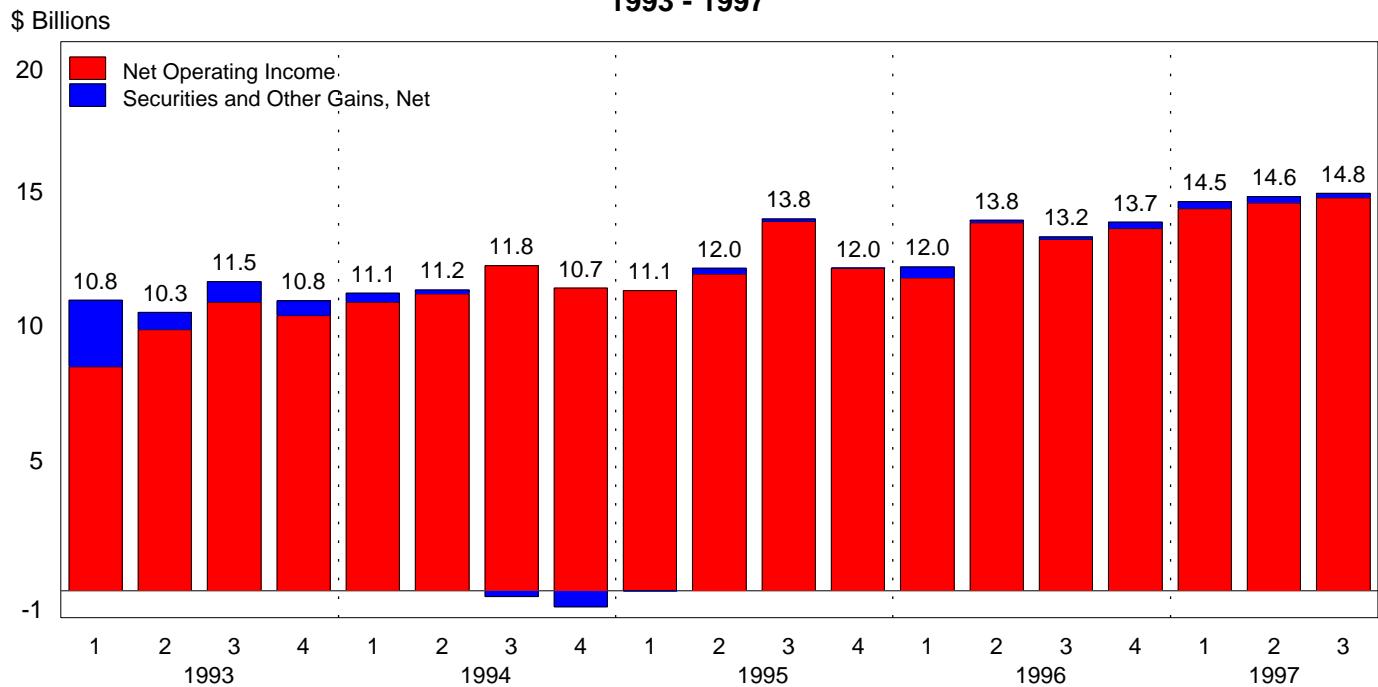


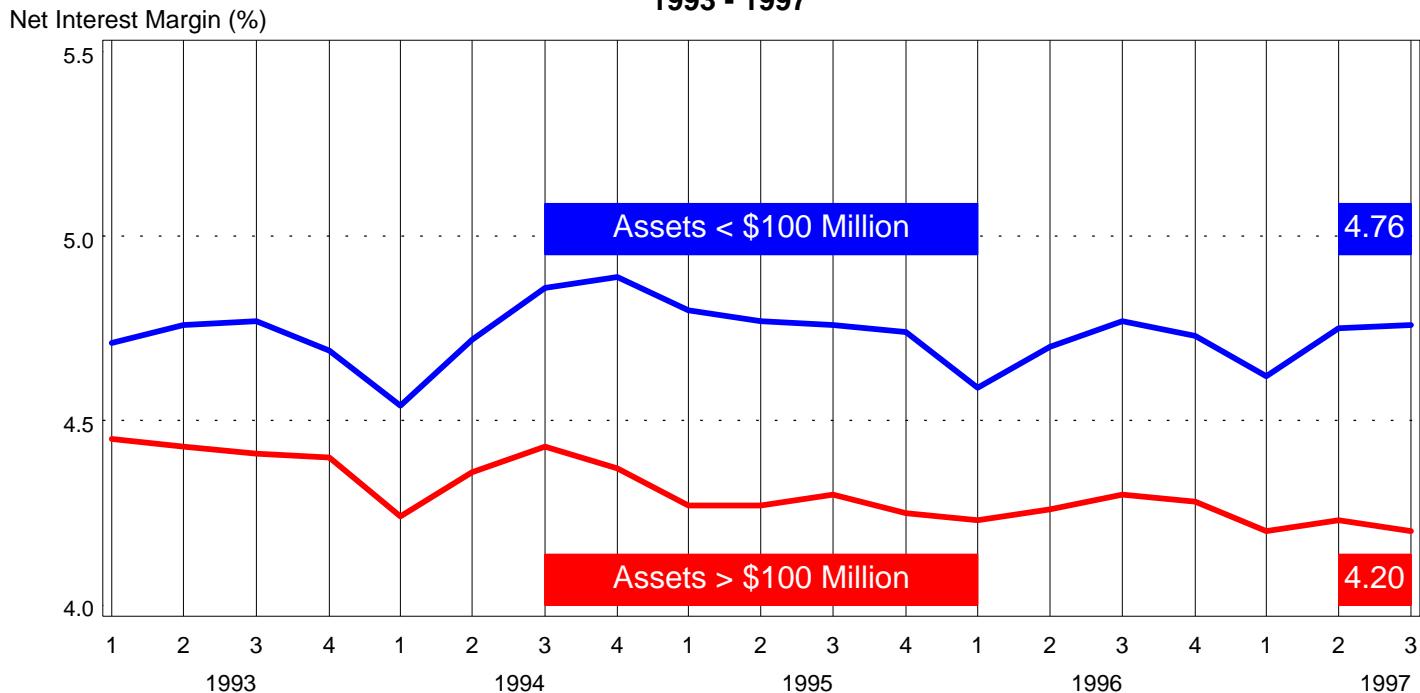
Quarterly Net Income

1993 - 1997



Quarterly Net Interest Margins, Annualized

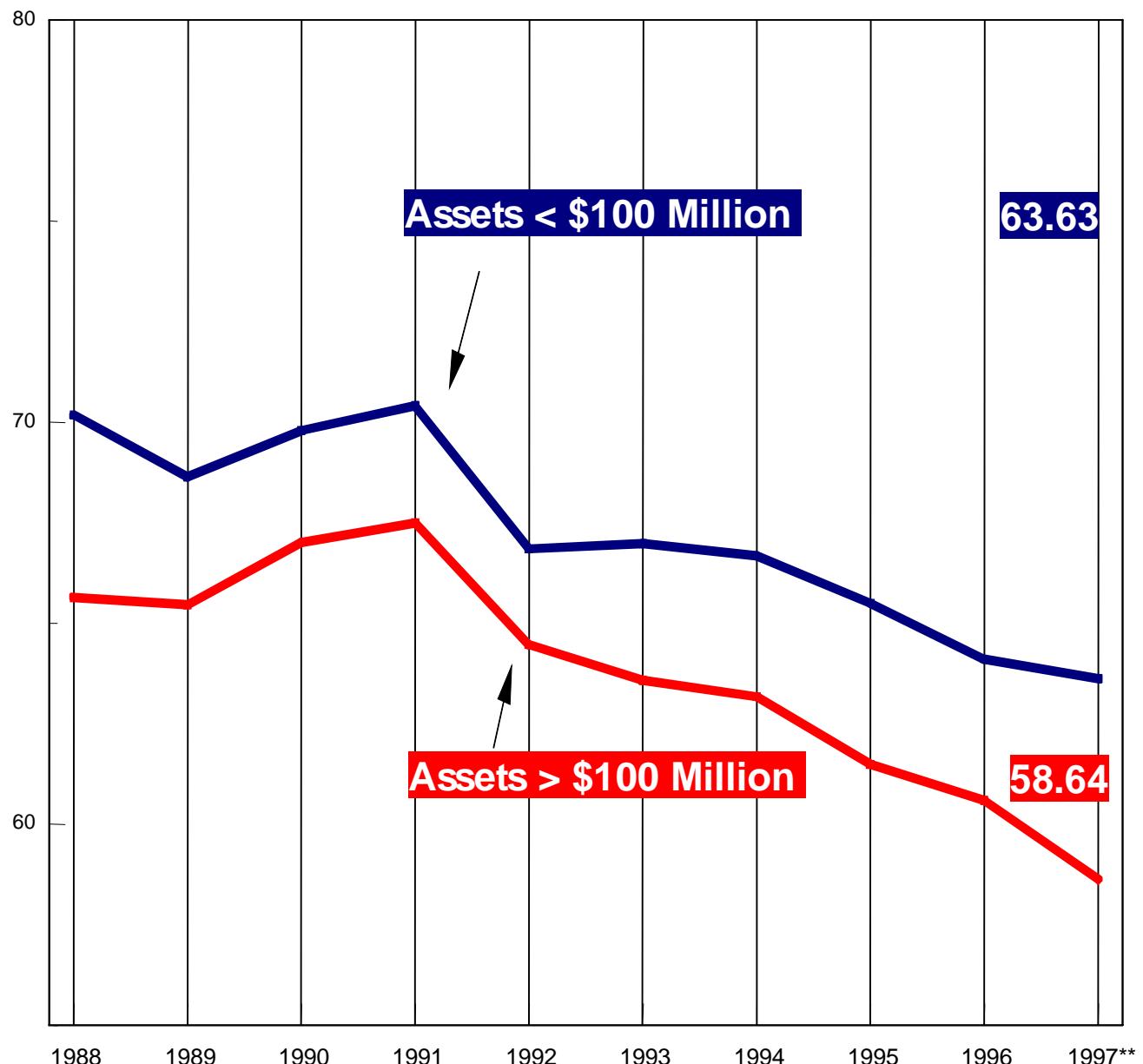
1993 - 1997



Annual Efficiency Ratios*

1988 - 1997

Efficiency Ratio (%)



Assets < \$100 Million

70.19	68.65	69.80	70.41	66.85	66.98	66.67	65.50	64.10	63.63
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Assets > \$100 Million

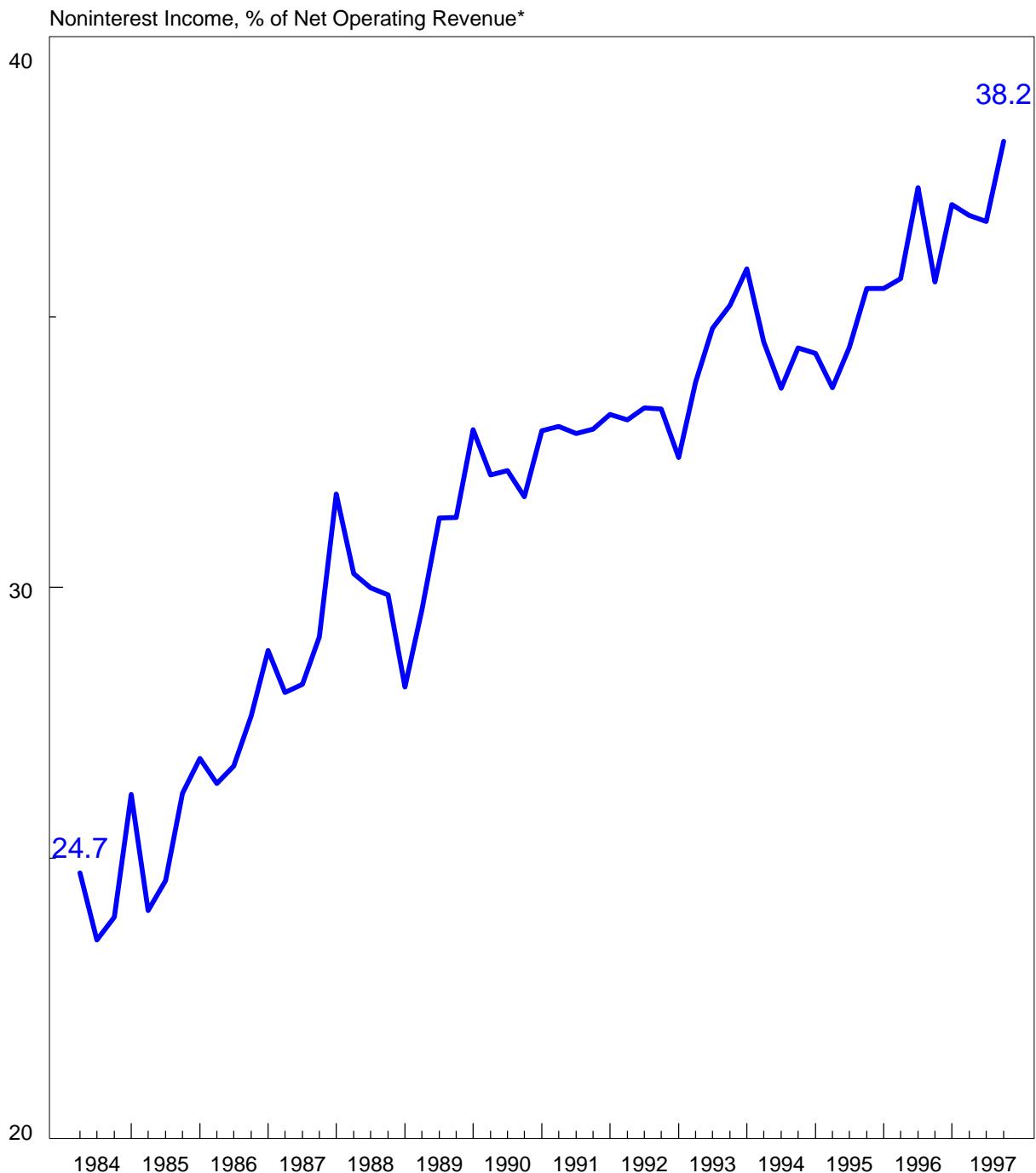
Total	65.64	65.46	67.01	67.50	64.46	63.58	63.17	61.50	60.59	58.64
	66.17	65.80	67.29	67.78	64.68	63.85	63.44	61.76	60.78	58.90

* Noninterest expense less amortization of intangible assets as a percent of net interest income plus non interest income.

** Through September 30

Noninterest Income Provides a Growing Proportion of Bank Revenue

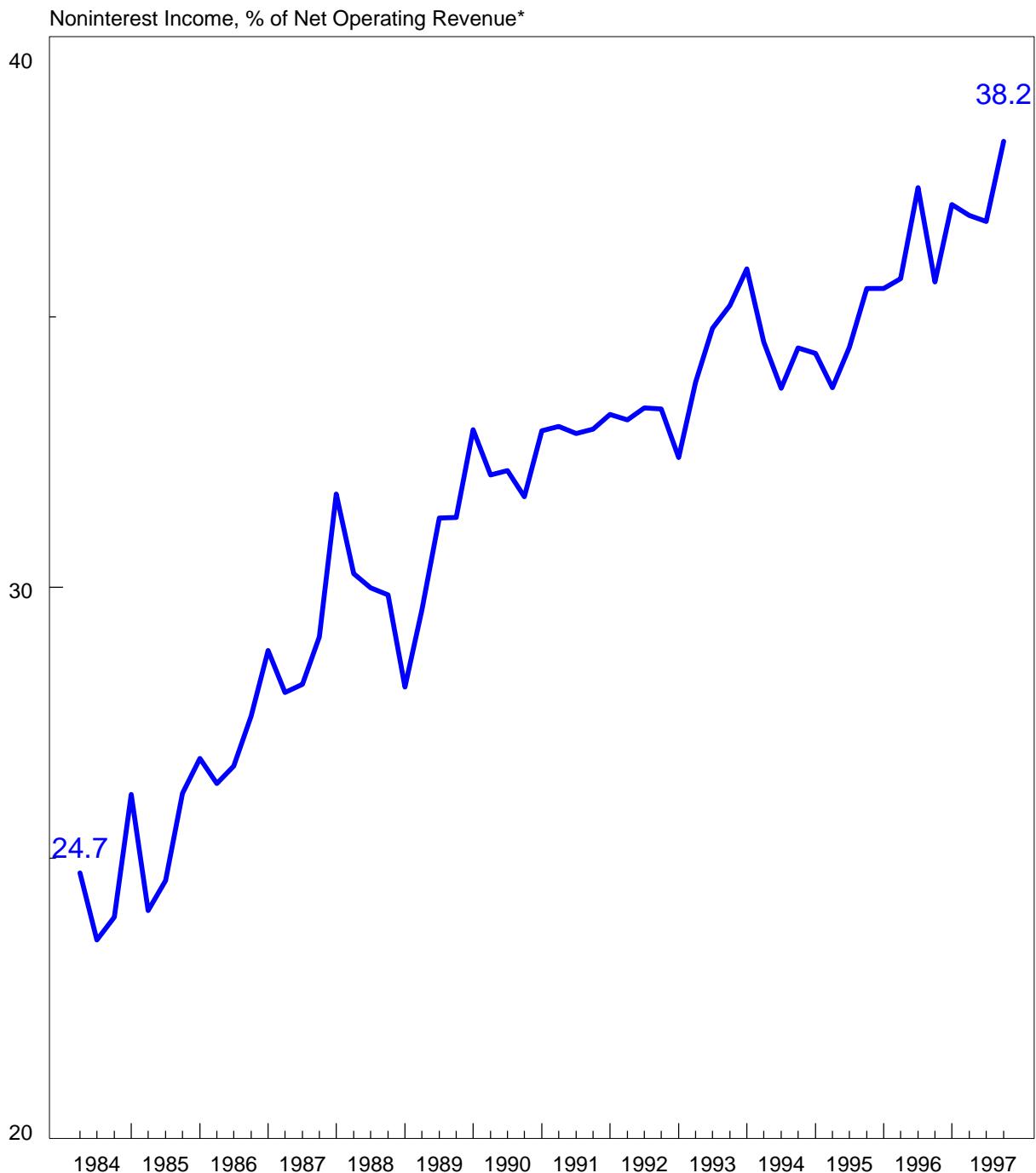
1984 - 1997



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

Noninterest Income Provides a Growing Proportion of Bank Revenue

1984 - 1997

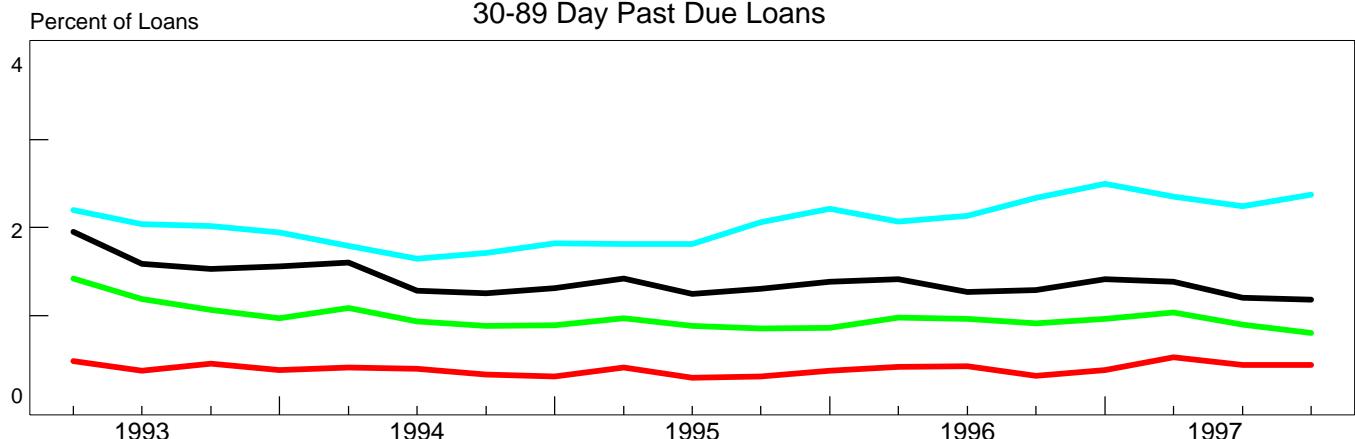


*Net operating revenue equals net interest income plus noninterest income.

