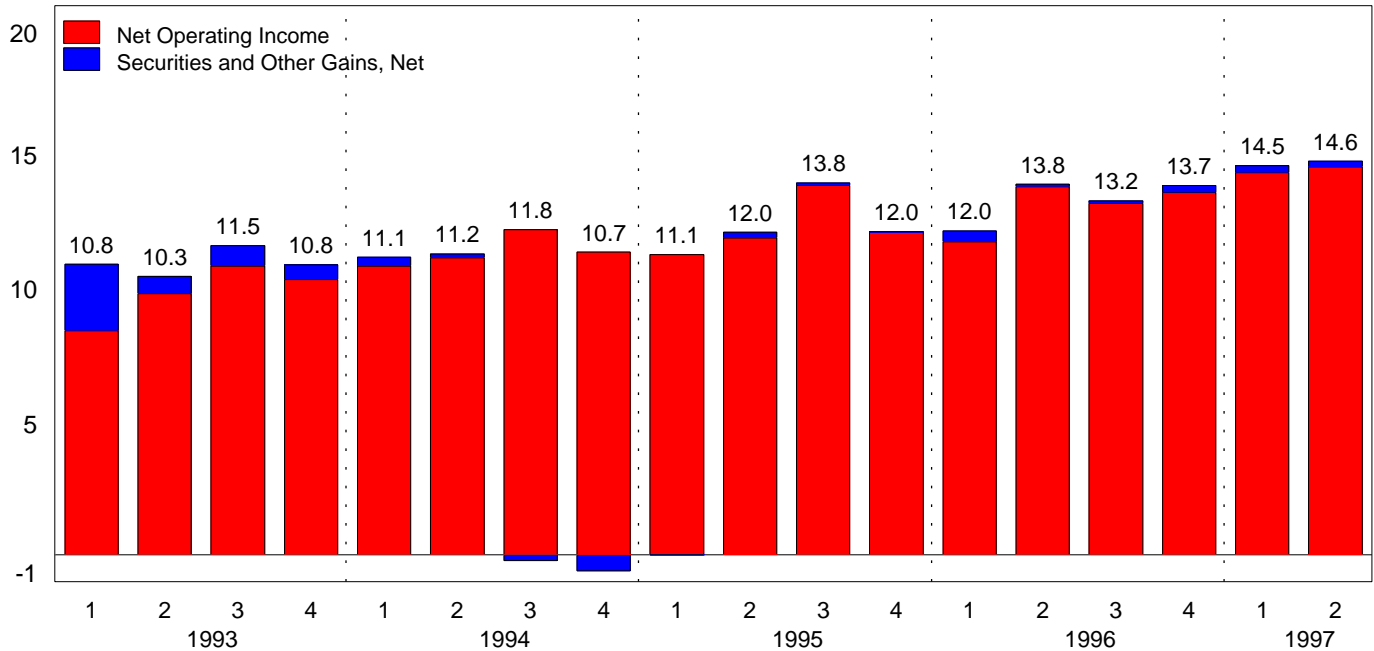


Quarterly Net Income

1993 - 1997

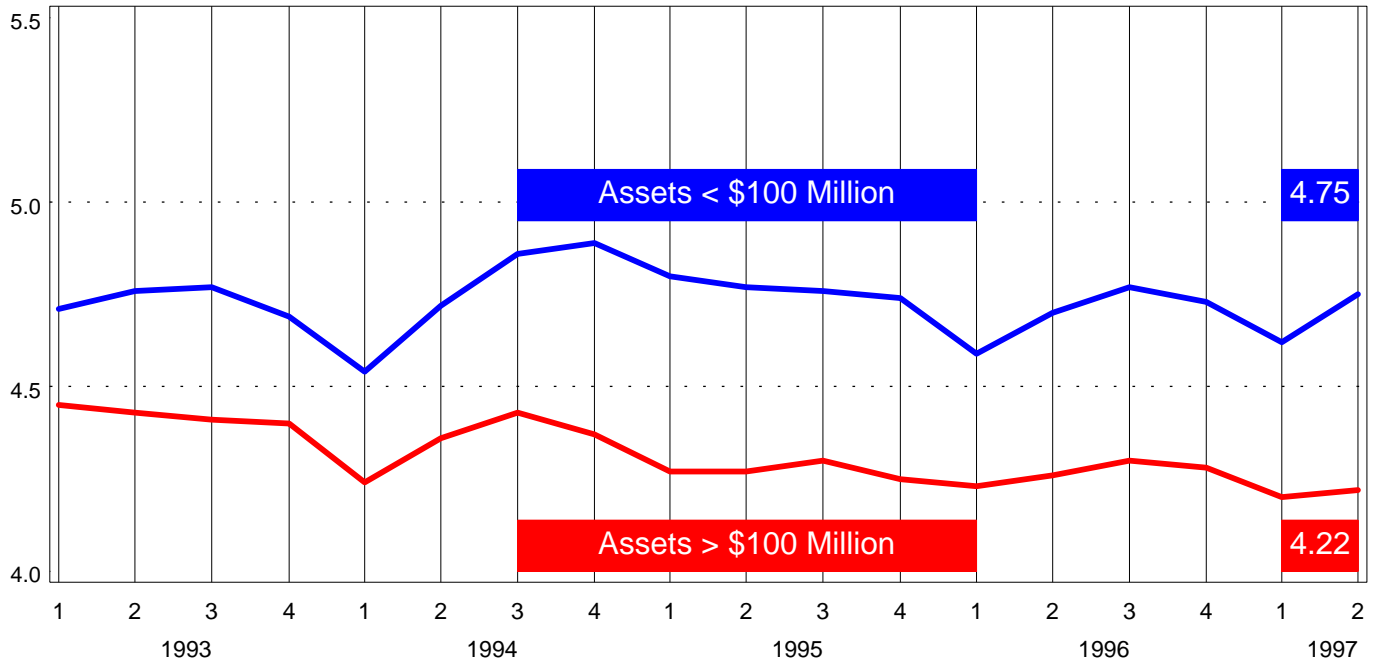
\$ Billions



Quarterly Net Interest Margins, Annualized

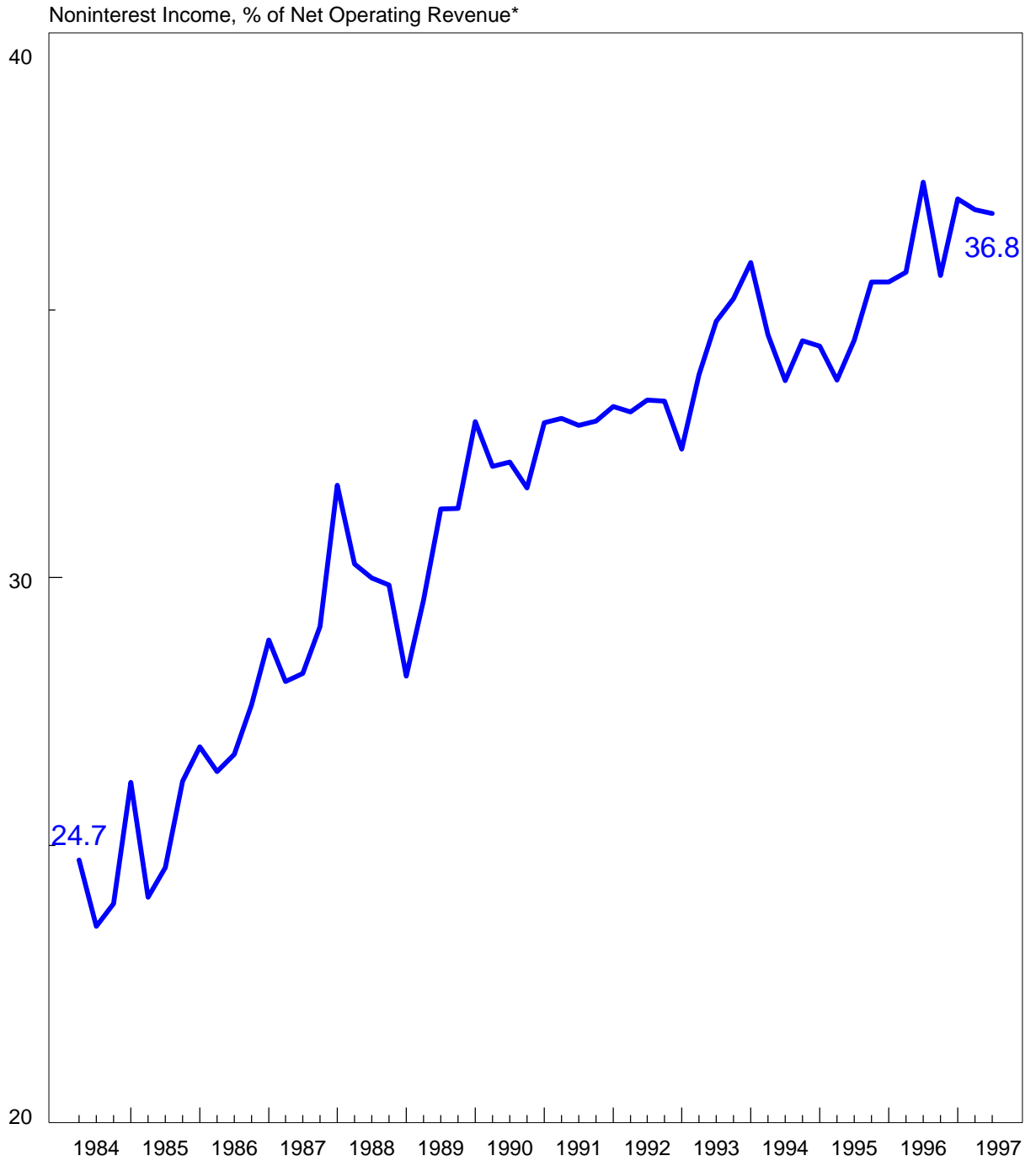
1993 - 1997

Net Interest Margin (%)



Noninterest Income Provides a Growing Proportion of Bank Revenue

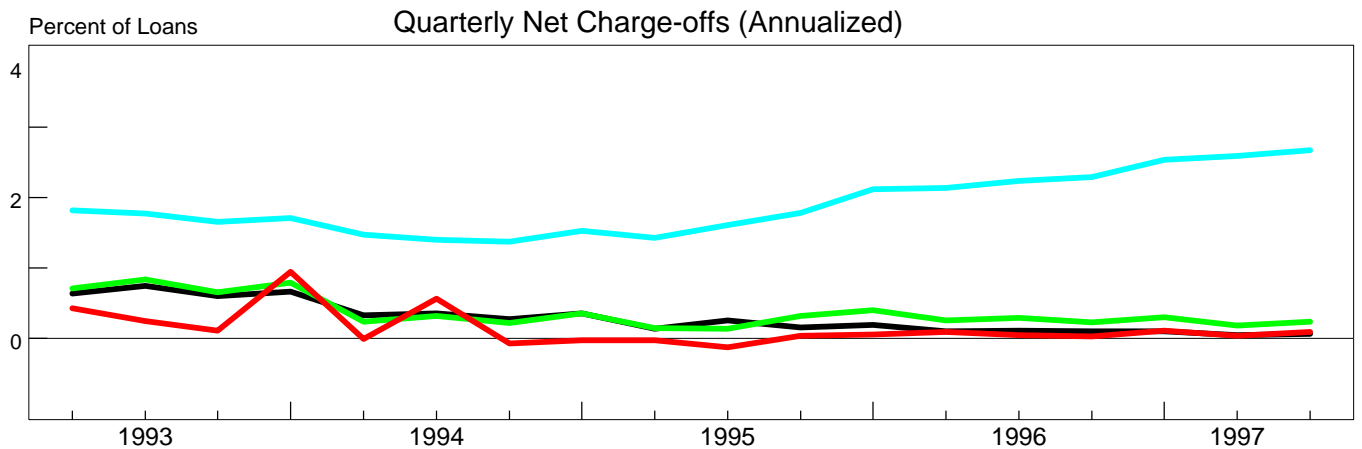
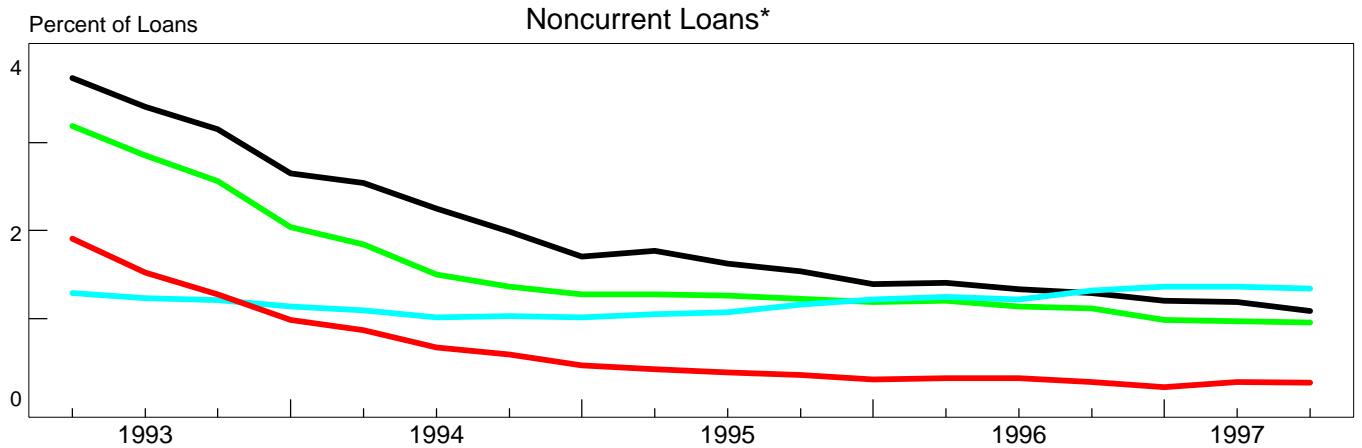
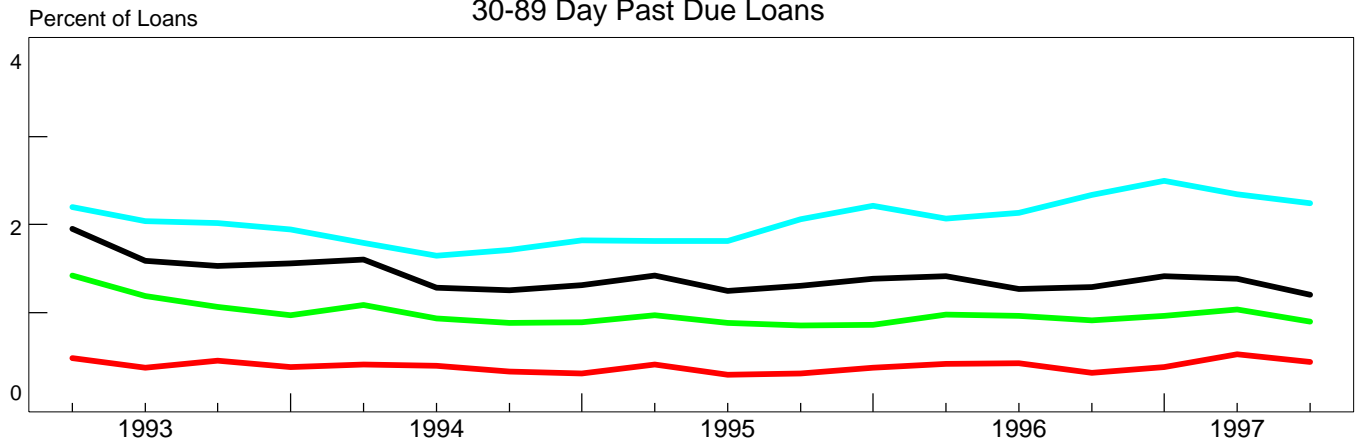
1984 - 1997



*Net operating revenue equals net interest income plus noninterest income.

Loan Quality

1993 - 1997

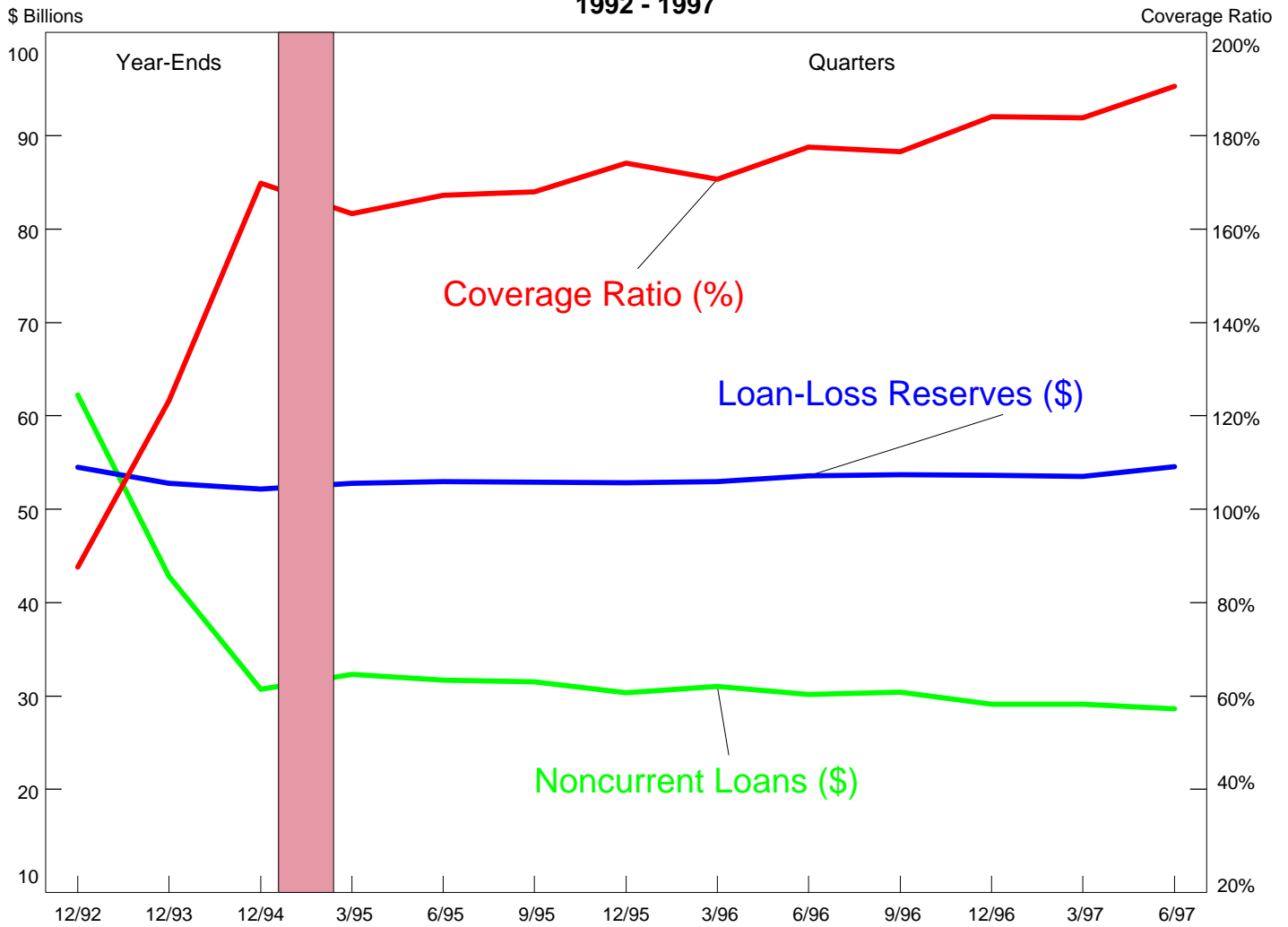


*Loans past due 90 or more days or in nonaccrual status.

**Includes loans to foreign governments, depository institutions and lease receivables.

Reserve Coverage Ratio*

1992 - 1997



Noncurrent Loans (\$ Billions)

62.2 42.8 30.7 32.3 31.7 31.5 30.4 31.0 30.2 30.4 29.1 29.1 28.6

Loan-Loss Reserves (\$ Billions)

54.5 52.8 52.1 52.8 52.9 52.9 52.8 53.0 53.6 53.7 53.6 53.5 54.5

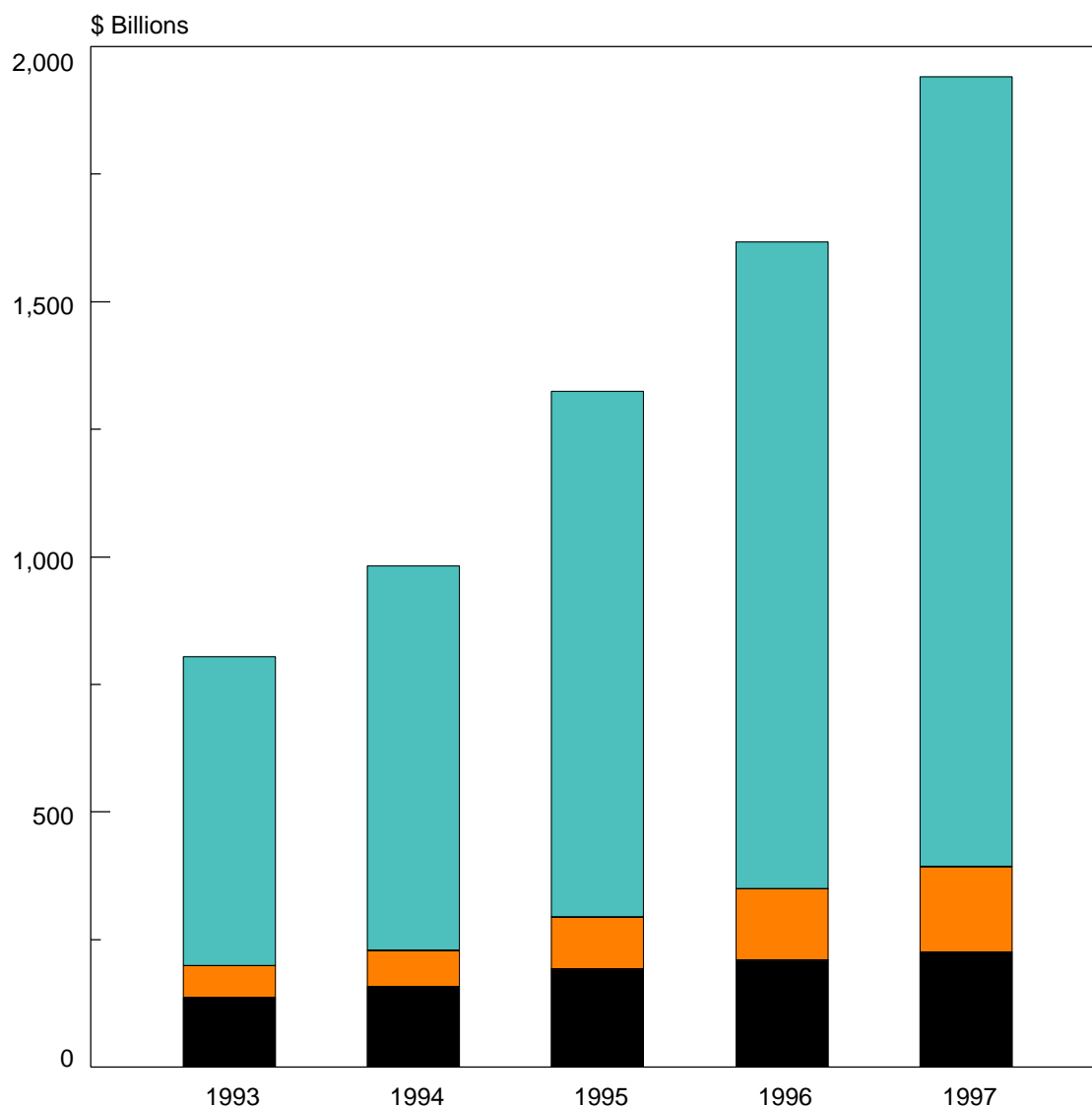
Coverage Ratio (%)

88 123 170 163 167 168 174 171 178 177 184 184 191

*Loan-loss reserves to noncurrent loans.

Expansion of Credit Card Lines, 1993 - 1997

June 30 Call Dates*



Loans outstanding (\$ Billions)

■ Held on-balance-sheet	136.5	158.6	192.7	210.4	225.3
■ Securitized & sold **	63.2*	70.6*	101.8*	139.8	168.4
■ Unused commitments **	604.7	752.7	1,030.1	1,267.4	1,546.7
Total	804.5	981.9	1,324.6	1,617.6	1,940.4

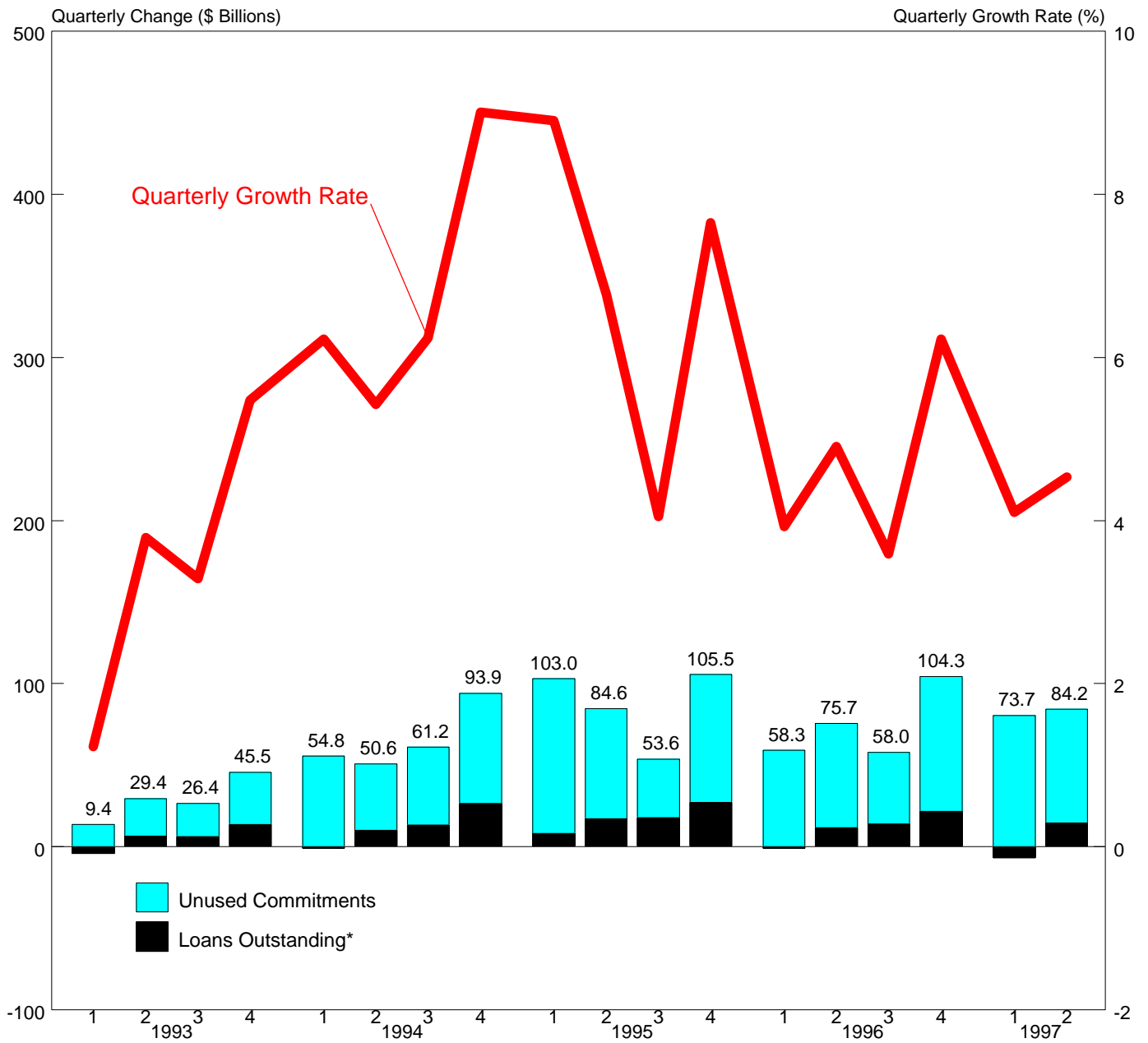
*Prior to 1996, loans securitized and sold are estimated using amounts reported as of 9/30.

