisory Risk Subgroup		
	Group A	Group B	Group C
1. Well	23 bp	26 bp	29 bp
2. Adequate	26 bp	29 bp	30 bp
3. Under	29 bp	30 bp	31 bp

Estimated Assessment Revenue: \$5.46 Billion
Average Assessment Rate: 23.2 bp

Adjustment Factor

Given the assessment base as of March 31, a 5 basis point adjustment factor will generate approximately \$1.18 billion in additional revenue.

Distribution Among Insurance Groups*
BIF-Insured Institutions

Capital Group		Supervisory Risk Subgroup					
		A		B		C	
1. Well	NUMBER:	9,766	91.8%	557	5.2%	142	1.3%
	BASE(\$B):	2,220.3	94.8%	59.6	2.5%	16.8	0.7%
2. Adequate	NUMBER:	79	0.7%	23	0.2%	35	0.3%
	BASE(\$B):	45.0	1.9%	3.7	0.1%	3.8	0.1%
3. Under	NUMBER:	5	.04%	5	.04%	26	0.2%
	BASE(\$B):	1.2	.05%	1.0	.05%	2.6	0.1%

*Based on 3-31-95 data.



Table 2

Table 2

Rating of Failed Banks Prior to Failure
1980-1994
(\$ billions)

Rating	2 years prior		3 years prior	
	No. (%)	Assets (%)	No. (%)	Assets (%)
1 or 2	598 (47%)	\$137 (50%)	743 (62%)	\$196 (74%)
3	240 (19%)	\$ 66 (24%)	218 (18%)	\$ 35 (13%)
4 or 5	448 (34%)	\$ 69 (26%)	228 (20%)	\$ 33 (13%)
ALL	1286 (100%)	\$272 (100%)	1189 (100%)	\$264 (100%)

Table 3

Table 3

Failure Forecasts
Actuarial Model
(Failed Bank Assets in Millions)

Forecast Based on Year-End	First Year			Second Year		
	Forecast	Actual	Percentage Difference	Forecast	Actual	Percentage Difference
1987	22,469	35,698	58.9%	50,589	29,168	51.9%
1988	18,822	29,168	55.0%	34,283	15,980	54.3%
1989	26,308	15,980	-40.5%	42,908	63,119	47.1%
1990	58,850	63,119	11.4%	79,712	44,197	-40.0%
1991	68,412	44,197	-36.3%	102,171	3,539	-96.6%
1992	24,962	3,539	-85.8%	33,806	1,395	-95.9%
1993	4,805	1,395	71.0%	1,828	N/A	N/A
Total/Avg.	223,408	192,778	-13.7%	349,275	157,078	-55.0%

Pro-Forma Model
(Failed Bank Assets in Millions)

Forecast Base on Year-End	First Year			Second Year		
	Pessimistic Forecast	Actual	Percentage Difference	Optimistic Forecast	Actual	Percentage Difference
1993	18,834	3,835	80.0%	18,508	3,835	81.3%
1992	1,111	1,395	-20.4%	2,114	1,395	-33.7%
Total/Avg.	19,945	5,230	-73.9%	20,622	5,230	-74.8%

Forecast Based on Year-End	Third Year			Fourth Year		
	Pessimistic Forecast	Actual	Percentage Difference	Optimistic Forecast	Actual	Percentage Difference
1993	3,088	1,395	55.0%	3,747	1,395	-63.3%
1992	15,497	N/A	N/A	1,134	N/A	N/A
Total/Avg.	18,585	2,790	-85.0%	4,881	1,395	-71.4%

NOTE: Paper copies of FDIC financial institution letters may be obtained through the FDIC's Public Information Center, 801 17th Street, NW, Room 100, Washington, DC 20434 (1-877-275-3342 or (703) 562-2200).