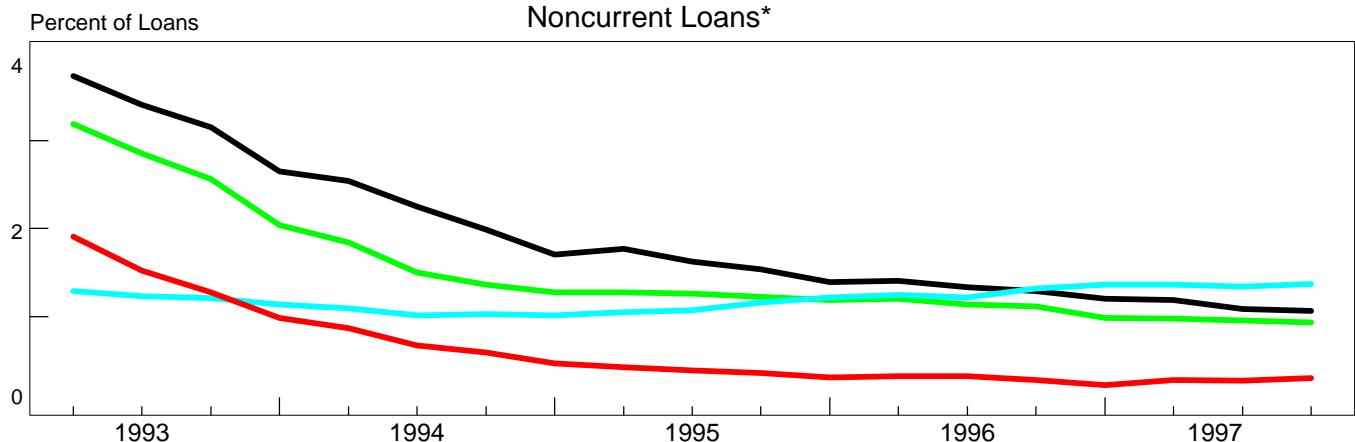
Loan Quality

1993 - 1997

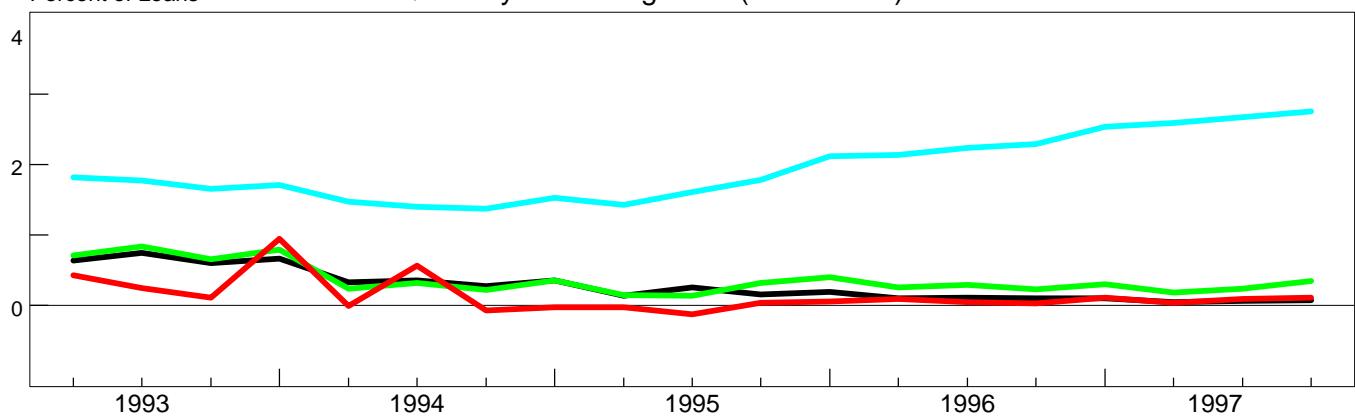
30-89 Day Past Due Loans



Noncurrent Loans*



Quarterly Net Charge-offs (Annualized)



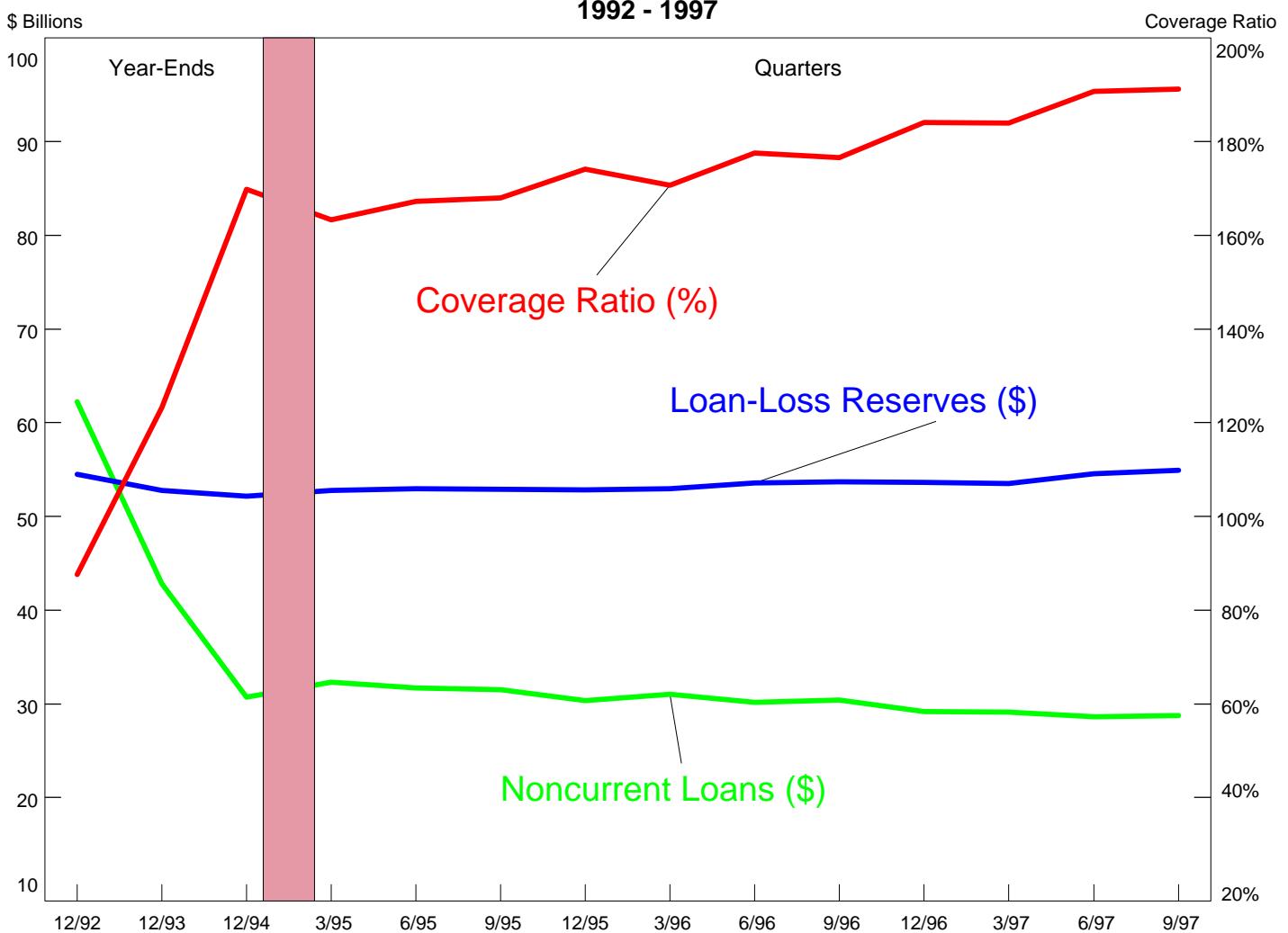
Total Real Estate
 Loans to Individuals
 Commercial and Industrial
 All Other Loans**

*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 28.7

Loan-Loss Reserves (\$ Billions)

54.5 52.8 52.1 52.8 52.9 52.9 52.8 53.0 53.6 53.7 53.7 53.5 54.5 54.9

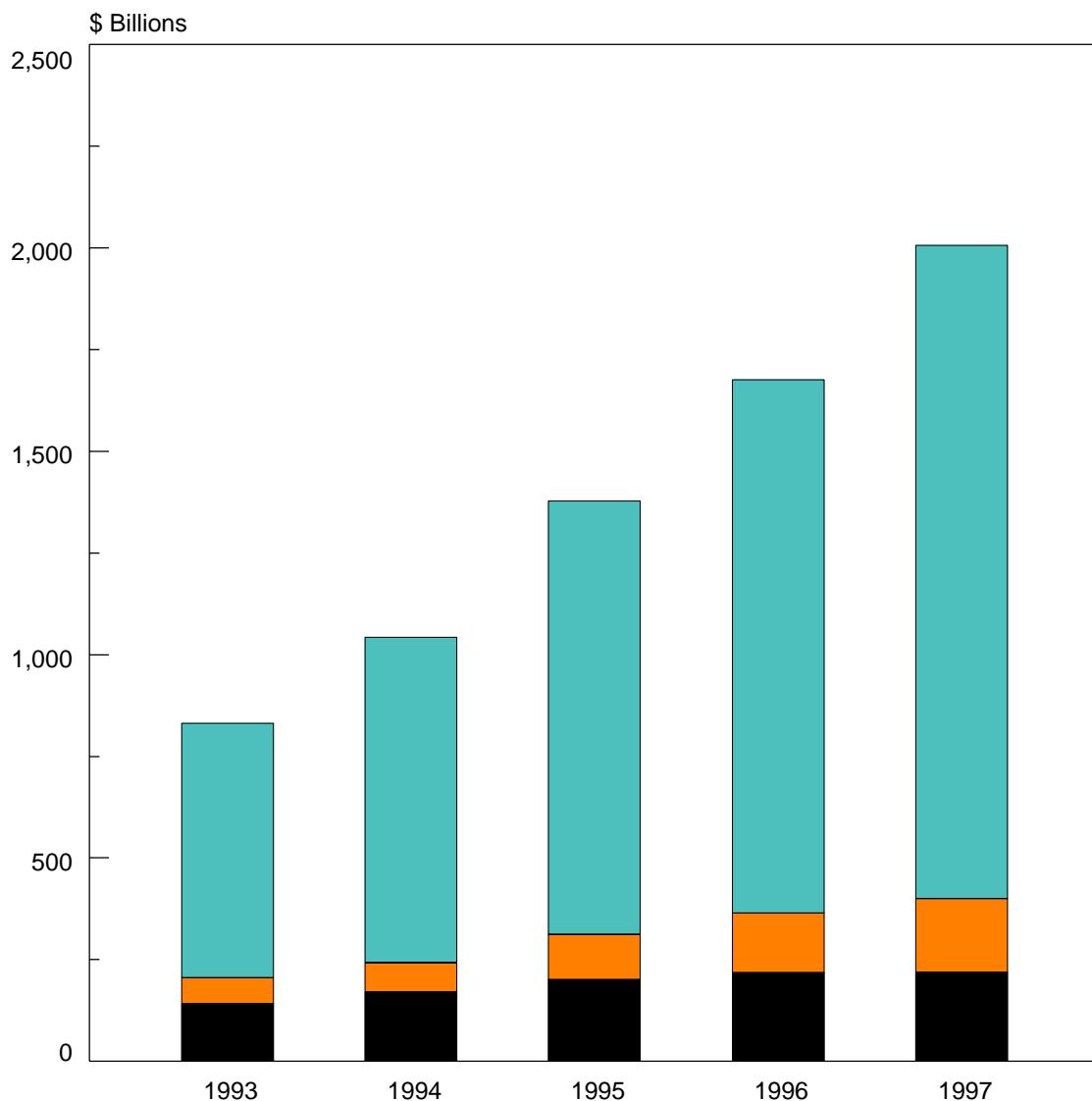
Coverage Ratio (%)

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

*Loan-loss reserves to noncurrent loans.

Expansion of Credit Card Lines, 1993 - 1997

September 30 Call Dates

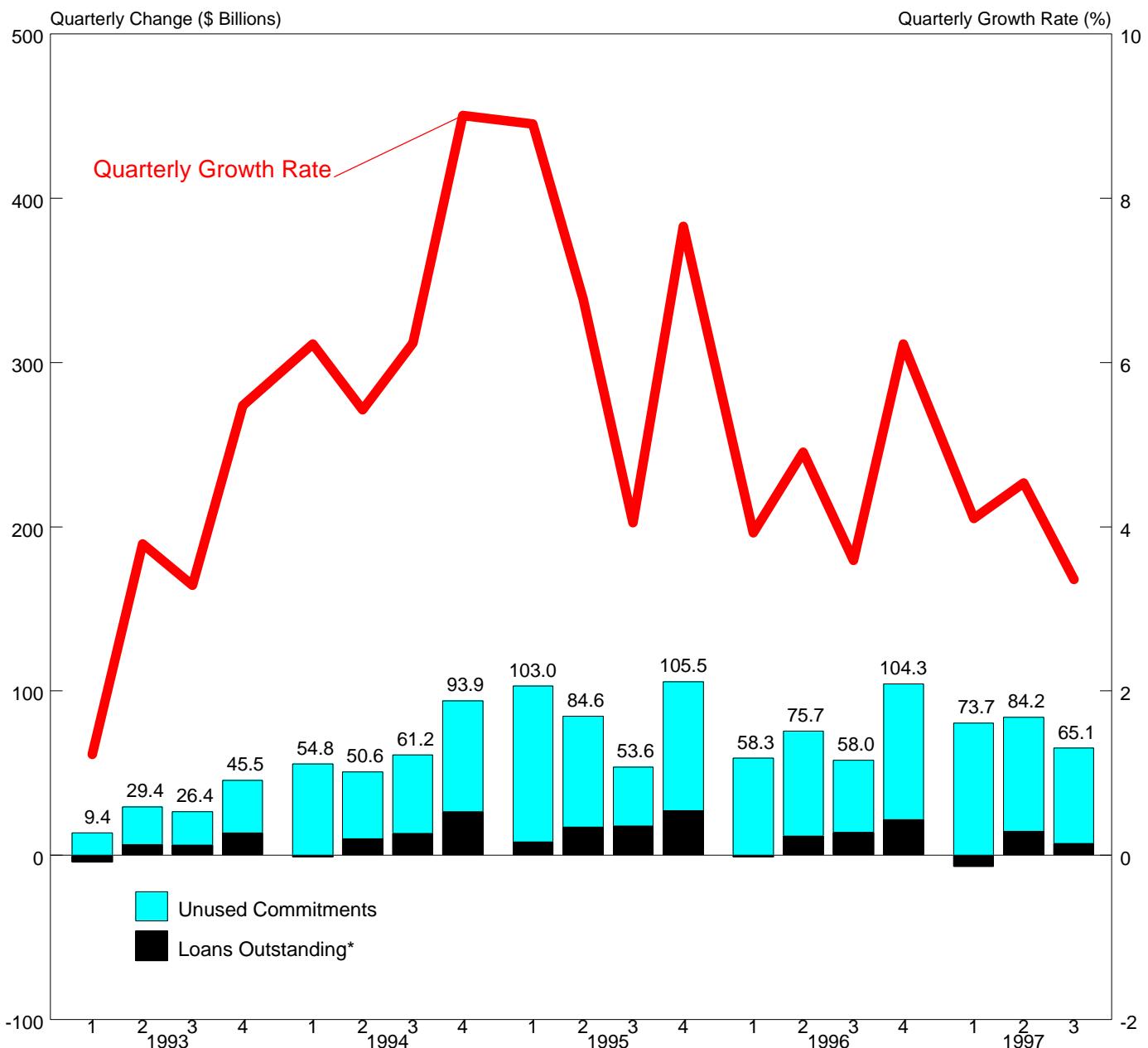


Loans outstanding (\$ Billions)

■ Held on-balance-sheet	141.9	169.8	200.8	217.8	220.4
■ Securitized & sold *	64.1	72.7	111.5	146.6	180.4
■ Unused commitments *	624.9	800.6	1,065.9	1,311.3	1,604.7
Total	830.9	1,043.1	1,378.2	1,675.7	2,005.5

*Off-balance-sheet

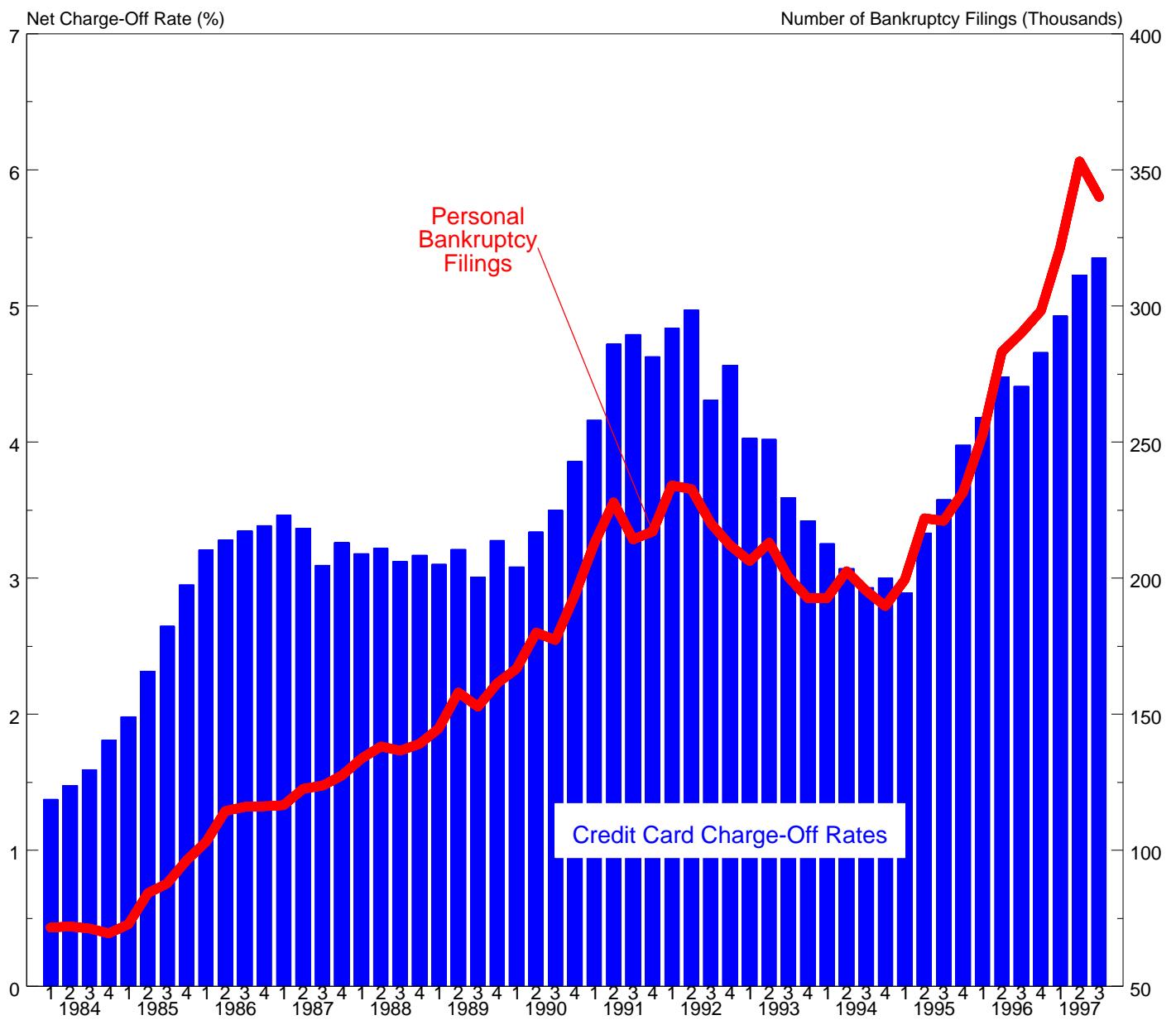
Quarterly Credit Card Growth Rate
Credit Card Loans and Unused Commitments
1993 - 1997