**Off-balance-sheet

Quarterly Credit Card Growth Rate

Credit Card Loans and Unused Commitments

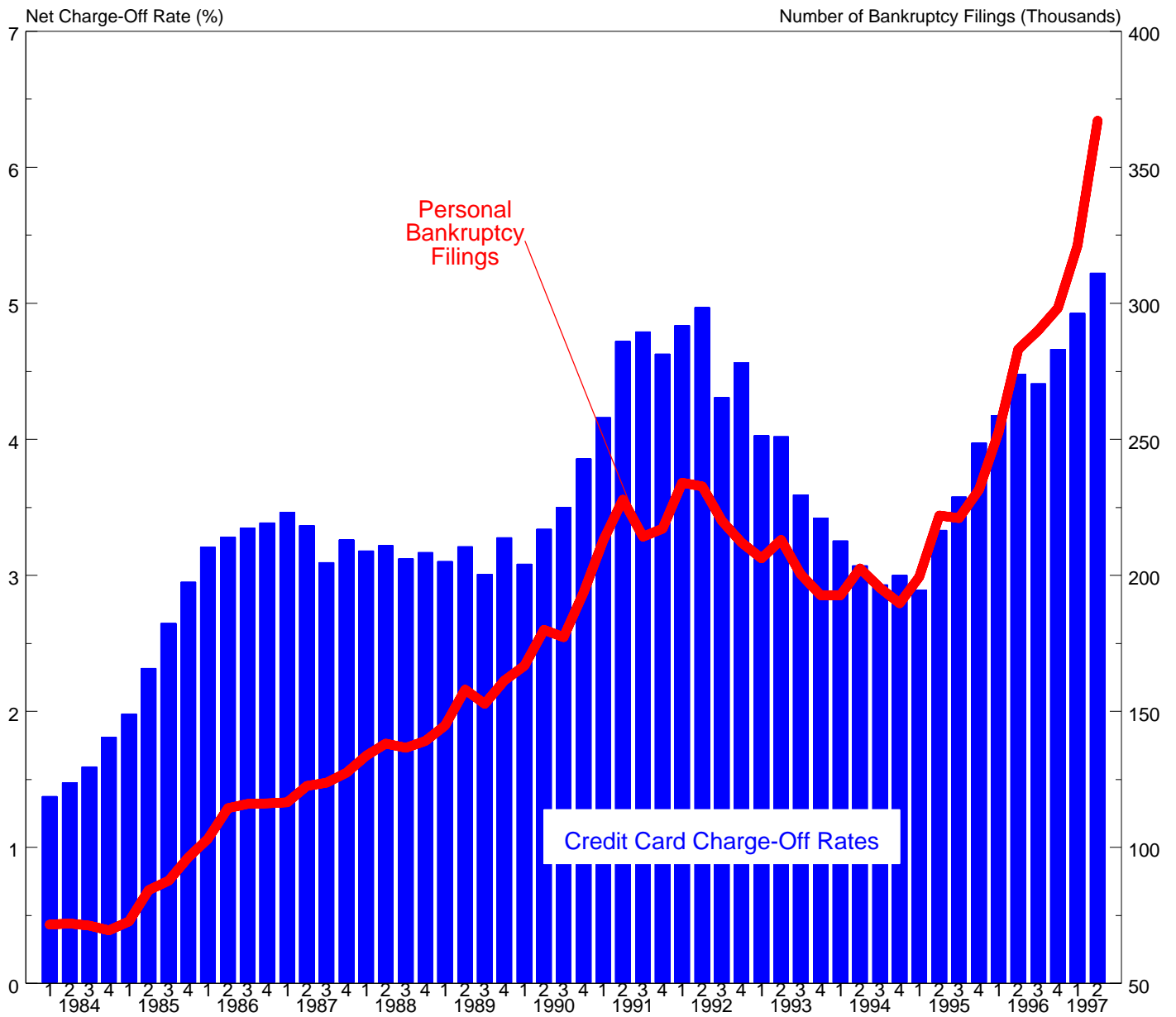
1993 - 1997



*Includes on-balance-sheet loans and off-balance-sheet securitized receivables. For 1st, 2nd, and 4th quarter Call data before 1996, loans securitized and sold are estimated using amounts reported as of 9/30.

Credit Card Loss Rates and Personal Bankruptcy Filings

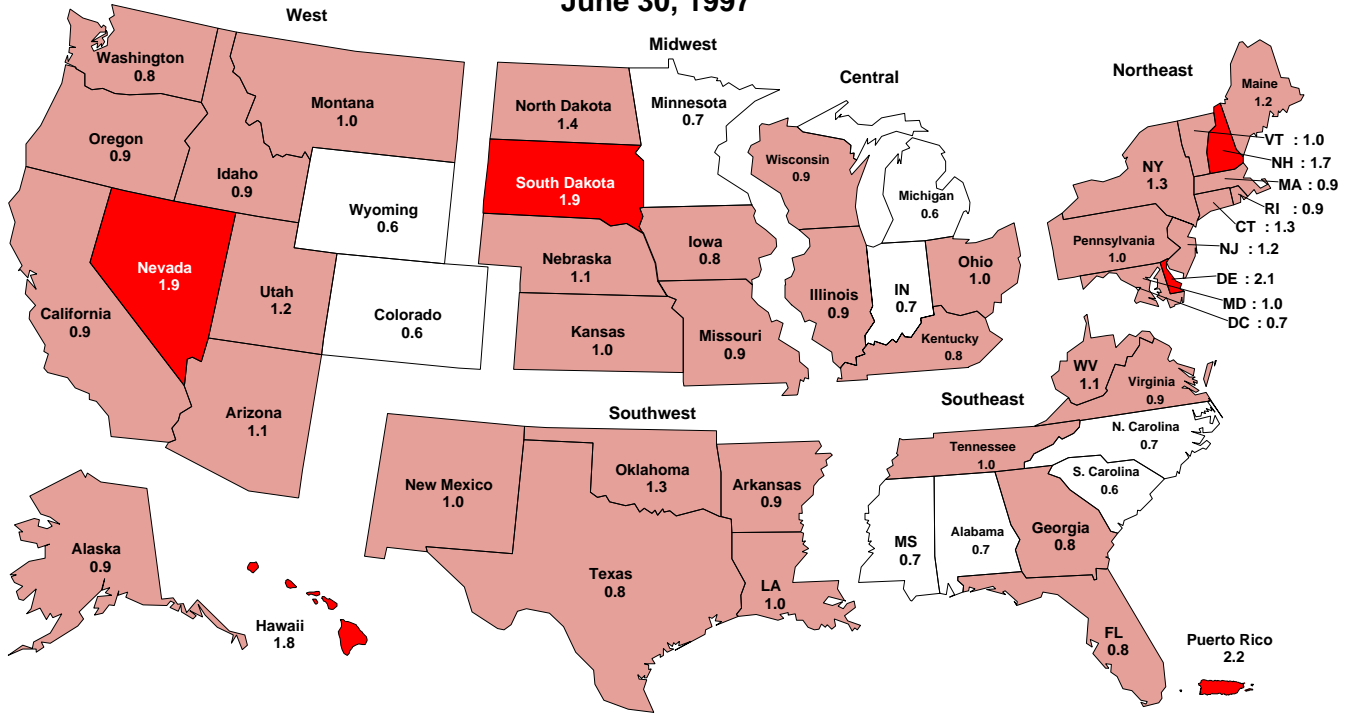
1984 - 1997



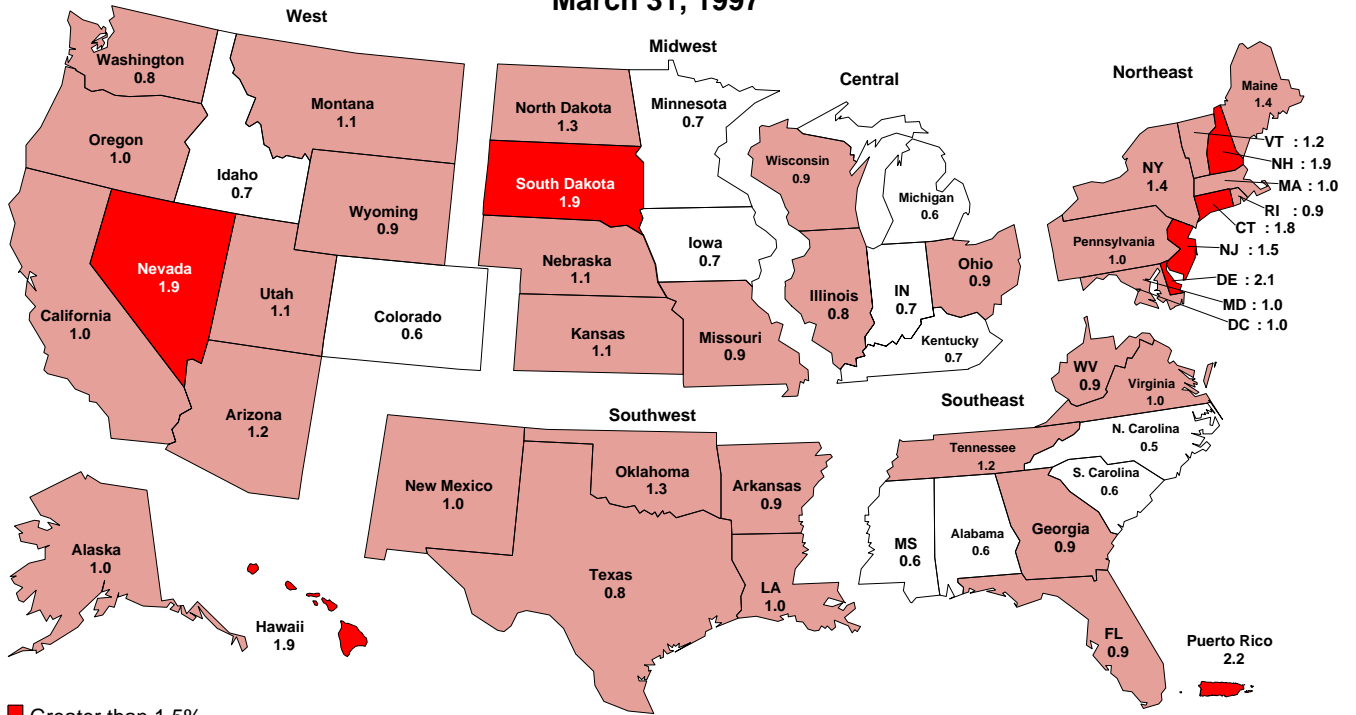
Sources: Bankruptcies - Administrative Office of the United States Courts
 Charge-Off Rates - Commercial Bank Call Reports

Noncurrent Loan Rates*

June 30, 1997



March 31, 1997



- Greater than 1.5%
- Between .75% and 1.5%
- Less than .75%

* Noncurrent loan rates represent the percentage of loans that are past due 90 days or more or in nonaccrual status.

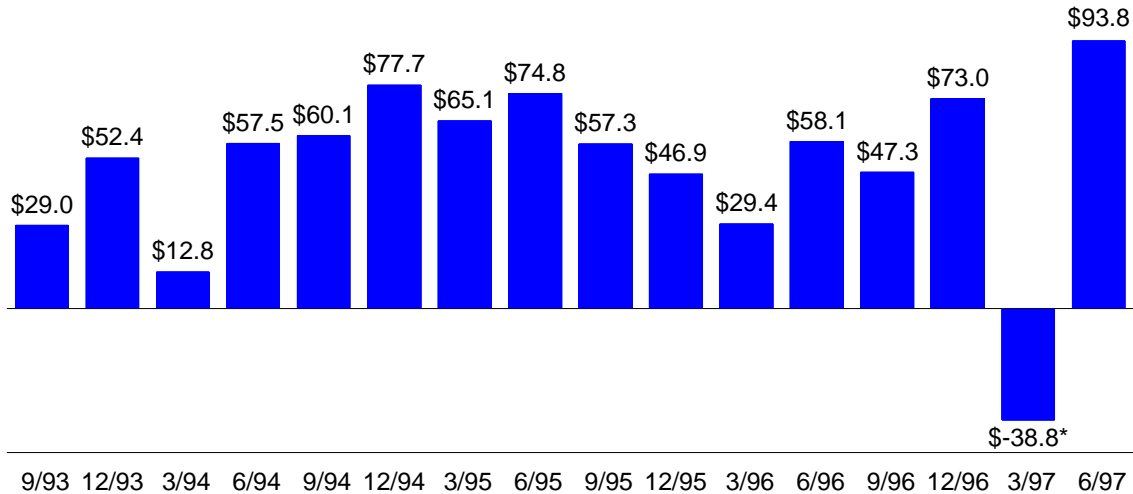
Noncurrent Loan Rates*

June 30, 1997

	Total Loans		Commercial & Industrial		Real Estate		Loans to Individuals		All Other Loans	
	6/30/97	3/31/97	6/30/97	3/31/97	6/30/97	3/31/97	6/30/97	3/31/97	6/30/97	3/31/97
Puerto Rico	2.22	2.21	2.65	2.94	2.61	2.43	1.62	1.57	1.20	1.58
Delaware	2.05	2.07	2.11	2.29	1.12	1.10	2.22	2.24	0.24	0.21
Nevada	1.94	1.94	0.74	0.57	1.03	0.97	2.22	2.23	0.02	0.03
South Dakota	1.88	1.91	2.21	1.99	1.09	0.99	2.06	2.16	0.74	0.80
Hawaii	1.78	1.92	1.49	1.69	2.19	2.30	1.42	1.56	0.47	0.69
New Hampshire	1.69	1.85	1.00	1.17	1.50	1.87	2.06	2.06	0.36	0.62
North Dakota	1.37	1.28	3.75	3.55	1.06	0.91	0.83	0.68	0.35	0.27
Oklahoma	1.32	1.32	2.30	2.31	1.30	1.22	0.55	0.65	0.46	0.54
Connecticut	1.28	1.83	2.56	2.93	1.19	1.78	0.44	0.69	0.33	0.80
New York	1.28	1.39	0.86	0.94	2.11	2.39	2.54	2.45	0.23	0.27
Maine	1.23	1.38	1.03	1.99	1.25	1.38	1.83	0.79	0.67	0.55
New Jersey	1.23	1.55	1.45	1.66	1.26	1.70	0.87	0.88	0.36	0.43
Utah	1.18	1.07	0.88	0.83	0.60	0.54	1.54	1.40	0.88	0.68
Arizona	1.14	1.24	0.59	0.40	0.43	0.44	1.77	1.94	0.17	0.06
West Virginia	1.12	0.90	2.37	2.07	1.07	0.79	0.61	0.59	0.63	0.60
Nebraska	1.10	1.07	2.51	2.33	0.74	0.72	1.46	1.41	0.16	0.12
Tennessee	1.04	1.22	0.46	0.47	1.41	1.72	0.85	0.86	0.39	0.41
New Mexico	1.03	0.98	1.26	1.42	1.13	0.92	0.50	0.80	1.07	1.02
Louisiana	1.00	1.03	1.46	1.26	0.96	0.97	0.83	1.04	0.29	0.56
Vermont	0.99	1.16	1.45	1.49	1.07	1.27	0.37	0.61	0.08	0.03
Montana	0.99	1.07	2.42	2.94	0.71	0.71	0.55	0.55	0.53	0.31
Kansas	0.98	1.10	1.97	2.07	0.83	0.98	1.00	1.06	0.09	0.14
Maryland	0.98	1.00	0.72	0.87	1.14	1.13	0.56	0.59	1.03	0.84
Pennsylvania	0.98	1.00	0.84	0.81	1.25	1.32	1.02	1.04	0.25	0.21
Ohio	0.96	0.88	1.17	0.96	0.77	0.69	1.29	1.30	0.44	0.24
Arkansas	0.93	0.91	1.43	1.28	0.96	0.94	0.71	0.69	0.15	0.26
Massachusetts	0.93	1.01	0.61	0.69	1.46	1.73	1.16	1.16	0.45	0.19
Illinois	0.91	0.83	1.17	0.95	0.89	0.92	0.82	0.86	0.21	0.15
Alaska	0.91	0.98	1.87	1.82	0.56	0.72	0.33	0.44	0.15	0.42
Virginia	0.91	0.96	0.73	0.75	0.80	0.90	1.25	1.29	0.61	0.23
Oregon	0.91	0.99	1.48	1.67	0.58	0.43	0.84	1.13	0.73	0.79
Missouri	0.88	0.88	1.47	1.14	0.85	0.89	0.51	0.59	0.24	0.53
Idaho	0.87	0.72	2.40	0.68	0.31	0.51	0.81	0.85	0.00	1.09
California	0.86	0.98	0.78	0.92	1.30	1.43	0.38	0.37	0.17	0.21
Rhode Island	0.86	0.87	0.28	0.87	0.96	0.99	1.52	1.22	0.33	0.07
Wisconsin	0.85	0.89	1.20	1.21	0.76	0.81	0.84	0.84	0.50	0.53
Texas	0.84	0.85	1.08	1.09	0.98	1.00	0.48	0.47	0.25	0.22
Florida	0.76	0.94	0.76	0.95	0.97	1.07	0.31	0.80	0.19	0.12
Washington	0.76	0.81	1.08	1.37	0.74	0.59	0.36	0.59	0.14	0.64
Georgia	0.76	0.91	0.79	0.72	0.67	1.02	1.01	1.23	0.15	0.15
Kentucky	0.75	0.74	1.13	0.91	0.73	0.78	0.73	0.63	0.16	0.38
Iowa	0.75	0.73	1.71	1.87	0.53	0.49	0.82	0.74	0.28	0.15
District of Columbia	0.72	0.99	0.58	0.91	0.76	1.08	1.07	0.63	0.00	0.00
Indiana	0.70	0.67	0.83	0.79	0.65	0.66	0.83	0.69	0.28	0.30
Alabama	0.70	0.62	0.89	0.71	0.60	0.51	0.99	1.02	0.14	0.18
Mississippi	0.69	0.62	1.00	1.03	0.67	0.56	0.53	0.52	0.62	0.39
North Carolina	0.67	0.51	0.58	0.61	0.81	0.54	0.80	0.43	0.18	0.25
Minnesota	0.65	0.69	0.99	0.92	0.62	0.66	0.52	0.53	0.31	0.51
Michigan	0.64	0.64	0.76	0.61	0.63	0.71	0.59	0.64	0.27	0.32
Wyoming	0.60	0.94	2.22	2.71	0.32	0.46	0.45	0.45	1.02	3.93
Colorado	0.59	0.59	1.29	1.03	0.40	0.49	0.57	0.58	0.56	0.32
South Carolina	0.59	0.59	0.43	0.39	0.67	0.70	0.49	0.51	0.27	0.18
U.S. and Territories	1.00	1.05	0.96	0.97	1.09	1.18	1.34	1.36	0.27	0.27

* Noncurrent loan rates represent the percentage of loans in each category that are past due 90 days or more or in nonaccrual status.

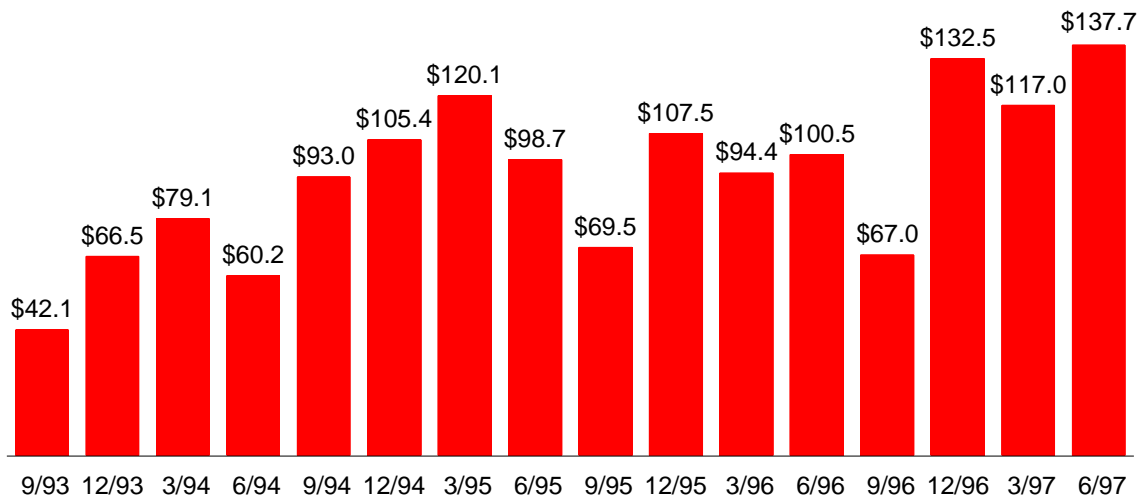
Quarterly Change in Reported Loans Outstanding (\$ Billions)



* In the first quarter, reporting changes resulted in a \$61.7 billion decline in foreign office loans. Loans in domestic offices increased by \$23.2 billion during the quarter.

In the second quarter of 1997, real estate loans increased by \$38.6 billion, commercial and industrial loans increased by \$23.1 billion and loans to individuals increased by \$14.1 billion.

Quarterly Change in Unused Loan Commitments (\$ Billions)



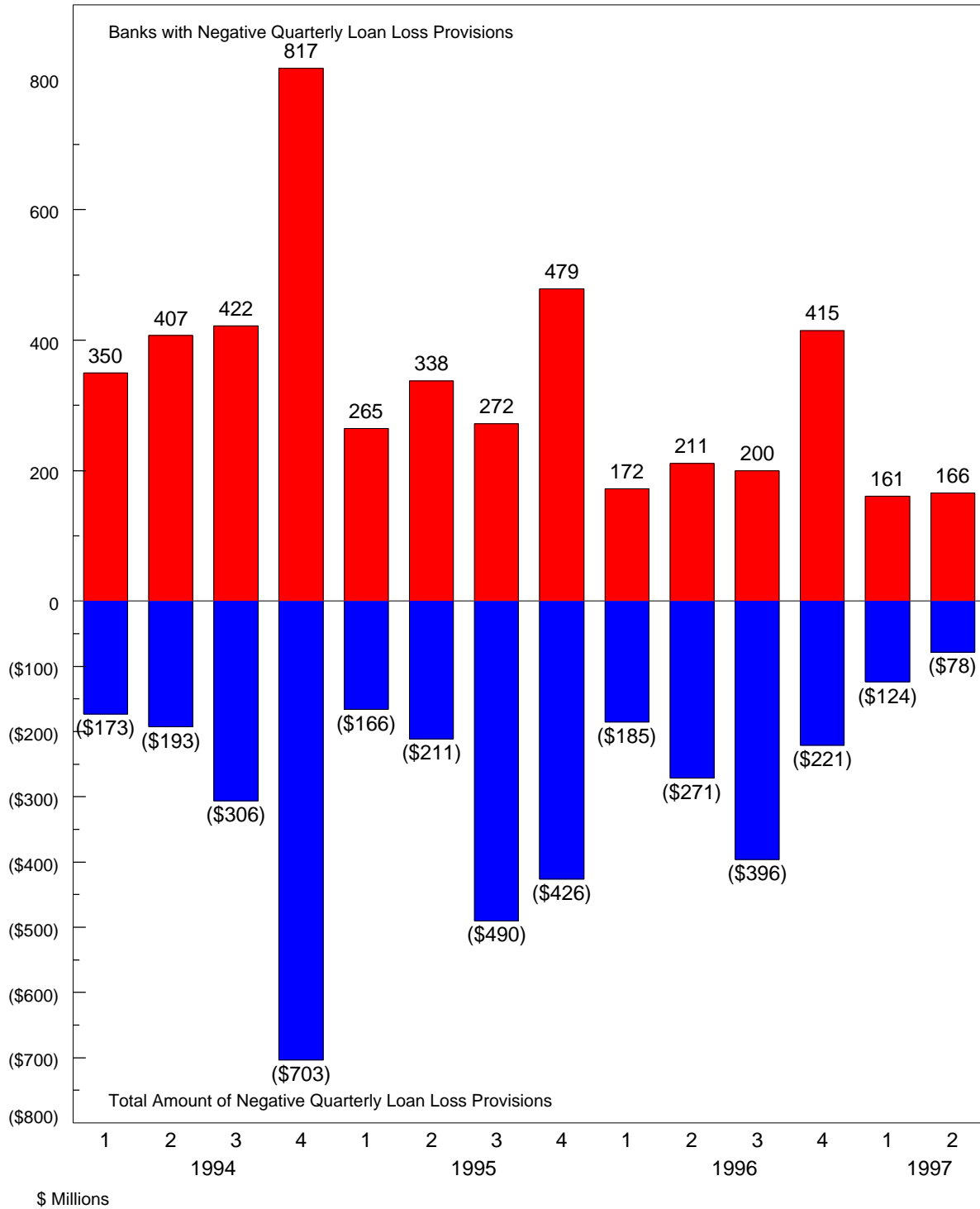
In the second quarter of 1997, unused credit card commitments increased by \$69.4 billion and unused commitments for loans to businesses increased by \$54.7 billion.

Converting Reserves Back Into Income

Banks Reporting Negative Loan Loss Provisions

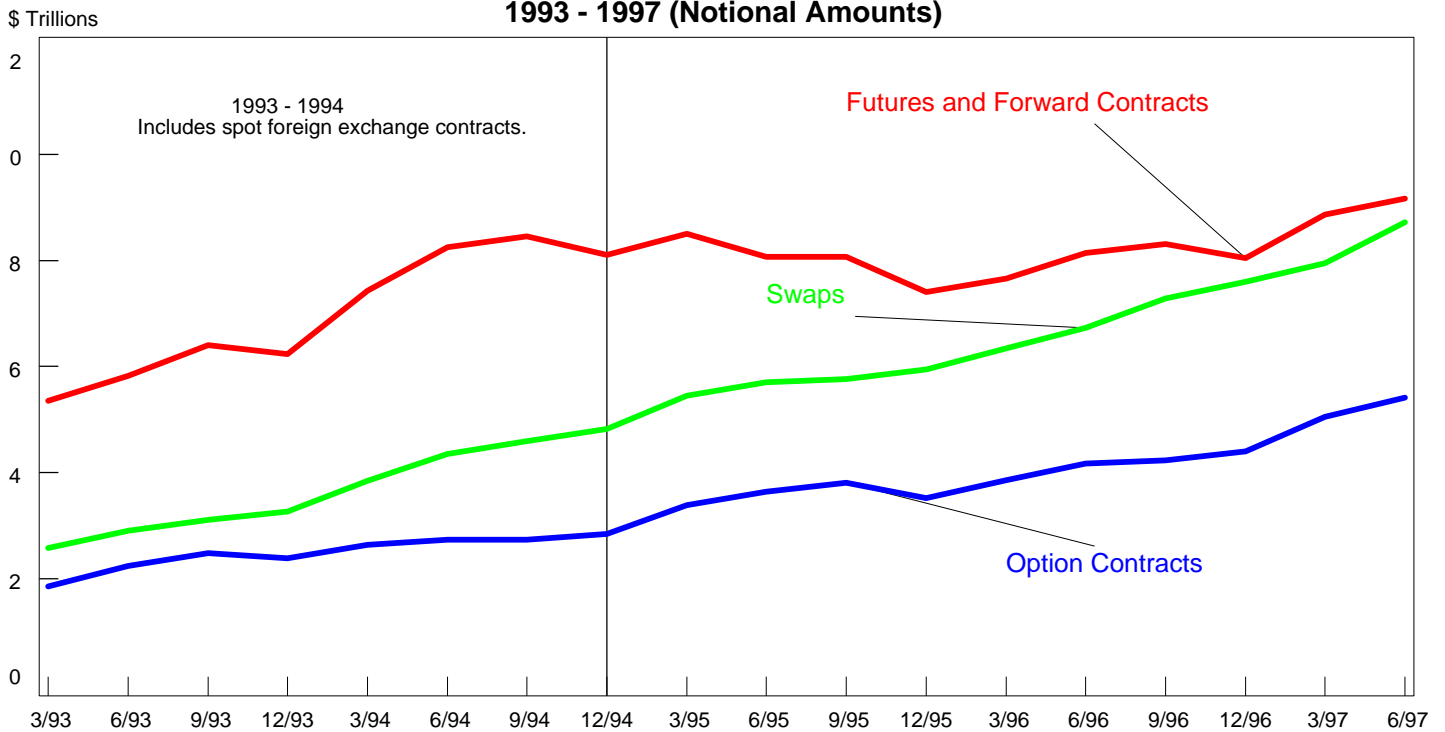
1994 - 1997

Number of Banks



Off-Balance-Sheet Derivatives

1993 - 1997 (Notional Amounts)



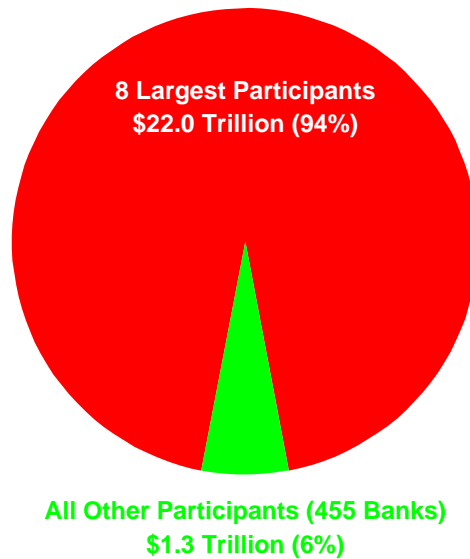
	12/93	12/94	12/95	12/96	3/97	6/97
Total Derivatives (off-balance-sheet) (Notional Amounts, in billions of dollars)	\$11,878	\$15,773	\$16,861	\$20,035	\$21,868	\$23,299
<b style="color: red;">Futures and Forward Contracts	<b style="color: red;">6,230	<b style="color: red;">8,110	<b style="color: red;">7,399	<b style="color: red;">8,041	<b style="color: red;">8,866	<b style="color: red;">9,165
Interest rate contracts	2,497	3,435	3,063	3,201	3,583	3,877
Foreign exchange rate contracts	3,689	4,620	4,221	4,739	5,191	5,196
Other futures and forwards*	44	54	115	102	92	93
<b style="color: blue;">Option Contracts	<b style="color: blue;">2,386	<b style="color: blue;">2,841	<b style="color: blue;">3,516	<b style="color: blue;">4,393	<b style="color: blue;">5,052	<b style="color: blue;">5,411
Interest rate options	1,771	2,039	2,485	3,156	3,596	3,822
Foreign currency options	518	653	817	1,033	1,220	1,332
Other option contracts*	97	149	214	204	235	257
<b style="color: green;">Swaps	<b style="color: green;">3,262	<b style="color: green;">4,822	<b style="color: green;">5,945	<b style="color: green;">7,601	<b style="color: green;">7,950	<b style="color: green;">8,723
Interest rate swaps	2,947	4,450	5,547	7,069	7,382	8,103
Foreign exchange rate swaps	277	331	350	471	508	557
Other swaps*	38	40	49	61	60	63
Memoranda						
Spot Foreign Exchange Contracts	NA	NA	305	262	468	507
Credit Derivatives	NA	NA	NA	NA	19	26
Number of banks reporting derivatives	666	625	558	483	504	463
Replacement cost of interest rate and foreign exchange rate contracts **	143	146	219	246	270	257