Table 4

TABLE 4.—BIF PREMIUM RATES AND RATIOS: EFFECTIVE, PAY-AS-YOU-GO, AND FIXED RATE SCENARIOS

Year	Effective		Pay-as-you-go		Fixed assessments		
	Assessment rate	HF ratio	Assessment rate	HF ratio	4.5 bp ratio	7 bp ratio	13 bp ratio
1994	23.60	1.15	16.7	1.25	0.42	1.42	1.16
1993	24.40	0.69	37.3	1.25	0.56	1.11	0.80
1992	23.00	0.01	10.8	1.25	0.92	0.60	0.23
1991	21.25	0.36	62.8	1.25	0.93	0.44	0.04
1990	12.00	0.21	49.0	1.25	0.05	1.20	0.76
1989	8.33	0.70	17.7	1.25	0.59	1.75	1.26
1988	8.33	0.80	32.3	1.25	0.78	1.89	1.33
1987	8.33	1.10	8.9	1.25	1.16	2.21	1.60
1986	8.33	1.12	16.9	1.25	1.23	2.18	1.54
1985	8.33	1.19	8.8	1.25	1.38	2.31	1.60
1984	8.00	1.19	10.2	1.25	1.44	2.32	1.56
1983	7.14	1.22	7.6	1.25	1.52	2.35	1.54
1982	7.69	1.21	9.8	1.25	1.57	2.38	1.49
1981	7.14	1.24	1.4	1.25	1.65	2.45	1.46
1980	3.70	1.16	6.5	1.25	1.56	2.27	1.29
1979	3.33	1.21	1.3	1.25	1.60	2.32	1.21
1978	3.85	1.16	3.3	1.25	1.52	2.19	
1977	3.70	1.15	4.1	1.25	1.51	2.16	
1976	3.70	1.16	5.8	1.25	1.52	2.15	
1975	3.57	1.18	3.3	1.25	1.54	2.17	
1974	4.35	1.18	6.2	1.25	1.54	2.14	
1973	3.85	1.21	5.5	1.25	1.57	2.17	
1972	3.33	1.23	6.4	1.25	1.60	2.19	
1971	3.45	1.27	2.4	1.25	1.65	2.24	
1970	3.57	1.25	5.5	1.25	1.63	2.19	
1969	3.33	1.29	0.3	1.25	1.66	2.22	
1968	3.33	1.26	7.5	1.25	1.60	2.12	
1967	3.33	1.33	6.1	1.25	1.68	2.20	
1966	3.23	1.39	6.0	1.25	1.73	2.24	
1965	3.23	1.45	4.7	1.25	1.79	2.30	
1964	3.23	1.48	3.7	1.25	1.81	2.31	
1963	3.13	1.50	0.7	1.25	1.82	2.30	
1962	3.13	1.47	2.4	1.25	1.77	2.21	
1961	3.23	1.47	3.3	1.25	1.75	2.16	
1960	3.70	1.48	1.6	1.25	1.75	2.14	
1959	3.70	1.47	0.1	1.25	1.71	2.07	
1958	3.70	1.43	4.5	1.25	1.64	1.96	
1957	3.57	1.46	1.7	1.25	1.66	1.95	
1956	3.70	1.44	1.2	1.25	1.62	1.88	
1955	3.70	1.41	2.0	1.25	1.58	1.80	
1954	3.57	1.39	2.3	1.25	1.54	1.73	
1953	3.57	1.37	0.9	1.25	1.51	1.67	
1952	3.70	1.34	2.5	1.25	1.46	1.57	
1951	3.70	1.33	3.0	1.25	1.43	1.51	
1950	3.70	1.36	11.5	1.25	1.41	1.45	
1949	8.33	1.57	0.4	1.25	1.57	1.57	

NOTE: Paper copies of FDIC financial institution letters may be obtained through the FDIC's Public Information Center, 801 17th Street, NW, Room 100, Washington, DC 20434 (1-877-275-3342 or (703) 562-2200).



Table 5

Table b

**BIF Assessment Rates
Factors to be Considered**

Second Semiannual Assessment Period, 1995

BIF Ratio at June 30* (Percent)	1.27 to 1.31
Expected Income (\$Millions)	1,149
Assessment Income (\$Millions)	510
Net Interest Income (\$Millions)	576
Expected Insurance Losses and Change in Provisions for Future Losses (\$Millions)	-200 to 600
Expected Operating Expenses (\$Millions)	252
Estimated BIF Incurred Deposits at December 31** (\$Billions)	1,890 to 1,985
BIF Ratio at December 31*** (Percent)	1.24 to 1.36