*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

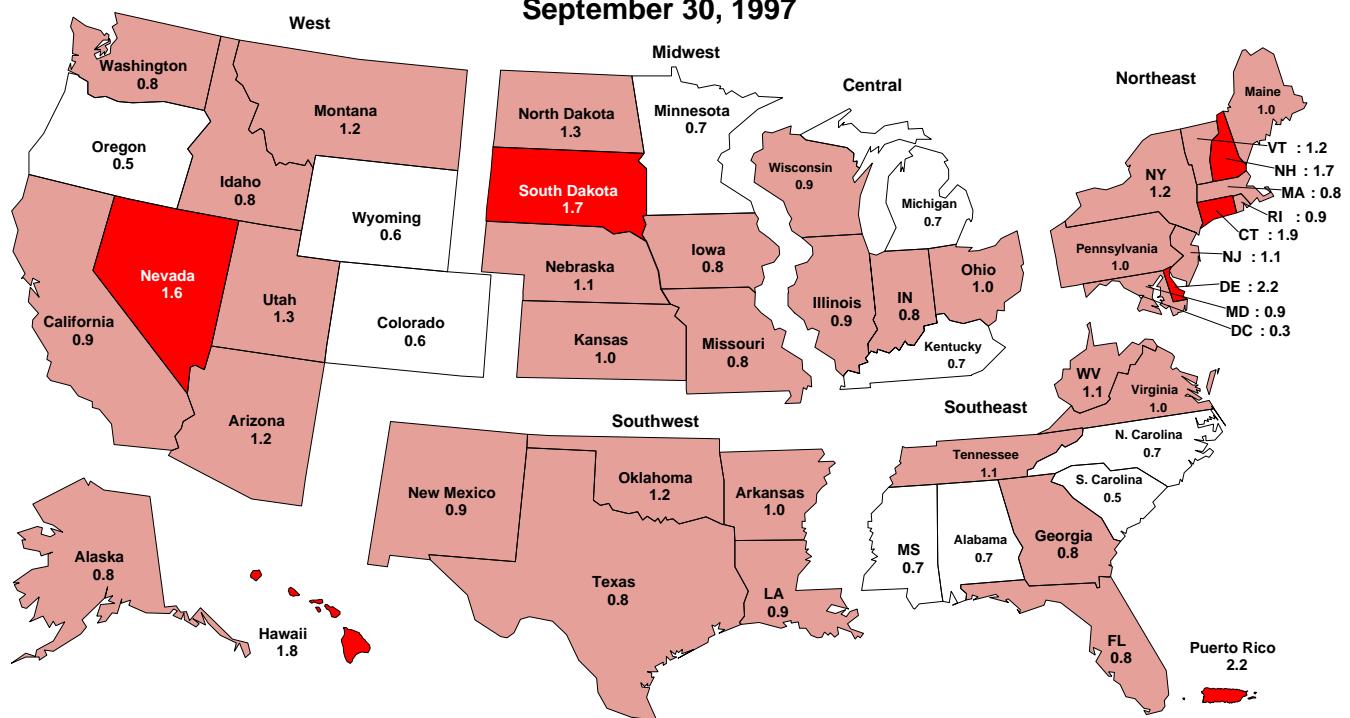
1984 - 1997



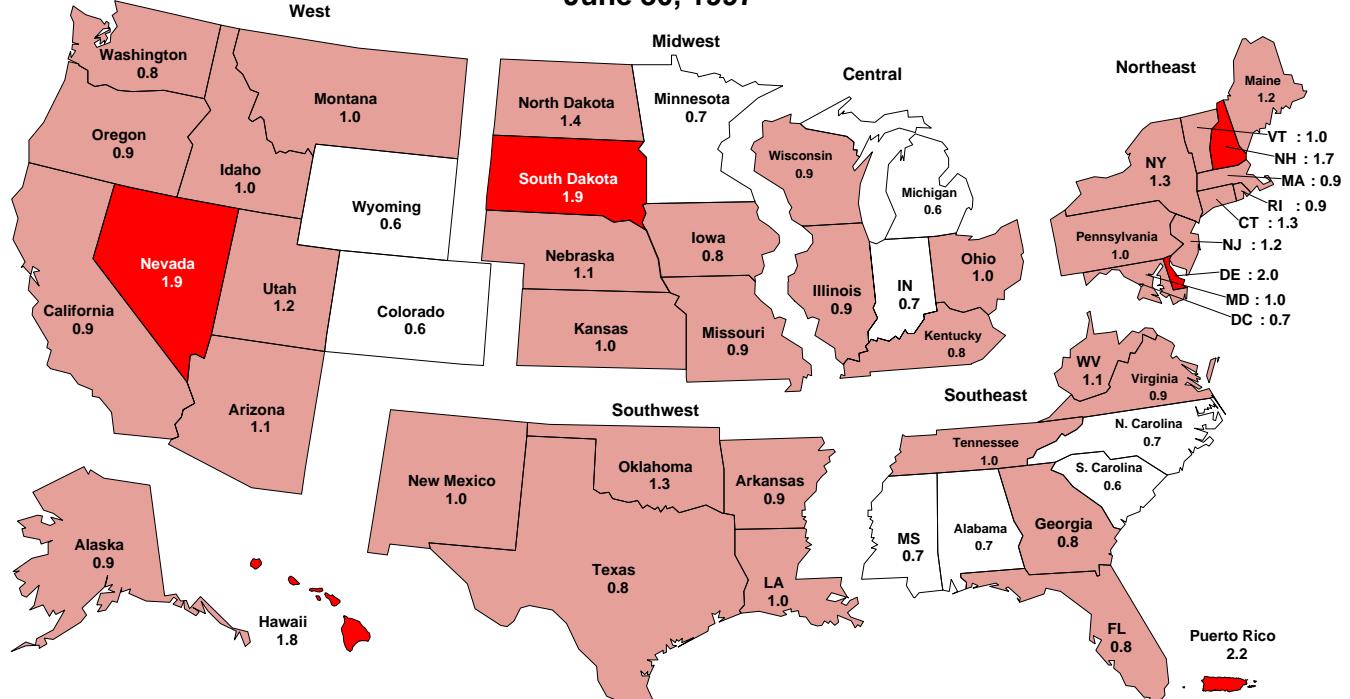
Sources: Bankruptcies - Administrative Office of the United States Courts
Charge-Off Rates - Commercial Bank Call Reports

Noncurrent Loan Rates*

September 30, 1997



June 30, 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.

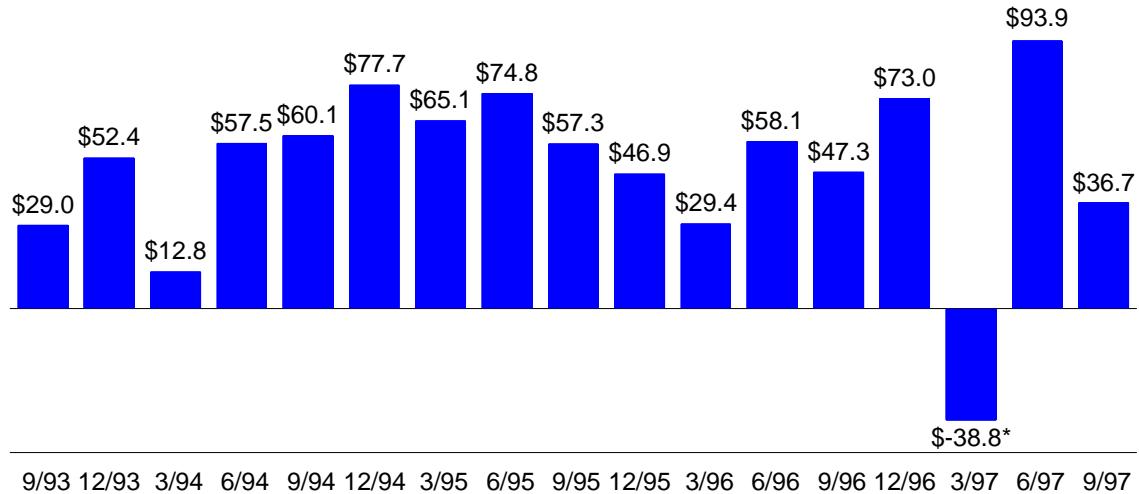
Noncurrent Loan Rates*

September 30, 1997

	Total Loans		Commercial & Industrial		Real Estate		Loans to Individuals		All Other Loans	
	9/30/97	6/30/97	9/30/97	6/30/97	9/30/97	6/30/97	9/30/97	6/30/97	9/30/97	6/30/97
Puerto Rico	2.25	2.22	2.34	2.65	2.63	2.61	1.73	1.62	2.01	1.21
Delaware	2.16	2.03	2.10	2.11	1.05	1.12	2.37	2.19	0.21	0.24
Connecticut	1.87	1.28	4.74	2.56	1.38	1.19	0.74	0.44	1.02	0.33
Hawaii	1.78	1.78	1.53	1.49	2.17	2.19	1.34	1.42	0.47	0.47
South Dakota	1.73	1.88	1.81	2.21	1.04	1.09	1.95	2.06	0.45	0.74
New Hampshire	1.68	1.67	1.38	1.04	1.35	1.48	2.09	2.06	0.44	0.34
Nevada	1.63	1.94	1.04	0.74	0.97	1.03	1.92	2.22	0.87	0.02
Utah	1.31	1.18	0.96	0.88	0.58	0.60	1.81	1.54	0.88	0.88
North Dakota	1.26	1.37	3.67	3.75	0.97	1.06	0.83	0.83	0.26	0.35
Montana	1.24	0.99	2.87	2.42	1.08	0.71	0.58	0.55	0.62	0.53
New York	1.23	1.28	0.88	0.86	1.94	2.11	2.54	2.54	0.20	0.23
Vermont	1.22	0.99	2.09	1.45	1.17	1.07	0.91	0.37	0.36	0.08
Arizona	1.17	1.14	0.54	0.59	0.38	0.43	1.79	1.77	0.68	0.17
Oklahoma	1.16	1.32	2.02	2.30	1.14	1.30	0.60	0.55	0.38	0.46
Nebraska	1.14	1.09	2.43	2.51	0.72	0.72	1.85	1.46	0.10	0.16
New Jersey	1.13	1.23	1.28	1.45	1.18	1.26	0.81	0.87	0.36	0.36
West Virginia	1.07	1.12	2.38	2.37	0.95	1.07	0.65	0.61	1.73	0.63
Tennessee	1.07	1.04	0.52	0.46	1.44	1.41	0.88	0.85	0.19	0.39
Maine	1.04	1.23	0.84	1.03	1.00	1.25	1.99	1.83	0.64	0.67
Kansas	1.01	0.98	1.88	1.98	0.83	0.83	1.07	0.99	0.31	0.09
Arkansas	0.99	0.93	1.41	1.43	0.96	0.96	1.08	0.71	0.08	0.15
Pennsylvania	0.97	0.98	0.84	0.84	1.25	1.25	0.94	1.02	0.25	0.25
Virginia	0.96	0.91	0.83	0.73	0.81	0.80	1.29	1.25	0.77	0.61
Ohio	0.95	0.96	1.22	1.17	0.81	0.77	1.16	1.29	0.45	0.44
Maryland	0.93	0.98	0.84	0.72	0.93	1.14	0.52	0.56	2.25	1.03
Louisiana	0.92	1.00	1.03	1.46	1.00	0.96	0.84	0.83	0.21	0.29
Wisconsin	0.92	0.85	1.42	1.20	0.81	0.76	0.82	0.84	0.42	0.50
New Mexico	0.92	1.03	1.26	1.27	0.95	1.13	0.57	0.50	0.76	1.07
Illinois	0.91	0.91	1.12	1.17	0.94	0.89	0.85	0.82	0.23	0.21
Rhode Island	0.87	0.86	0.79	0.28	0.91	0.96	1.07	1.52	0.26	0.33
California	0.85	0.86	0.73	0.78	1.23	1.30	0.39	0.38	0.35	0.17
Georgia	0.82	0.76	0.90	0.81	0.62	0.65	1.28	1.01	0.12	0.15
Massachusetts	0.81	0.93	0.48	0.61	1.31	1.47	1.26	1.16	0.38	0.45
Washington	0.79	0.76	1.15	1.07	0.75	0.74	0.36	0.37	0.33	0.15
Alaska	0.79	0.91	1.43	1.87	0.54	0.56	0.37	0.33	1.59	0.15
Missouri	0.78	0.88	1.52	1.47	0.68	0.85	0.57	0.51	0.33	0.24
Texas	0.78	0.84	0.98	1.08	0.96	0.97	0.43	0.49	0.23	0.25
Florida	0.78	0.77	0.84	0.76	0.95	0.97	0.37	0.31	0.20	0.19
Indiana	0.75	0.70	0.88	0.83	0.74	0.65	0.82	0.83	0.29	0.28
Idaho	0.75	0.95	2.01	2.52	0.33	0.44	0.71	0.77	0.00	0.00
Iowa	0.75	0.75	1.72	1.72	0.53	0.53	0.92	0.82	0.21	0.28
Kentucky	0.73	0.75	1.16	1.13	0.76	0.73	0.55	0.73	0.11	0.16
North Carolina	0.73	0.67	0.53	0.58	0.92	0.81	0.81	0.80	0.20	0.18
Mississippi	0.72	0.69	1.18	1.00	0.70	0.67	0.51	0.53	0.43	0.62
Michigan	0.72	0.64	0.95	0.76	0.65	0.63	0.61	0.59	0.29	0.27
Alabama	0.71	0.70	0.88	0.89	0.60	0.60	1.10	0.99	0.20	0.14
Minnesota	0.70	0.65	0.98	0.99	0.65	0.62	0.60	0.52	0.43	0.31
Colorado	0.60	0.59	1.47	1.29	0.37	0.40	0.64	0.57	0.40	0.56
Wyoming	0.59	0.60	1.68	2.22	0.34	0.32	0.63	0.45	0.94	1.02
South Carolina	0.53	0.59	0.54	0.43	0.54	0.67	0.54	0.49	0.24	0.27
Oregon	0.52	0.91	0.81	1.48	0.42	0.58	0.80	0.84	0.17	0.73
District of Columbia	0.29	0.72	0.39	0.58	0.08	0.76	1.48	1.07	1.23	0.00
U.S. and Territories	0.99	1.00	0.93	0.96	1.06	1.08	1.37	1.34	0.30	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 third quarter of 1997, real estate loans increased by \$32.2 billion, 1-4 family residential loans increased by \$17.8 billion and loans to individuals increased by \$10 billion.

Quarterly Change in Unused Loan Commitments (\$ Billions)



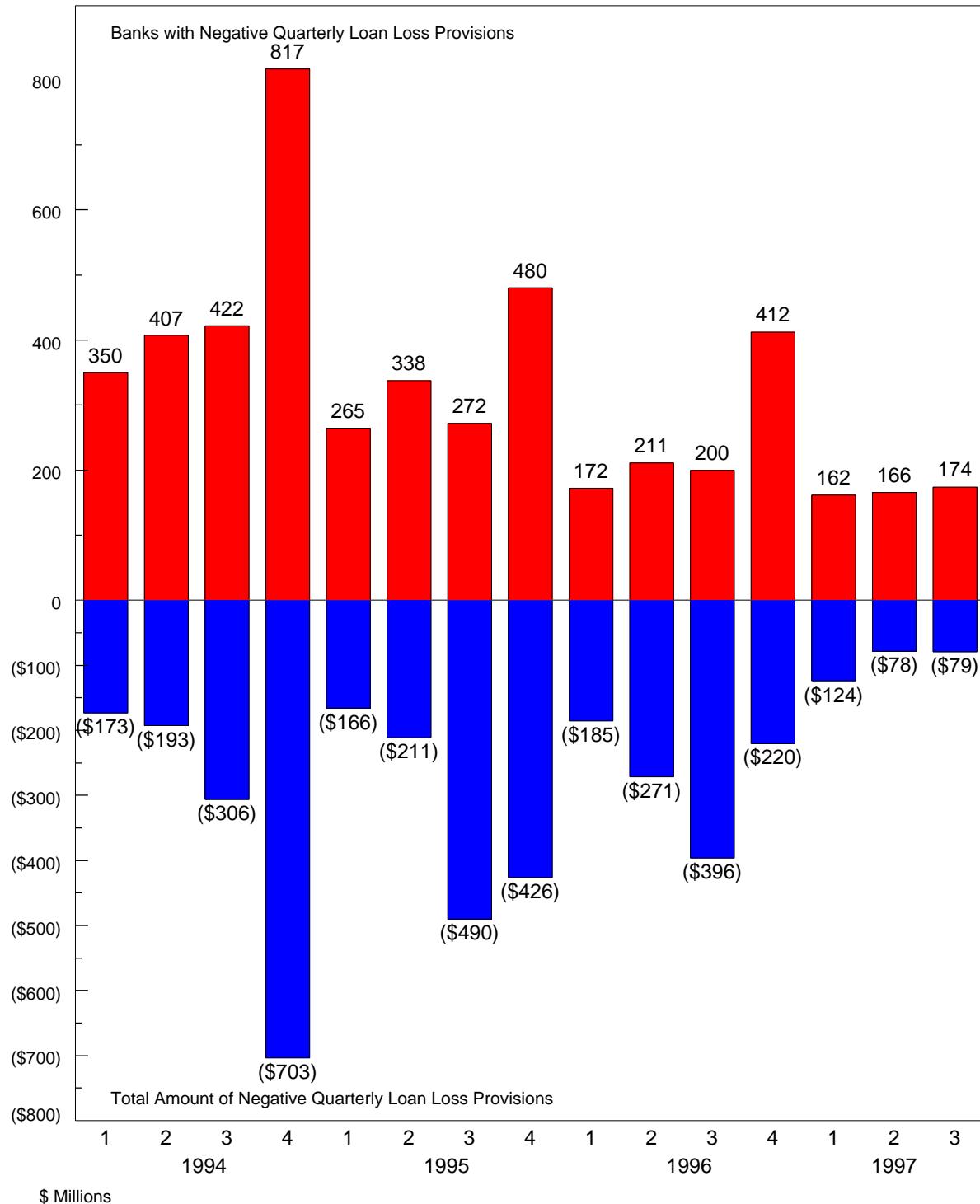
In the third quarter of 1997, unused commitments for loans to businesses increased by \$67.8 billion and unused credit card commitments increased by \$58 billion.

Converting Reserves Back Into Income

Banks Reporting Negative Loan Loss Provisions

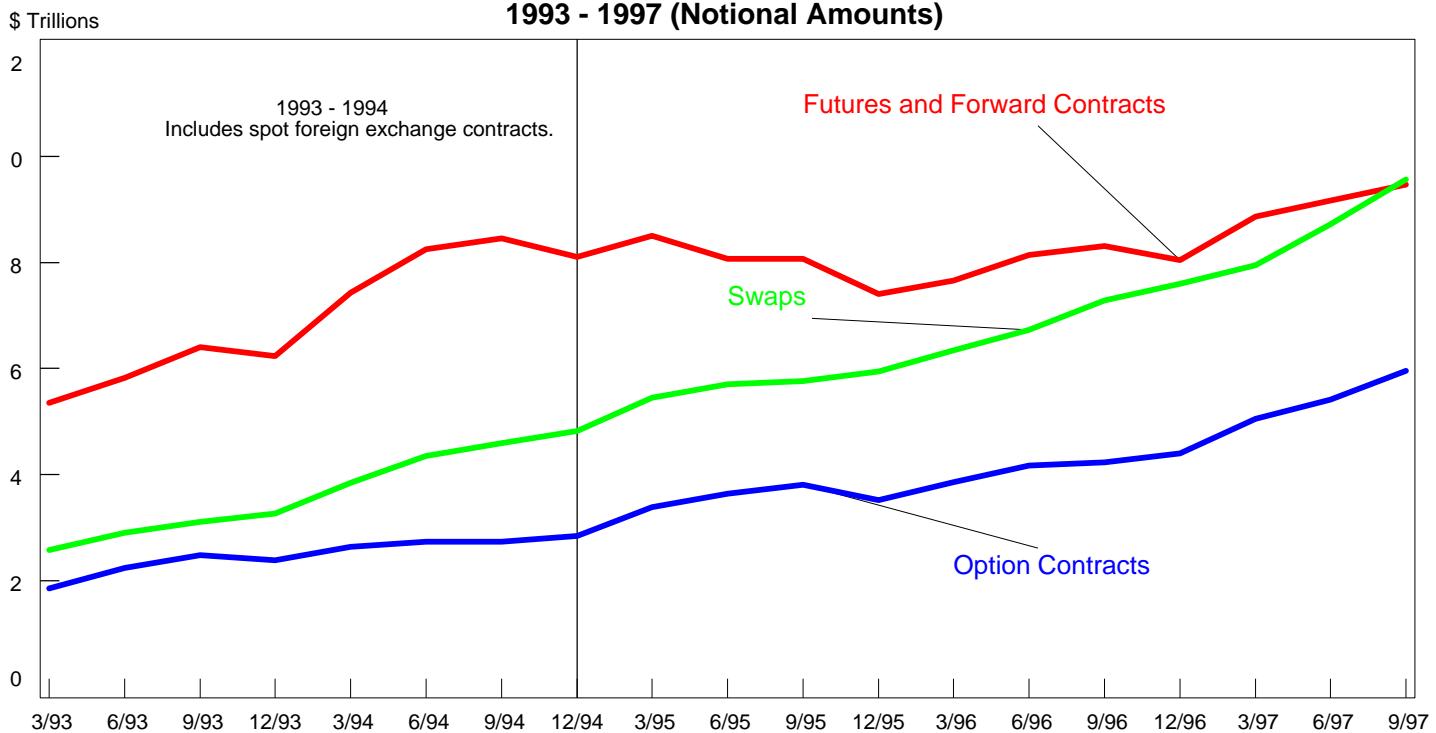
1994 - 1997

Number of Banks



Off-Balance-Sheet Derivatives

1993 - 1997 (Notional Amounts)



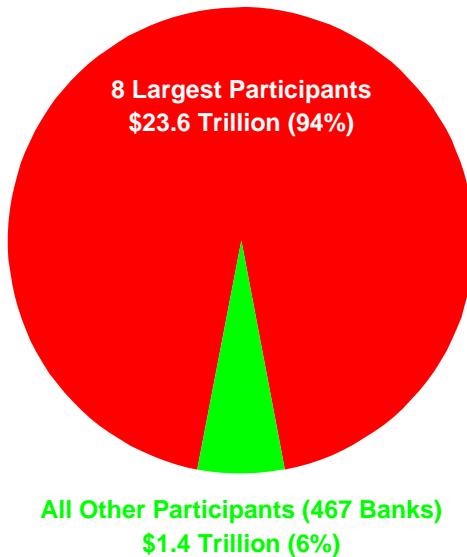
	12/93	12/94	12/95	12/96	3/97	6/97	9/97
Total Derivatives (off-balance-sheet) (Notional Amounts, in billions of dollars)	\$11,878	\$15,773	\$16,861	\$20,035	\$21,868	\$23,299	\$24,989
Futures and Forward Contracts	6,230	8,110	7,399	8,041	8,866	9,165	9,465
Interest rate contracts	2,497	3,435	3,063	3,201	3,583	3,877	4,171
Foreign exchange rate contracts	3,689	4,620	4,221	4,739	5,191	5,196	5,193
Other futures and forwards*	44	54	115	102	92	93	101
Option Contracts	2,386	2,841	3,516	4,393	5,052	5,411	5,961
Interest rate options	1,771	2,039	2,485	3,156	3,596	3,822	4,195
Foreign currency options	518	653	817	1,033	1,220	1,332	1,476
Other option contracts*	97	149	214	204	235	257	289
Swaps	3,262	4,822	5,945	7,601	7,950	8,723	9,564
Interest rate swaps	2,947	4,450	5,547	7,069	7,382	8,103	8,905
Foreign exchange rate swaps	277	331	350	471	508	557	598
Other swaps*	38	40	49	61	60	63	61
Memoranda							
Spot Foreign Exchange Contracts	NA	NA	305	262	468	507	651
Credit Derivatives	NA	NA	NA	NA	19	26	39
Number of banks reporting derivatives	666	625	558	483	504	463	475
Replacement cost of interest rate and foreign exchange rate contracts **	143	146	219	246	270	257	299

* 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
September 30, 1997



Composition of Off-Balance-Sheet Derivatives*

Notional Amounts
September 30, 1997

Interest Rate Contracts
\$17.3 Trillion (69%)

Commodity & Other Contracts
\$0.2 Trillion (1%)

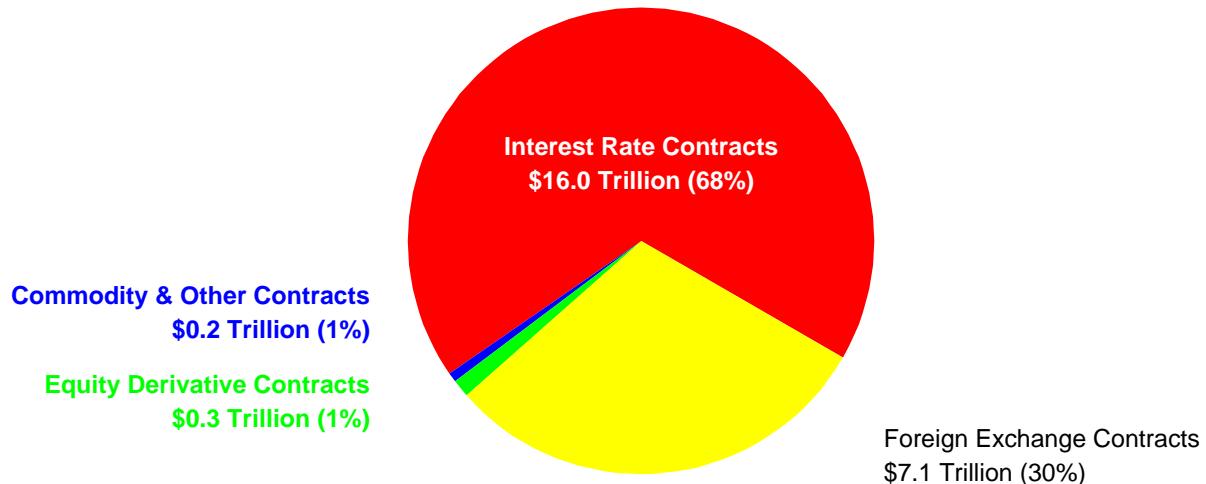
Equity Derivative Contracts
\$0.3 Trillion (1%)

Foreign Exchange Contracts
\$7.3 Trillion (29%)

*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 \$615 billion for the eight largest participants and \$36 billion for all others are not included.