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

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

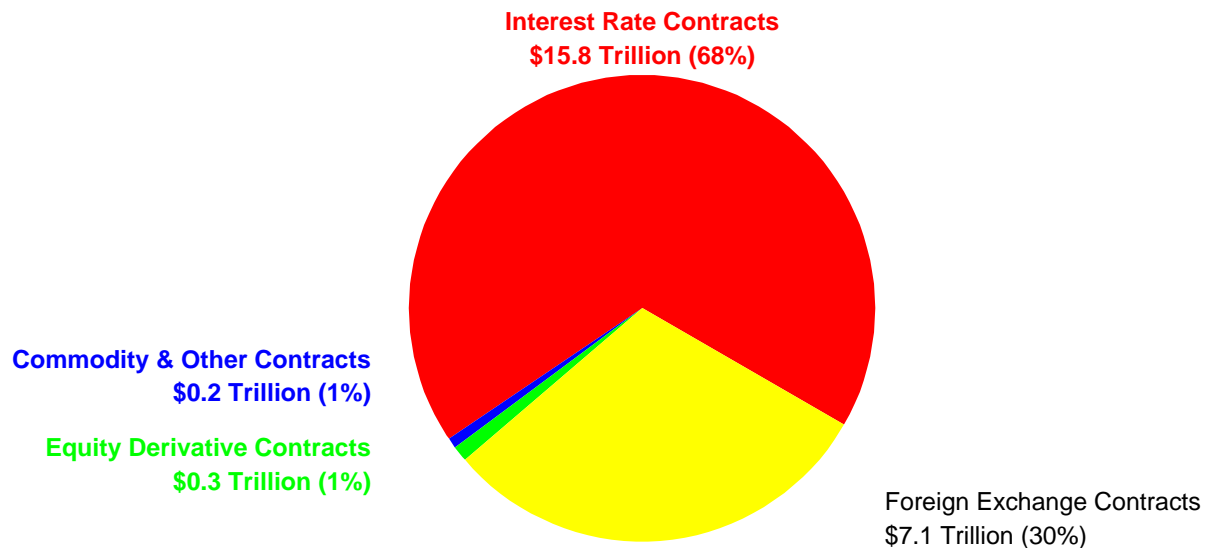
Concentration of Off-Balance-Sheet Derivatives*

Notional Amounts
June 30, 1997



Composition of Off-Balance-Sheet Derivatives*

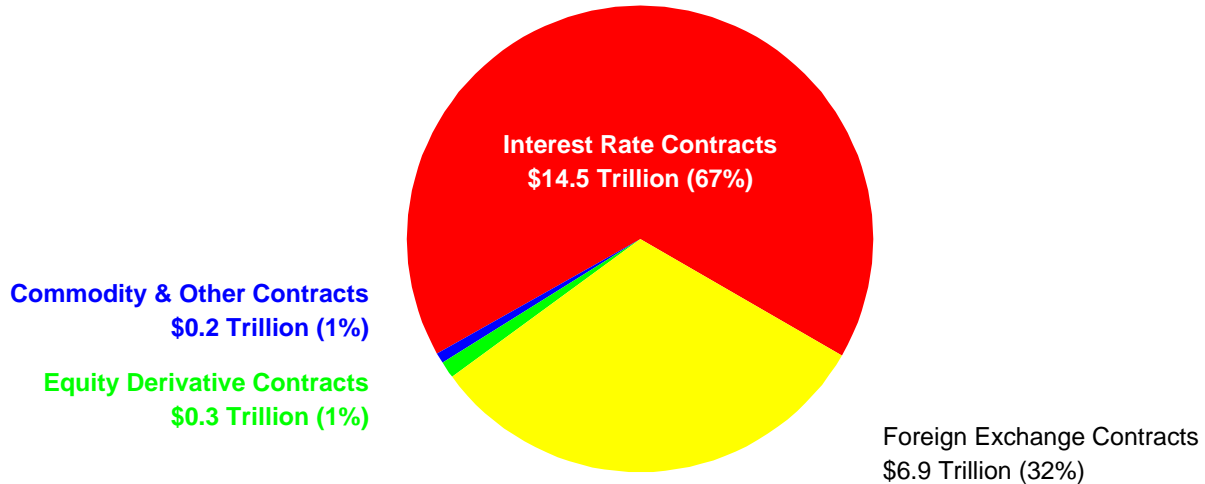
Notional Amounts
June 30, 1997



*Amounts do not represent either the net market position or the credit exposure of banks' off-balance-sheet derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$475 billion for the eight largest participants and \$32 billion for all others are not included.

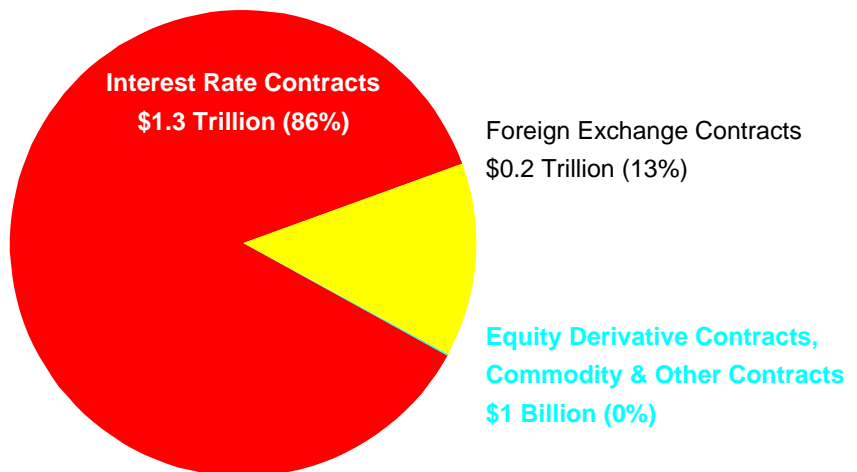
Purpose of Off-Balance-Sheet Derivatives* Held for Trading

Notional Amounts
June 30, 1997



Not Held for Trading

Notional Amounts
June 30, 1997



* Notional amounts do not represent either the net market position or the credit exposure of banks' off-balance-sheet derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$507 billion are not included.

Positions of Off-Balance-Sheet Derivatives

Gross Fair Values

June 30, 1997

(\$ Millions)

Held for Trading

114 Banks Held Derivative Contracts for Trading

(Marked to Market)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Eight Largest Participants						(2,053)
Gross positive fair value	127,807	115,181	13,226	3,339	259,553	
Gross negative fair value	122,975	116,917	17,476	4,237	261,606	
All other participants						(68)
Gross positive fair value	1,122	4,254	4	52	5,432	
Gross negative fair value	1,087	4,361	1	51	5,500	
Total						(2,122)
Gross positive fair value	128,929	119,434	13,229	3,392	264,985	
Gross negative fair value	124,062	121,278	17,477	4,289	267,106	

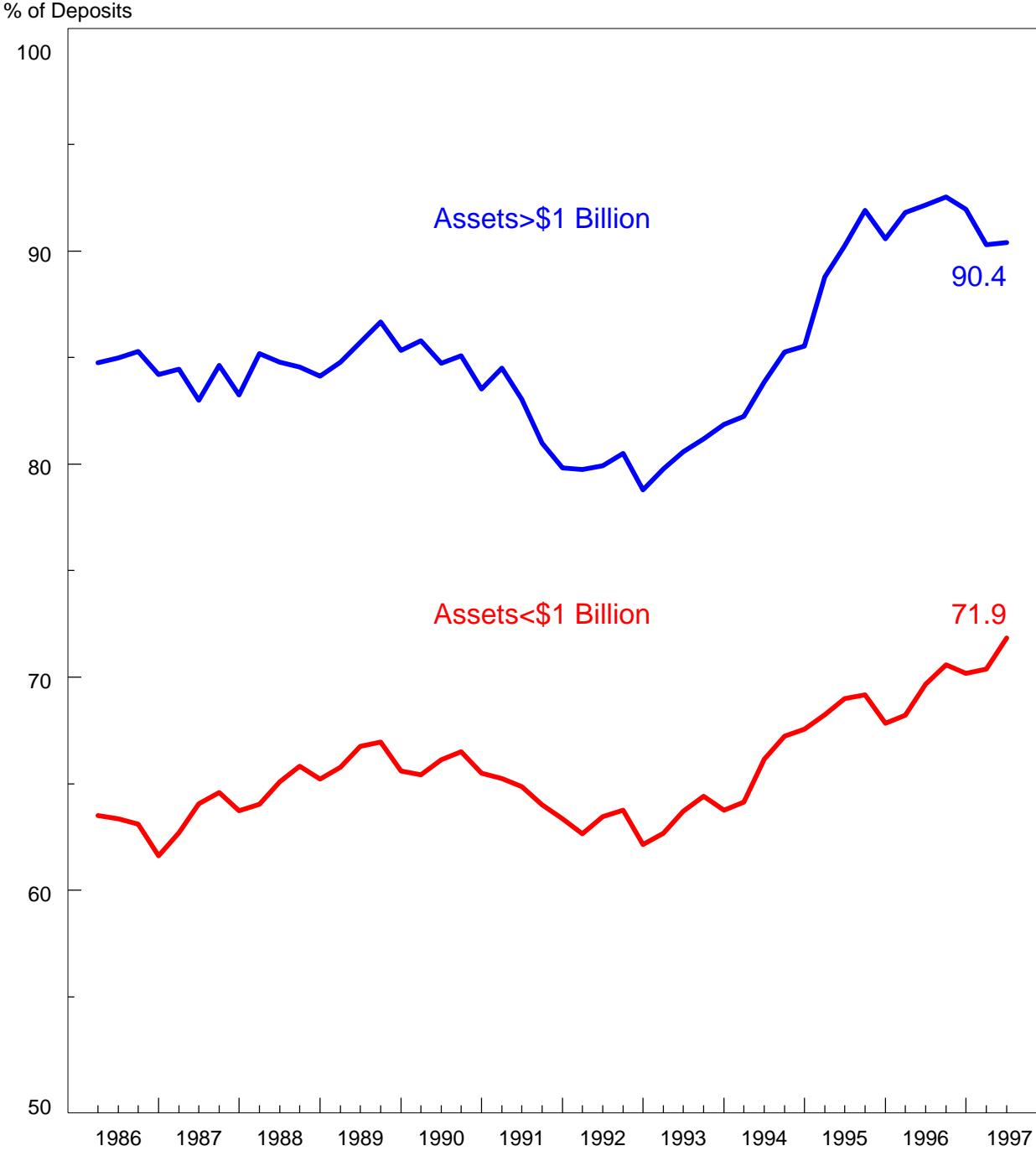
Held for Purposes Other than Trading

435 Banks Held Derivative Contracts for Purposes Other than Trading

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Marked to Market						36
Gross positive fair value	803	274	1	2	1,081	
Gross negative fair value	820	224	0	1	1,044	
Not Marked to Market						299
Gross positive fair value	6,437	998	14	10	7,458	
Gross negative fair value	6,011	1,002	13	132	7,159	
Total						335
Gross positive fair value	7,240	1,272	15	12	8,539	
Gross negative fair value	6,831	1,226	13	133	8,204	

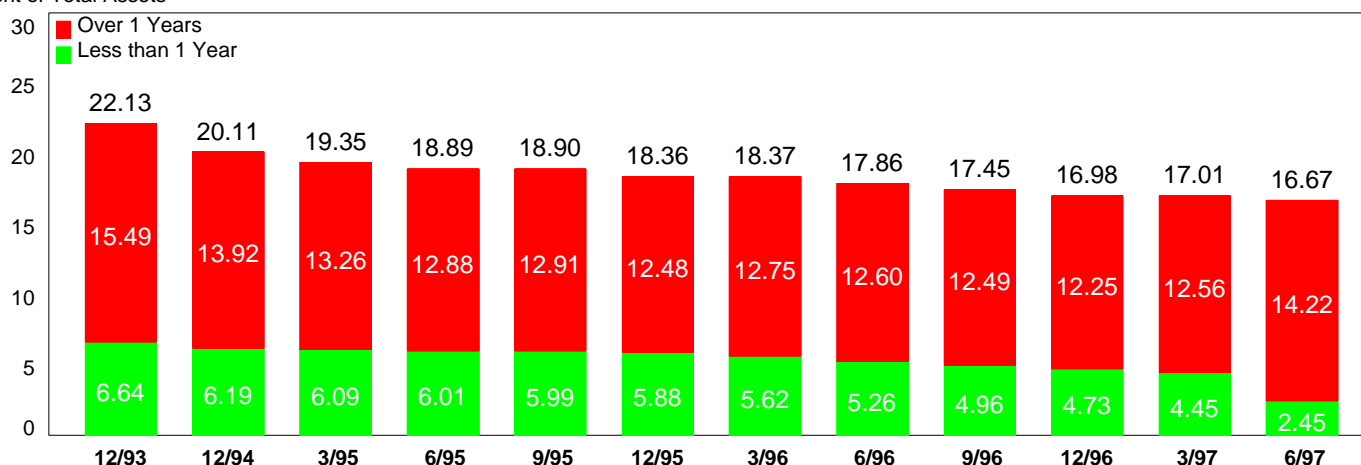
Net Loans and Leases to Deposits

1986 - 1997



Debt Securities by Maturity or Repricing Frequency . . .

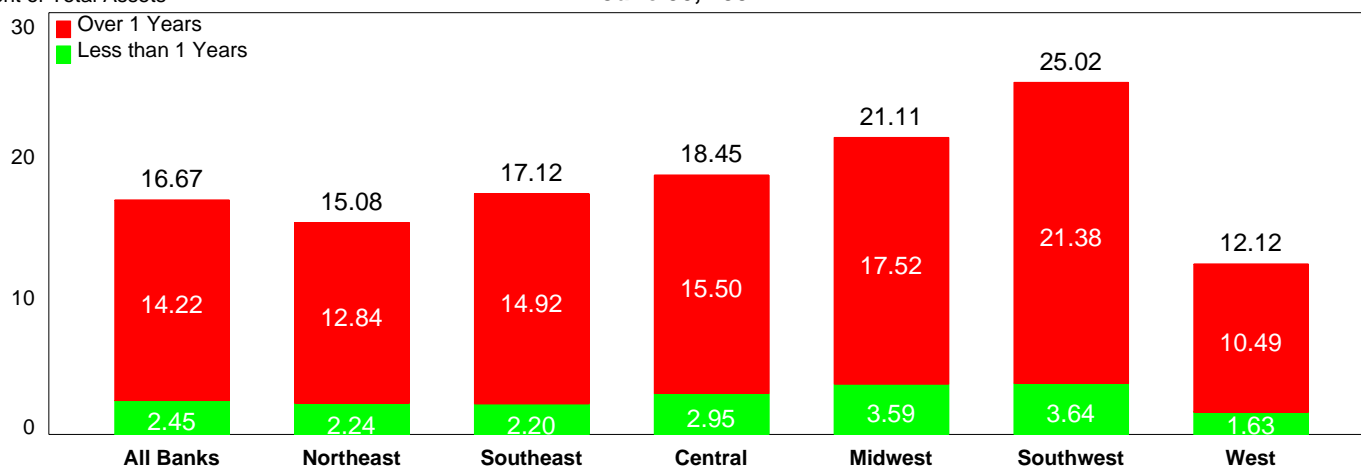
Percent of Total Assets



. . . and by Region

June 30, 1997

Percent of Total Assets



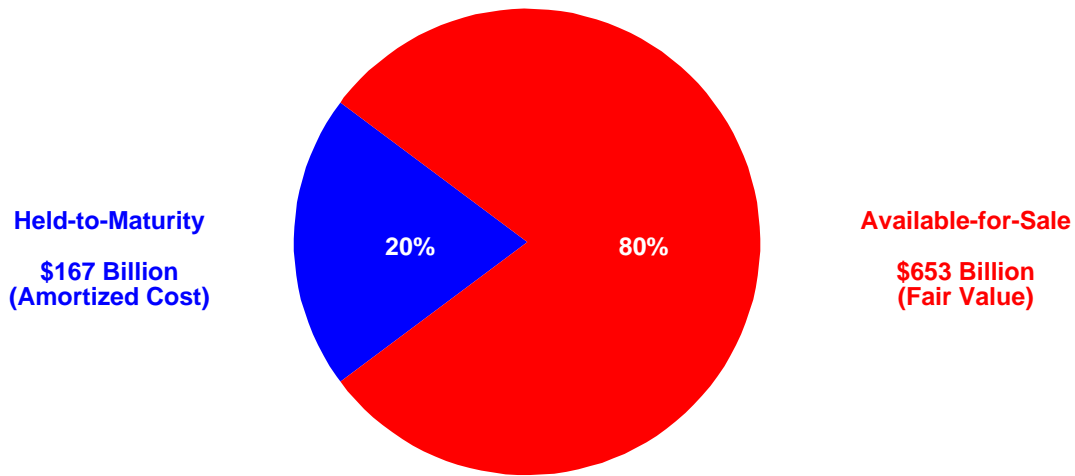
Total Securities (Debt and Equity)

(\$ Billions)

	6/95	9/95	12/95	3/96	6/96	9/96	12/96	3/97	6/97
U.S. Government Obligations:	\$334	\$333	\$324	\$317	\$316	\$311	\$300	\$305	\$304
U.S. Treasury	220	214	198	194	191	184	169	171	166
U.S. Agencies	114	120	126	122	125	127	131	134	138
Mortgage Pass-through Securities	183	196	202	212	216	215	224	231	235
Collateralized Mortgage Obligations	137	133	127	124	117	113	112	111	110
State, County, Municipal Obligations	75	74	74	74	74	74	75	75	75
Other Debt Securities	60	64	66	66	65	66	68	69	71
Equity Securities	17	18	19	19	20	20	22	22	24
Total Securities	\$806	\$819	\$811	\$811	\$806	\$799	\$801	\$813	\$820
Memoranda									
Fair Value of High-risk Mortgage Securities	3	3	3	3	2	2	2	2	2
Fair Value of Structured Notes	22	21	18	16	13	11	10	9	9

Total Securities*

June 30, 1997



Total Securities*

June 30, 1997

(\$ Millions)

	Held-to-Maturity		Available-for-Sale		Total Securities	Fair Value to Amortized Cost (%)
	Amortized Cost	Fair Value to Amortized Cost (%)	Fair Value	Fair Value to Amortized Cost (%)		
U.S. Government Obligations						
U.S. Treasury	\$25,778	100.2	\$139,850	99.9	\$165,628	99.9
U.S. Agencies	39,679	99.8	98,688	99.9	138,366	99.8
Mortgage Pass-through Securities	37,941	100.3	197,494	100.1	235,435	100.2
Collateralized Mortgage Obligations	22,661	99.7	87,634	99.5	110,296	99.5
State, County, Municipal Obligations	35,230	102.3	40,007	102.6	75,237	102.4
Other Debt Securities	6,168	96.1	65,119	102.0	71,287	101.4
Equity Securities	**	**	24,233	110.0	24,233	110.0
Total Securities	\$167,458	100.3	\$653,024	100.6	\$820,482	100.6
Memoranda***						
High-risk Mortgage Securities	2,016		1,971			97.8
Structured Notes	9,413		9,306			98.9

* Excludes trading account assets.

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

*** High risk securities and structured notes are included in the 'Held-to-Maturity' or 'Available-for-Sale' accounts.

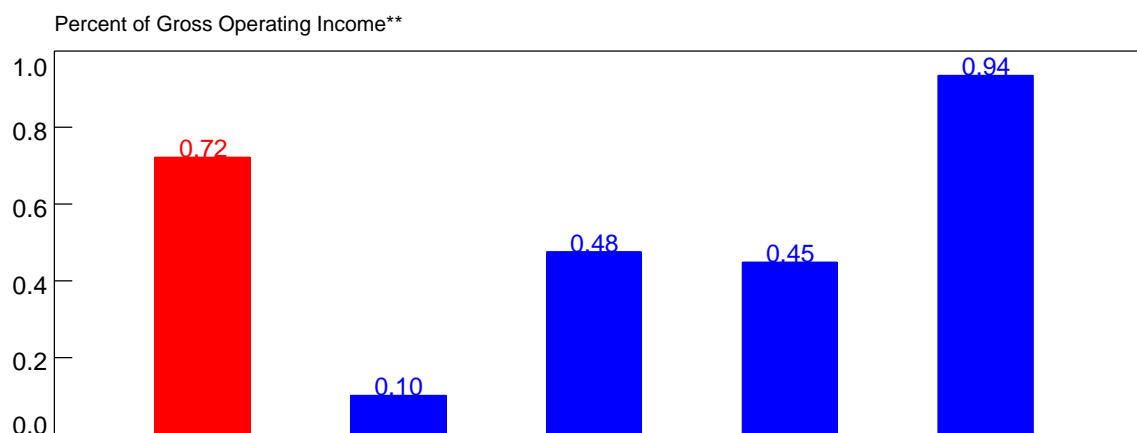
Mutual Fund and Annuity Sales*

1996 - 1997

Quarterly Sales (\$ Millions)	6/96	9/96	12/96	3/97	6/97
Money Market Funds	\$206,858	\$221,719	\$244,320	\$267,224	\$233,541
Debt Securities Funds	3,323	3,131	2,939	6,081	3,979
Equity Securities	8,082	7,279	7,653	12,837	10,906
Other Mutual Funds	1,491	1,445	1,638	1,780	1,601
Annuities	3,723	3,355	3,174	3,895	4,214
Proprietary Mutual Fund and Annuity Sales included above	194,780	210,313	233,297	261,676	224,791

* Domestic office sales of proprietary, private label and third-party funds and annuities. Does not reflect redemptions.

Fee Income from Sales and Service of Mutual Funds and Annuities 1997 YTD

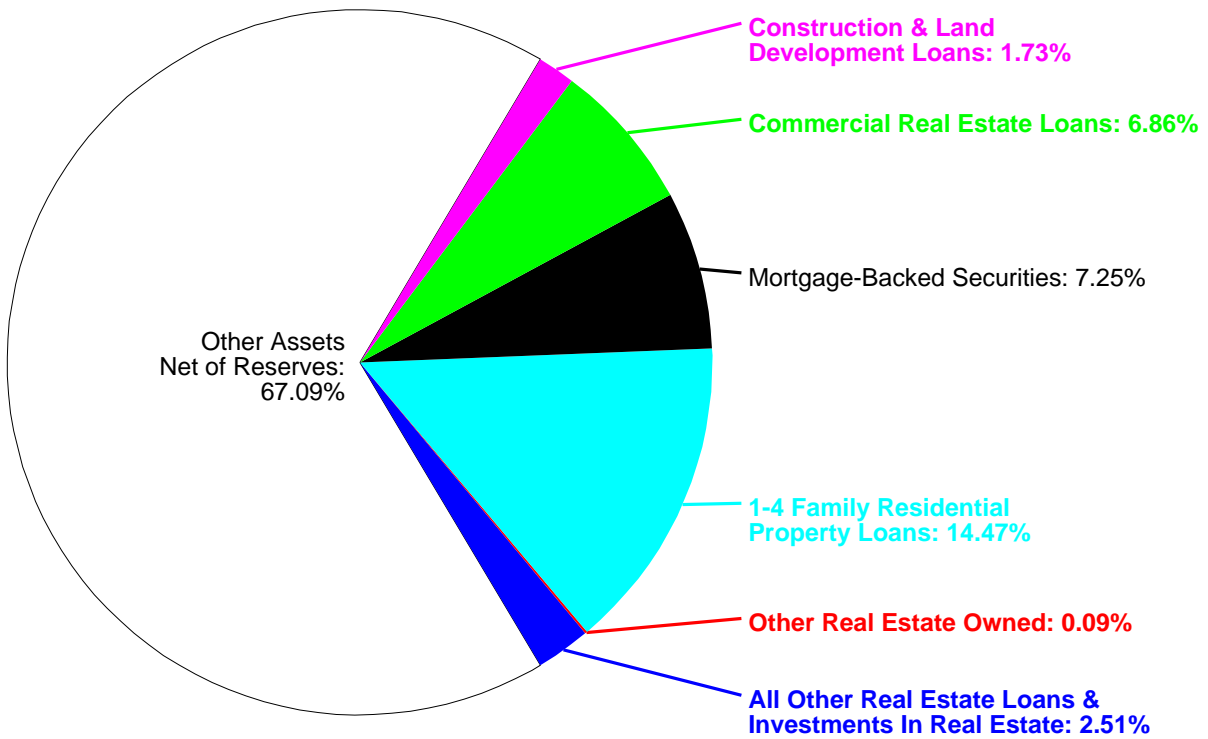


(\$ Millions)	All Banks	Under \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$10 Billion	Over \$10 Billion
Mutual Fund and Annuity Fee Income	\$1,551	\$12	\$151	\$198	\$1,190
Gross Operating Income	\$214,824	\$11,883	\$31,711	\$44,151	\$127,079
Number of Banks Reporting These Fees	2,000	657	1,094	191	58
Percent of Banks Reporting These Fees	21.5%	10.9%	37.9%	62.4%	86.6%

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

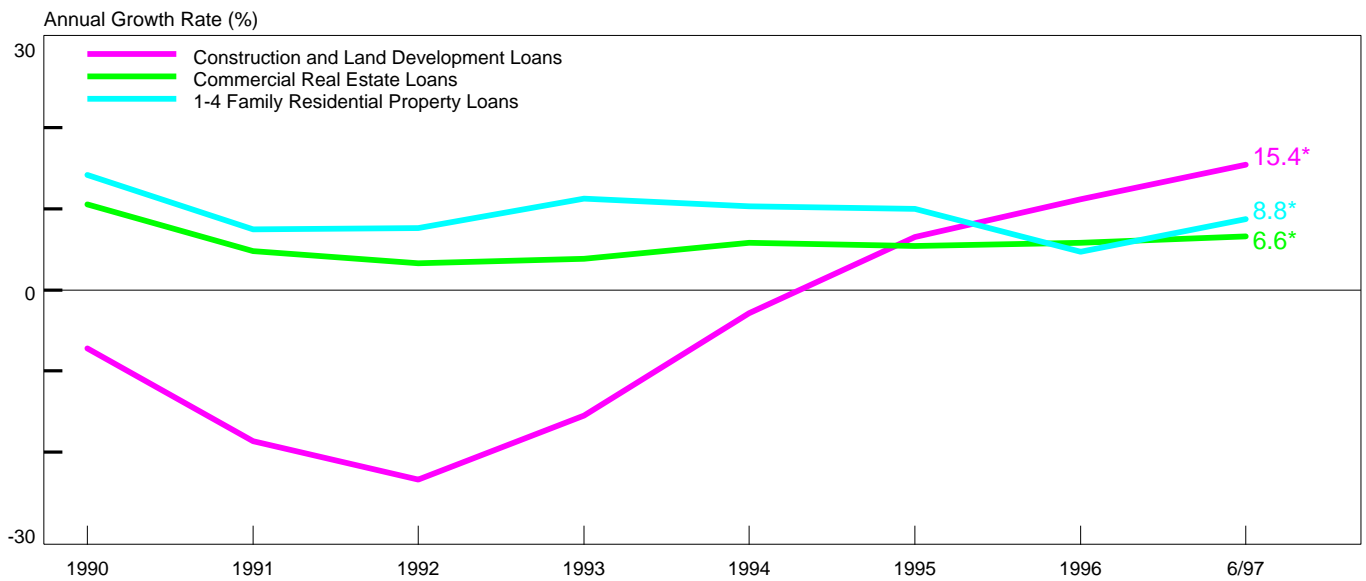
Real Estate Assets as a Percent of Total Assets

June 30, 1997



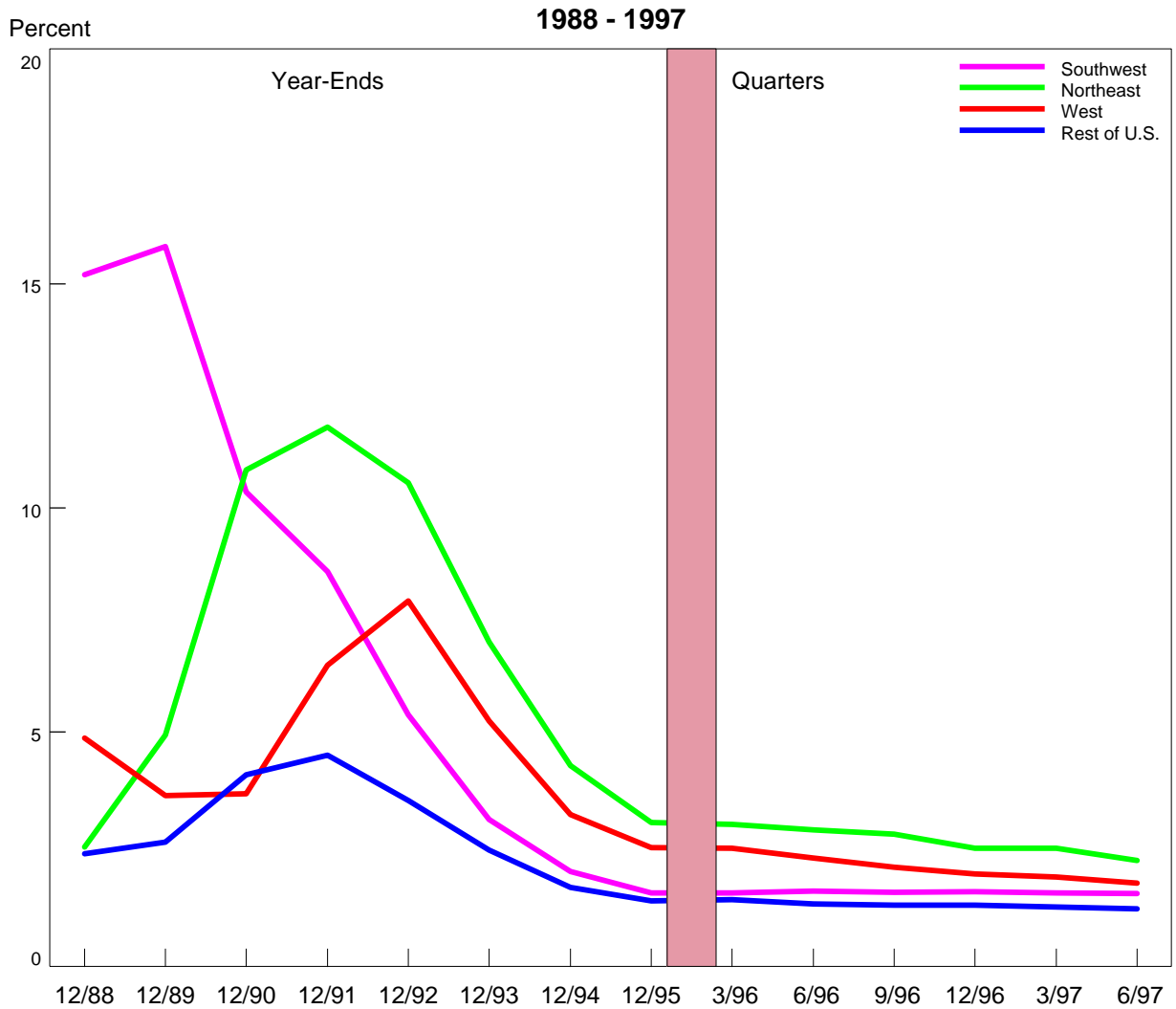
Real Estate Loan Growth Rates

1990 - 1997



* Growth rate for most recent twelve-month period.