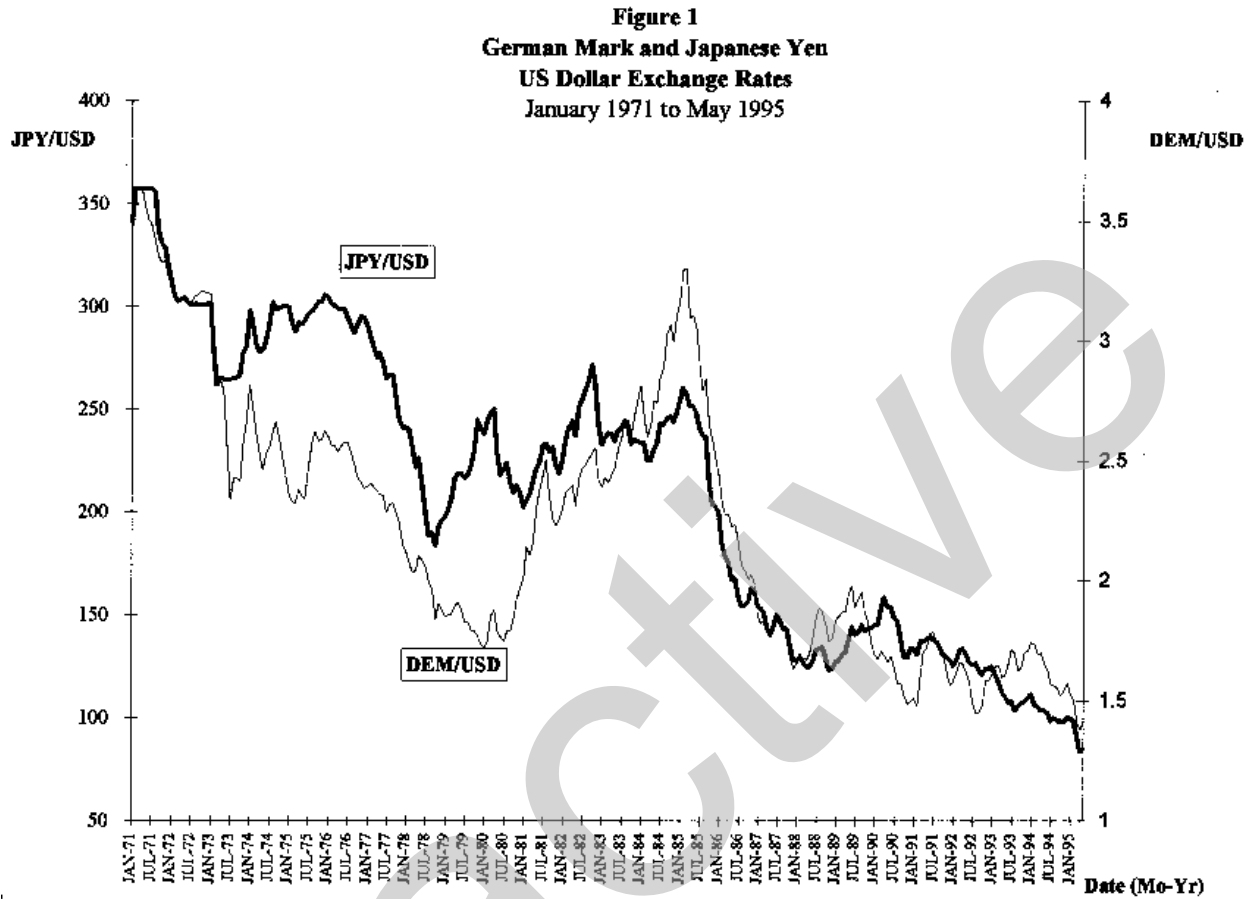
* Change reflects effective date for new assessment schedule of May 1 versus June 1, and annual insured deposit growth rate of 4.3 percent versus 3.9 percent for the annual average.

** Includes deposits of insured institutions in the FDIC-insured system as of December 31, 1994, and deposits of insured institutions in the FDIC-insured system as of December 31, 1995, based on deposits of insured institutions as of December 31, 1994, as shown in Figure 21, *Insured Deposits*.