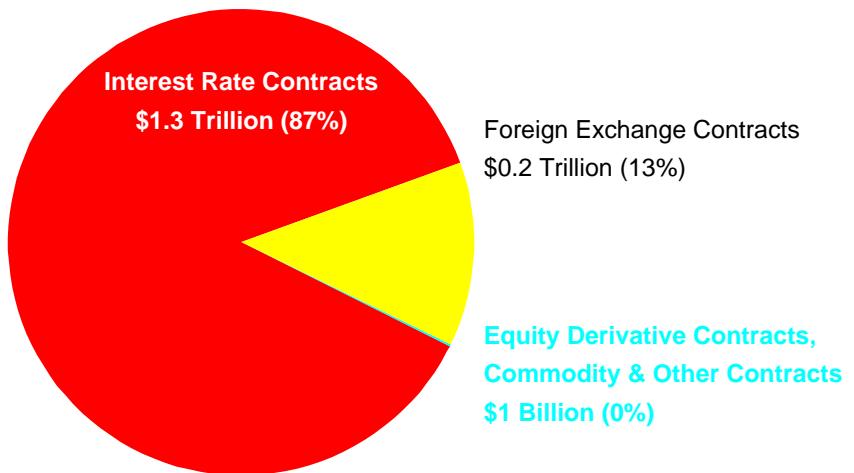
Purpose of Off-Balance-Sheet Derivatives* Held for Trading

Notional Amounts
September 30, 1997



Not Held for Trading

Notional Amounts
September 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 \$651 billion are not included.

Positions of Off-Balance-Sheet Derivatives

Gross Fair Values

September 30, 1997

(\$ Millions)

Held for Trading

(Marked to Market)						
114 Banks Held Derivative Contracts for Trading						
	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Eight Largest Participants						(1,595)
Gross positive fair value	141,384	142,995	16,075	3,874	304,327	
Gross negative fair value	137,269	143,164	20,521	4,968	305,921	
All other participants						(68)
Gross positive fair value	1,468	4,093	9	71	5,641	
Gross negative fair value	1,255	3,884	7	70	5,216	
Total						(1,169)
Gross positive fair value	142,852	147,088	16,084	3,945	309,968	
Gross negative fair value	138,524	147,047	20,528	5,038	311,137	

Held for Purposes Other than Trading

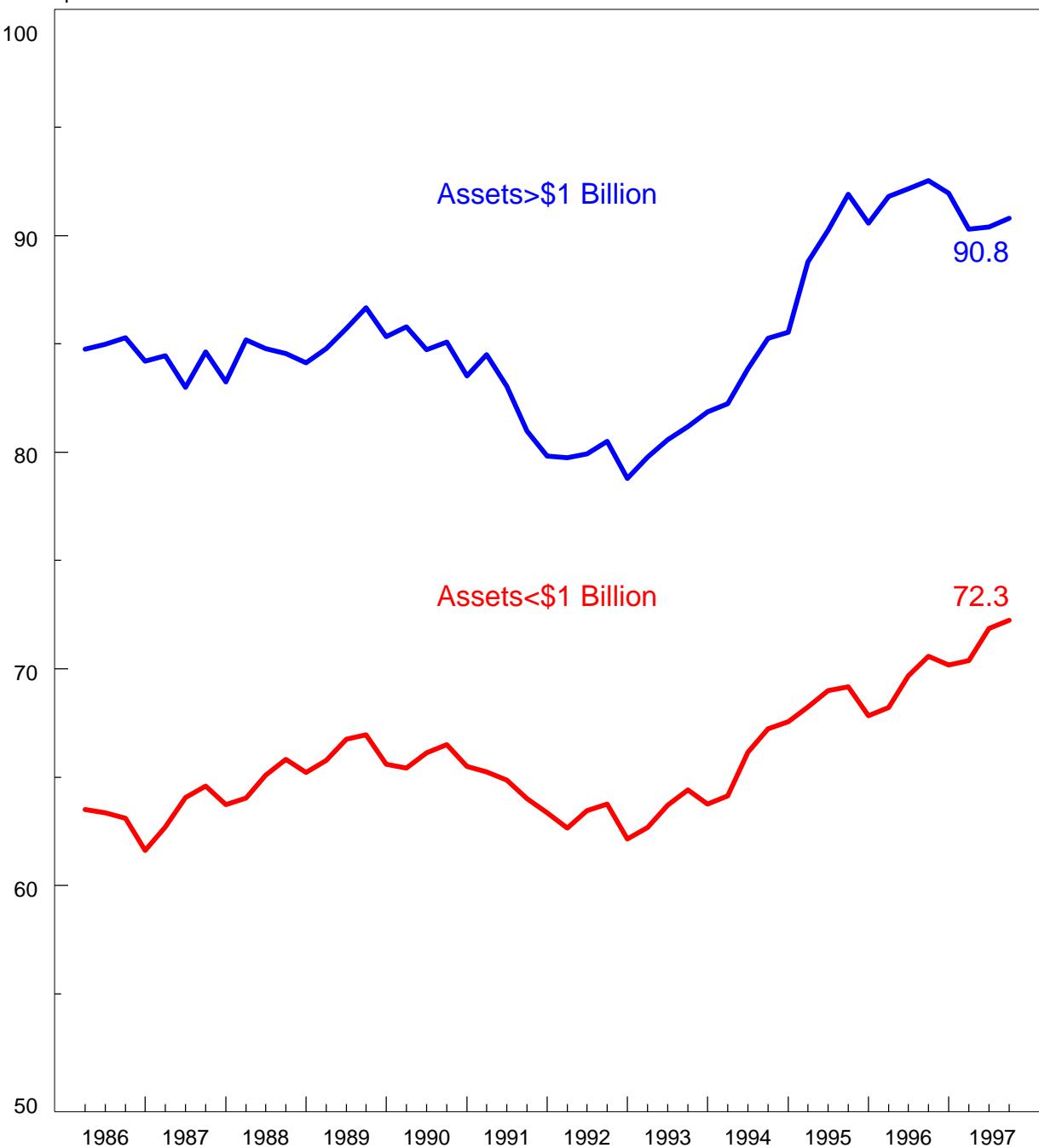
446 Banks Held Derivative Contracts for Purposes Other than Trading

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Marked to Market						(289)
Gross positive fair value	811	281	10	1	1,102	
Gross negative fair value	891	485	9	5	1,391	
Not Marked to Market						2,054
Gross positive fair value	7,319	808	14	8	8,149	
Gross negative fair value	5,054	881	23	137	6,095	
Total						335
Gross positive fair value	8,130	1,088	24	9	9,251	
Gross negative fair value	5,945	1,366	32	143	7,486	

Net Loans and Leases to Deposits

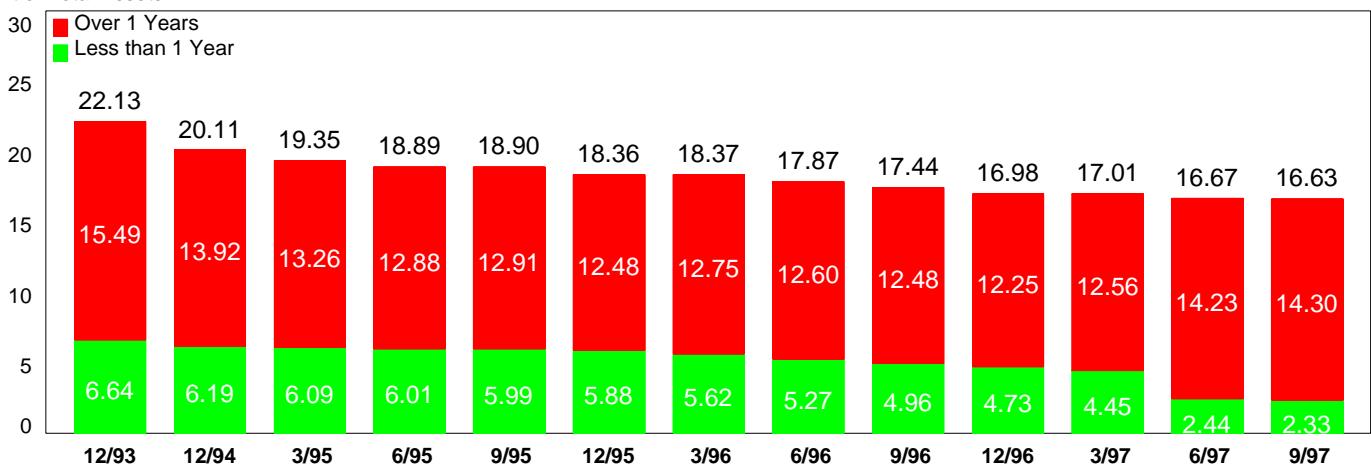
1986 - 1997

% of Deposits



Debt Securities by Maturity or Repricing Frequency . . .

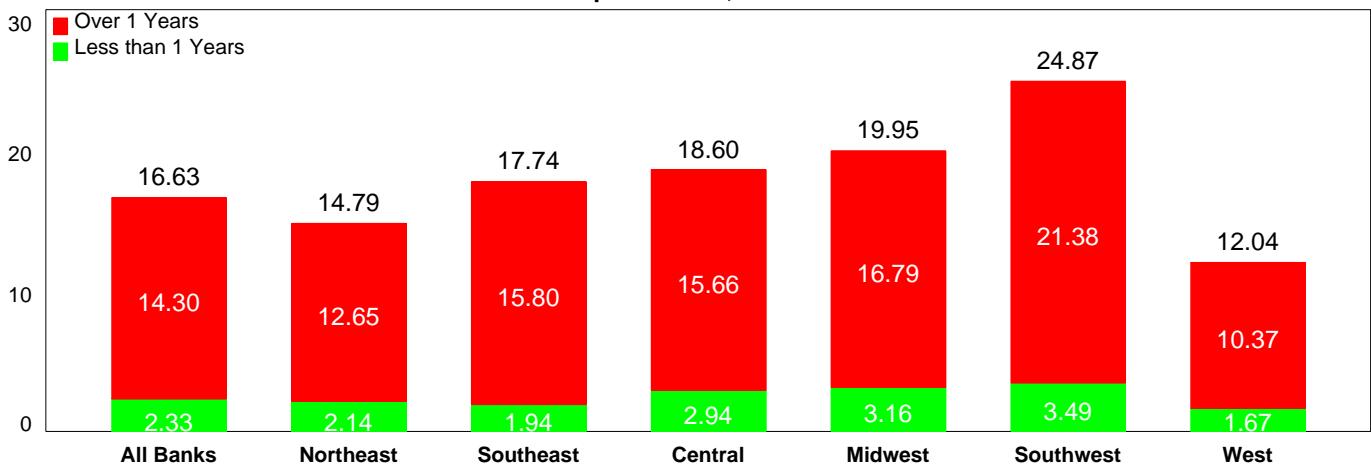
Percent of Total Assets



. . . and by Region

Percent of Total Assets

September 30, 1997

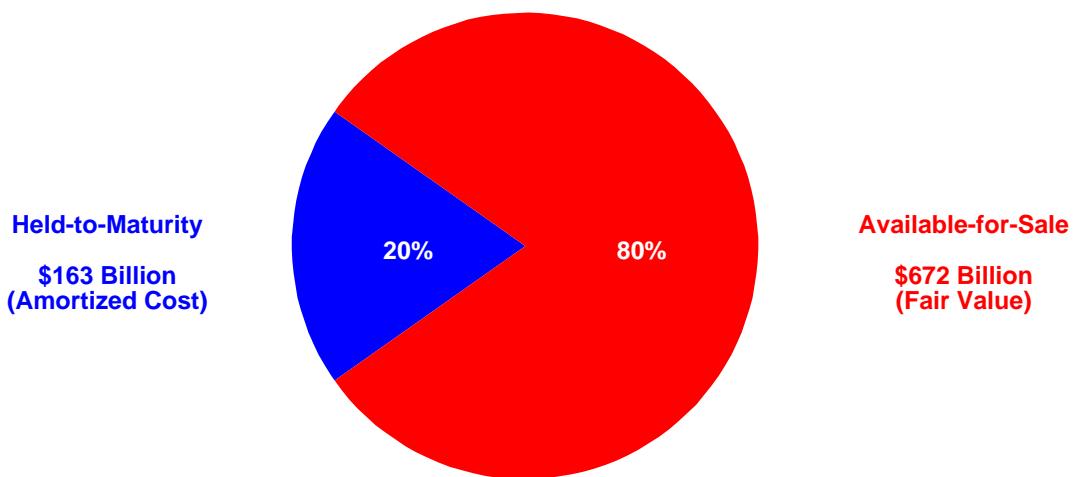


Total Securities (Debt and Equity)

(\$ Billions)

	9/95	12/95	3/96	6/96	9/96	12/96	3/97	6/97	9/97
U.S. Government Obligations:									
U.S. Treasury	\$333	\$324	\$317	\$316	\$311	\$300	\$305	\$304	\$299
U.S. Agencies	214	198	194	191	184	169	171	166	159
Mortgage Pass-through Securities	120	126	122	125	127	131	134	139	140
Collateralized Mortgage Obligations	196	202	212	216	215	224	231	235	244
State, County, Municipal Obligations	133	127	124	117	113	112	111	110	117
Other Debt Securities	74	74	74	74	74	75	75	75	76
Equity Securities	64	66	66	65	66	68	69	71	77
Total Securities	<u>18</u>	<u>19</u>	<u>19</u>	<u>20</u>	<u>20</u>	<u>22</u>	<u>22</u>	<u>24</u>	<u>24</u>
Memoranda									
Fair Value of High-risk Mortgage Securities	\$819	\$811	\$811	\$806	\$799	\$801	\$813	\$820	\$836
Fair Value of Structured Notes	3	3	3	2	2	2	2	2	2
	21	18	16	13	11	10	9	10	10

Total Securities*
September 30, 1997



Total Securities*
September 30, 1997
(\$ Millions)

	Held-to-Maturity		Available-for-Sale		Fair Value to Amortized Cost (%)
	Amortized Cost	Fair Value to Amortized Cost (%)	Fair Value	to Amortized Cost (%)	
U.S. Government Obligations					
U.S. Treasury	\$24,232	100.5	\$134,400	100.5	\$158,632
U.S. Agencies	39,964	100.2	99,944	100.3	139,907
Mortgage Pass-through Securities	37,395	101.0	206,266	100.9	243,661
Collateralized Mortgage Obligations	21,482	100.2	95,104	100.0	116,586
State, County, Municipal Obligations	34,432	102.7	41,197	103.0	75,629
Other Debt Securities	5,703	100.6	70,931	101.9	76,634
Equity Securities	**	**	24,471	109.1	24,471
Total Securities	\$163,208	101.0	\$672,313	101.1	\$835,521
Memoranda***					
High-risk Mortgage Securities	2,052		2,044		99.6
Structured Notes	9,632		9,577		99.4

* 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.

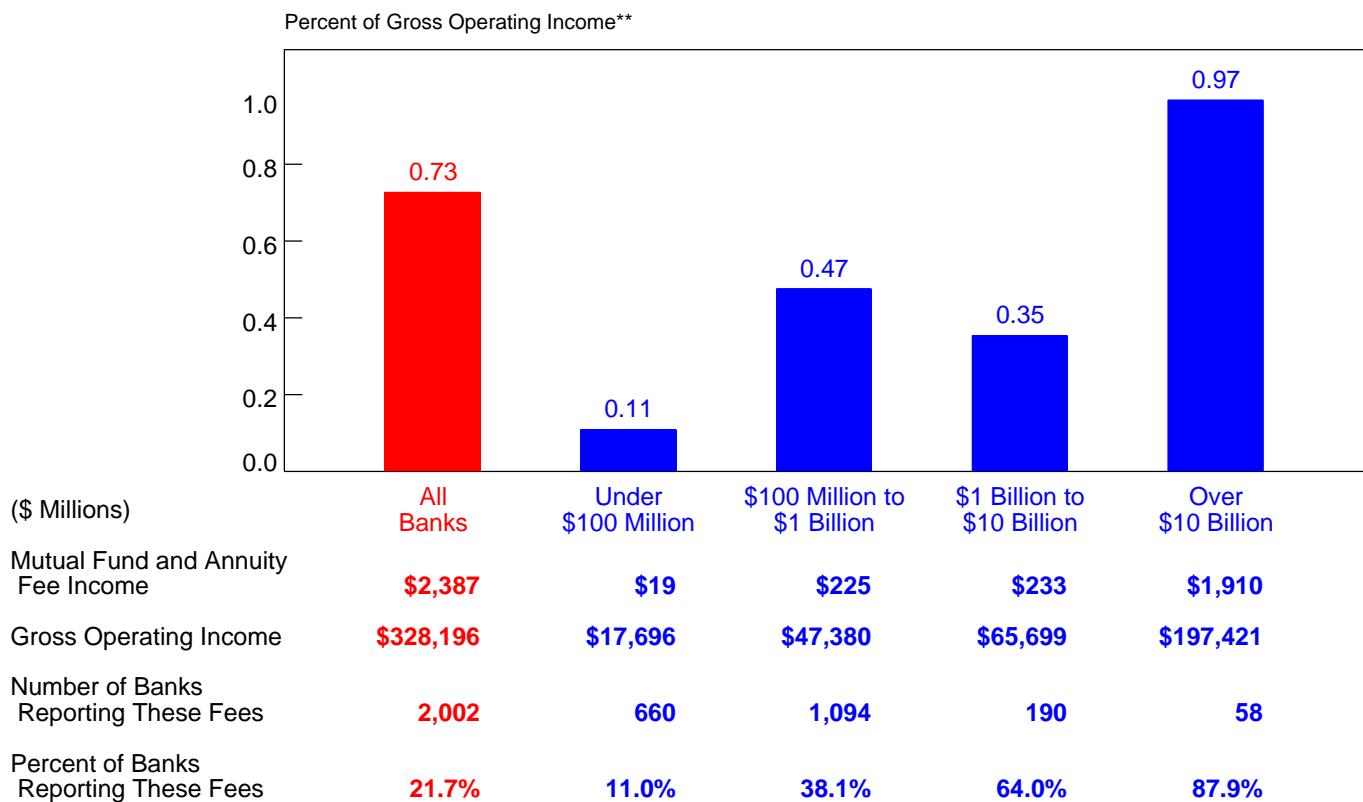
Mutual Fund and Annuity Sales*

1996 - 1997

Quarterly Sales (\$ Millions)	9/96	12/96	3/97	6/97	9/97
Money Market Funds	\$221,719	\$244,320	\$267,058	\$233,541	\$250,834
Debt Securities Funds	3,131	2,939	6,081	3,376	4,467
Equity Securities	7,279	7,653	12,837	9,644	11,967
Other Mutual Funds	1,445	1,638	1,779	1,601	1,959
Annuities	3,355	3,174	3,896	4,215	3,775
Proprietary Mutual Fund and Annuity Sales included above	210,313	233,297	261,513	222,926	242,280