Troubled Real Estate Asset Rates*

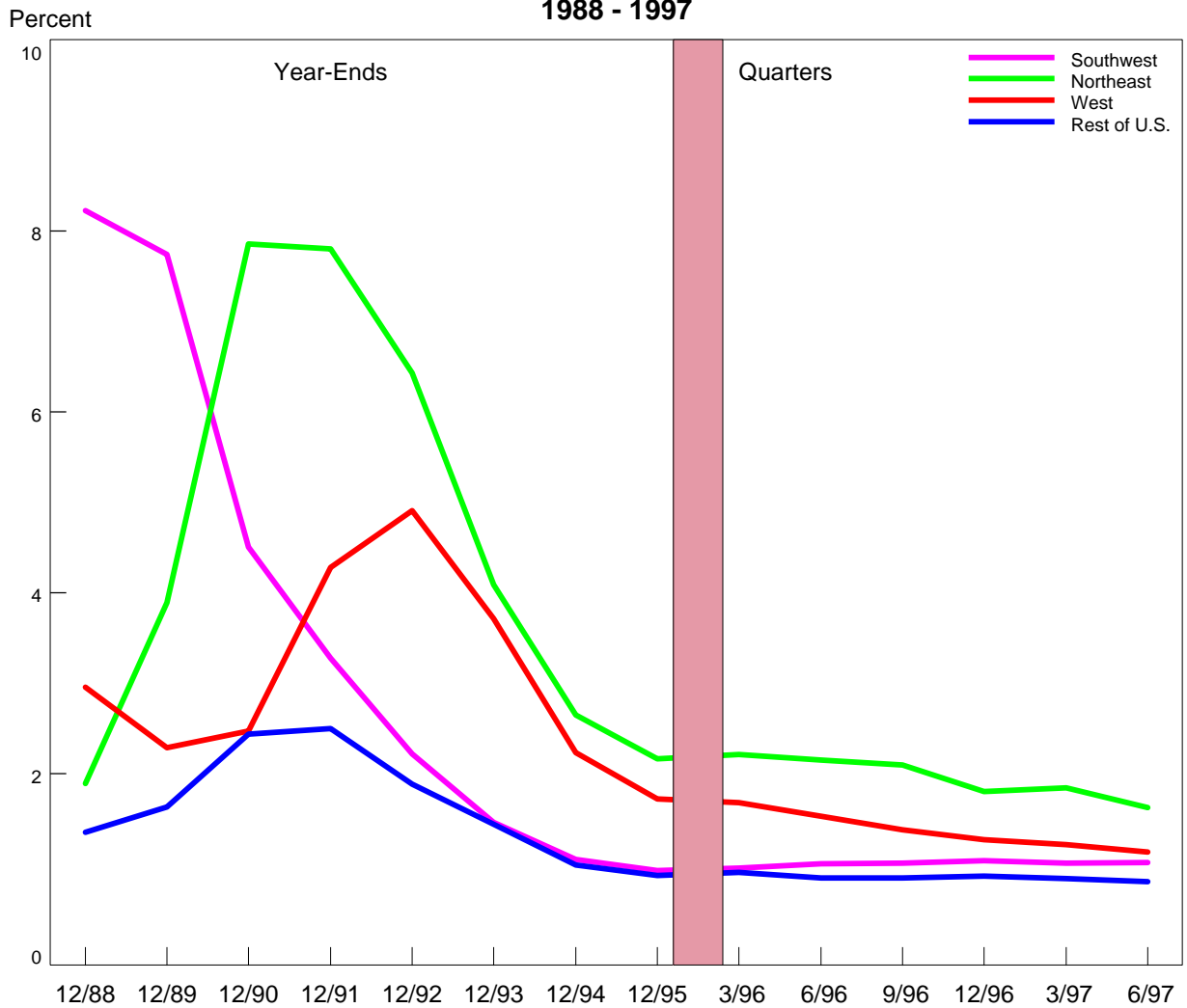


Southwest	15.20	15.82	10.35	8.58	5.38	3.04	1.88	1.40	1.40	1.44	1.42	1.44	1.40	1.39
Northeast	2.43	4.93	10.85	11.79	10.56	7.00	4.24	2.97	2.94	2.81	2.72	2.40	2.40	2.13
West	4.86	3.58	3.62	6.48	7.92	5.24	3.15	2.42	2.40	2.18	1.99	1.83	1.75	1.62
Rest of U.S.	2.28	2.53	4.05	4.48	3.47	2.36	1.52	1.22	1.25	1.15	1.13	1.13	1.10	1.05
Total U.S.	3.91	4.52	6.59	7.47	6.66	4.33	2.64	1.94	1.93	1.81	1.73	1.61	1.58	1.45

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

Noncurrent Real Estate Loan Rates*

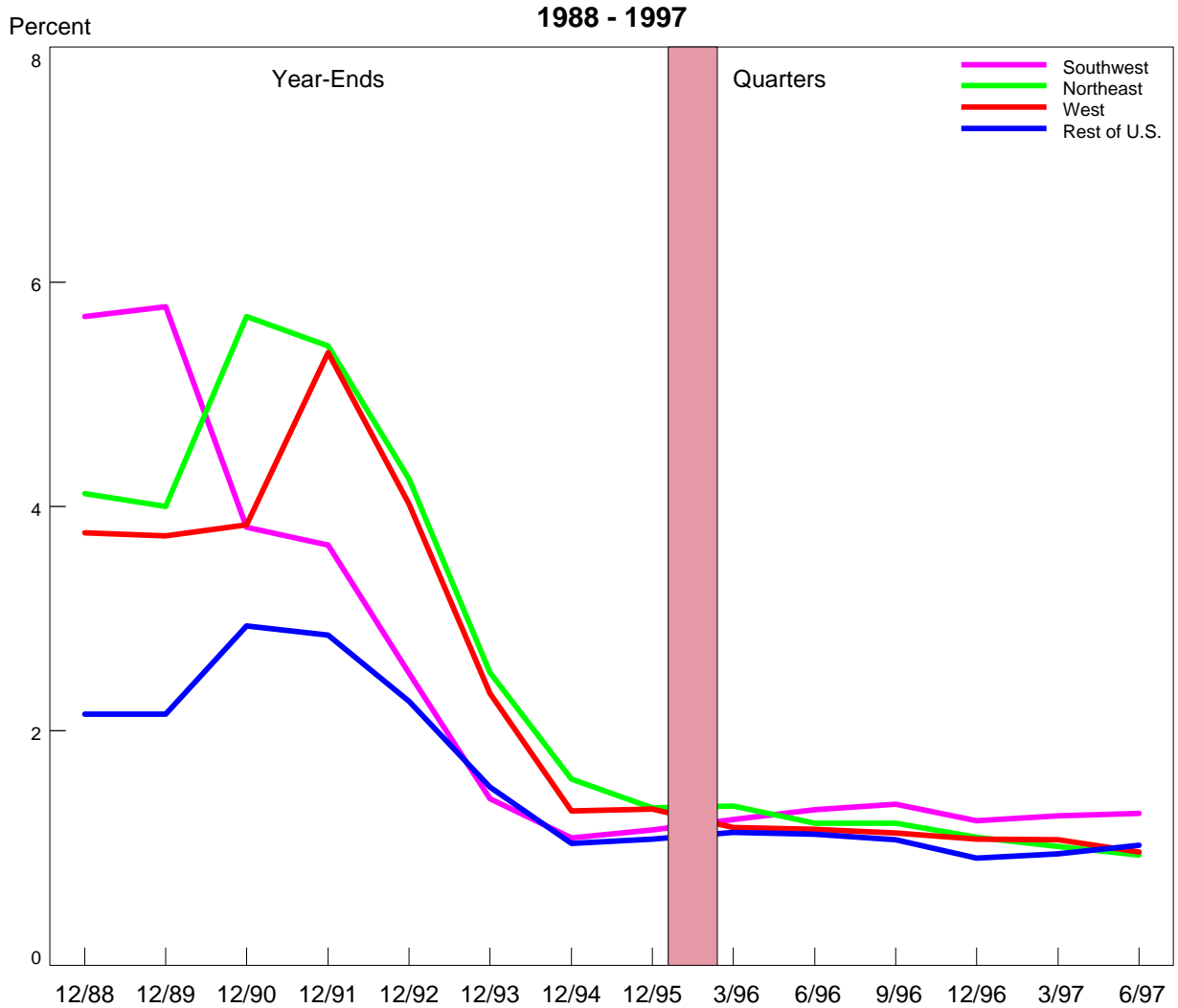
1988 - 1997



Southwest	8.23	7.74	4.51	3.28	2.22	1.46	1.05	0.93	0.95	1.01	1.01	1.04	1.01	1.02
Northeast	1.89	3.89	7.86	7.80	6.43	4.09	2.65	2.17	2.21	2.15	2.10	1.80	1.84	1.63
West	2.96	2.28	2.47	4.28	4.91	3.71	2.23	1.72	1.68	1.53	1.38	1.27	1.22	1.13
Rest of U.S.	1.35	1.63	2.44	2.50	1.89	1.44	0.99	0.87	0.91	0.84	0.84	0.87	0.84	0.80
Total U.S.	2.38	2.94	4.33	4.58	3.88	2.65	1.70	1.39	1.41	1.33	1.28	1.20	1.18	1.09

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

Noncurrent Commercial and Industrial Loan Rates*

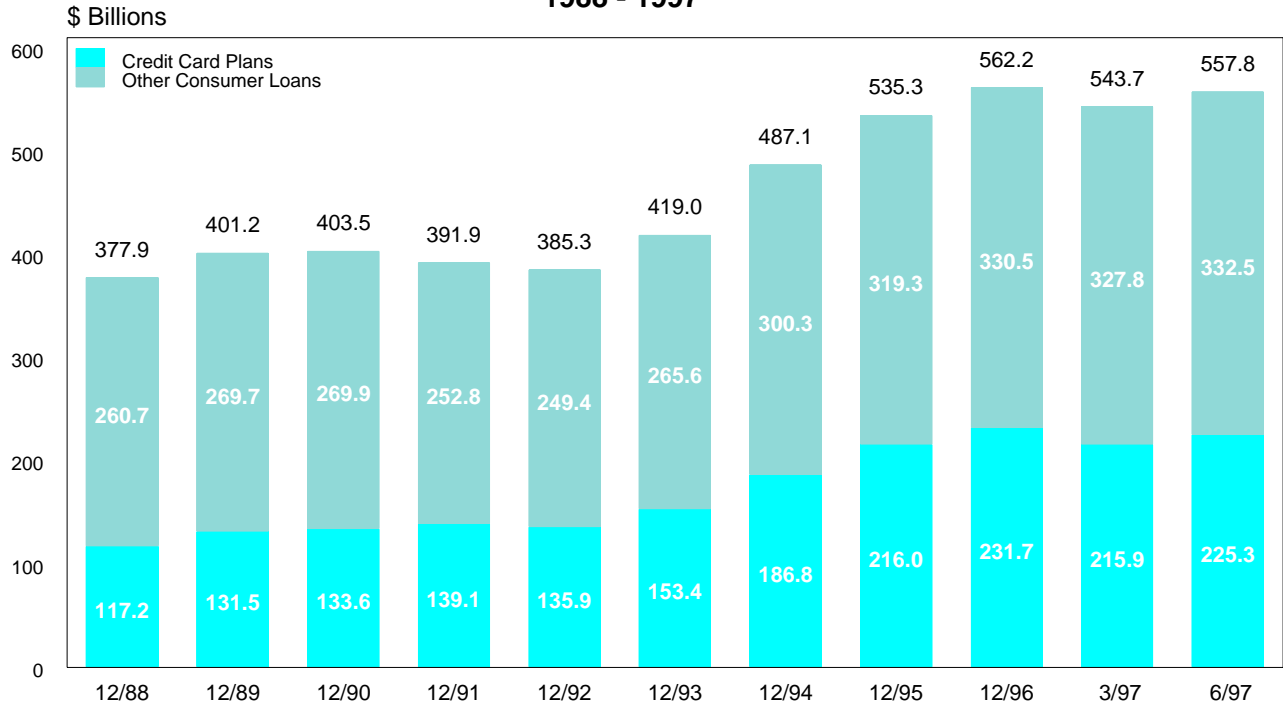


Southwest	5.69	5.78	3.81	3.65	2.51	1.39	1.05	1.11	1.20	1.29	1.35	1.20	1.24	1.26
Northeast	4.11	4.00	5.69	5.43	4.24	2.52	1.57	1.31	1.33	1.17	1.17	1.05	0.97	0.89
West	3.76	3.73	3.83	5.37	4.02	2.33	1.29	1.30	1.14	1.12	1.08	1.03	1.03	0.92
Rest of U.S.	2.15	2.15	2.93	2.85	2.26	1.50	1.00	1.03	1.10	1.07	1.03	0.86	0.90	0.98
Total U.S.	3.54	3.47	4.32	4.42	3.40	2.04	1.27	1.19	1.20	1.13	1.11	0.98	0.97	0.96

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

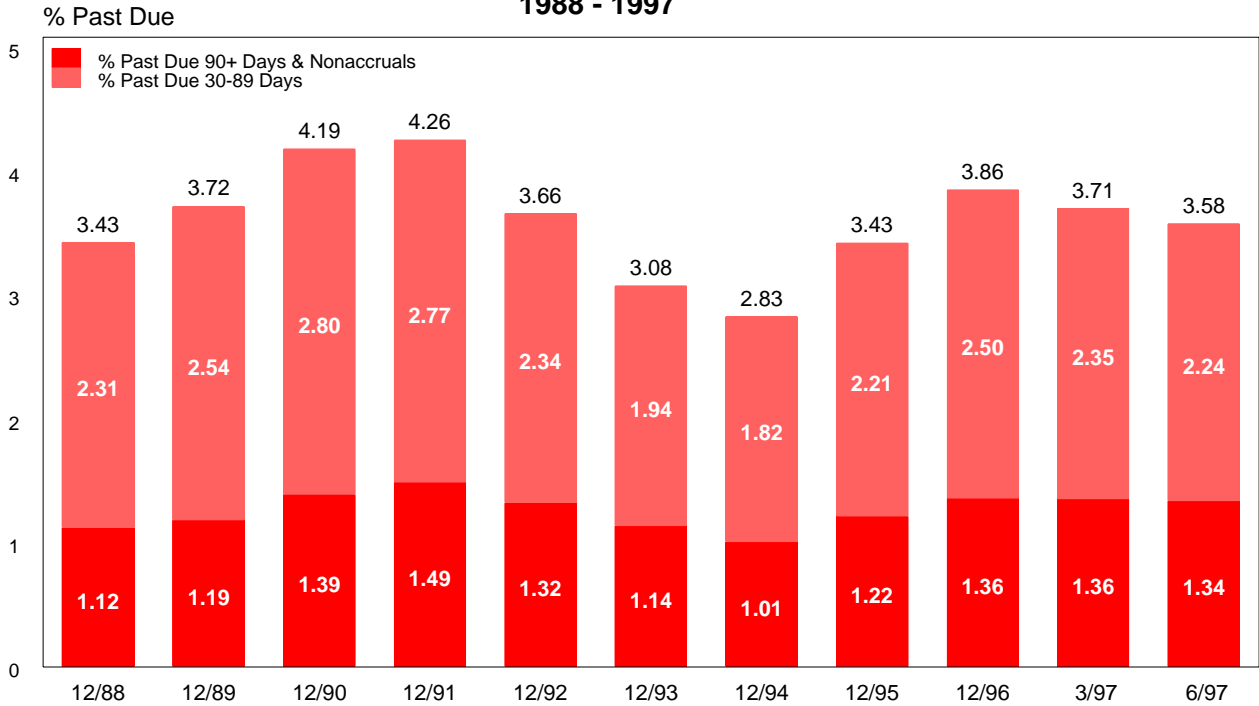
Loans to Individuals

1988 - 1997



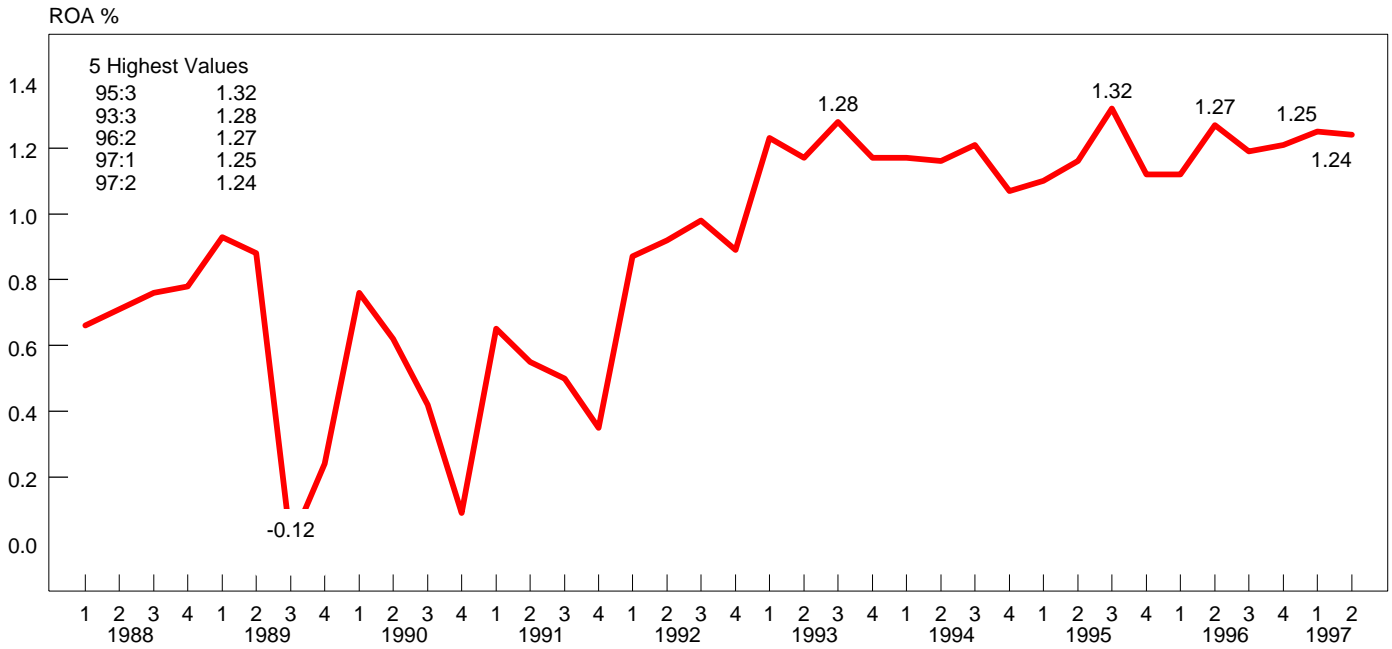
Delinquency Rates, Loans to Individuals

1988 - 1997



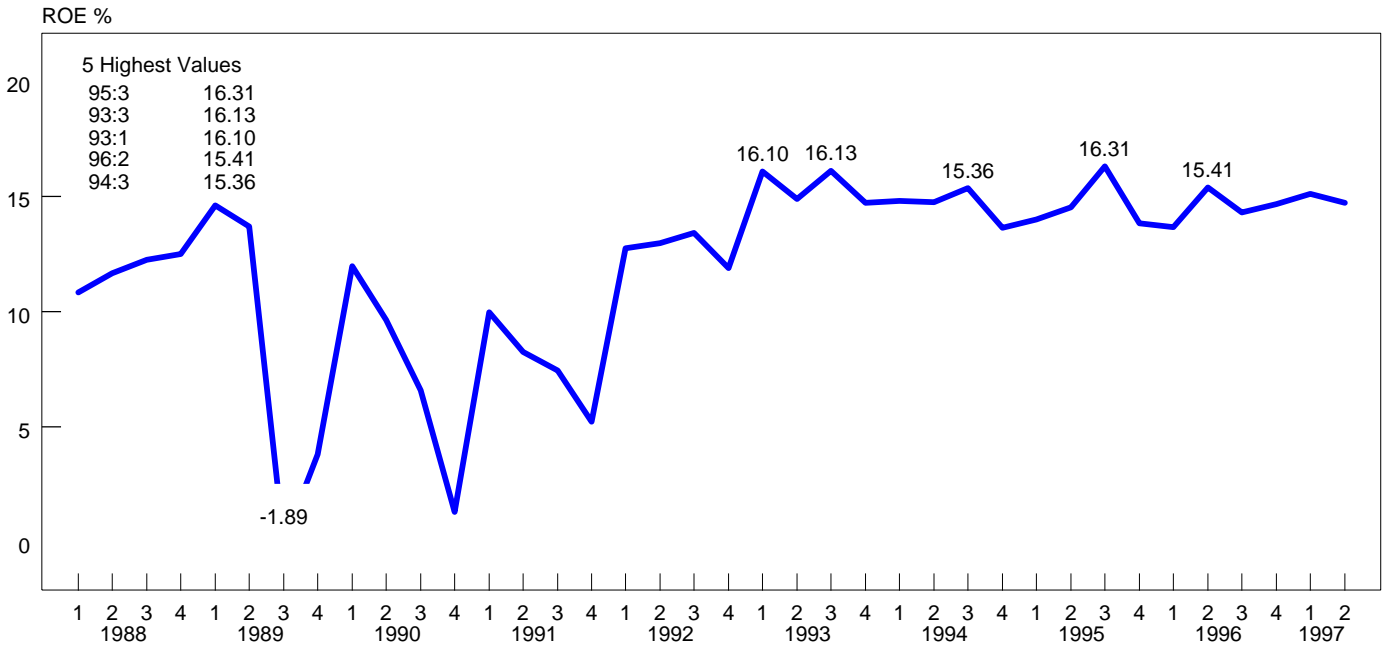
Quarterly Return on Assets (ROA), Annualized

1988 - 1997



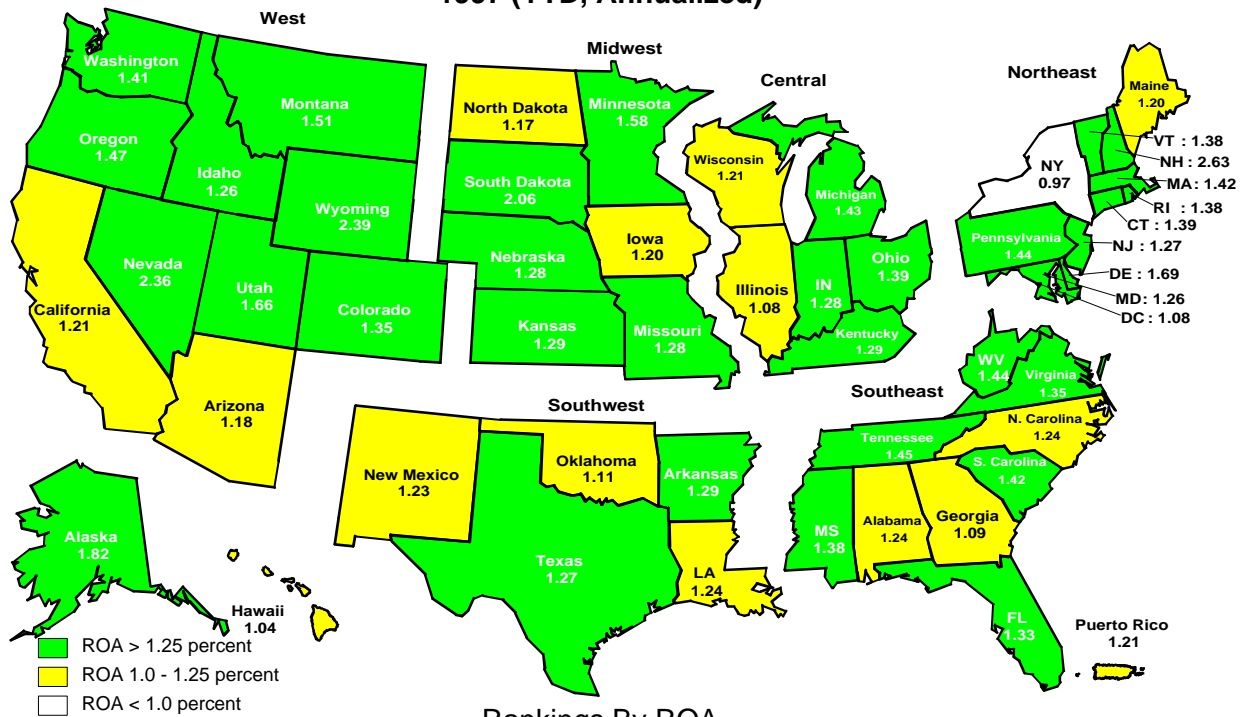
Quarterly Return on Equity (ROE), Annualized

1988 - 1997



Return On Assets (ROA)

1997 (YTD, Annualized)



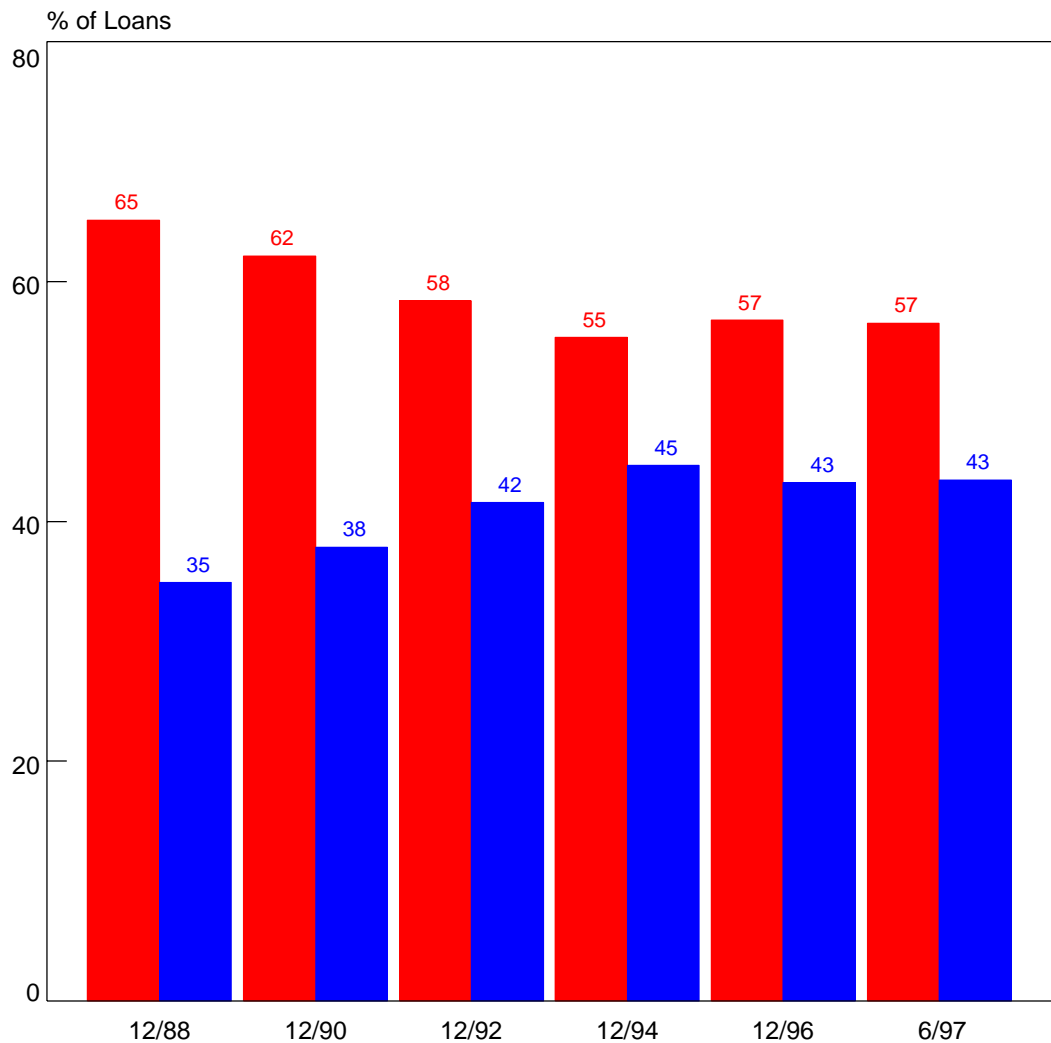
Rankings By ROA

	YTD 1997	YTD 1996	Change*		YTD 1997	YTD 1996	Change*		
1	New Hampshire	2.63	2.58	5	28	Kentucky	1.29	1.24	5
2	Wyoming	2.39	2.31	8	29	Indiana	1.28	1.25	3
3	Nevada	2.36	3.14	(78)	30	Missouri	1.28	1.42	(14)
4	South Dakota	2.06	2.29	(23)	31	Nebraska	1.28	1.12	16
5	Alaska	1.82	1.49	33	32	New Jersey	1.27	0.98	29
6	Delaware	1.69	2.07	(38)	33	Texas	1.27	1.19	8
7	Utah	1.66	1.30	36	34	Idaho	1.26	1.33	(7)
8	Minnesota	1.58	1.47	11	35	Maryland	1.26	0.73	53
9	Montana	1.51	1.32	19	36	Alabama	1.24	1.35	(11)
10	Oregon	1.47	1.66	(19)	37	Louisiana	1.24	1.37	(13)
11	Tennessee	1.45	1.38	7	38	North Carolina	1.24	0.98	26
12	Pennsylvania	1.44	1.23	21	39	New Mexico	1.23	1.37	(14)
13	West Virginia	1.44	1.36	8	40	California	1.21	1.15	6
14	Michigan	1.43	1.37	6	41	Wisconsin	1.21	1.22	(1)
15	Massachusetts	1.42	1.20	22	42	Puerto Rico	1.21	1.17	4
16	South Carolina	1.42	1.31	11	43	Iowa	1.20	1.25	(5)
17	Washington	1.41	1.63	(22)	44	Maine	1.20	1.24	(4)
18	Connecticut	1.39	1.51	(12)	45	Arizona	1.18	0.98	20
19	Ohio	1.39	1.36	3	46	North Dakota	1.17	1.21	(4)
20	Mississippi	1.38	1.43	(5)	47	Oklahoma	1.11	1.13	(2)
21	Rhode Island	1.38	1.33	5	48	Georgia	1.09	1.19	(10)
22	Vermont	1.38	1.82	(44)	49	District of Columbia	1.08	1.21	(13)
23	Colorado	1.35	1.37	(2)	50	Illinois	1.08	0.94	14
24	Virginia	1.35	1.38	(3)	51	Hawaii	1.04	0.96	8
25	Florida	1.33	1.33	0	52	New York	0.97	0.90	7
26	Arkansas	1.29	1.31	(2)					
27	Kansas	1.29	1.22	7		U.S. and Territories	1.25	1.18	7

*YTD ROA minus ROA for the same period one year ago equals change in basis points. Basis point=1/100 of a percent. Results for four of the states with the highest ROAs (SD, NV, DE, & NH) were significantly influenced by the presence of large credit card operations.