*** If the change is for all preceding dates in Table 5.



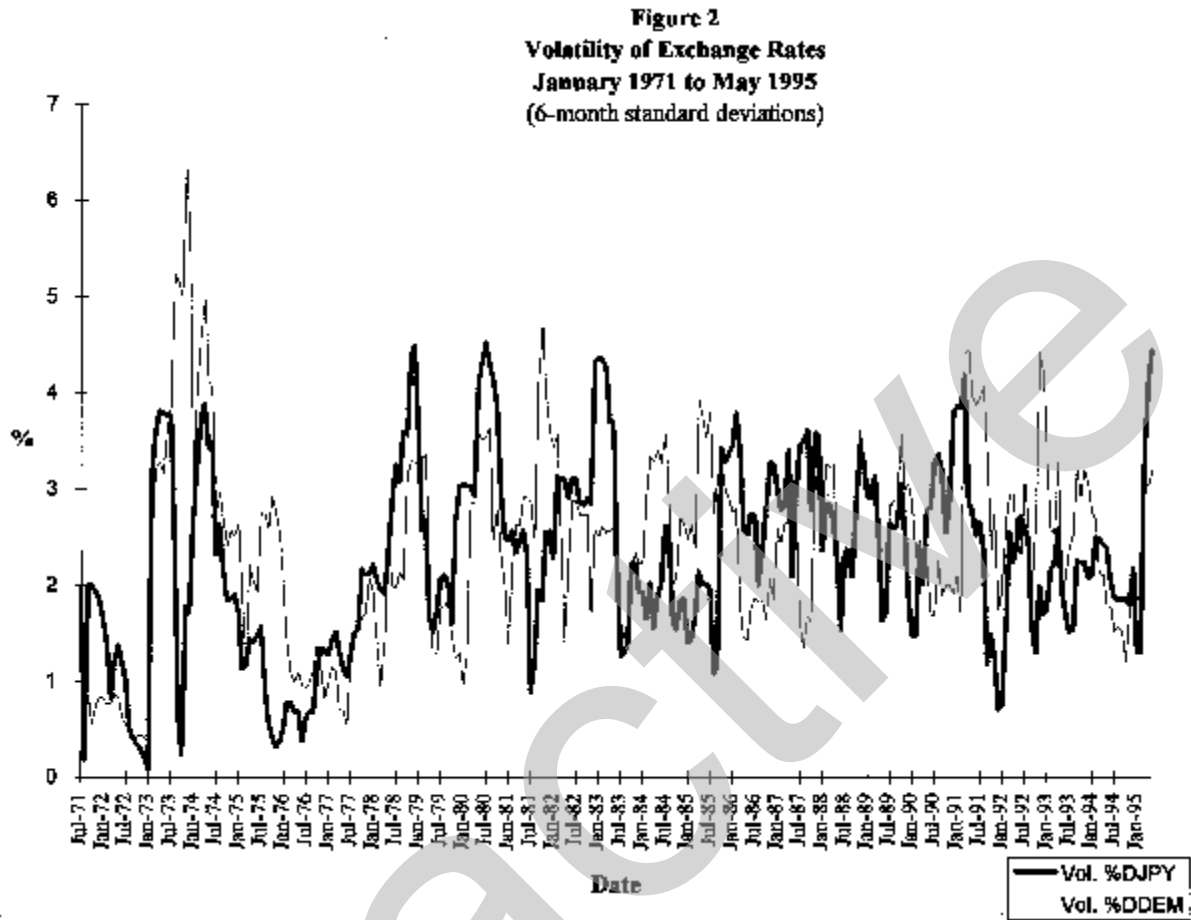
Figure 1



NOTE: Paper copies of FDIC financial institution letters may be obtained through the FDIC's Public Information Center, 801 17th Street, NW, Room 100, Washington, DC 20434 (1-877-275-3342 or (703) 562-2200).