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

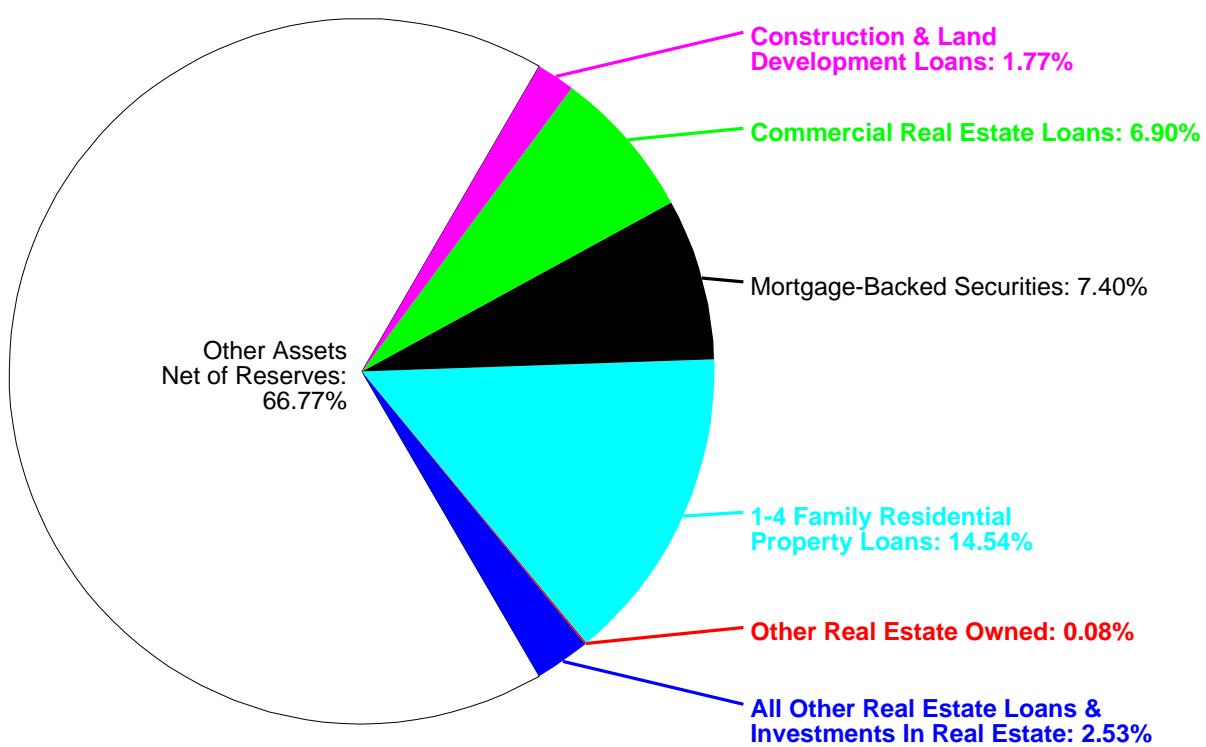
Fee Income from Sales and Service of Mutual Funds and Annuities 1997 YTD



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

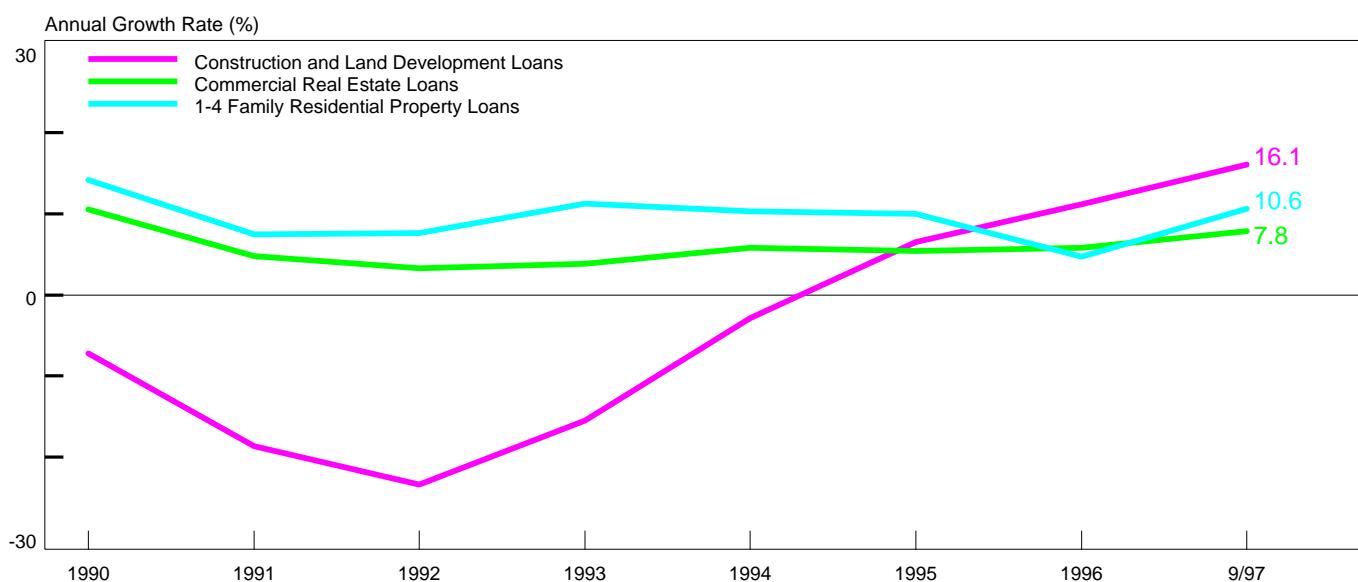
Real Estate Assets as a Percent of Total Assets

September 30, 1997



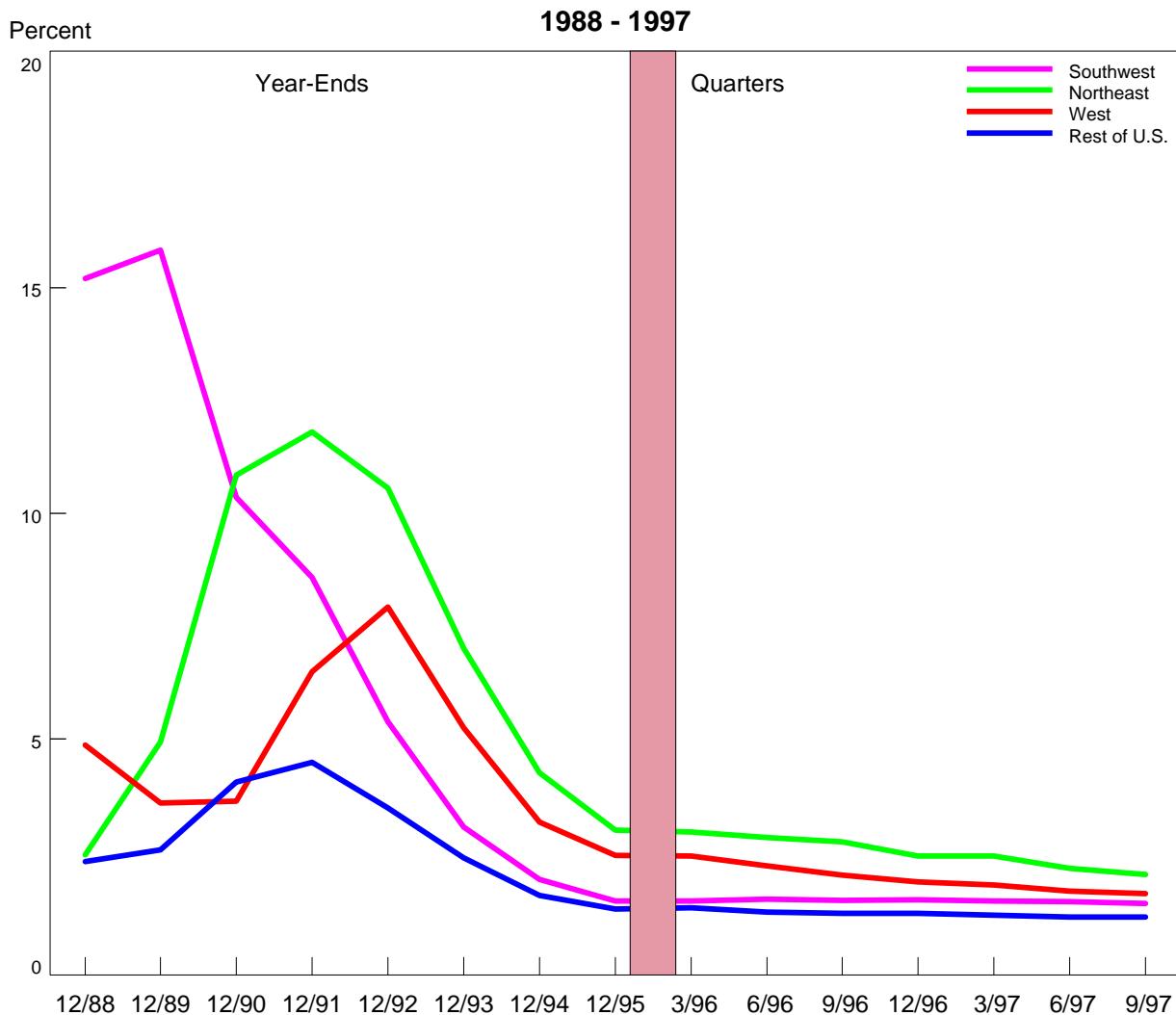
Real Estate Loan Growth Rates*

1990 - 1997



* Growth rate for most recent twelve-month period.

Troubled Real Estate Asset Rates*

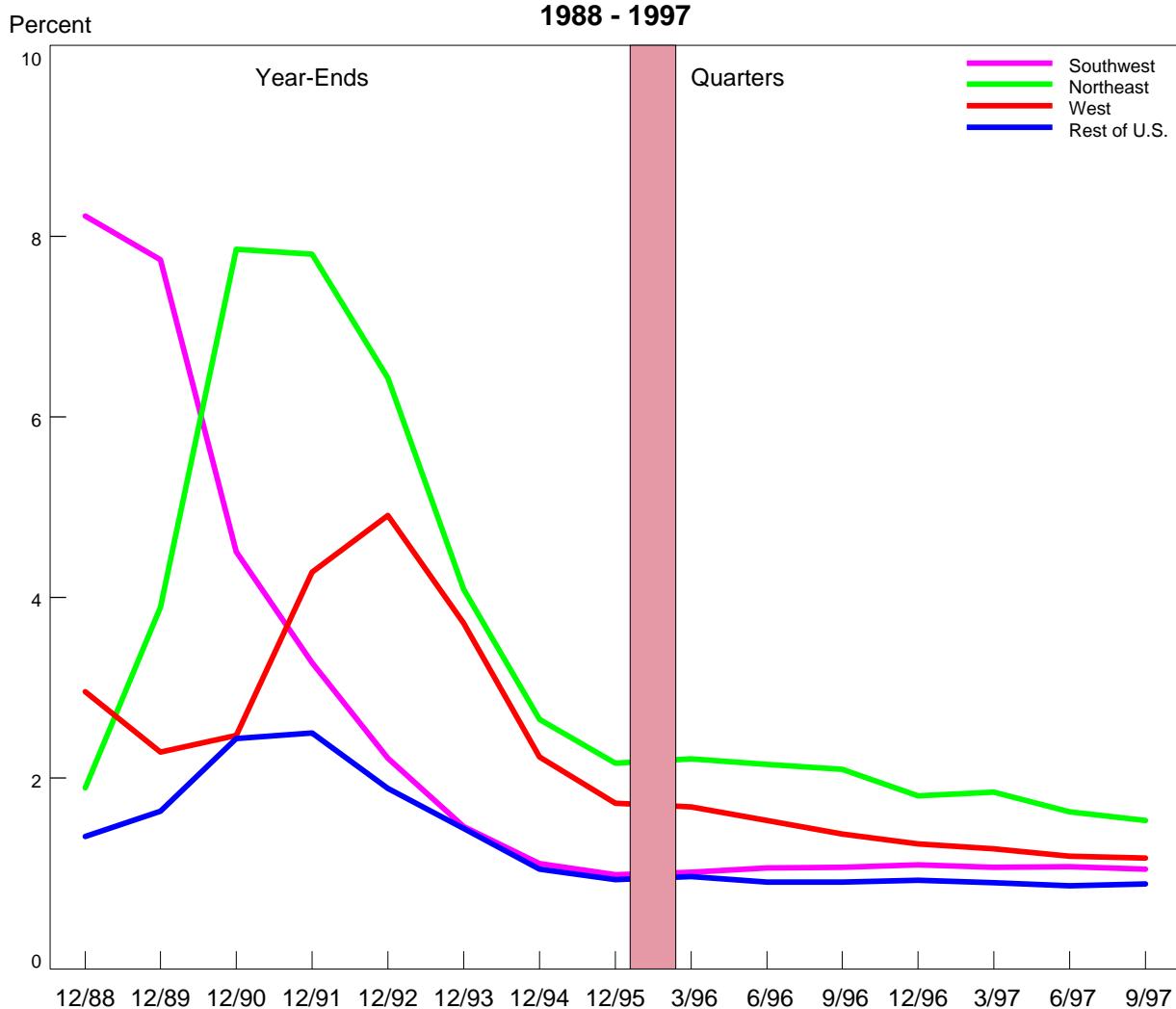


Southwest	15.20	15.82	10.35	8.58	5.38	3.04	1.88	1.40	1.40	1.44	1.42	1.44	1.40	1.39	1.35
Northeast	2.43	4.93	10.85	11.79	10.56	7.00	4.24	2.97	2.94	2.81	2.72	2.40	2.40	2.13	2.00
West	4.86	3.58	3.62	6.48	7.92	5.24	3.15	2.42	2.40	2.18	1.99	1.84	1.75	1.62	1.57
Rest of U.S.	2.28	2.53	4.05	4.48	3.47	2.36	1.52	1.22	1.25	1.15	1.13	1.13	1.10	1.05	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	1.39

*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*

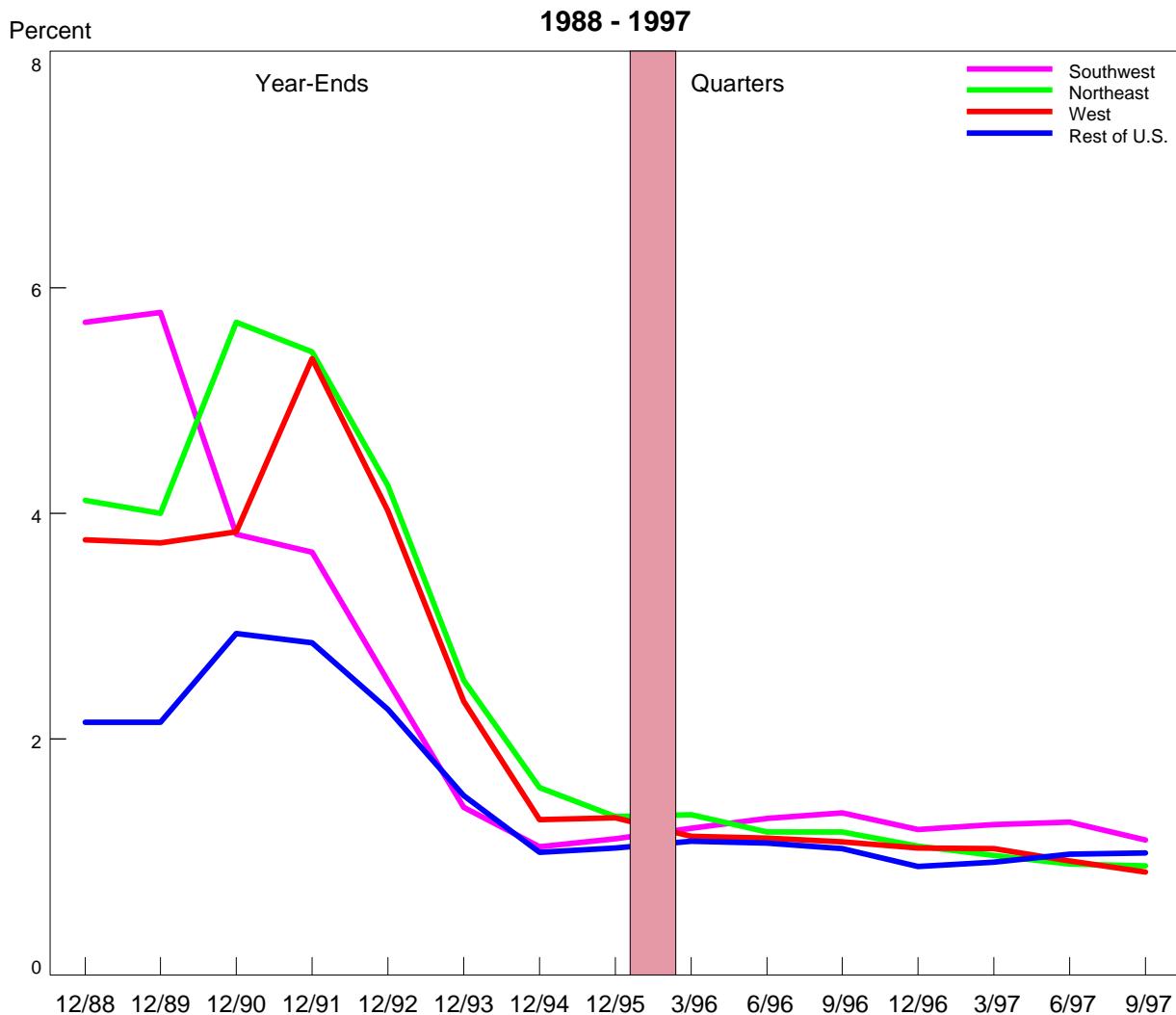
1988 - 1997



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	0.99
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	1.53
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	1.11
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	0.83
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	1.08	1.06

*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*

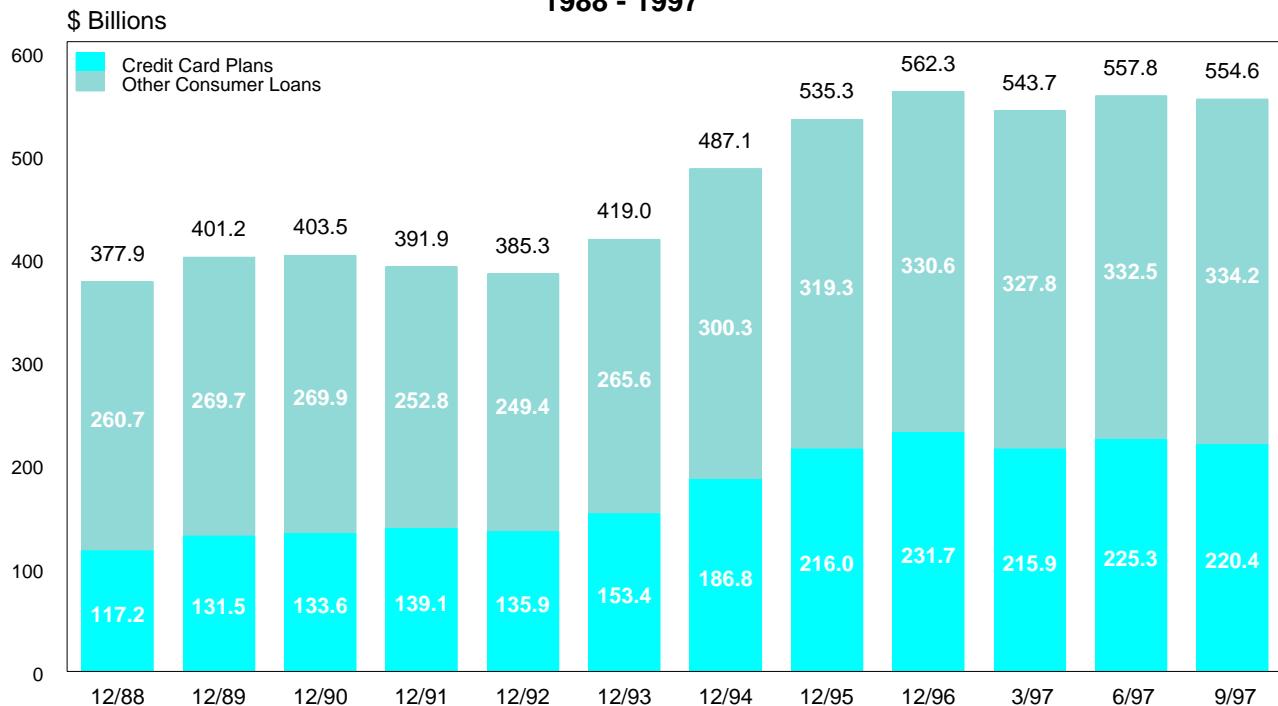


Southwest	5.69	5.78	3.81	3.65	2.51	1.39	1.05	1.11	1.20	1.29	1.35	1.20	1.24	1.26	1.10
Northeast	4.11	4.00	5.69	5.43	4.24	2.52	1.57	1.31	1.33	1.17	1.17	1.05	0.97	0.89	0.87
West	3.76	3.73	3.83	5.37	4.02	2.33	1.29	1.30	1.14	1.12	1.08	1.03	1.03	0.92	0.82
Rest of U.S.	2.15	2.15	2.93	2.85	2.26	1.50	1.00	1.03	1.10	1.07	1.03	0.87	0.90	0.98	0.99
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	0.93