Credit Risk Diversification

Consumer Loans versus Loans to Commercial Borrowers (as a % of Total Loans)



Loans (\$ Billions):

■ Commercial Borrowers	\$1,268	\$1,320	\$1,192	\$1,308	\$1,599	\$1,624
■ Consumer Loans	680	804	849	1,056	1,218	1,248

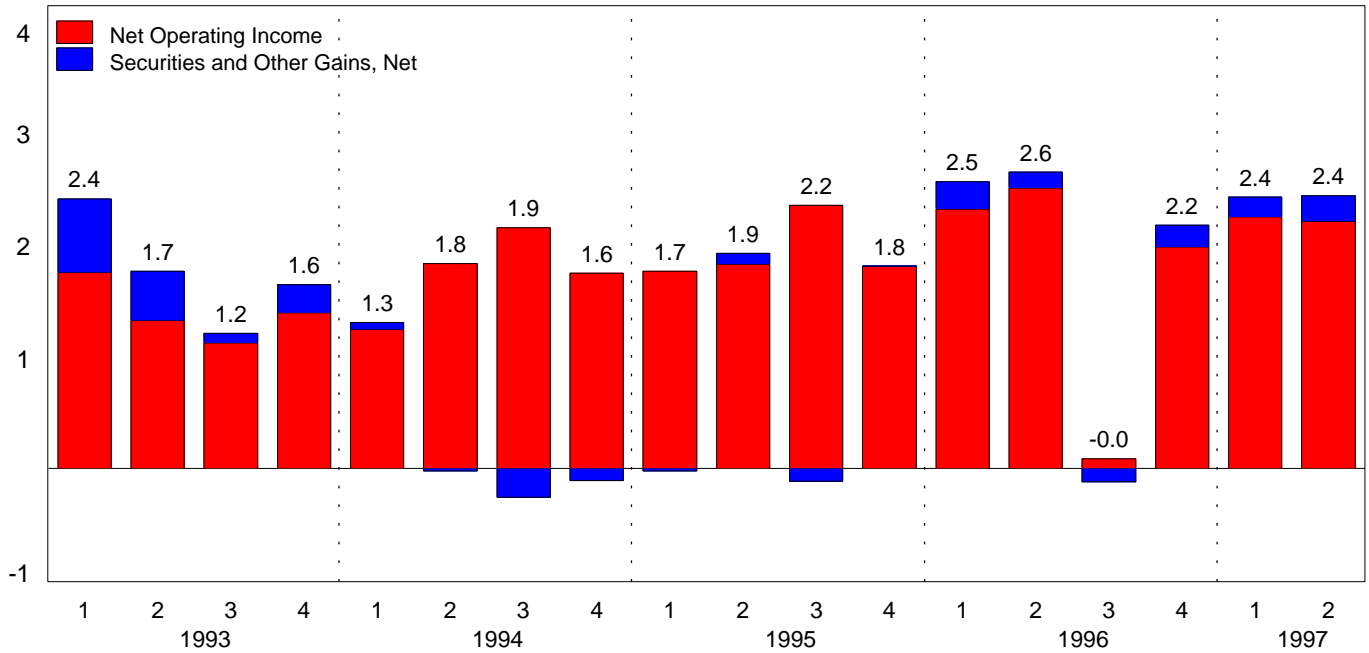
Loans to Commercial Borrowers (Credit Risk Concentrated) - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's capital or income. These loans include commercial and industrial loans, commercial real estate, construction loans, and agricultural loans.

Consumer Loans (Credit Risk Diversified) - These are loans that typically have relatively small balances spread among a large number of borrowers. A number of defaults are likely but typically do not impair an institution's capital or income. These loans include consumer and credit card loans, 1-4 family residential mortgages and home equity loans.

Quarterly Net Income

1993 - 1997

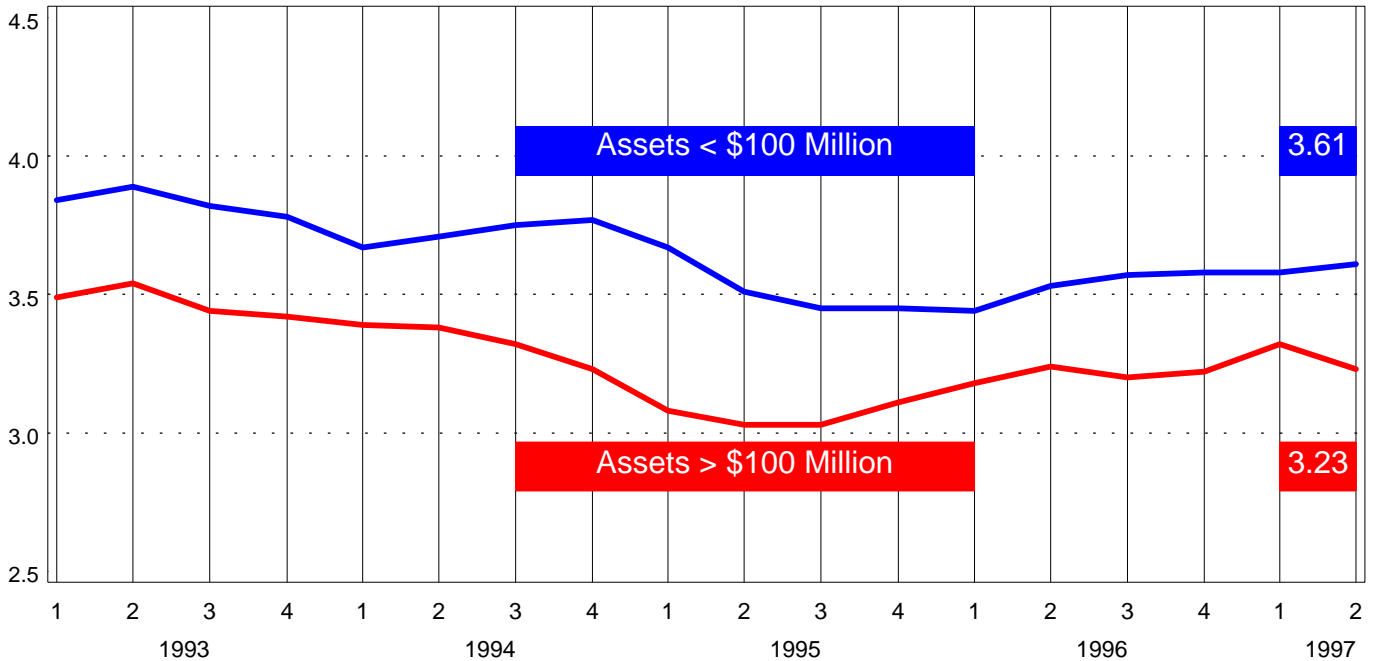
\$ Billions



Quarterly Net Interest Margins, Annualized

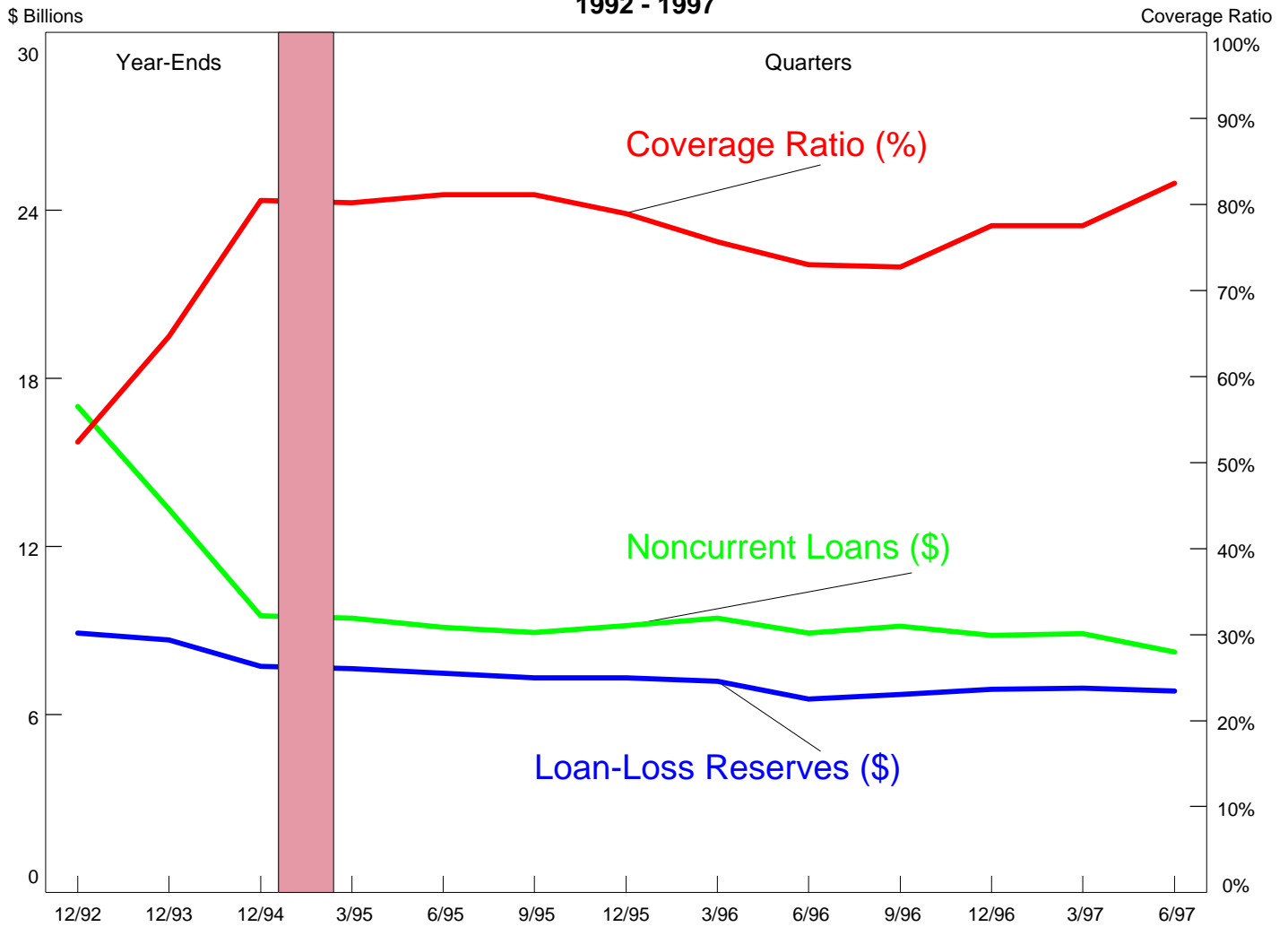
1993 - 1997

Net Interest Margin (%)



Reserve Coverage Ratio*

1992 - 1997



Noncurrent Loans (\$ Billions)

17.0 13.3 9.5 9.4 9.1 8.9 9.2 9.4 8.9 9.2 8.8 8.9 8.2

Loan-Loss Reserves (\$ Billions)

8.9 8.7 7.7 7.6 7.5 7.3 7.3 7.2 6.6 6.7 6.9 7.0 6.8

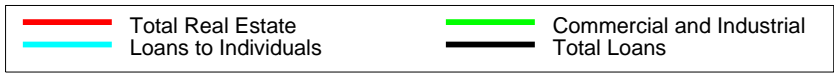
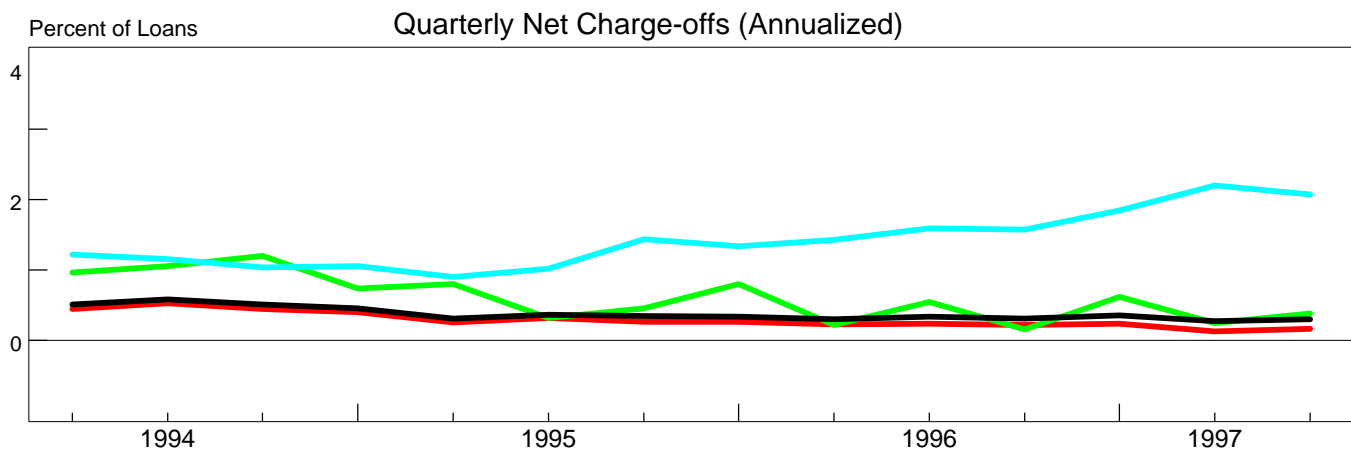
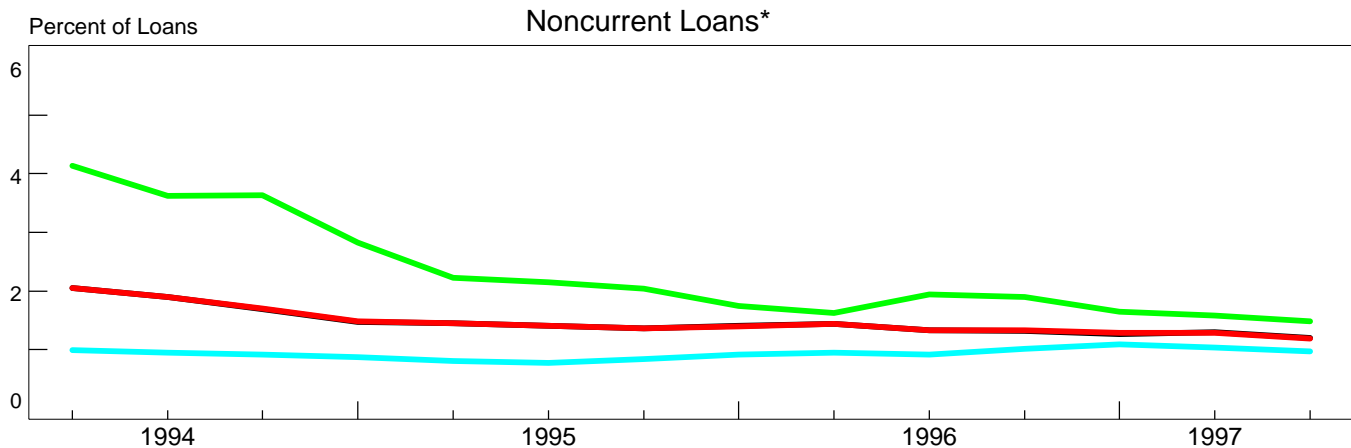
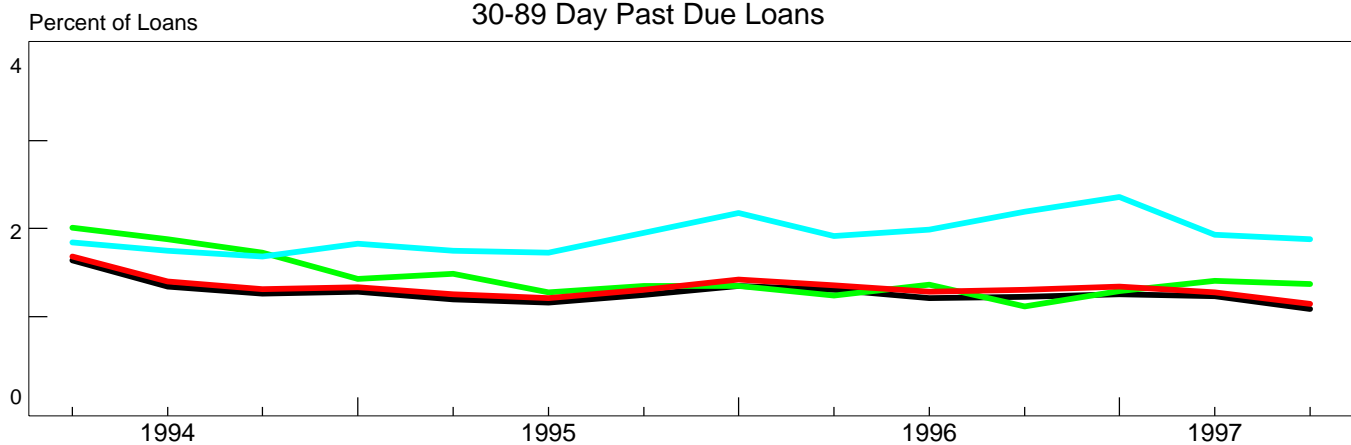
Coverage Ratio (%)

52 65 81 81 82 82 80 76 74 73 78 78 83

*Loan-loss reserves to noncurrent loans. Beginning with June 1996, TFR filers report noncurrent loans net of specific reserves. Accordingly, specific reserves have been subtracted from loan-loss reserves, beginning with June 1996, to make the coverage ratio more closely comparable to prior periods.

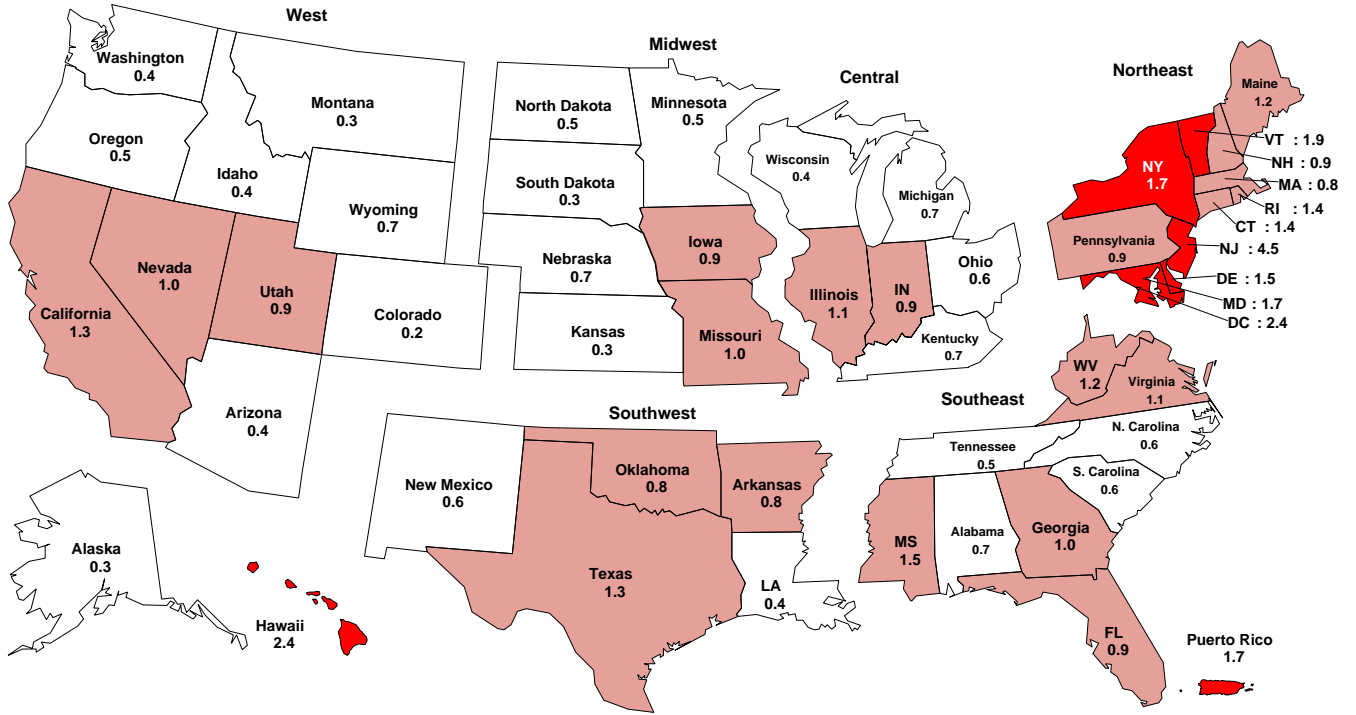
Loan Quality

1994 - 1997

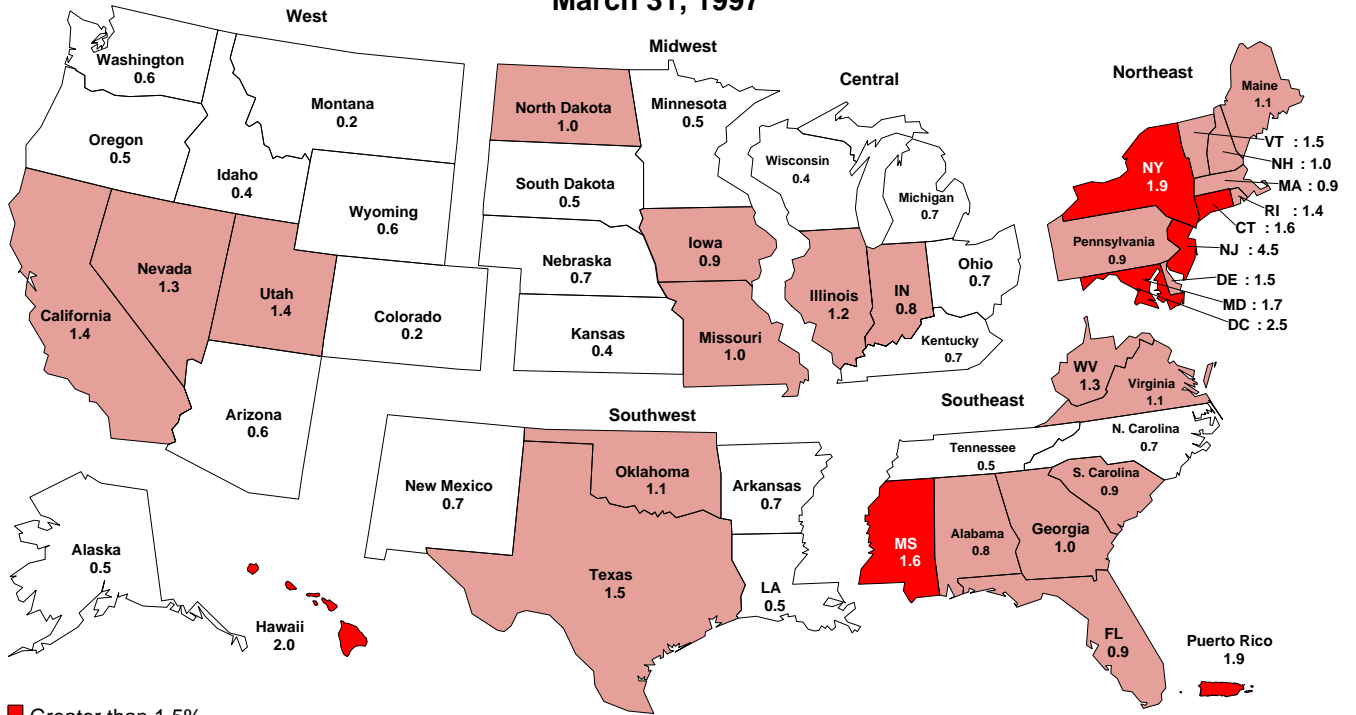


*Loans past due 90 or more days or in nonaccrual status.

Noncurrent Loan Rates* June 30, 1997



March 31, 1997



- Greater than 1.5%
- Between .75% and 1.5%
- Less than .75%

* Noncurrent loan rates represent the percentage of loans that are past due 90 days or more or in nonaccrual status.