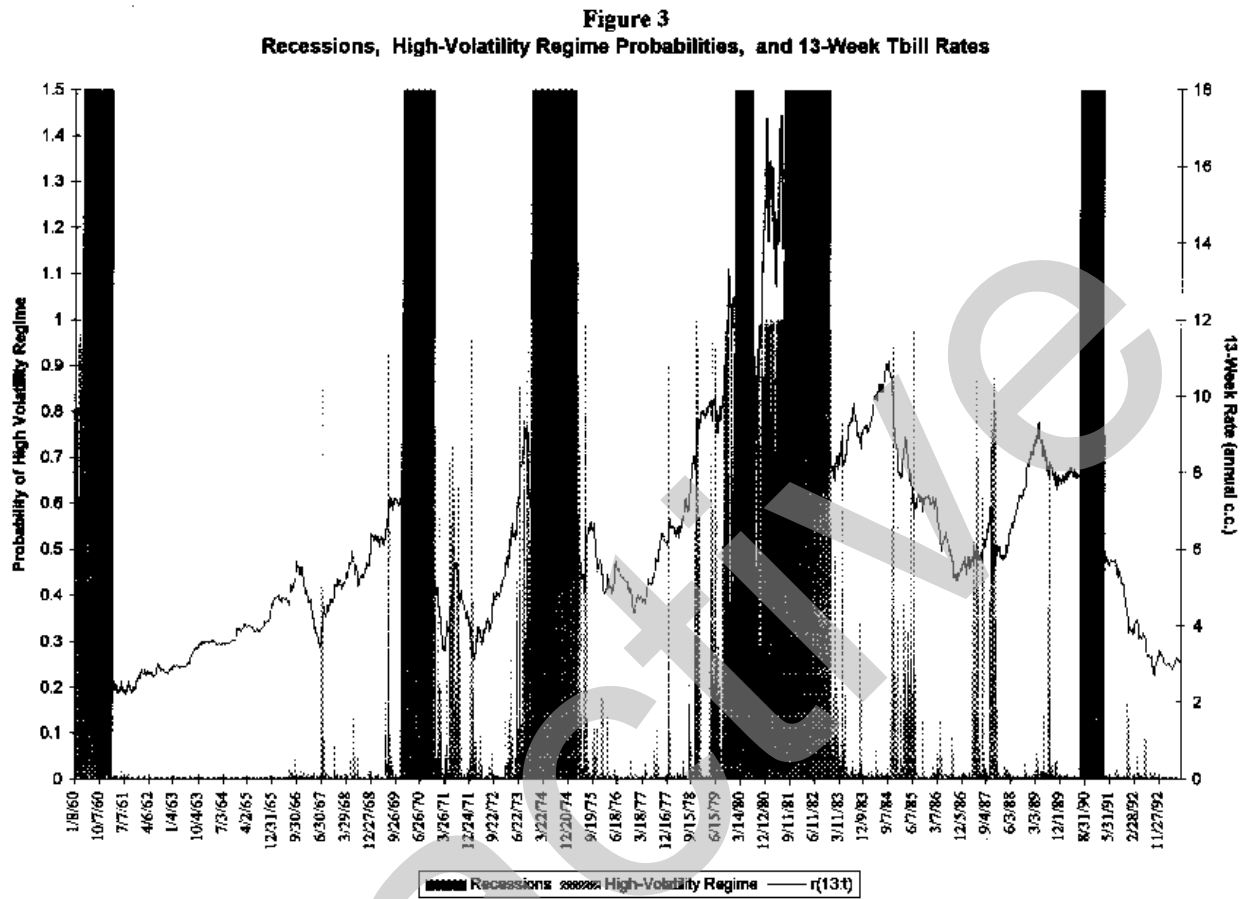
Figure 2



NOTE: Paper copies of FDIC financial institution letters may be obtained through the FDIC's Public Information Center, 801 17th Street, NW, Room 100, Washington, DC 20434 (1-877-275-3342 or (703) 562-2200).



Figure 3



NOTE: Paper copies of FDIC financial institution letters may be obtained through the FDIC's Public Information Center, 801 17th Street, NW, Room 100, Washington, DC 20434 (1-877-275-3342 or (703) 562-2200).