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

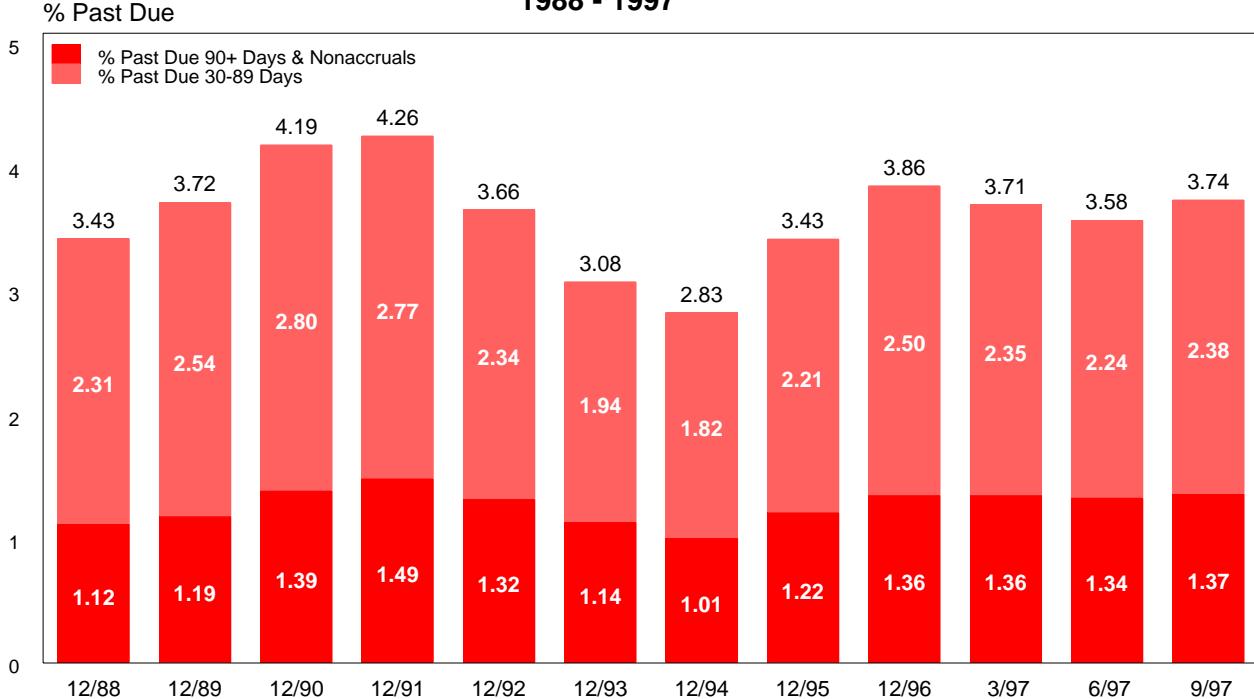
Loans to Individuals

1988 - 1997

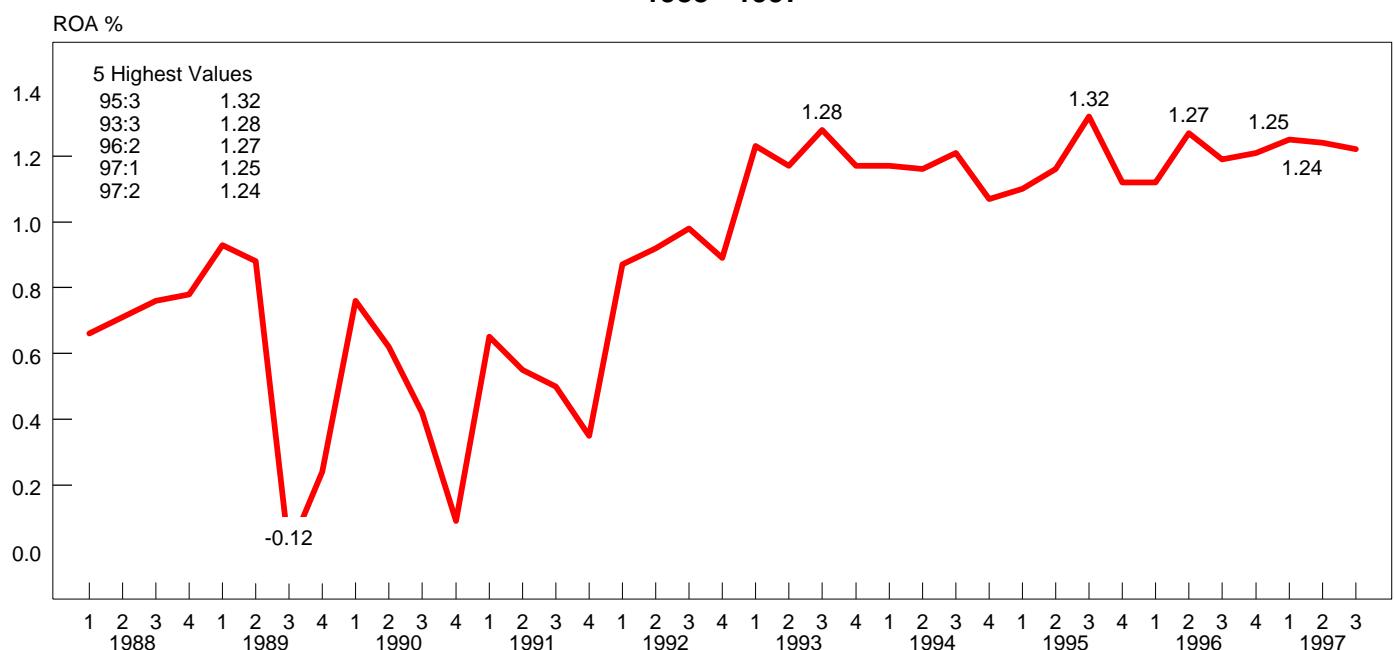


Delinquency Rates, Loans to Individuals

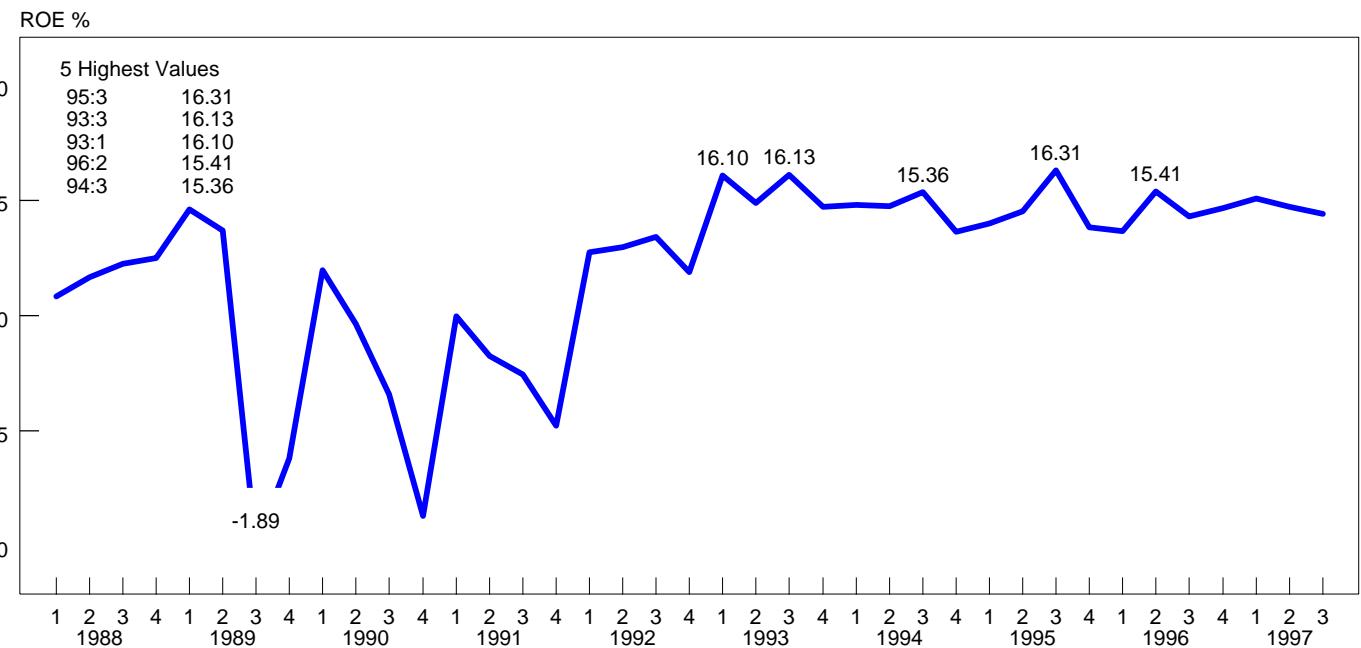
1988 - 1997



Quarterly Return on Assets (ROA), Annualized 1988 - 1997

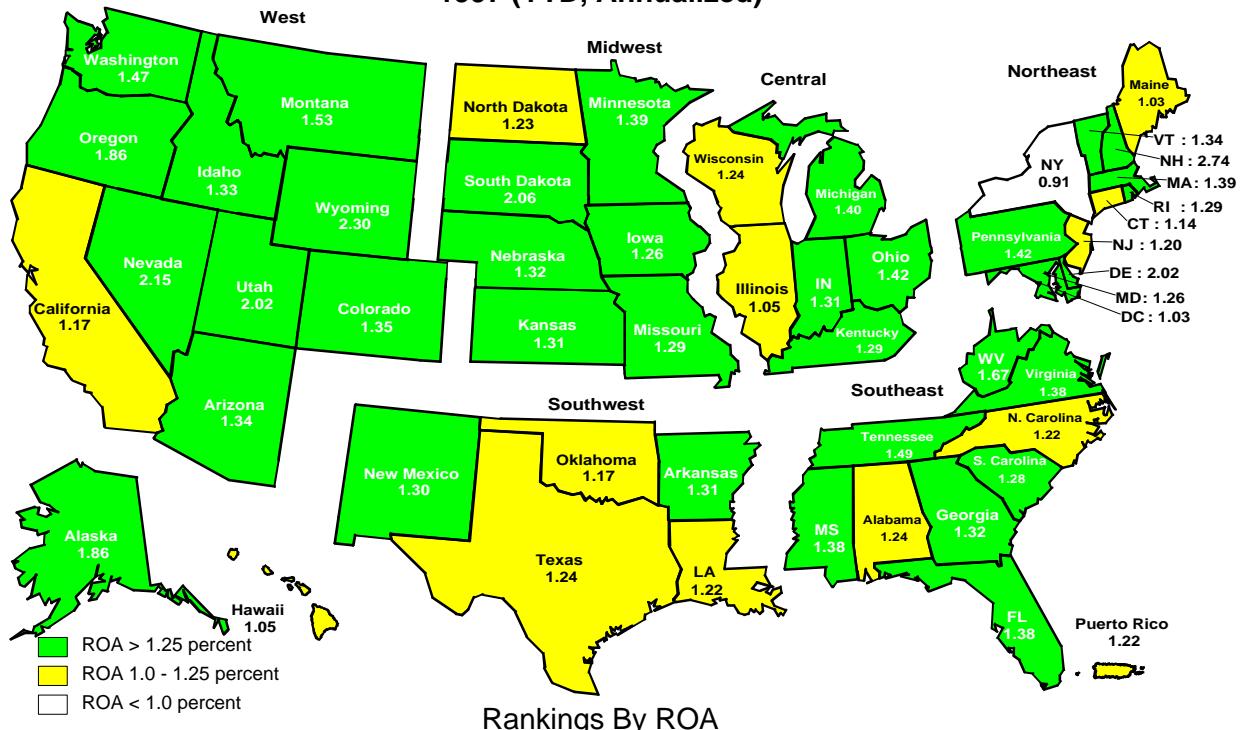


Quarterly Return on Equity (ROE), Annualized 1988 - 1997



Return On Assets (ROA)

1997 (YTD, Annualized)



Rankings By ROA

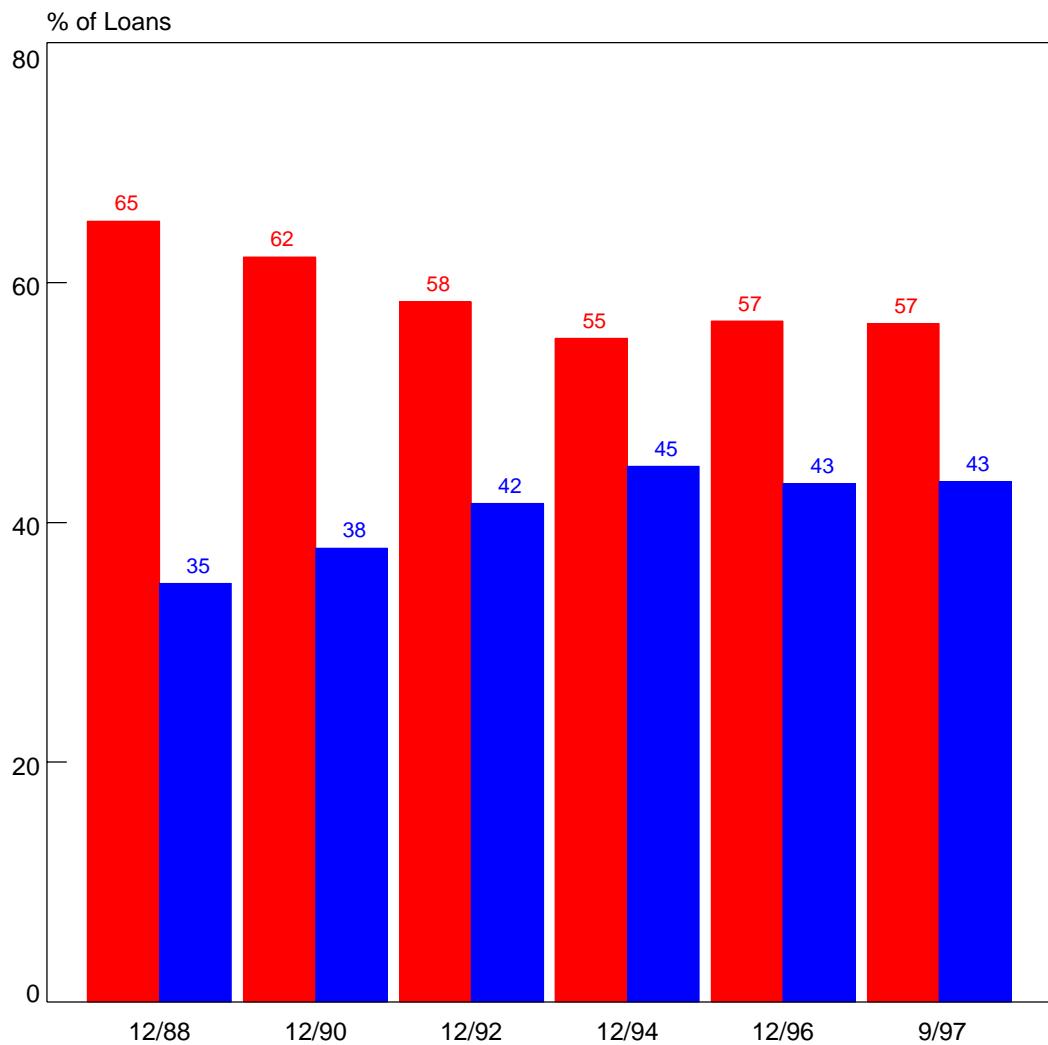
	YTD 1997	YTD 1996	Change*		YTD 1997	YTD 1996	Change*		
1	New Hampshire	2.74	2.25	49	28	Indiana	1.31	1.29	2
2	Wyoming	2.30	2.36	(6)	29	Kansas	1.31	1.22	9
3	Nevada	2.15	3.10	(95)	30	New Mexico	1.30	1.34	(4)
4	South Dakota	2.06	2.29	(23)	31	Kentucky	1.29	1.24	5
5	Delaware	2.02	2.19	(17)	32	Missouri	1.29	1.38	(9)
6	Utah	2.02	1.31	71	33	Rhode Island	1.29	1.36	(7)
7	Alaska	1.86	1.55	31	34	South Carolina	1.28	1.30	(2)
8	Oregon	1.86	1.72	14	35	Iowa	1.26	1.30	(4)
9	West Virginia	1.67	1.40	27	36	Maryland	1.26	1.18	8
10	Montana	1.53	1.39	14	37	Alabama	1.24	1.33	(9)
11	Tennessee	1.49	1.39	10	38	Texas	1.24	1.20	4
12	Washington	1.47	1.63	(16)	39	Wisconsin	1.24	1.27	(3)
13	Ohio	1.42	1.35	7	40	North Dakota	1.23	1.26	(3)
14	Pennsylvania	1.42	1.24	18	41	Louisiana	1.22	1.31	(9)
15	Michigan	1.40	1.37	3	42	North Carolina	1.22	0.99	23
16	Massachusetts	1.39	1.15	24	43	Puerto Rico	1.22	1.07	15
17	Minnesota	1.39	1.48	(9)	44	New Jersey	1.20	0.93	27
18	Florida	1.38	1.26	12	45	California	1.17	1.10	7
19	Mississippi	1.38	1.45	(7)	46	Oklahoma	1.17	1.12	5
20	Virginia	1.38	1.35	3	47	Connecticut	1.14	1.49	(35)
21	Colorado	1.35	1.43	(8)	48	Hawaii	1.05	0.99	6
22	Arizona	1.34	1.02	32	49	Illinois	1.05	0.94	11
23	Vermont	1.34	1.79	(45)	50	District of Columbia	1.03	1.09	(6)
24	Idaho	1.33	1.27	6	51	Maine	1.03	1.25	(22)
25	Georgia	1.32	1.15	17	52	New York	0.91	0.91	0
26	Nebraska	1.32	1.17	15		U.S. and Territories	1.24	1.19	5
27	Arkansas	1.31	1.32	(1)					

*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):

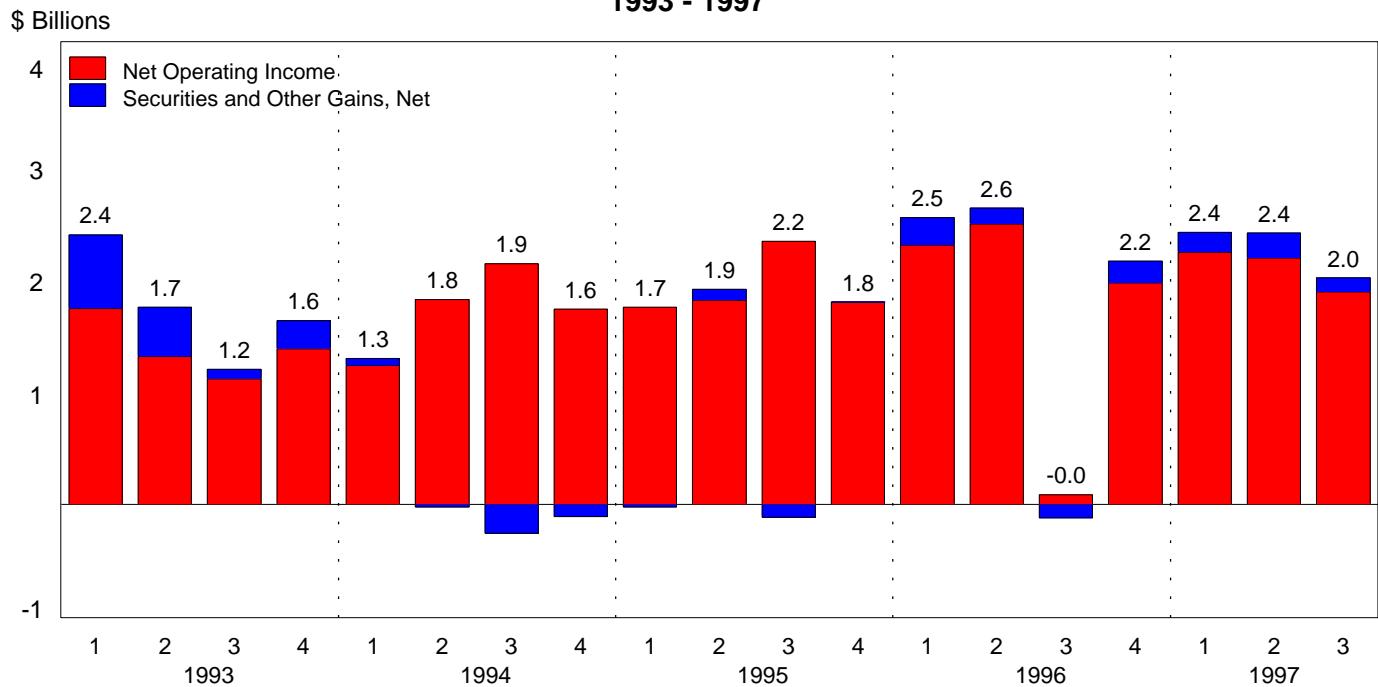
Commercial Borrowers	\$1,268	\$1,320	\$1,192	\$1,308	\$1,599	\$1,646
Consumer Loans	680	804	849	1,056	1,218	1,263

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.