Noncurrent Loan Rates*

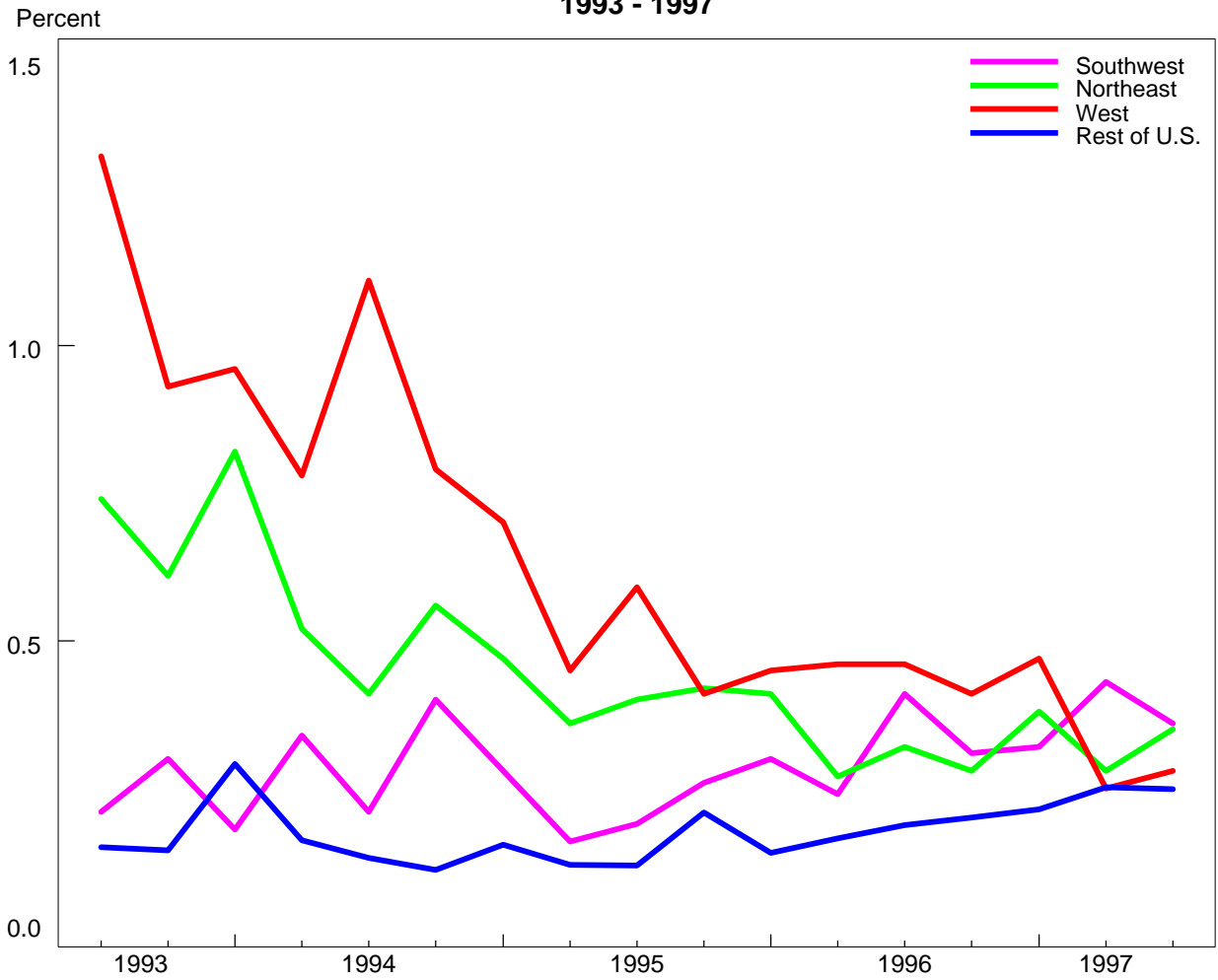
June 30, 1997

	Total Loans		Commercial & Industrial		Real Estate		Loans to Individuals	
	6/30/97	3/31/97	6/30/97	3/31/97	6/30/97	3/31/97	6/30/97	3/31/97
New Jersey	4.47	4.51	3.69	3.49	4.55	4.60	1.72	1.72
District of Columbia	2.39	2.47	0.00	0.00	3.85	3.94	0.01	0.01
Hawaii	2.35	1.95	7.97	5.88	2.37	1.97	0.43	0.44
Vermont	1.86	1.47	1.51	1.32	1.84	1.40	2.48	2.16
Puerto Rico	1.74	1.87	1.97	3.61	1.71	1.73	2.08	2.70
New York	1.68	1.85	3.30	3.74	1.68	1.86	0.80	0.88
Maryland	1.66	1.74	1.50	1.74	1.71	1.78	0.48	0.48
Delaware	1.54	1.47	0.51	0.98	2.31	1.77	0.09	0.27
Mississippi	1.50	1.62	0.28	0.73	1.65	1.77	0.43	0.47
Connecticut	1.41	1.59	1.69	2.49	1.32	1.46	1.71	1.83
Rhode Island	1.37	1.40	1.74	2.12	1.42	1.45	0.66	0.57
Texas	1.27	1.50	1.52	1.22	1.47	1.75	0.53	0.63
California	1.26	1.41	0.74	0.36	1.27	1.42	0.96	0.99
Maine	1.20	1.14	1.93	1.92	1.16	1.06	1.03	1.24
West Virginia	1.16	1.26	3.54	3.47	0.87	1.03	2.08	2.03
Virginia	1.11	1.14	1.29	1.78	0.78	0.75	2.30	2.44
Illinois	1.07	1.19	0.96	0.99	0.90	1.06	2.66	2.36
Nevada	1.04	1.31	1.49	4.29	1.12	1.34	0.27	0.41
Georgia	0.99	1.00	2.11	3.11	0.84	0.79	1.52	1.54
Missouri	0.96	1.03	2.18	2.08	0.92	1.03	1.30	0.82
Utah	0.91	1.37	22.59	18.61	0.90	1.38	0.66	0.94
Iowa	0.89	0.89	2.96	3.77	0.64	0.63	1.59	1.52
New Hampshire	0.87	1.03	1.02	1.28	0.94	1.11	0.54	0.55
Florida	0.86	0.92	1.76	1.74	0.87	0.94	0.62	0.62
Pennsylvania	0.85	0.91	1.49	1.88	0.83	0.87	0.82	0.98
Indiana	0.85	0.81	1.64	1.46	0.83	0.79	0.59	0.53
Oklahoma	0.83	1.08	5.07	8.01	0.74	0.96	1.06	1.64
Massachusetts	0.80	0.90	1.12	1.17	0.81	0.91	0.43	0.48
Arkansas	0.76	0.70	3.76	0.63	0.69	0.67	0.68	0.89
Michigan	0.72	0.74	0.48	0.91	0.73	0.74	0.69	0.68
Kentucky	0.67	0.72	1.13	1.58	0.65	0.69	0.75	0.83
Alabama	0.67	0.81	1.32	2.52	0.66	0.80	0.67	0.76
Wyoming	0.65	0.55	2.53	7.13	0.49	0.37	1.37	0.25
Nebraska	0.65	0.69	3.47	2.63	0.66	0.70	0.45	0.50
North Carolina	0.64	0.65	1.04	1.19	0.62	0.60	0.95	1.84
New Mexico	0.63	0.65	0.19	0.13	0.67	0.68	0.39	0.37
Ohio	0.61	0.66	1.66	1.47	0.59	0.66	0.64	0.58
South Carolina	0.57	0.94	0.99	1.30	0.54	0.88	0.75	1.43
Tennessee	0.52	0.51	0.85	0.76	0.48	0.45	0.61	0.76
Oregon	0.50	0.52	1.61	0.97	0.62	0.64	0.15	0.18
Minnesota	0.46	0.45	1.38	0.21	0.43	0.36	0.32	1.07
North Dakota	0.45	1.02	8.52	0.53	0.27	1.17	0.20	0.52
Washington	0.44	0.56	0.46	0.33	0.43	0.58	0.58	0.20
Louisiana	0.43	0.47	0.80	0.31	0.40	0.44	0.62	0.78
Wisconsin	0.42	0.42	1.25	0.71	0.35	0.35	0.94	0.94
Arizona	0.40	0.59	.	.	0.40	0.59	0.07	0.00
Idaho	0.35	0.39	0.00	0.00	0.37	0.42	0.32	0.19
South Dakota	0.32	0.52	0.04	0.99	0.36	0.52	0.34	0.34
Kansas	0.32	0.37	4.16	4.96	0.29	0.34	0.57	0.70
Alaska	0.28	0.51	4.31	0.00	0.19	0.57	0.00	0.00
Montana	0.26	0.23	0.27	0.32	0.16	0.20	0.82	0.42
Colorado	0.19	0.15	0.19	1.46	0.19	0.13	0.23	0.21
U.S. and Territories	1.19	1.29	1.48	1.58	1.20	1.30	0.97	1.03

* Noncurrent loan rates represent the percentage of loans in each category that are past due 90 days or more or in nonaccrual status.

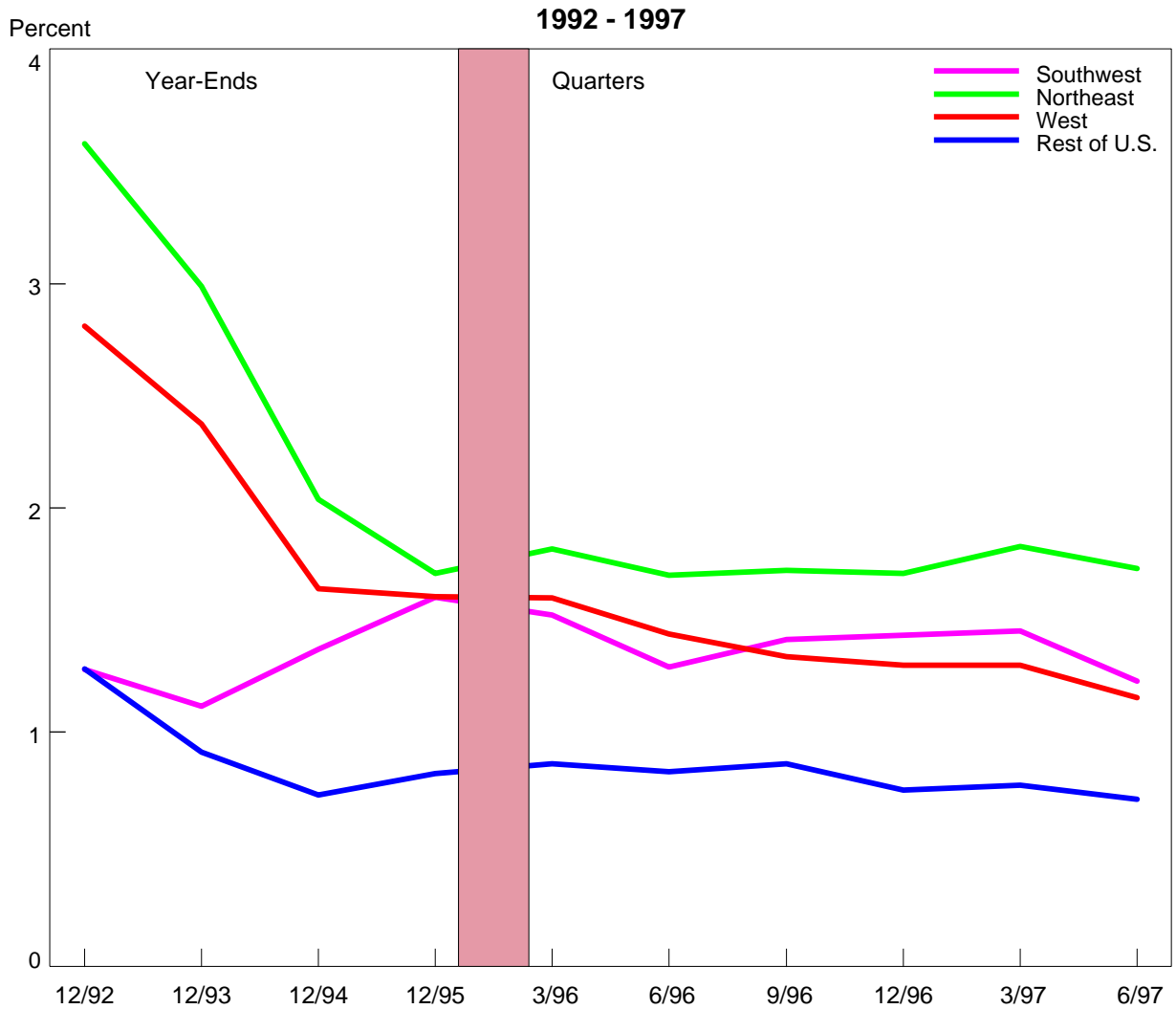
Quarterly Net Charge-off Rates

Total Loans by Region
1993 - 1997



Southwest	0.21	0.30	0.18	0.34	0.21	0.40	0.28	0.16	0.19	0.26	0.30	0.24	0.41	0.31	0.32	0.43	0.36
Northeast	0.74	0.61	0.82	0.52	0.41	0.56	0.47	0.36	0.40	0.42	0.41	0.27	0.32	0.28	0.38	0.28	0.35
West	1.32	0.93	0.96	0.78	1.11	0.79	0.70	0.45	0.59	0.41	0.45	0.46	0.46	0.41	0.47	0.25	0.28
Rest of U.S.	0.15	0.15	0.29	0.16	0.13	0.11	0.15	0.12	0.12	0.21	0.14	0.17	0.19	0.20	0.21	0.25	0.25
Total U.S.	0.77	0.59	0.70	0.51	0.58	0.51	0.45	0.30	0.36	0.34	0.34	0.30	0.33	0.30	0.36	0.27	0.30

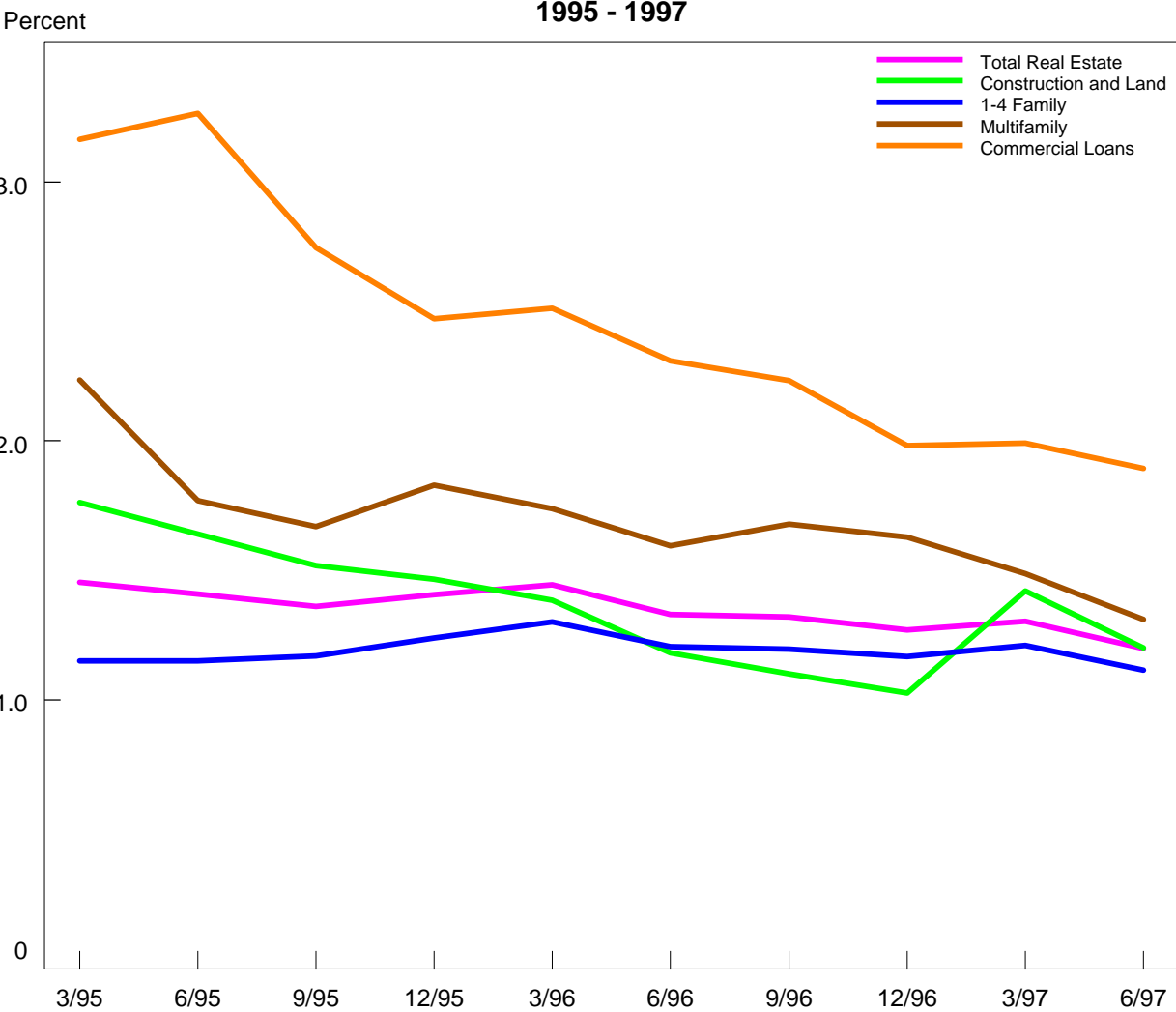
Noncurrent Real Estate Loan Rates*



Southwest	1.28	1.11	1.37	1.60	1.52	1.29	1.41	1.43	1.45	1.23
Northeast	3.62	2.99	2.04	1.71	1.82	1.70	1.72	1.71	1.83	1.73
West	2.81	2.37	1.64	1.60	1.60	1.44	1.34	1.30	1.30	1.15
Rest of U.S.	1.28	0.91	0.72	0.81	0.86	0.82	0.86	0.74	0.76	0.70
Total U.S.	2.56	2.09	1.47	1.41	1.44	1.33	1.32	1.27	1.30	1.20

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

Noncurrent Real Estate Loan Rates by Type*

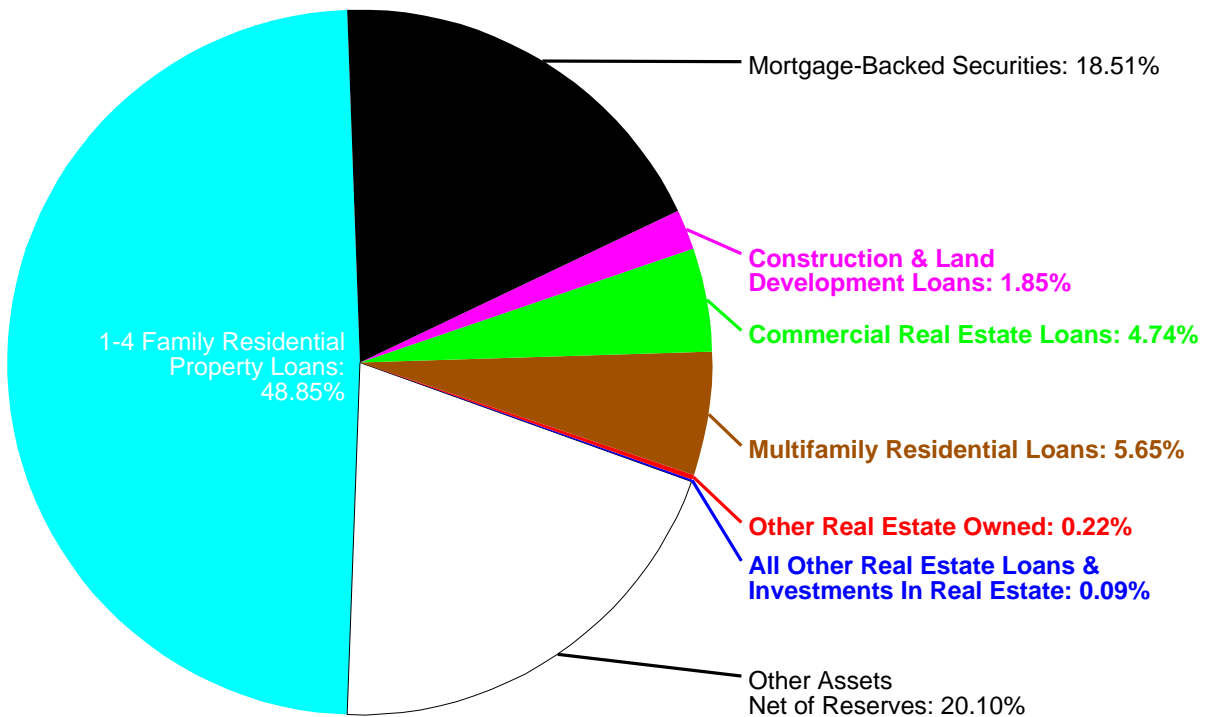


Construction and Land	1.76	1.64	1.52	1.47	1.38	1.18	1.10	1.03	1.42	1.20
1-4 Family	1.15	1.15	1.17	1.24	1.30	1.20	1.19	1.17	1.21	1.11
Multifamily	2.23	1.77	1.67	1.83	1.74	1.59	1.68	1.63	1.49	1.31
Commercial	3.16	3.27	2.75	2.47	2.51	2.31	2.23	1.98	1.99	1.89
Total	1.45	1.41	1.36	1.41	1.44	1.33	1.32	1.27	1.30	1.20

*Noncurrent loan rates represent the percentage of loans in each category that are past due 90 days or more or in nonaccrual status.

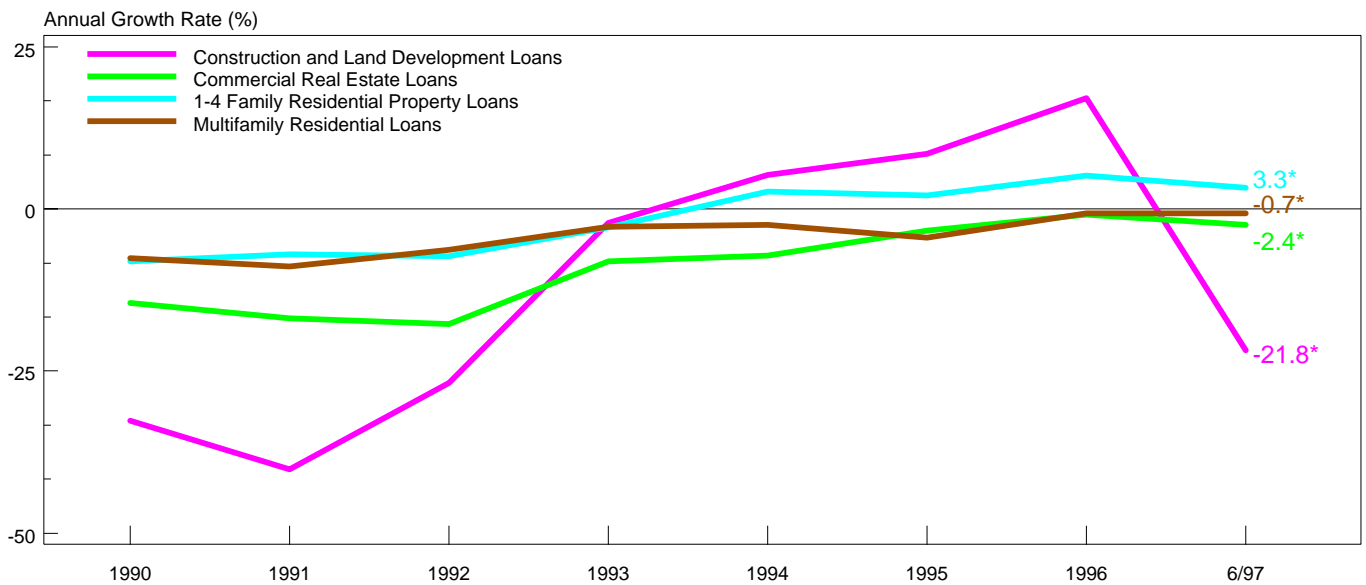
Real Estate Assets as a Percent of Total Assets

June 30, 1997



Real Estate Loan Growth Rates

1990 - 1997

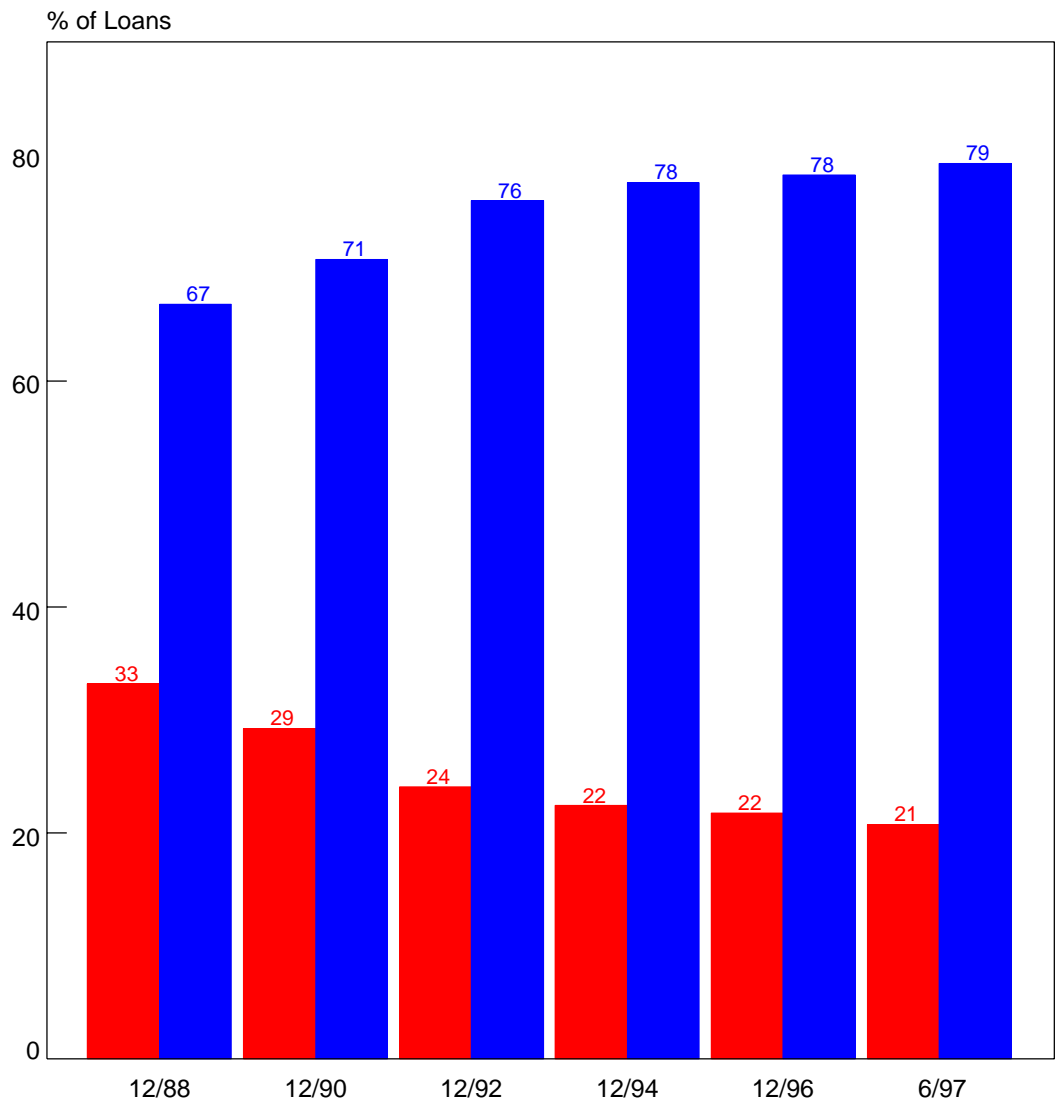


* Growth rate for most recent twelve-month period.

Beginning in March 1997, TFR filers report balances net of loans in process.

Credit Risk Diversification

Consumer Loans versus Loans to Commercial Borrowers (as a % of Total Loans)



Loans (\$ Billions):

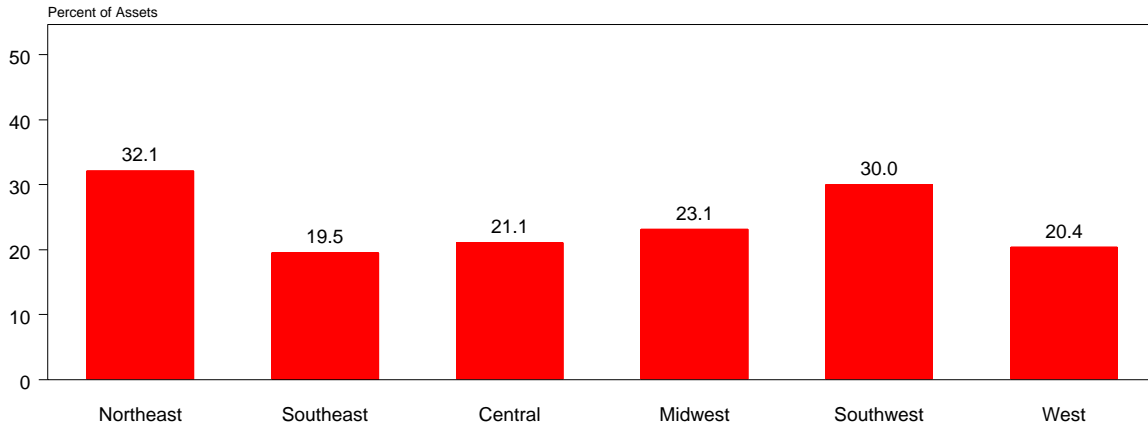
■ Commercial Borrowers	\$345	\$245	\$160	\$147	\$152	\$144
■ Consumer Loans	694	592	506	506	547	550

Loans to Commercial Borrowers (Credit Risk Concentrated) - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's capital or income. These loans include commercial and industrial loans, commercial real estate, construction loans, and agricultural loans.

Consumer Loans (Credit Risk Diversified) - These are loans that typically have relatively small balances spread among a large number of borrowers. A number of defaults are likely but typically do not impair an institution's capital or income. These loans include consumer and credit card loans, 1-4 family residential mortgages and home equity loans.