Figure 4

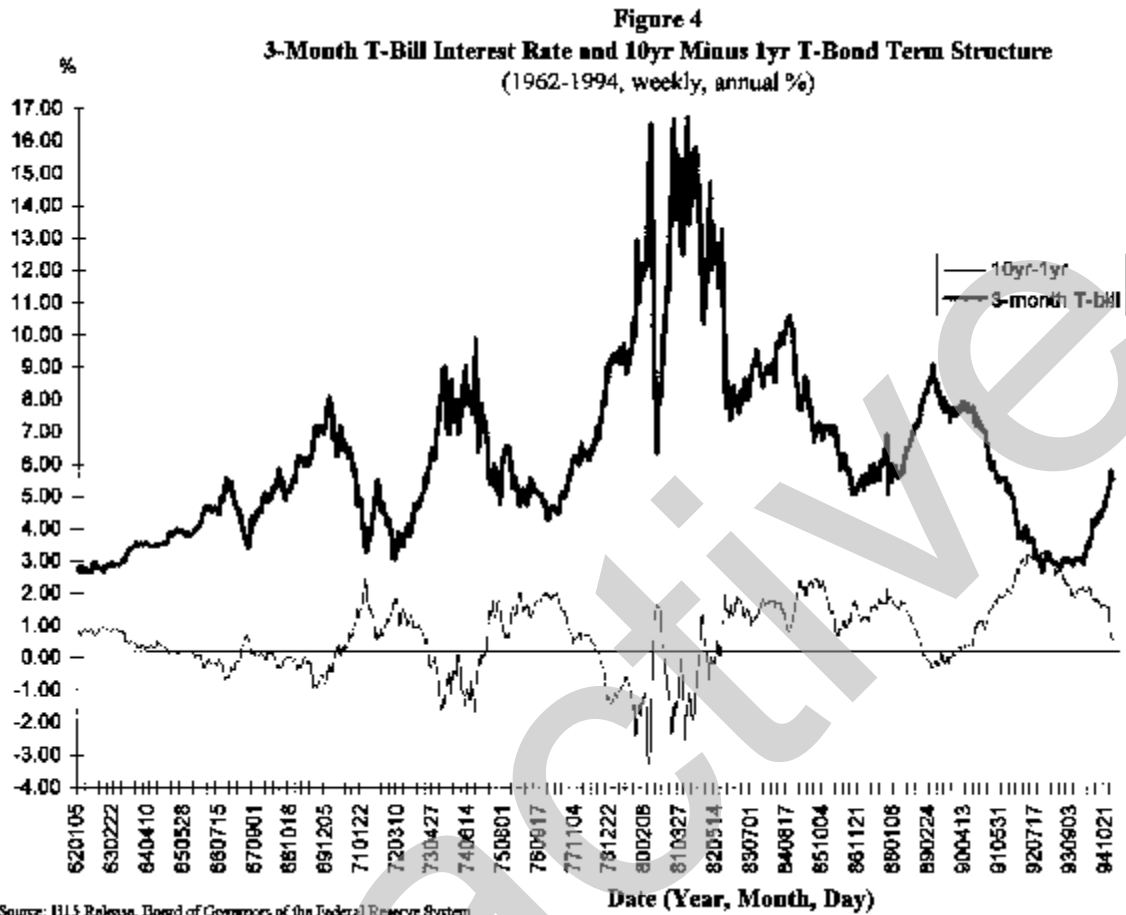
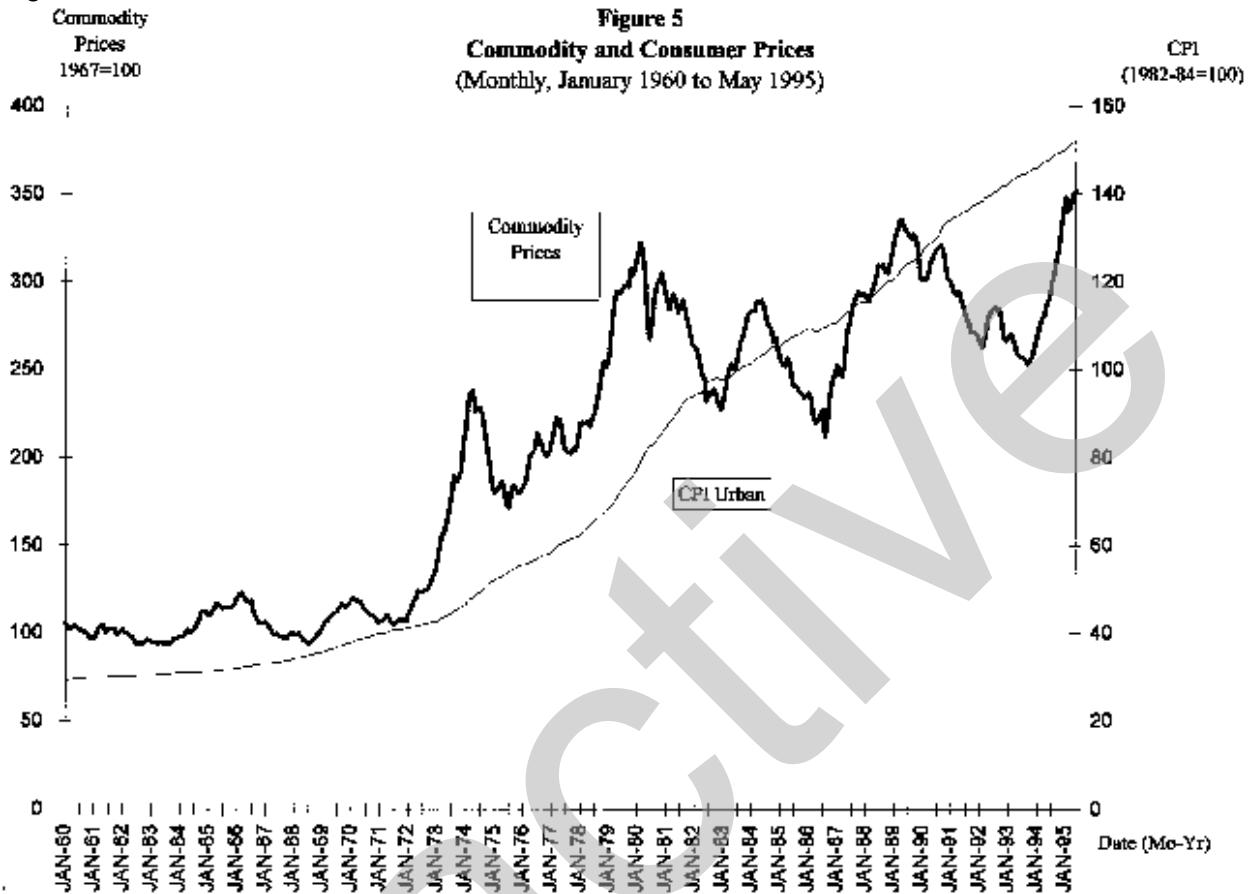




Figure 5



NOTE: Paper copies of FDIC financial institution letters may be obtained through the FDIC's Public Information Center, 801 17th Street, NW, Room 100, Washington, DC 20434 (1-877-275-3342 or (703) 562-2200).