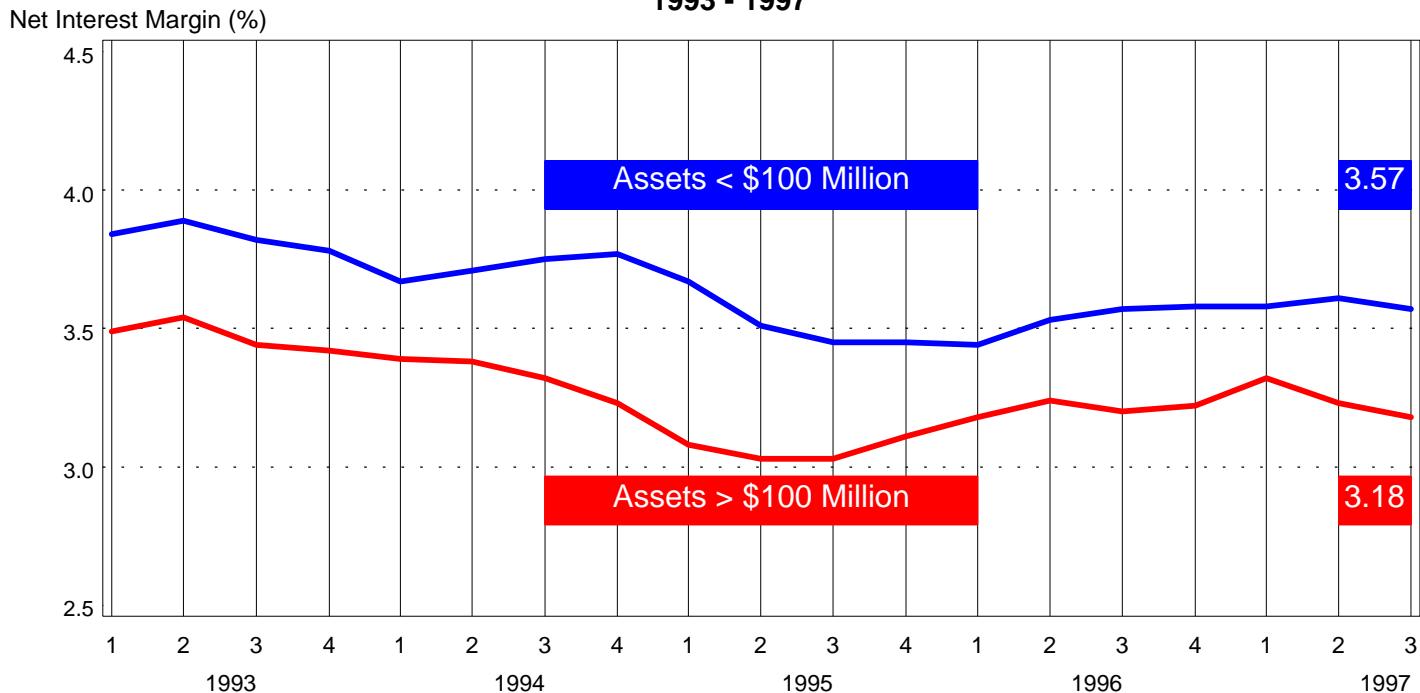
Quarterly Net Income

1993 - 1997



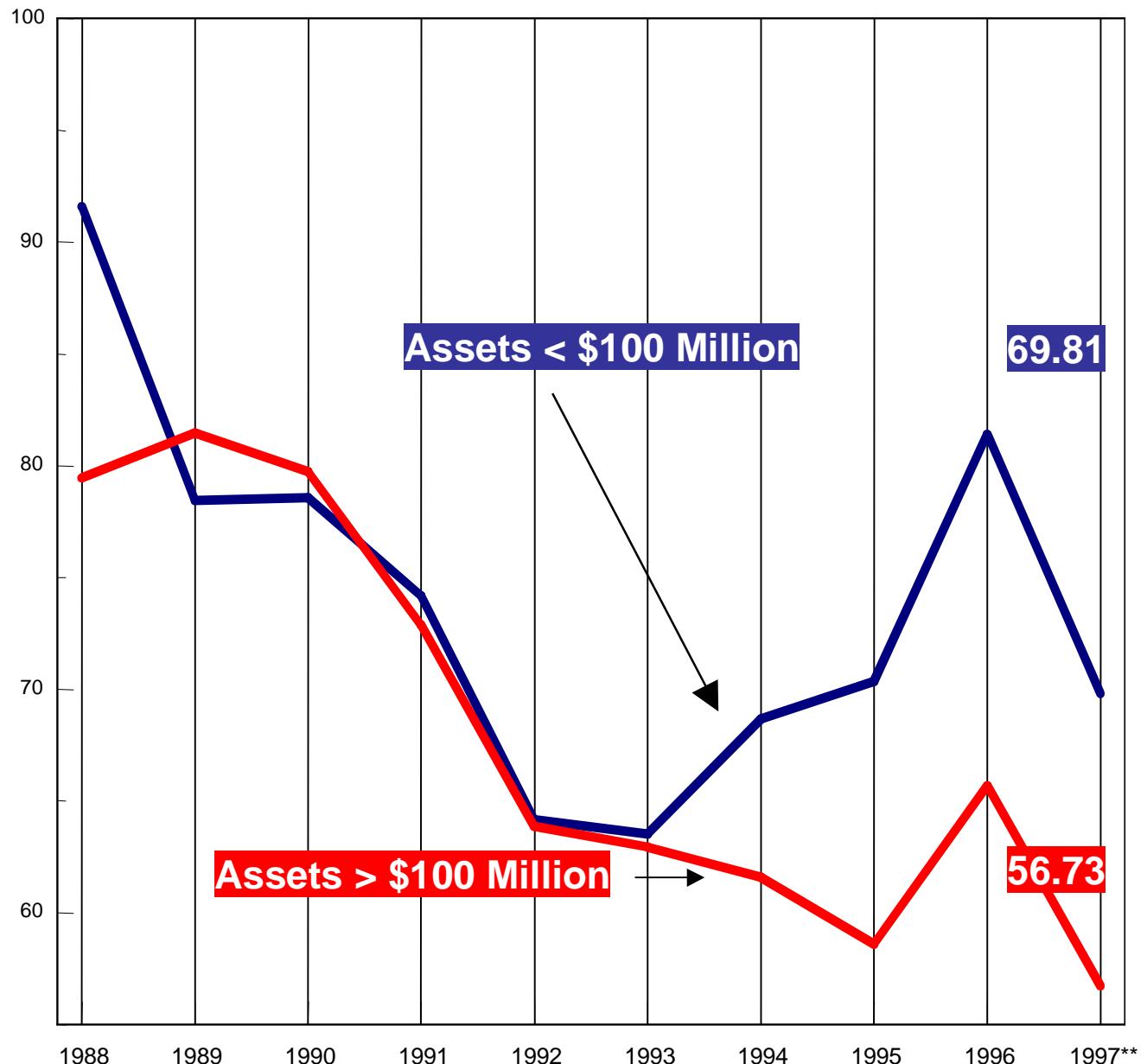
Quarterly Net Interest Margins, Annualized

1993 - 1997



Annual Efficiency Ratios* 1988 - 1997

Efficiency Ratio (%)



Assets < \$100 Million

91.59	78.45	78.57	74.18	64.16	63.52	68.66	70.35	81.39	69.81
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Assets > \$100 Million

79.45	81.48	79.73	72.87	63.86	62.94	61.60	58.59	65.67	56.73
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Total

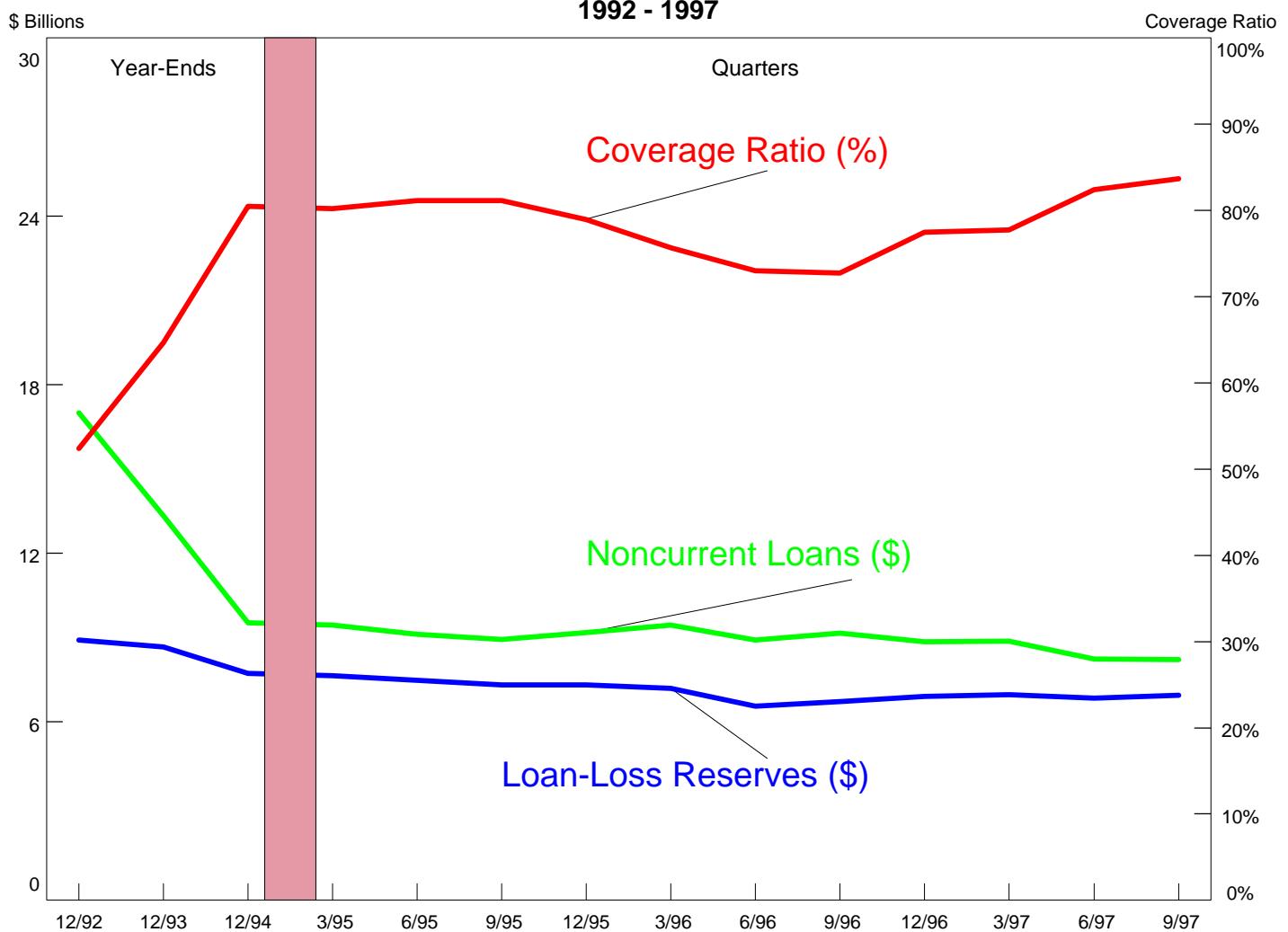
80.18	81.29	79.66	72.95	63.87	62.97	61.99	59.17	66.38	57.32
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* Noninterest expense less amortization of intangible assets as a percent of net interest income plus noninterest income.

** Through September 30

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 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 6.9

Coverage Ratio (%)

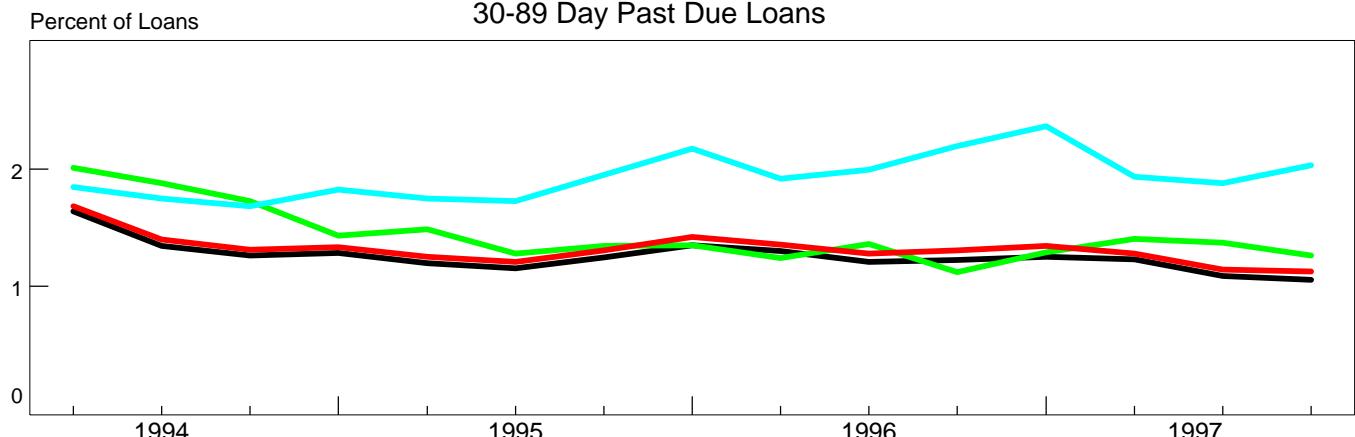
52 65 81 81 82 82 80 76 74 73 78 78 83 84

*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.

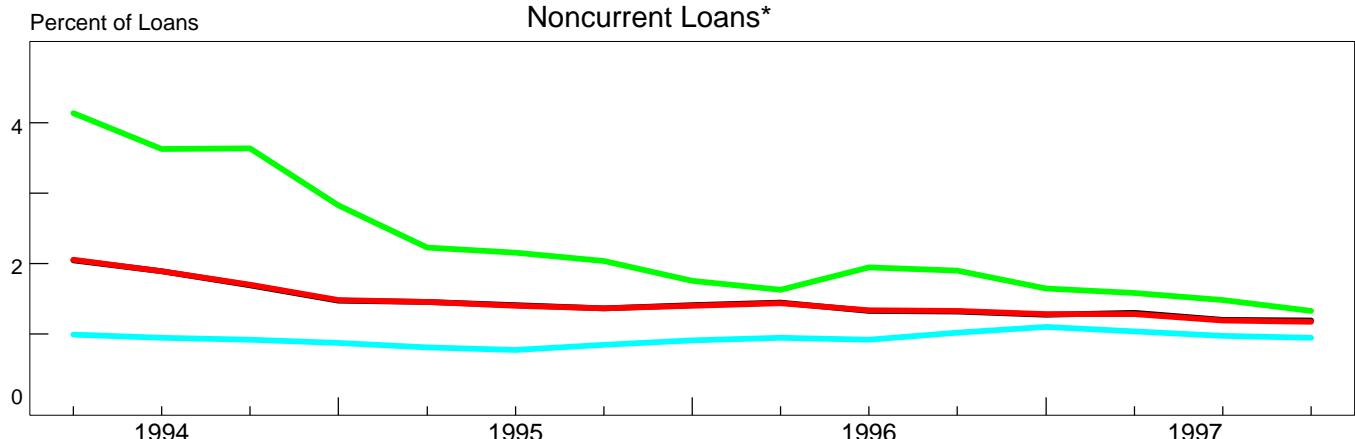
Loan Quality

1994 - 1997

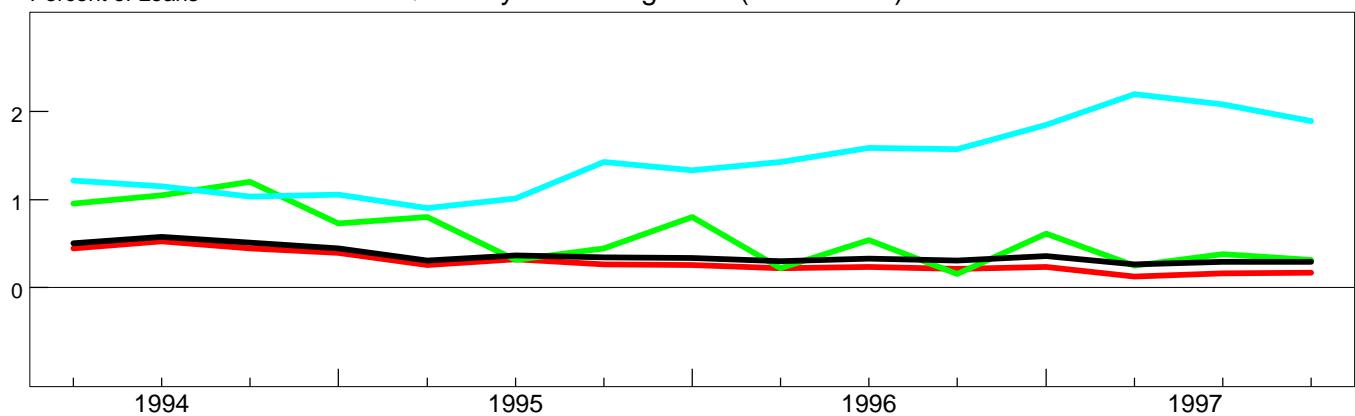
30-89 Day Past Due Loans



Noncurrent Loans*



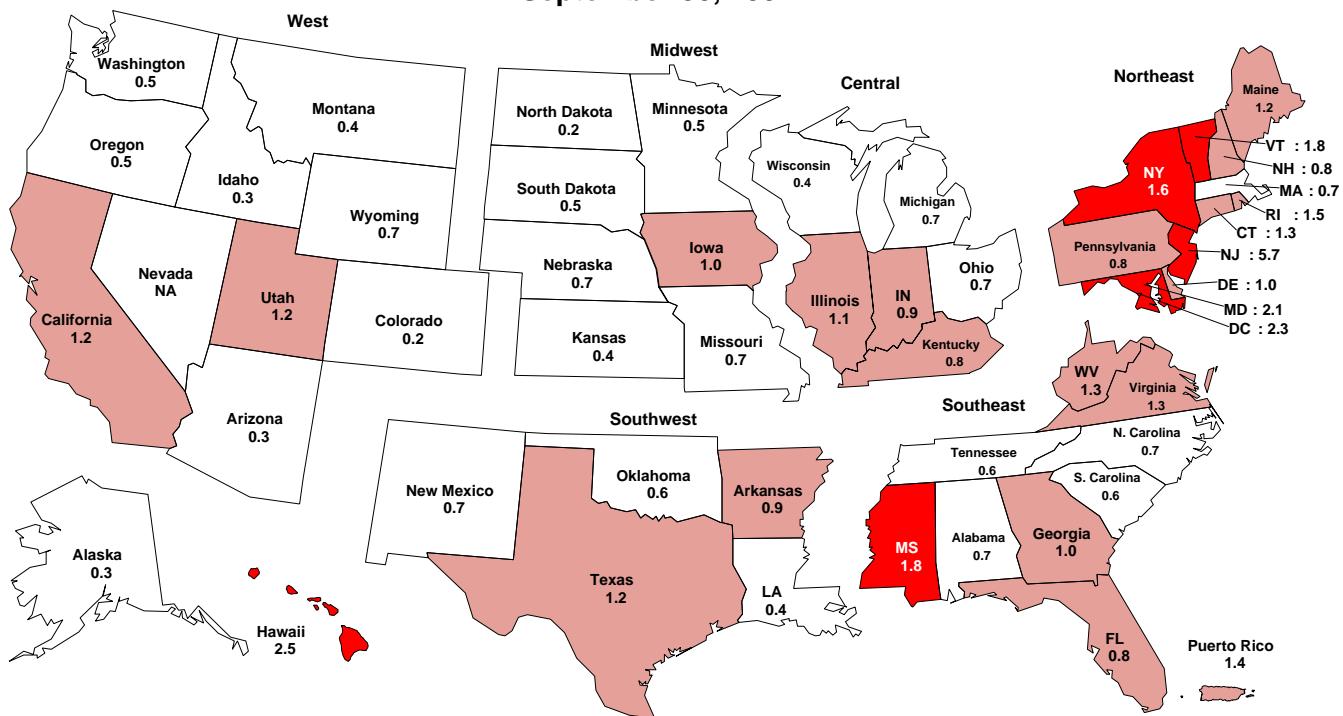
Quarterly Net Charge-offs (Annualized)



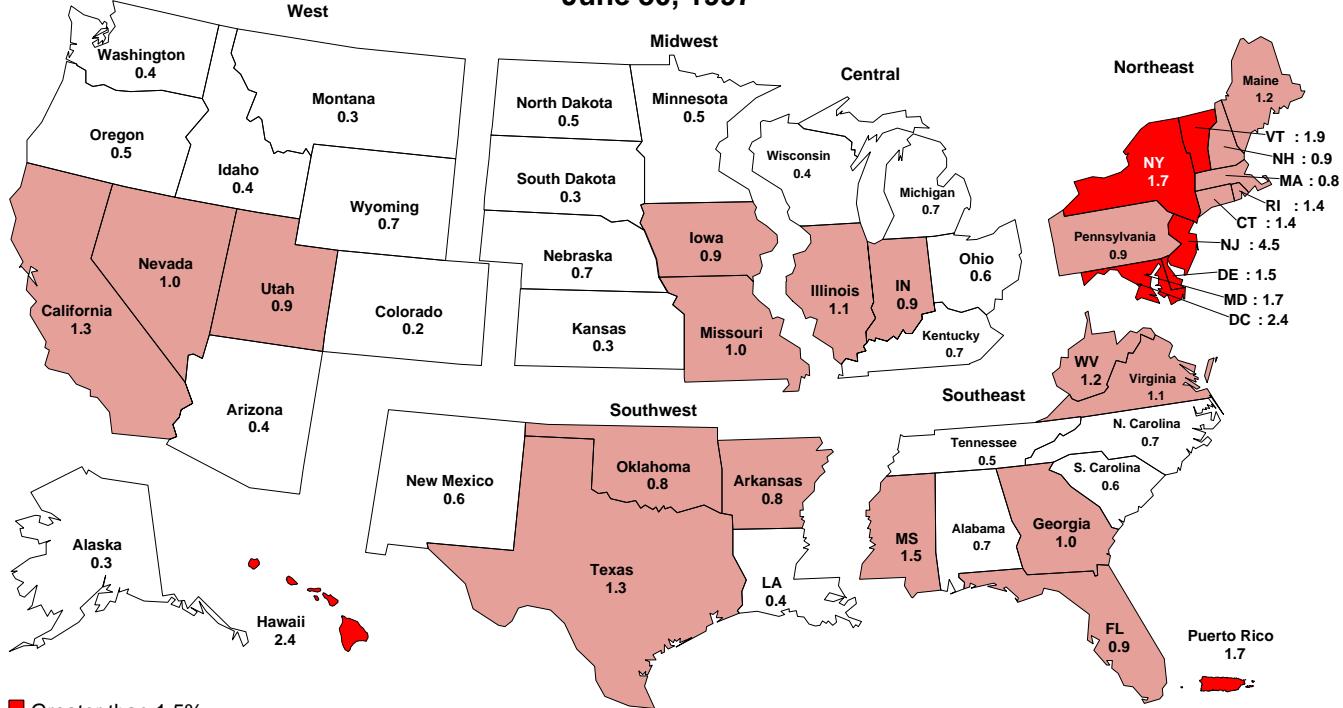
— Total Real Estate	— Commercial and Industrial
— Loans to Individuals	— Total Loans

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

Noncurrent Loan Rates* September 30, 1997



June 30, 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.