Total Securities* as a Percent of Assets

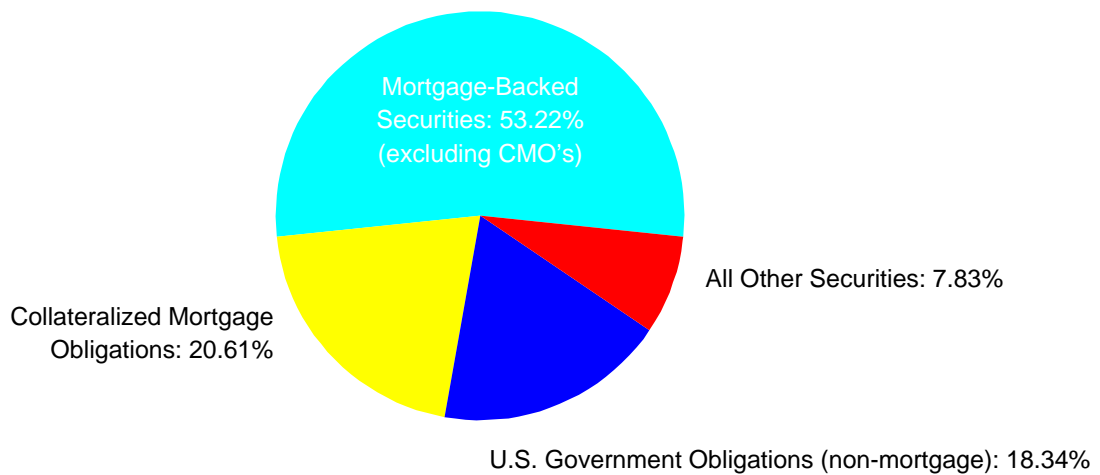
June 30, 1997



Total Securities* (\$ Billions)

	6/95	9/95	12/95	3/96	6/96	9/96	12/96	3/97	6/97
U.S. Government Obligations (non-mortgage)	\$49	\$54	\$48	\$47	\$49	\$48	\$46	\$46	\$47
Mortgage-Backed Securities (excluding CMO's)	156	153	157	150	150	146	140	138	137
Collateralized Mortgage Obligations	60	59	59	58	57	56	54	54	53
All Other Securities	<u>24</u>	<u>24</u>	<u>24</u>	<u>24</u>	<u>24</u>	<u>23</u>	<u>23</u>	<u>20</u>	<u>20</u>
Total Securities	289	290	289	279	280	272	262	258	258
Securities as a Percent of Assets	28.45%	28.35%	28.13%	27.47%	27.34%	26.30%	25.51%	25.25%	25.07%
Memoranda:									
Amortized Cost of Total Held-to-Maturity Sec.	216	211	132	129	133	131	124	117	114
Fair Value of Total Available-for-Sale Sec.	73	79	157	150	146	141	138	141	144

Total Securities* June 30, 1997



*Excludes trading account assets for savings institutions filing a Call Report. Trading account assets for savings institutions filing a TFR are netted out of "All Other Securities".

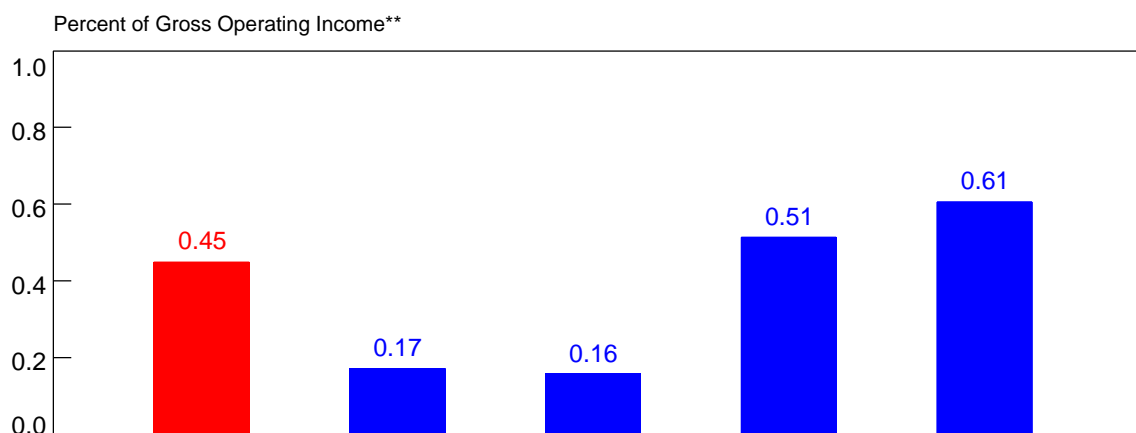
Mutual Fund and Annuity Sales*

1996 - 1997

Quarterly Sales (\$ Millions)	<u>6/96</u>	<u>9/96</u>	<u>12/96</u>	<u>3/97</u>	<u>6/97</u>
Money Market Funds	\$ 622	\$ 530	\$ 504	\$ 485	\$ 513
Debt Securities Funds	473	406	408	464	470
Equity Securities	546	458	467	535	529
Other Mutual Funds	179	157	179	252	182
Annuities	1,193	1,152	1,052	1,198	1,332
Proprietary Mutual Fund and Annuity Sales included above	961	839	838	820	665

*Domestic office sales of proprietary, private label and third-party funds and annuities. Does not reflect redemptions.

Fee Income from Sales and Service of Mutual Funds and Annuities 1997 YTD



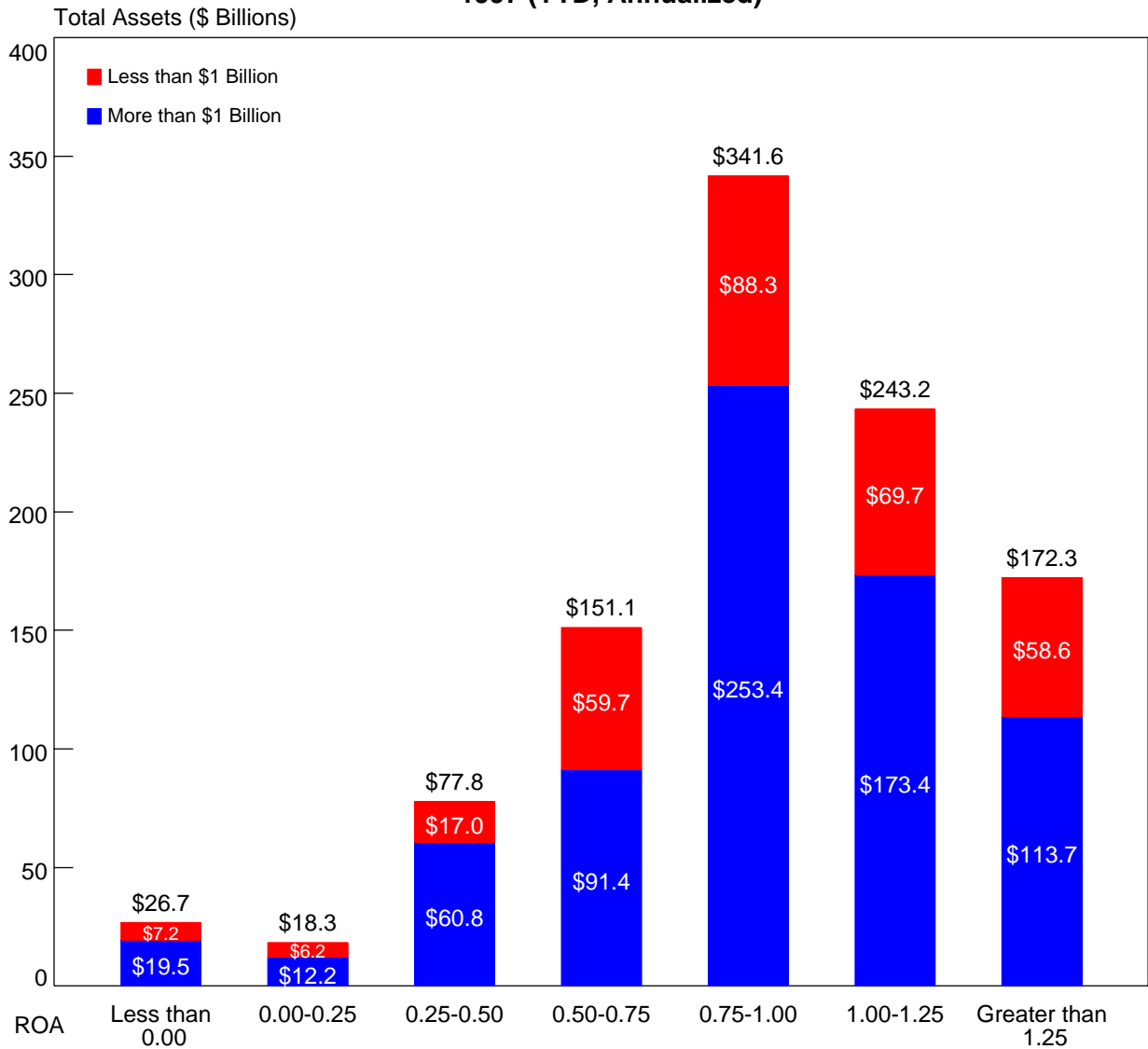
(\$ Millions)	All Institutions	Under \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$5 Billion	Over \$5 Billion
Mutual Fund and Annuity Fee Income	\$179	\$3	\$16	\$51	\$108
Gross Operating Income	\$39,791	\$1,678	\$10,255	\$9,984	\$17,874
Number of Institutions Reporting These Fees	394	34	250	95	15
Percent of Institutions Reporting These Fees	21.3%	4.2%	28.2%	78.5%	41.7%

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

Return on Assets (ROA)

By Asset Size

1997 (YTD, Annualized)



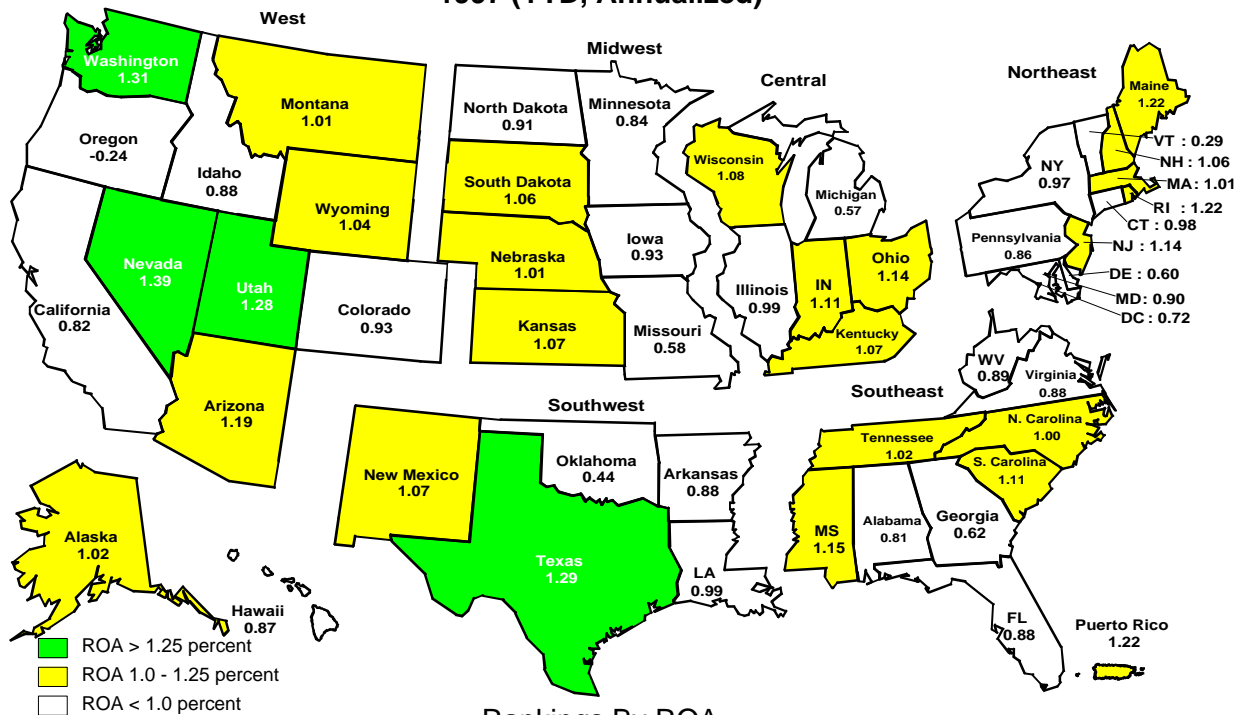
Asset Size

Number of Institutions

Less than \$1 Billion	63	52	134	362	455	337	292
More than \$1 Billion	<u>4</u>	<u>3</u>	<u>7</u>	<u>20</u>	<u>46</u>	<u>42</u>	<u>35</u>
Total	67	55	141	382	501	379	327

Return on Assets (ROA)

1997 (YTD, Annualized)



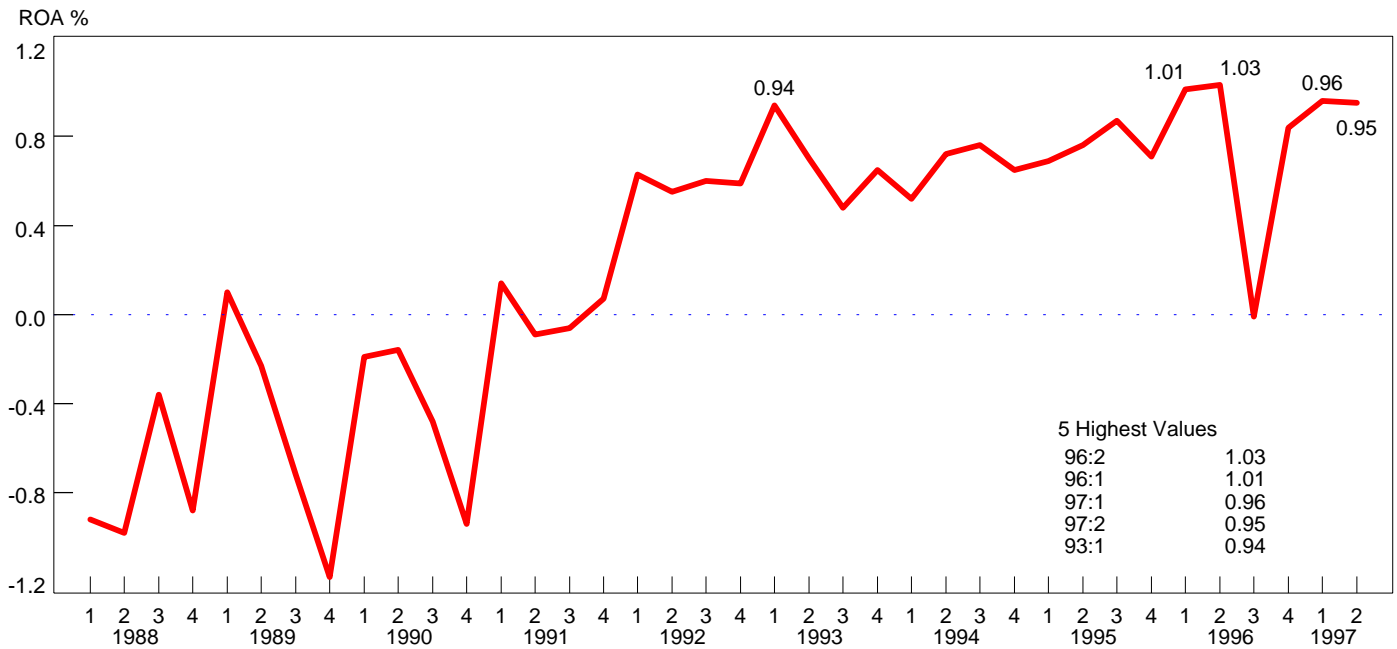
Rankings By ROA

	YTD 1997	YTD 1996	Change*		YTD 1997	YTD 1996	Change*		
1	Nevada	1.39	(1.27)	266	28	Louisiana	0.99	0.96	3
2	Washington	1.31	1.27	4	29	Connecticut	0.98	0.95	3
3	Texas	1.29	2.87	(158)	30	New York	0.97	1.06	(9)
4	Utah	1.28	3.06	(178)	31	Colorado	0.93	0.94	(1)
5	Maine	1.22	1.18	4	32	Iowa	0.93	0.77	16
6	Rhode Island	1.22	1.77	(55)	33	North Dakota	0.91	0.42	49
7	Puerto Rico	1.22	1.09	13	34	Maryland	0.90	0.83	7
8	Arizona	1.19	1.39	(20)	35	West Virginia	0.89	0.76	13
9	Mississippi	1.15	0.97	18	36	Arkansas	0.88	0.97	(9)
10	New Jersey	1.14	0.97	17	37	Florida	0.88	0.81	7
11	Ohio	1.14	1.03	11	38	Idaho	0.88	0.62	26
12	Indiana	1.11	0.84	27	39	Virginia	0.88	0.90	(2)
13	South Carolina	1.11	0.92	19	40	Hawaii	0.87	0.81	6
14	Wisconsin	1.08	0.92	16	41	Pennsylvania	0.86	0.83	3
15	Kansas	1.07	0.85	22	42	Minnesota	0.84	1.81	(97)
16	Kentucky	1.07	0.44	63	43	California	0.82	0.65	17
17	New Mexico	1.07	1.16	(9)	44	Alabama	0.81	0.74	7
18	New Hampshire	1.06	0.60	46	45	District of Columbia	0.72	0.31	41
19	South Dakota	1.06	0.83	23	46	Georgia	0.62	0.91	(29)
20	Wyoming	1.04	0.76	28	47	Delaware	0.60	0.98	(38)
21	Alaska	1.02	0.72	30	48	Missouri	0.58	0.86	(28)
22	Tennessee	1.02	1.21	(19)	49	Michigan	0.57	0.92	(35)
23	Massachusetts	1.01	0.93	8	50	Oklahoma	0.44	0.86	(42)
24	Montana	1.01	0.99	2	51	Vermont	0.29	0.88	(59)
25	Nebraska	1.01	0.96	5	52	Oregon	(0.24)	0.74	(98)
26	North Carolina	1.00	0.67	33		U.S. and Territories	0.94	1.01	(7)
27	Illinois	0.99	1.15	(16)					

*YTD ROA minus ROA for the same period one year ago equals change in basis points. Basis point = 1/100 of a percent.

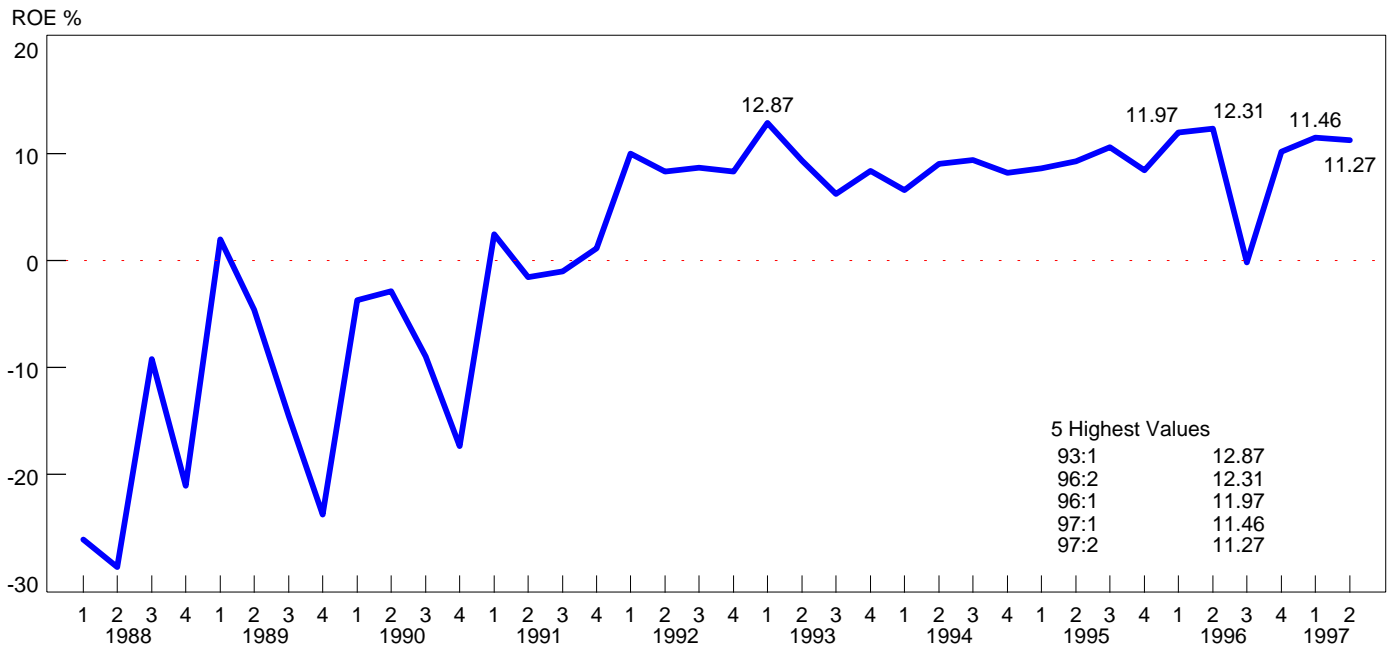
Quarterly Return on Assets (ROA), Annualized

1988 - 1997

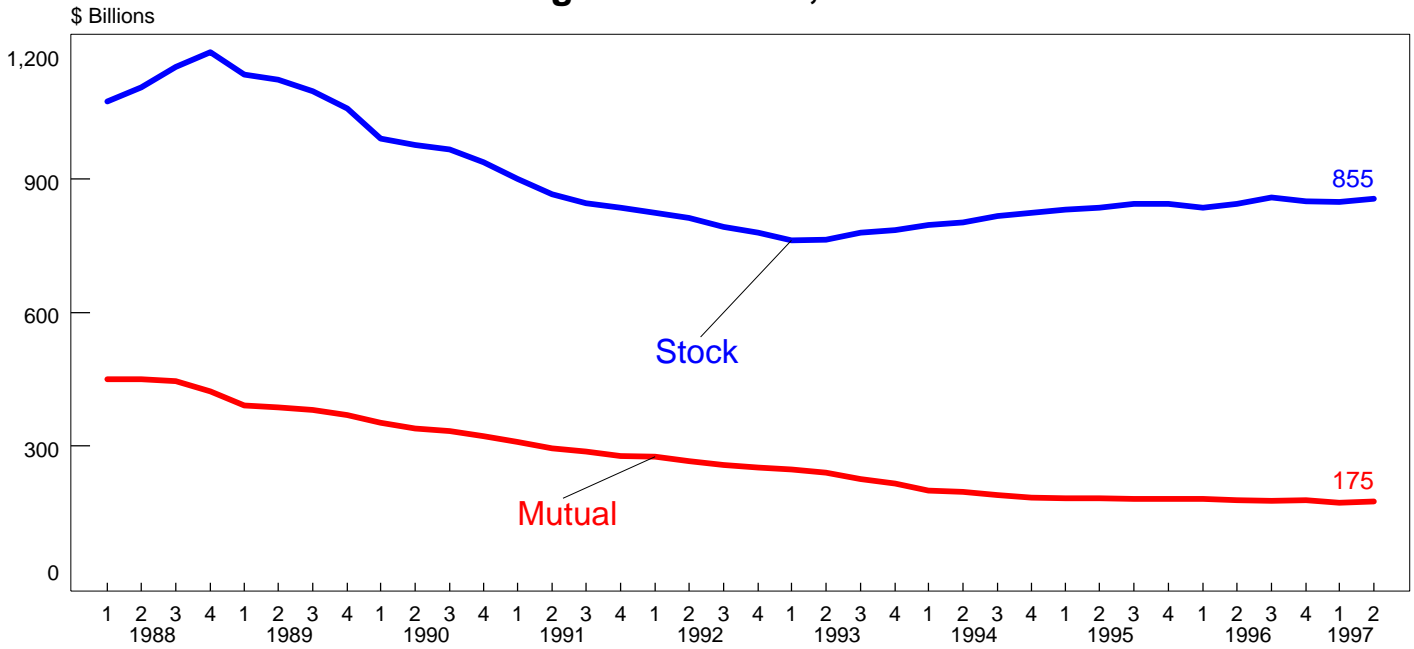


Quarterly Return on Equity (ROE), Annualized

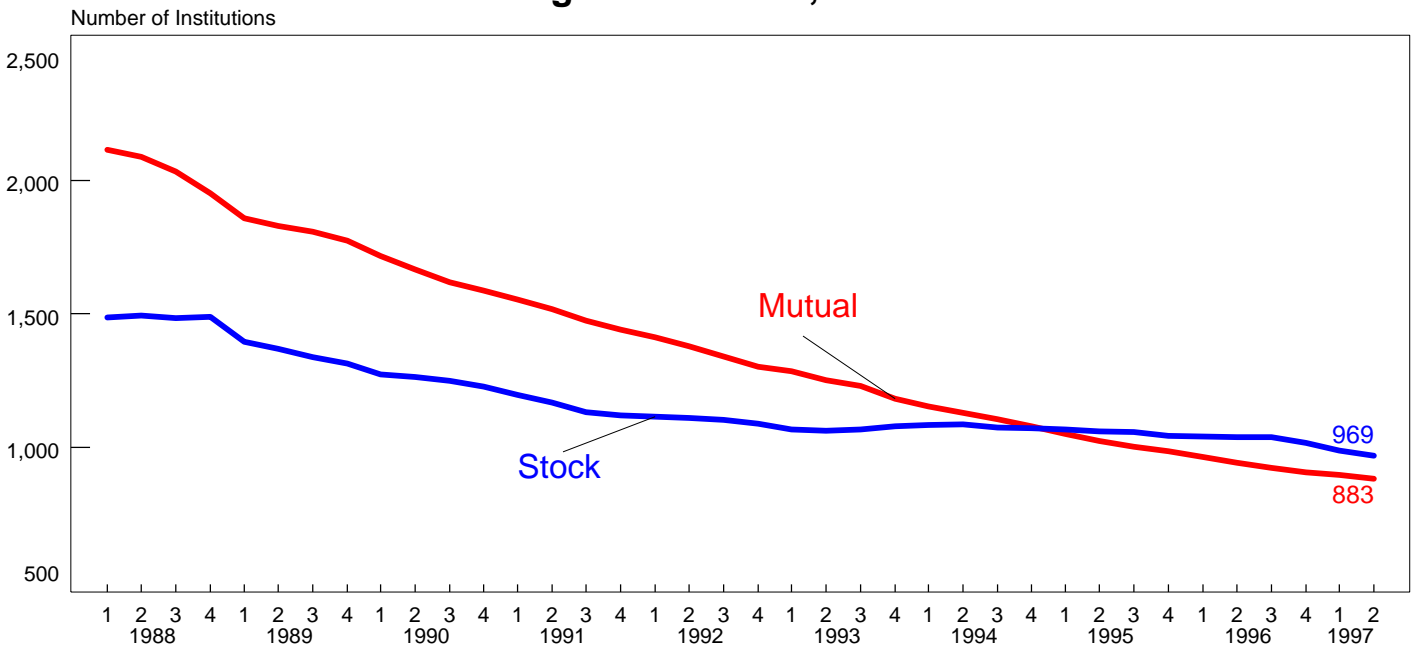
1988 - 1997



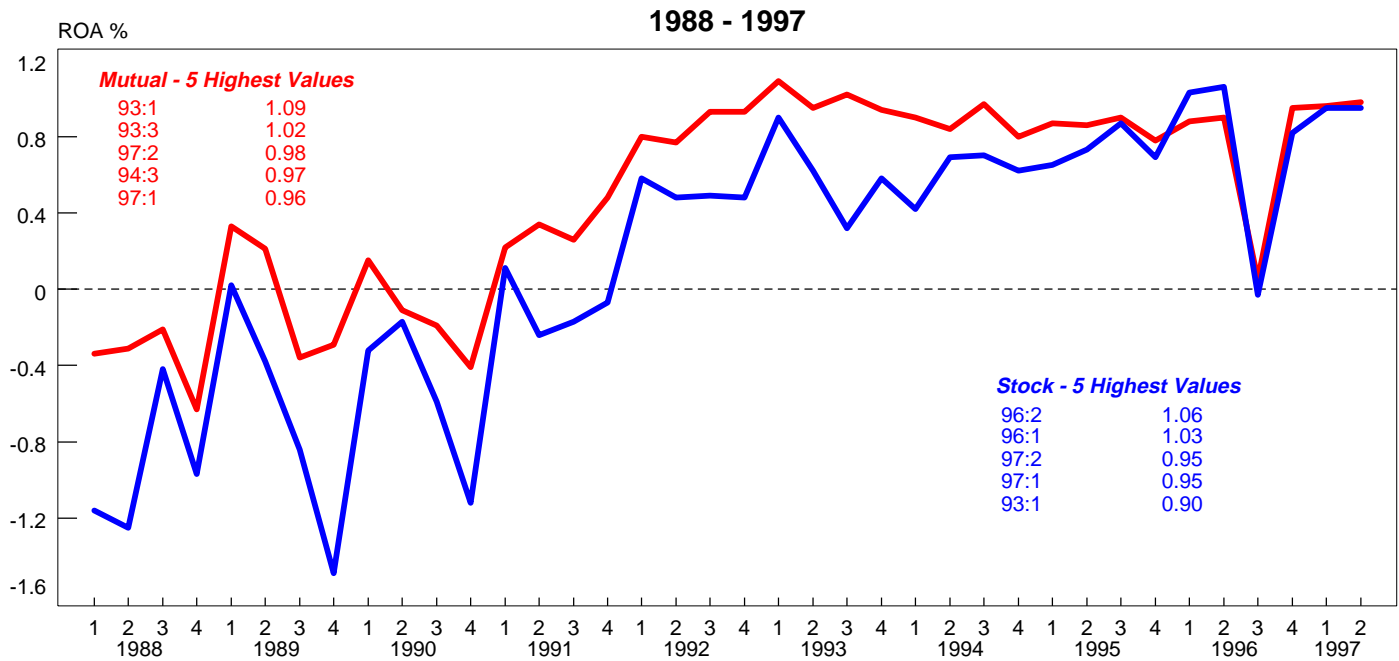
Assets of Mutual and Stock Savings Institutions, 1988 - 1997