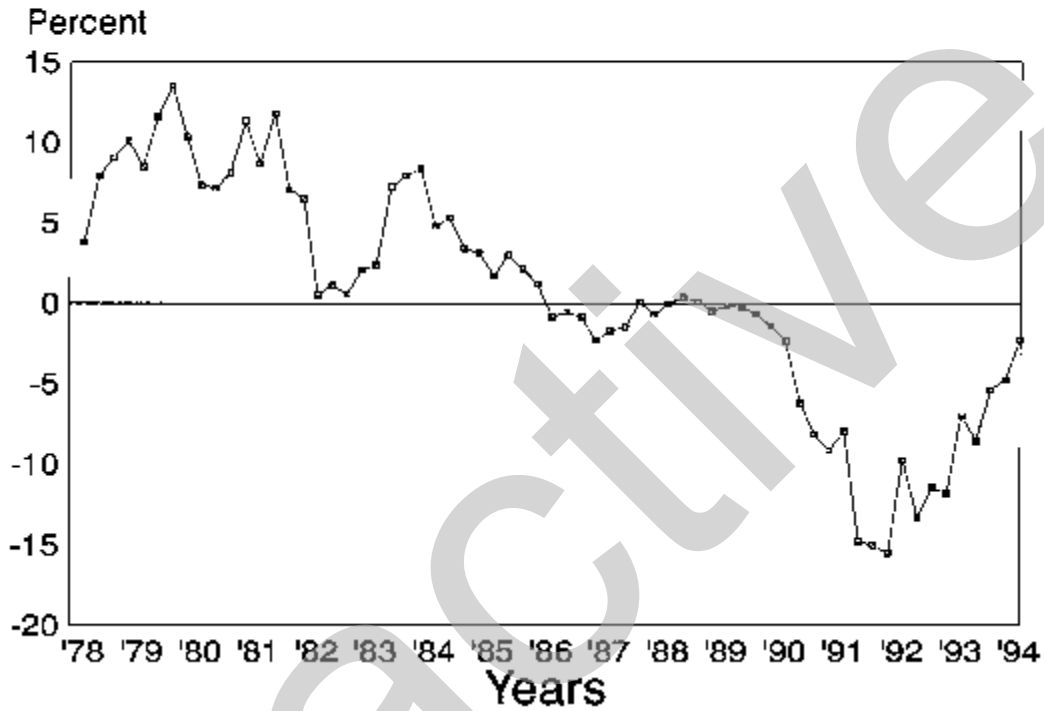


Figure 6

Figure 6

RUSSELL-NECREIF PROPERTY INDEX

Appreciation Component



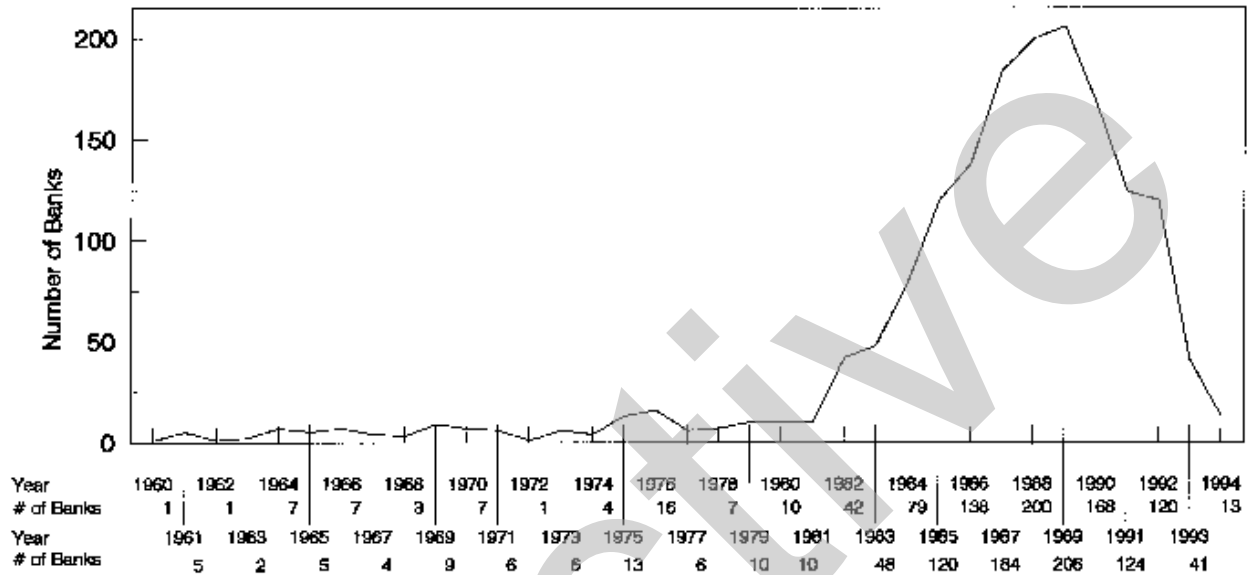
NOTE: Paper copies of FDIC financial institution letters may be obtained through the FDIC's Public Information Center, 801 17th Street, NW, Room 100, Washington, DC 20434 (1-877-275-3342 or (703) 562-2200).