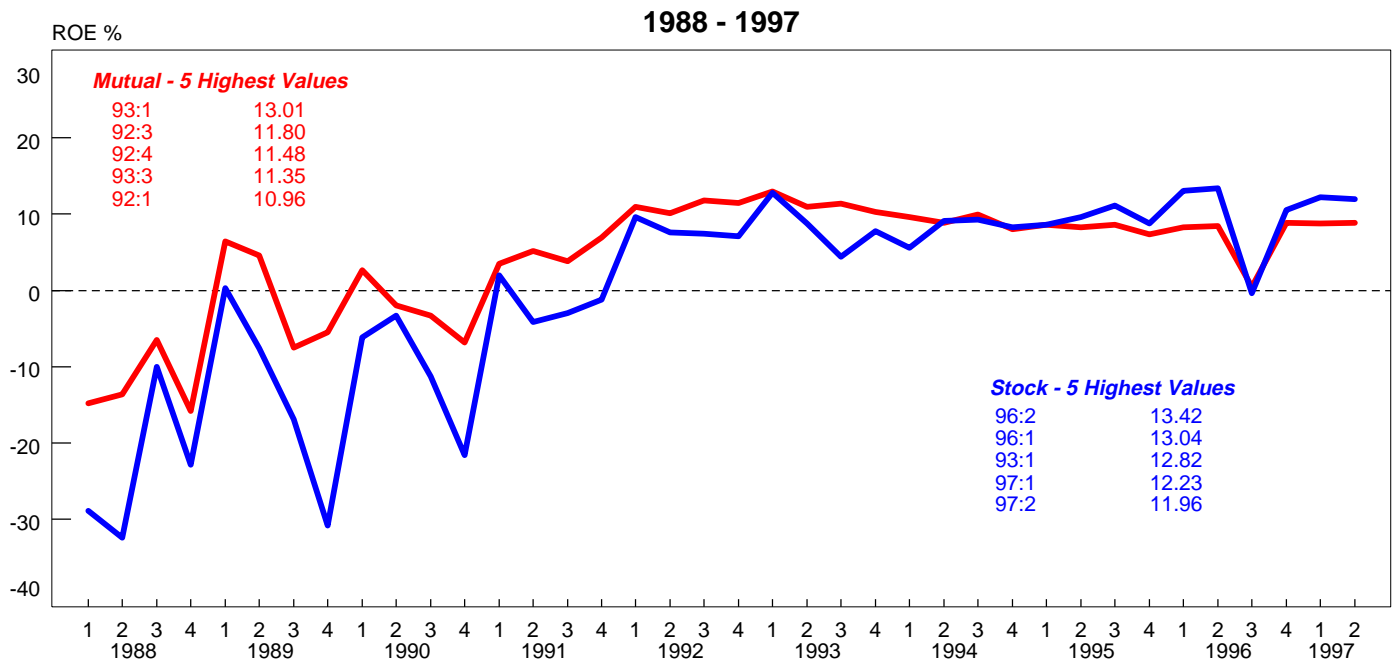
Number of Mutual and Stock Savings Institutions, 1988 - 1997



Quarterly Return on Assets (ROA), Annualized Mutual and Stock Savings Institutions

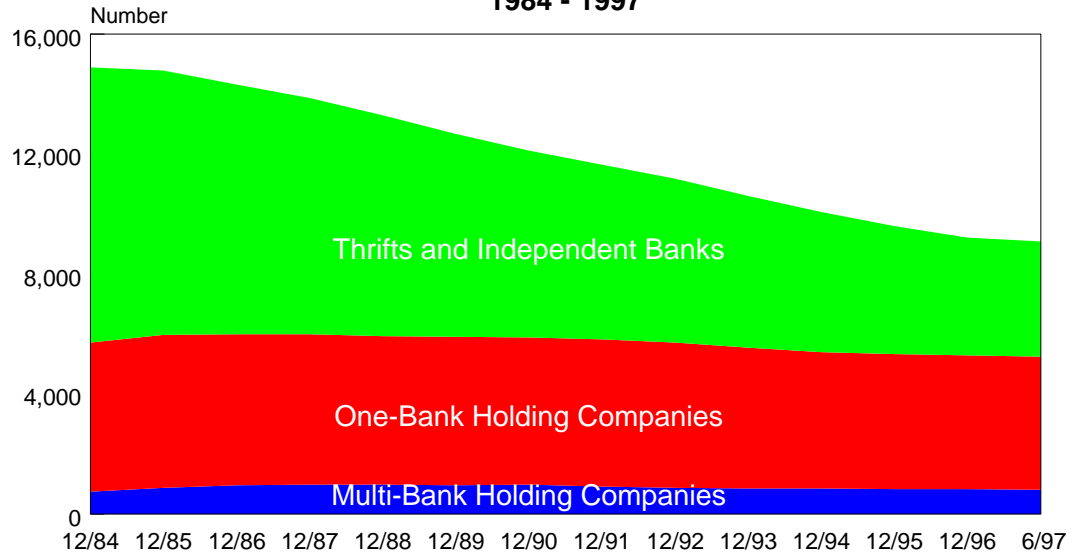


Quarterly Return on Equity (ROE), Annualized Mutual and Stock Savings Institutions



Number of FDIC-Insured Banking Organizations

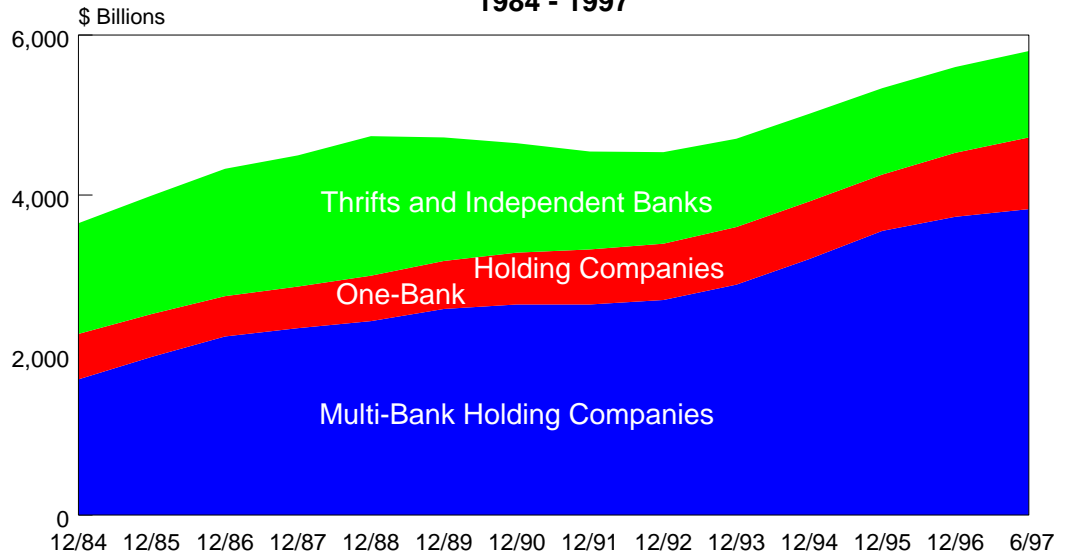
1984 - 1997



Thrifts* and Independent Banks	9,184	8,802	8,333	7,882	7,347	6,745	6,245	5,817	5,456	5,068	4,666	4,267	3,944	3,828
One-Bank Holding Co.'s	4,975	5,099	5,025	5,001	4,960	4,959	4,909	4,909	4,837	4,686	4,552	4,511	4,458	4,456
Multi-Bank Holding Co.'s	729	875	958	979	975	955	964	920	875	848	839	819	818	796
Total	14,888	14,776	14,316	13,862	13,282	12,659	12,118	11,646	11,168	10,602	10,057	9,597	9,220	9,080

Assets of FDIC-Insured Banking Organizations

1984 - 1997

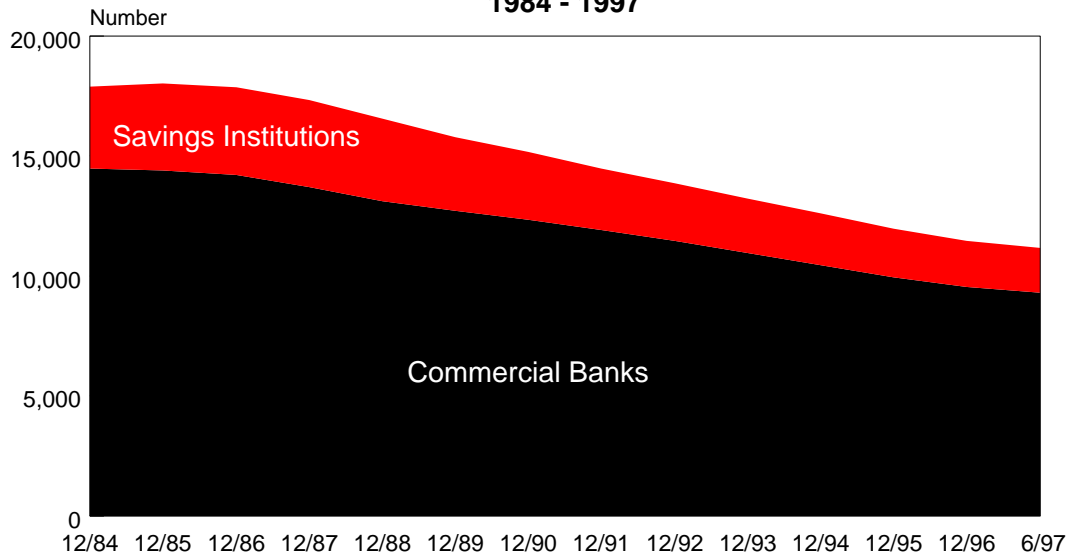


Thrifts* and Independent Banks	1,386	1,475	1,585	1,647	1,743	1,546	1,362	1,225	1,140	1,106	1,093	1,082	1,074	1,079
One-Bank Holding Co.'s	567	537	511	517	566	603	651	684	704	722	719	704	801	897
Multi-Bank Holding Co.'s	1,700	1,981	2,232	2,338	2,429	2,577	2,636	2,635	2,692	2,880	3,207	3,552	3,731	3,826
Total	3,653	3,993	4,328	4,502	4,737	4,727	4,649	4,544	4,536	4,708	5,019	5,338	5,607	5,801

* Includes thrifts owned by unitary thrift holding companies or multi-thrift holding companies.

Number of FDIC-Insured Institutions

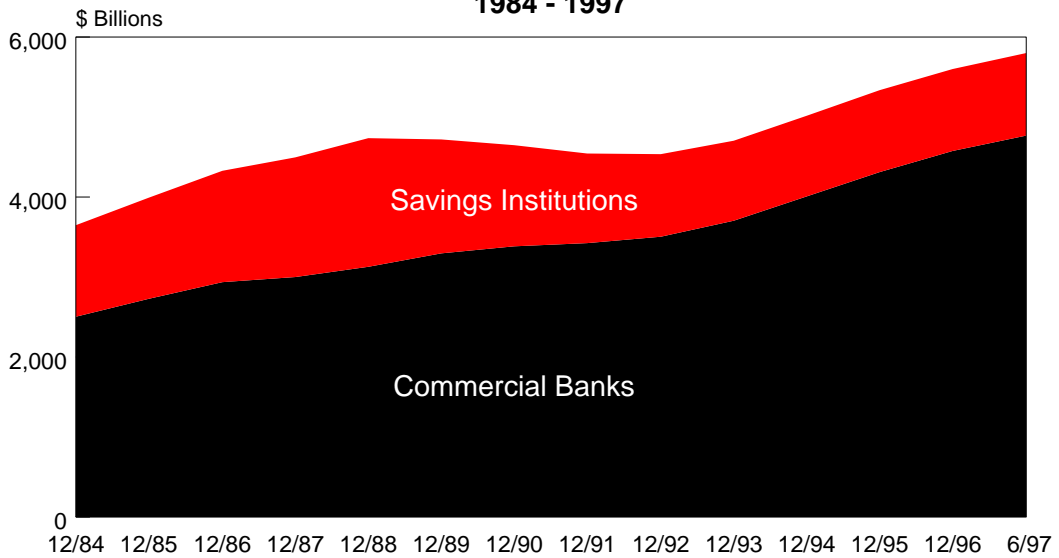
1984 - 1997



Savings Institutions	3,418	3,626	3,677	3,622	3,438	3,087	2,815	2,561	2,390	2,262	2,152	2,030	1,924	1,852
Commercial Banks	14,483	14,407	14,199	13,703	13,123	12,709	12,343	11,921	11,462	10,958	10,451	9,940	9,528	9,308
Total	17,901	18,033	17,876	17,325	16,561	15,796	15,158	14,482	13,852	13,220	12,603	11,970	11,452	11,160

Assets of FDIC-Insured Institutions

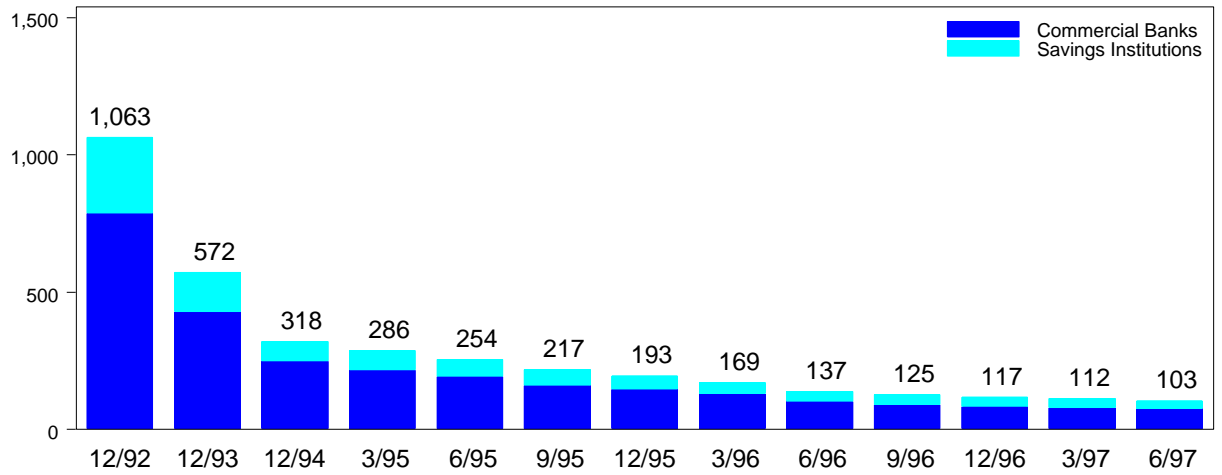
1984 - 1997



Savings Institutions	1,144	1,263	1,387	1,502	1,606	1,428	1,259	1,113	1,030	1,001	1,009	1,026	1,028	1,030
Commercial Banks	2,509	2,731	2,941	3,000	3,131	3,299	3,389	3,431	3,506	3,706	4,011	4,313	4,578	4,771
Total	3,653	3,993	4,328	4,502	4,737	4,727	4,649	4,544	4,536	4,707	5,019	5,338	5,607	5,801

Number of FDIC-Insured "Problem" Institutions 1992 - 1997

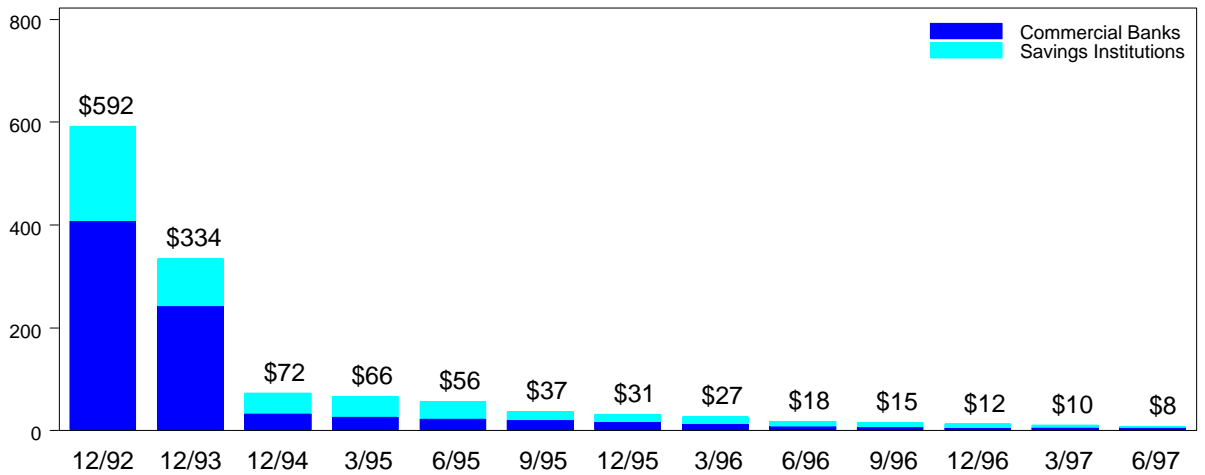
Number of Institutions



Savings Institutions	276	146	71	71	64	59	49	42	38	36	35	35	29
Commercial Banks	787	426	247	215	190	158	144	127	99	89	82	77	74

Assets of FDIC-Insured "Problem" Institutions 1992 - 1997

\$ Billions



Savings Institutions	184	92	39	39	33	17	14	13	10	8	7	5	3
Commercial Banks	408	242	33	27	23	20	17	13	8	7	5	5	5

Capital Category Distribution

June 30, 1997

BIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	9,396	98.0%	\$5,014.9	99.4%
Adequately Capitalized	174	1.8%	\$31.2	0.6%
Undercapitalized	7	0.1%	\$0.2	0.0%
Significantly Undercapitalized	6	0.1%	\$0.4	0.0%
Critically Undercapitalized	0	0.0%	\$0.0	0.0%

SAIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	1,549	98.2%	\$741.6	98.3%
Adequately Capitalized	25	1.6%	\$12.7	1.7%
Undercapitalized	1	0.1%	\$0.0	0.0%
Significantly Undercapitalized	1	0.1%	\$0.0	0.0%
Critically Undercapitalized	1	0.1%	\$0.2	0.0%

Note: These tables are based solely on Call Report data and do not reflect supervisory upgrades or downgrades. The one institution categorized as critically undercapitalized, with assets of \$142 million, has been merged.

Capital Category Definitions

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

* As a percentage of risk-weighted assets.

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

Capital Category Distribution

June 30, 1997

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Capital Category Distribution

June 30, 1997

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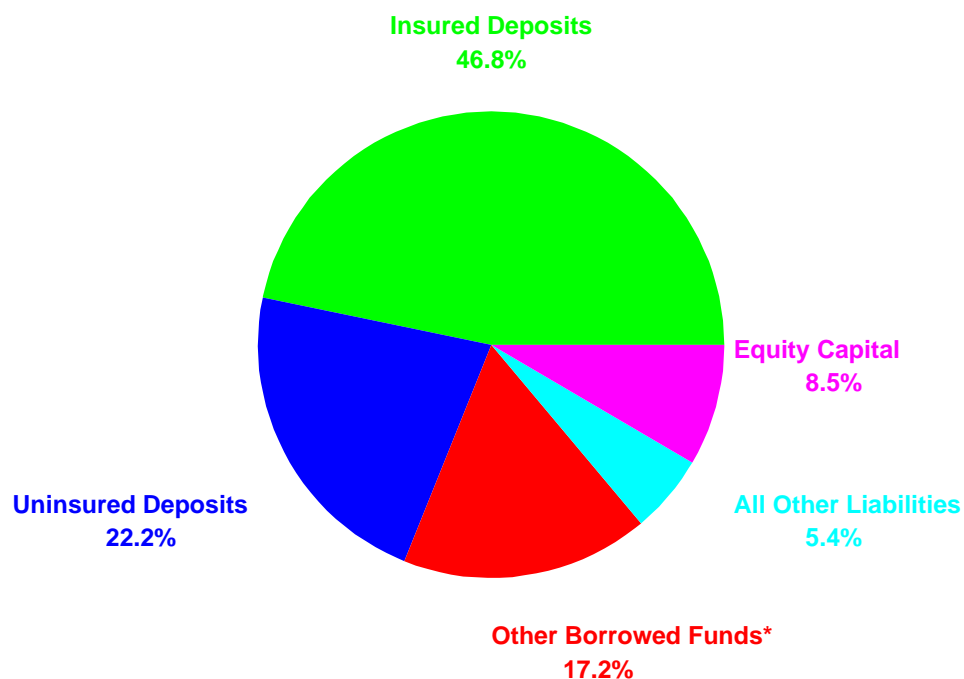
Capital Category Definitions

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

* As a percentage of risk-weighted assets.

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

Total Liabilities and Equity Capital

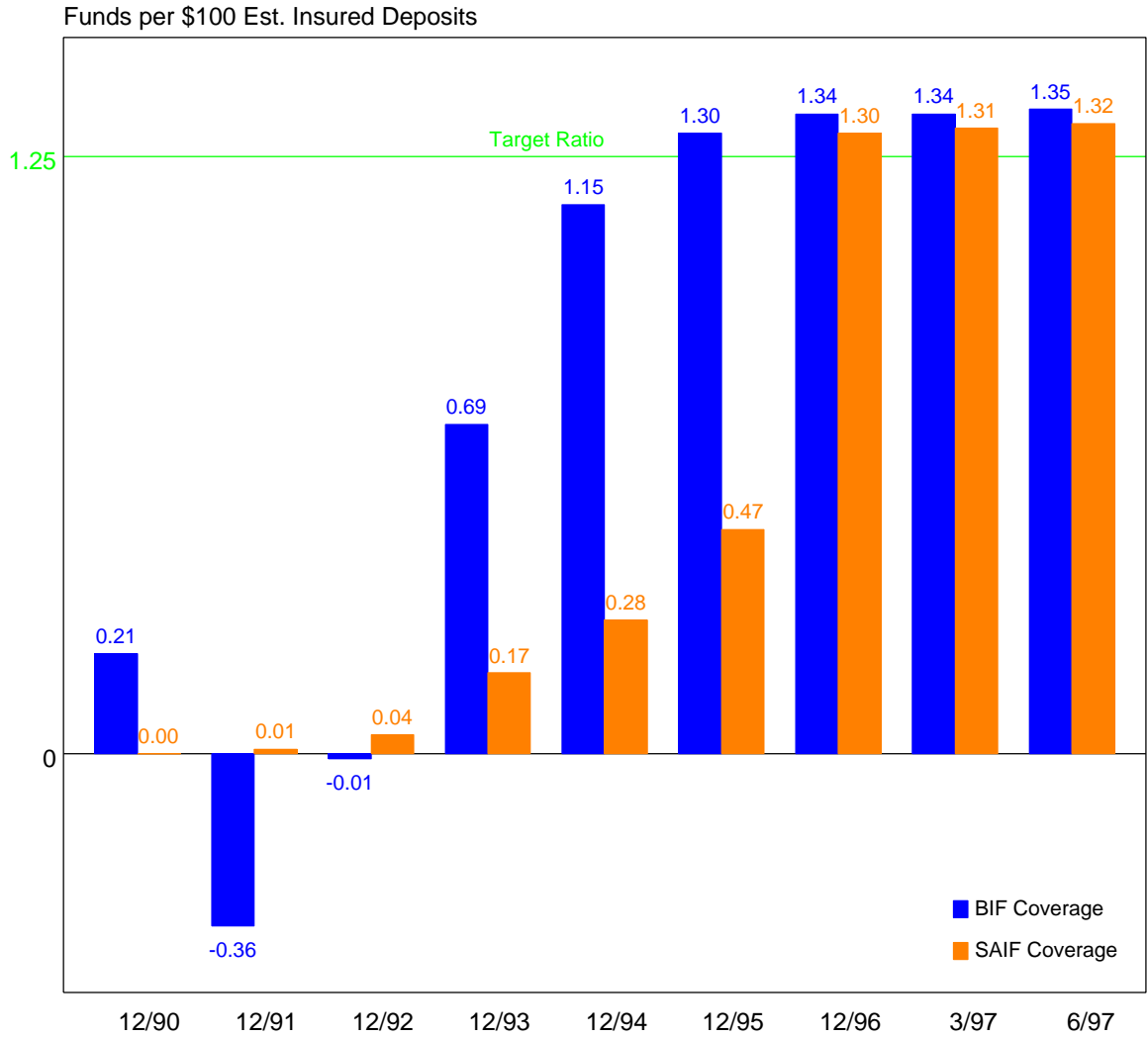


(\$ Billions)	6/30/96	6/30/97	% Change
Insured Deposits (estimated)	2,670	2,713	1.6
BIF - Insured	1,956	2,022	3.4
SAIF - Insured	713	690	-3.2
Uninsured Deposits	1,119	1,287	15.0
In Foreign Offices	462	504	9.1
Other Borrowed Funds*	887	996	12.3
All Other Liabilities	294	315	7.3
Subordinated Debt	50	57	13.0
Equity Capital	451	491	8.8
Total Liabilities and Equity Capital	5,420	5,801	7.0

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

Insurance Fund Reserve Ratios

December 31, 1990 - June 30, 1997



(\$ Billions)

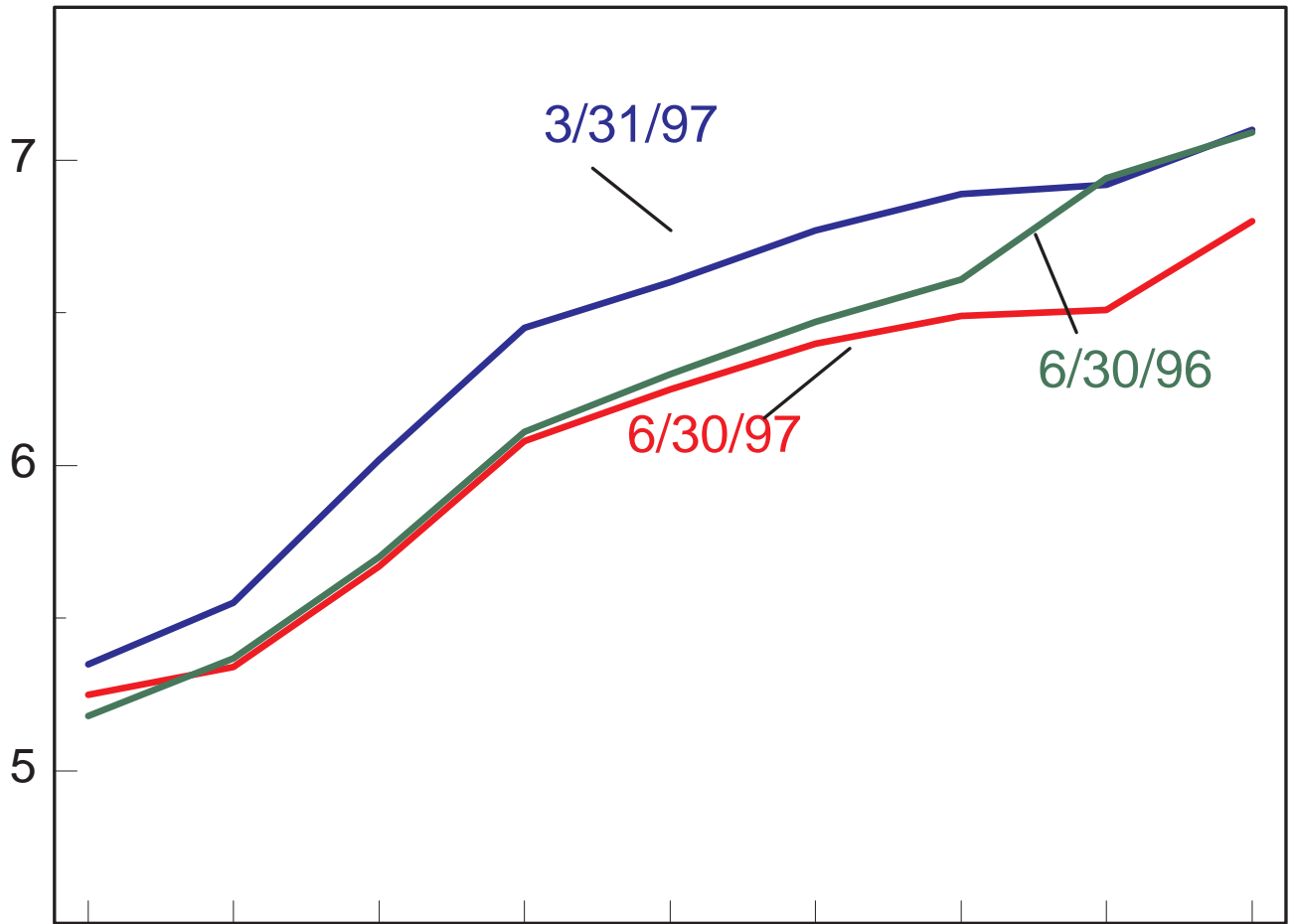
BIF									
Fund Balance	4.0	-7.0	-0.1	13.1	21.8	25.5	26.9	27.0	27.4
Est. Insured Deposits	1,929.6	1,957.7	1,945.6	1,905.2	1,895.3	1,952.0	2,007.4	2,024.3	2,023.9
SAIF									
Fund Balance	0.0	0.1	0.3	1.2	1.9	3.4	8.9	9.0	9.1
Est. Insured Deposits	830.0	776.4	732.2	697.9	693.6	711.9	683.1	688.3	690.2

Note: Includes insured branches of foreign banks. 6/97 fund balances are unaudited.

U.S. Treasury Yield Curve

June 30, 1996 - June 30, 1997

Spot Yield (%)



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
6/30/97	5.25	5.34	5.67	6.08	6.25	6.40	6.49	6.51	6.80
3/31/97	5.35	5.55	6.02	6.45	6.60	6.77	6.89	6.92	7.10
12/31/96	5.21	5.33	5.51	5.88	6.04	6.21	6.34	6.43	6.65
9/30/96	5.14	5.37	5.71	6.10	6.28	6.46	6.60	6.72	6.93
6/30/96	5.18	5.37	5.70	6.11	6.30	6.47	6.61	6.94	7.09

Source: Federal Reserve's H.15 Statistical Release