Figure 7

Figure 7

**Number of Failures of Insured Banks
1960 - 1994**



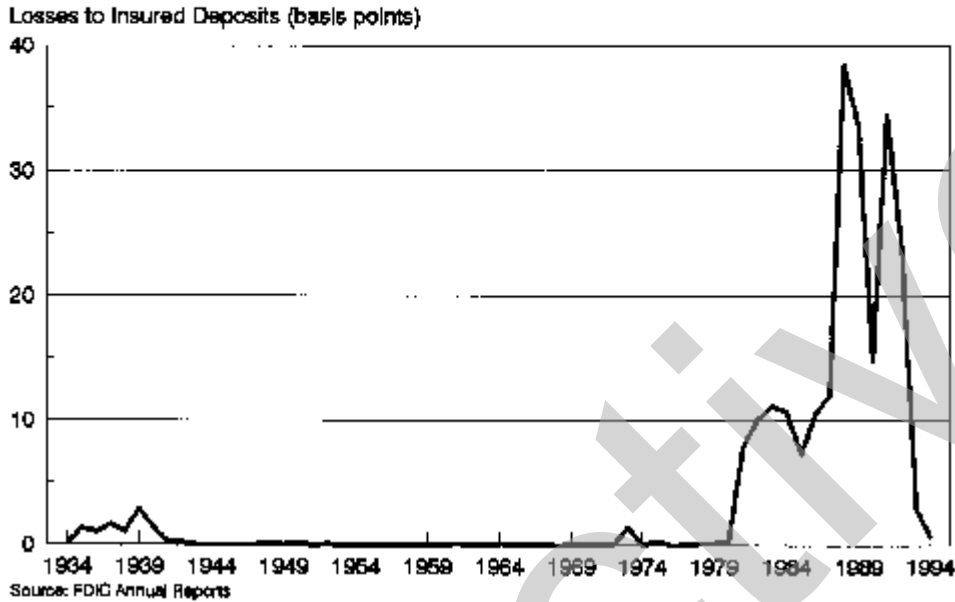
NOTE: Paper copies of FDIC financial institution letters may be obtained through the FDIC's Public Information Center, 801 17th Street, NW, Room 100, Washington, DC 20434 (1-877-275-3342 or (703) 562-2200).



Figure 8

Figure 8

**Insurance Losses to Insured Deposits
1934 to 1994**



Summary Statistics (basis points)

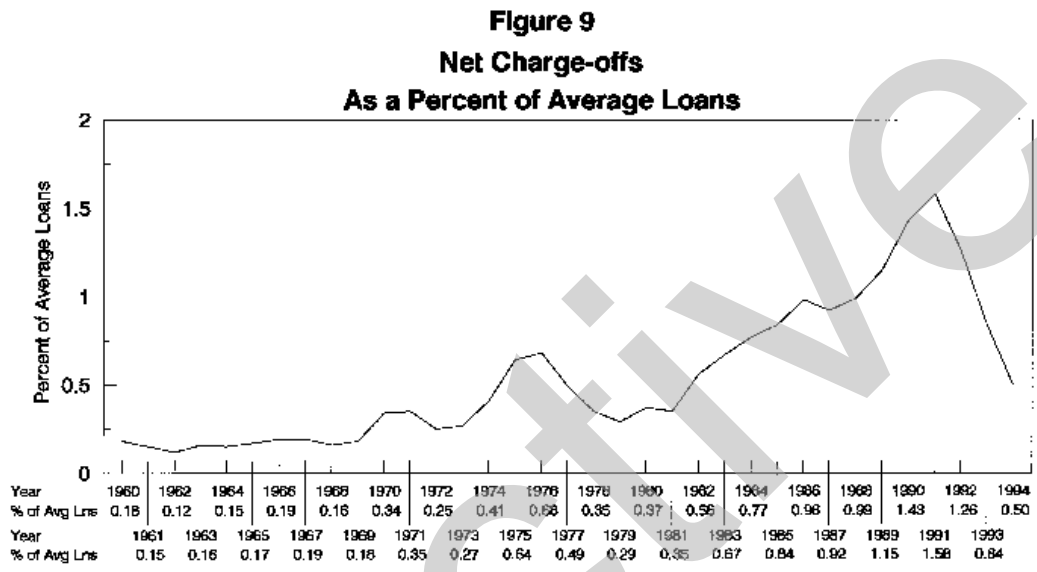
	1934-1994	1934-1979	1980-1994
Mean	3.80	0.28	14.61
Median	0.09	0.03	10.77
Standard Deviation	8.54	0.59	11.85

Losses/ Insured Deposits	Year
38.4	1988
34.4	1991
33.5	1989
24.1	1992
14.8	1990

NOTE: Paper copies of FDIC financial institution letters may be obtained through the FDIC's Public Information Center, 801 17th Street, NW, Room 100, Washington, DC 20434 (1-877-275-3342 or (703) 562-2200).



Figure 9



NOTE: Paper copies of FDIC financial institution letters may be obtained through the FDIC's Public Information Center, 801 17th Street, NW, Room 100, Washington, DC 20434 (1-877-275-3342 or (703) 562-2200).



Federal Deposit Insurance Corporation
550 17th Street NW, Washington, DC 20429

Division of Supervision

Figure 10

Inactive