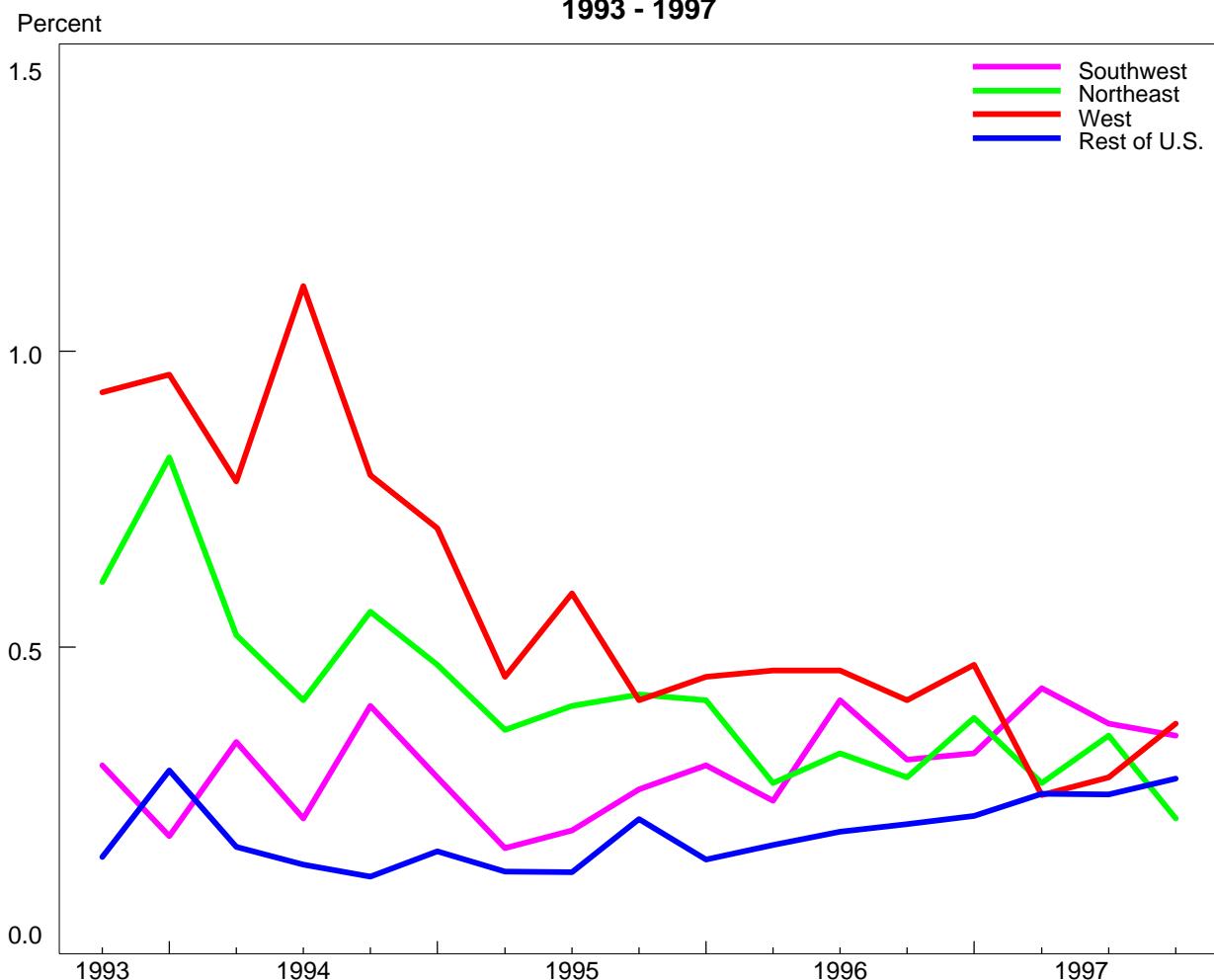
Noncurrent Loan Rates*

September 30, 1997

	Total Loans		Commercial & Industrial		Real Estate		Loans to Individuals	
	9/30/97	6/30/97	9/30/97	6/30/97	9/30/97	6/30/97	9/30/97	6/30/97
New Jersey	5.68	4.47	3.86	3.69	5.83	4.55	1.69	1.72
Hawaii	2.49	2.35	7.87	7.97	2.51	2.37	0.70	0.43
District of Columbia	2.25	2.39	0.00	0.00	3.47	3.85	0.01	0.01
Maryland	2.07	1.66	1.96	1.50	2.11	1.71	0.75	0.48
Mississippi	1.83	1.50	0.52	0.28	2.02	1.65	0.49	0.43
Vermont	1.82	1.86	2.06	1.51	1.83	1.84	1.91	2.48
New York	1.57	1.69	3.72	3.31	1.56	1.69	0.89	0.80
Rhode Island	1.45	1.37	1.43	1.74	1.51	1.42	0.91	0.66
Puerto Rico	1.36	1.74	1.17	1.97	1.38	1.71	1.20	2.08
Virginia	1.29	1.11	1.47	1.29	0.93	0.78	2.33	2.30
West Virginia	1.28	1.16	3.59	3.54	0.92	0.87	2.87	2.08
Connecticut	1.28	1.41	1.44	1.69	1.28	1.32	1.44	1.71
Texas	1.19	1.27	1.27	1.52	1.36	1.47	0.60	0.53
Utah	1.16	0.91	7.91	22.59	1.11	0.90	1.53	0.66
California	1.15	1.26	0.66	0.74	1.16	1.27	0.85	0.96
Maine	1.15	1.20	1.98	1.93	1.09	1.16	1.07	1.03
Illinois	1.06	1.07	1.06	0.96	0.88	0.90	2.41	2.66
Iowa	1.02	0.89	3.63	2.95	0.67	0.64	1.96	1.59
Georgia	1.01	0.99	2.45	2.11	0.87	0.84	1.40	1.52
Delaware	0.99	1.54	0.81	0.51	1.51	2.31	0.17	0.09
Arkansas	0.92	0.76	1.35	3.76	0.96	0.69	0.67	0.68
Indiana	0.87	0.85	0.71	1.64	0.86	0.83	1.02	0.59
Pennsylvania	0.83	0.85	1.05	1.49	0.85	0.83	0.73	0.81
New Hampshire	0.79	0.87	0.98	1.02	0.84	0.94	0.53	0.54
Florida	0.79	0.86	0.88	1.73	0.78	0.86	0.87	0.62
Kentucky	0.75	0.68	1.05	1.13	0.74	0.66	0.71	0.75
New Mexico	0.74	0.63	0.00	0.19	0.79	0.67	0.44	0.39
Alabama	0.73	0.67	0.73	1.32	0.73	0.66	0.78	0.67
Massachusetts	0.72	0.80	0.79	1.12	0.73	0.81	0.40	0.43
Michigan	0.70	0.72	1.52	0.48	0.69	0.73	0.81	0.69
Missouri	0.69	0.96	1.24	2.18	0.67	0.92	0.65	1.30
North Carolina	0.68	0.65	0.90	1.23	0.67	0.64	1.06	1.04
Nebraska	0.68	0.65	3.85	3.47	0.69	0.66	0.46	0.45
Wyoming	0.66	0.65	3.03	2.53	0.55	0.49	0.86	1.37
Ohio	0.65	0.61	1.64	1.66	0.64	0.59	0.71	0.64
Oklahoma	0.61	0.83	2.49	5.07	0.53	0.74	1.00	1.06
Tennessee	0.61	0.53	1.21	0.85	0.59	0.50	0.55	0.61
South Carolina	0.59	0.59	0.97	0.99	0.55	0.56	0.90	0.75
South Dakota	0.53	0.32	0.50	0.04	0.56	0.36	0.44	0.34
Oregon	0.52	0.50	1.37	1.61	0.64	0.62	0.20	0.15
Minnesota	0.50	0.46	0.99	1.38	0.48	0.43	0.45	0.32
Washington	0.48	0.44	0.70	0.46	0.47	0.43	0.44	0.59
Wisconsin	0.44	0.42	1.01	1.25	0.37	0.35	0.92	0.94
Louisiana	0.44	0.43	0.65	0.80	0.41	0.40	0.66	0.62
Montana	0.41	0.26	0.25	0.27	0.28	0.16	1.15	0.82
Kansas	0.35	0.32	2.21	4.16	0.34	0.29	0.40	0.57
Idaho	0.34	0.35	0.37	0.00	0.35	0.37	0.25	0.32
Arizona	0.32	0.40	.	.	0.32	0.40	0.05	0.07
Alaska	0.30	0.28	0.00	4.31	0.33	0.19	0.04	0.00
North Dakota	0.23	0.45	1.06	8.52	0.19	0.27	0.25	0.20
Colorado	0.18	0.19	0.14	0.19	0.17	0.19	0.30	0.23
U.S. and Territories	1.18	1.19	1.33	1.48	1.19	1.20	0.95	0.97

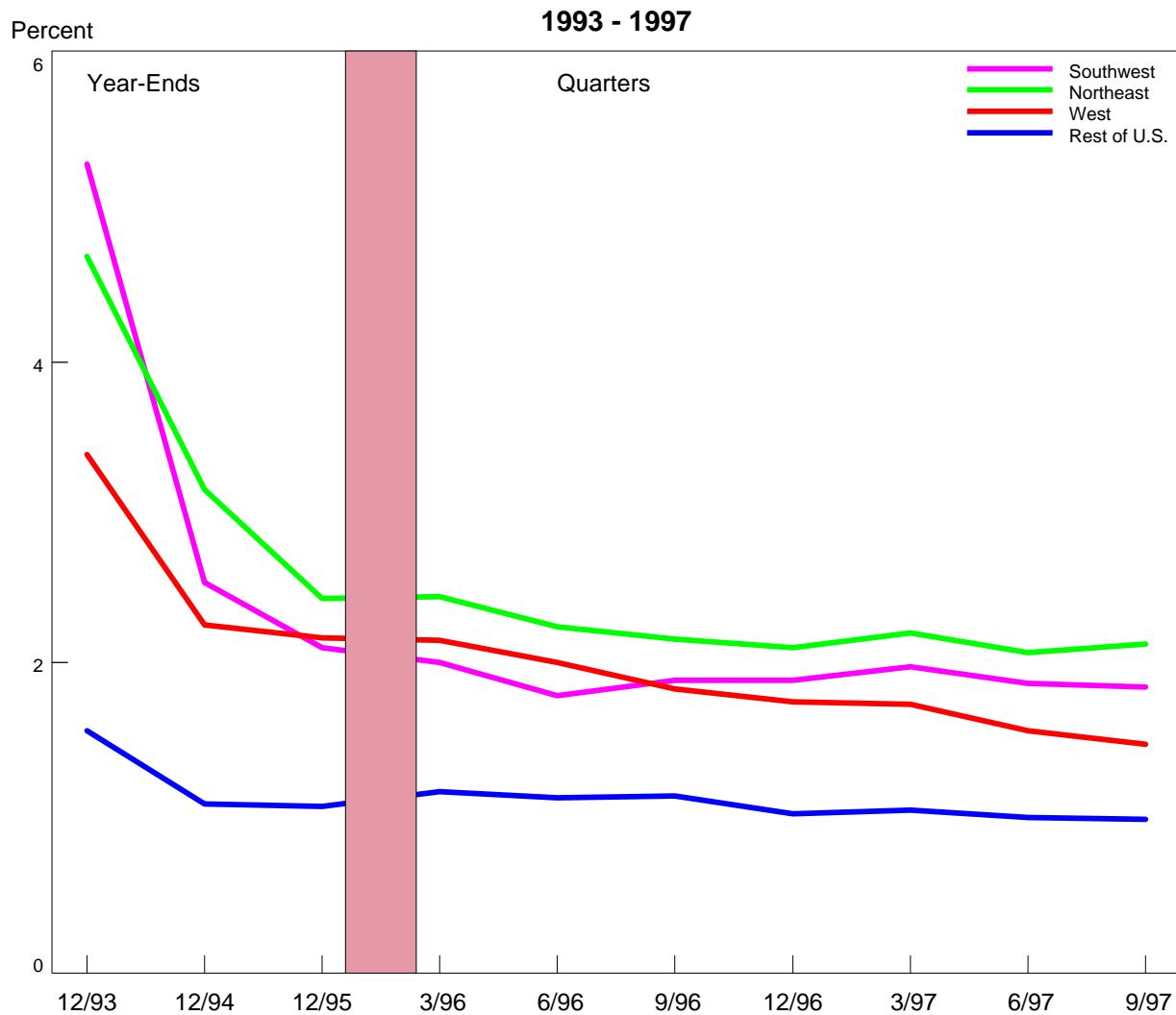
* Noncurrent loan rates represent the percentage of loans in each category that are past due 90 days or more or in nonaccrual status.

Quarterly Net Charge-off Rates
Total Loans by Region
1993 - 1997



Southwest	0.30	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	0.37	0.35
Northeast	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	0.27	0.35	0.21
West	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	0.37
Rest of U.S.	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	0.28
Total U.S.	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	0.29

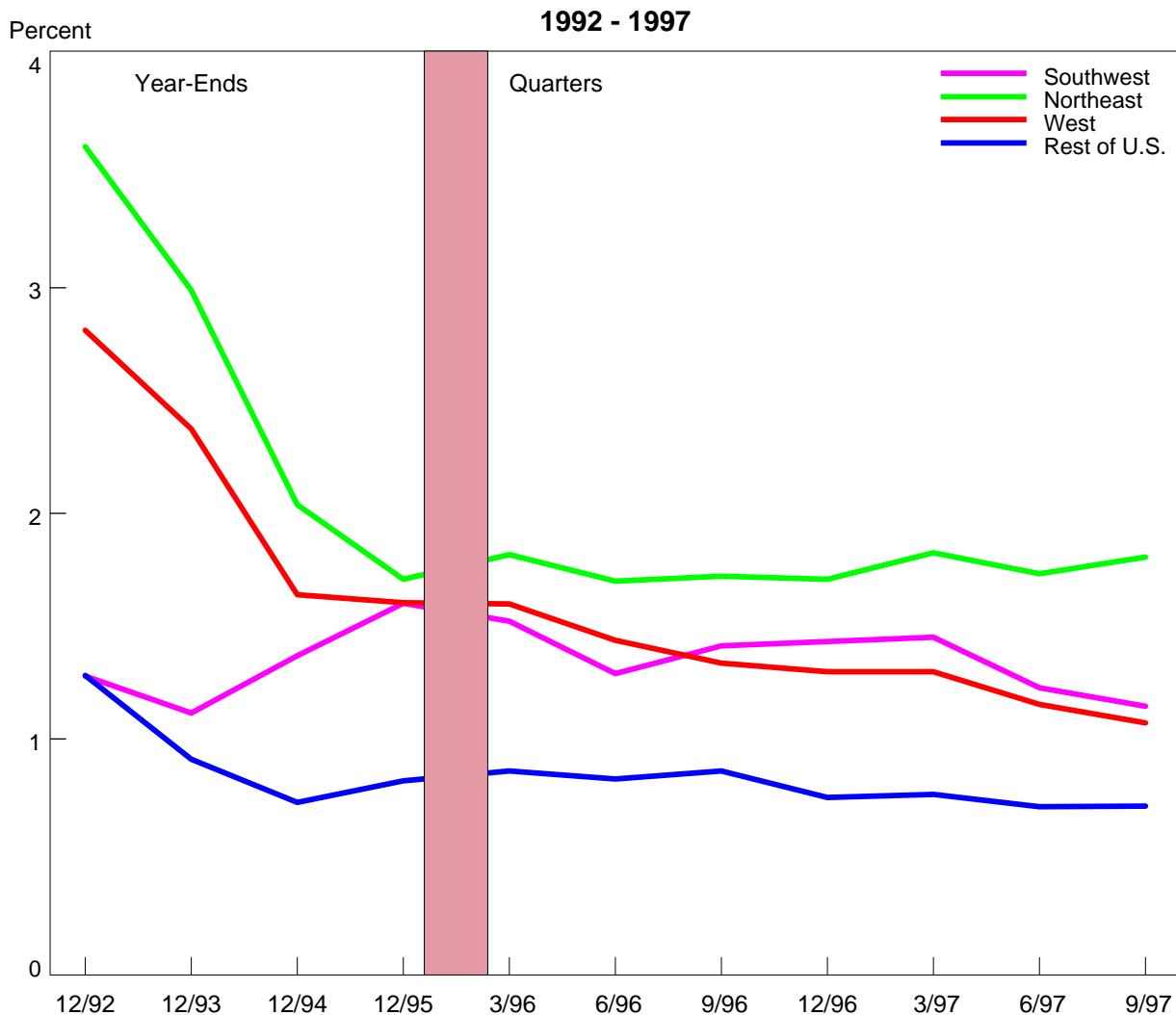
Troubled Real Estate Asset Rates*



Southwest	5.32	2.53	2.10	2.00	1.78	1.88	1.88	1.97	1.86	1.84
Northeast	4.70	3.15	2.43	2.44	2.24	2.15	2.10	2.20	2.06	2.12
West	3.38	2.25	2.16	2.15	2.00	1.82	1.74	1.72	1.54	1.45
Rest of U.S.	1.55	1.06	1.04	1.14	1.10	1.11	0.99	1.02	0.97	0.95
Total U.S.	3.34	2.19	1.91	1.93	1.80	1.72	1.64	1.67	1.55	1.54

*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.

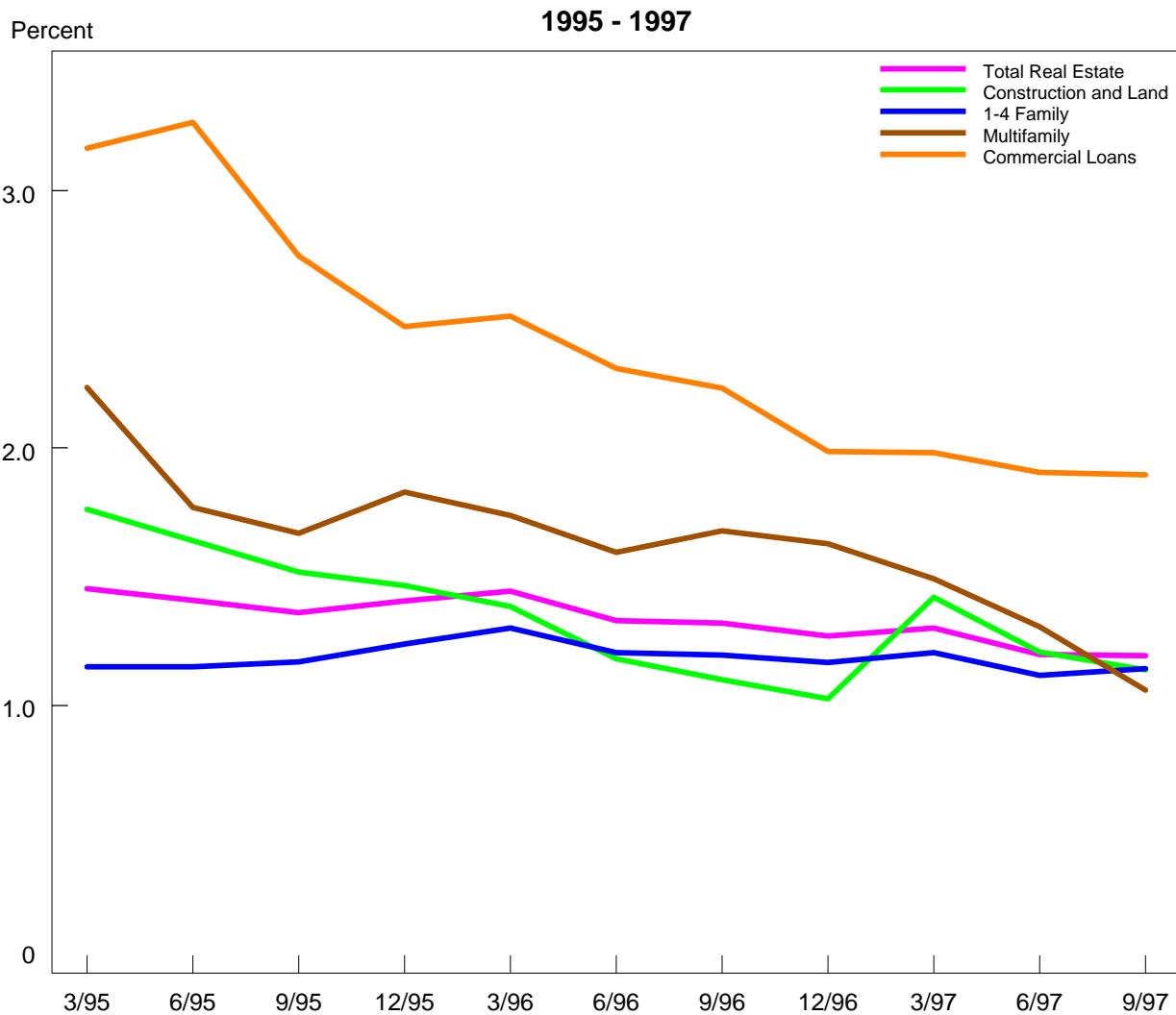
Noncurrent Real Estate Loan Rates*



Southwest	1.28	1.11	1.37	1.60	1.52	1.29	1.41	1.43	1.45	1.23	1.15
Northeast	3.62	2.99	2.04	1.71	1.82	1.70	1.72	1.71	1.82	1.73	1.80
West	2.81	2.37	1.64	1.60	1.60	1.44	1.34	1.30	1.30	1.15	1.07
Rest of U.S.	1.28	0.91	0.72	0.81	0.86	0.82	0.86	0.74	0.75	0.70	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	1.19

*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*

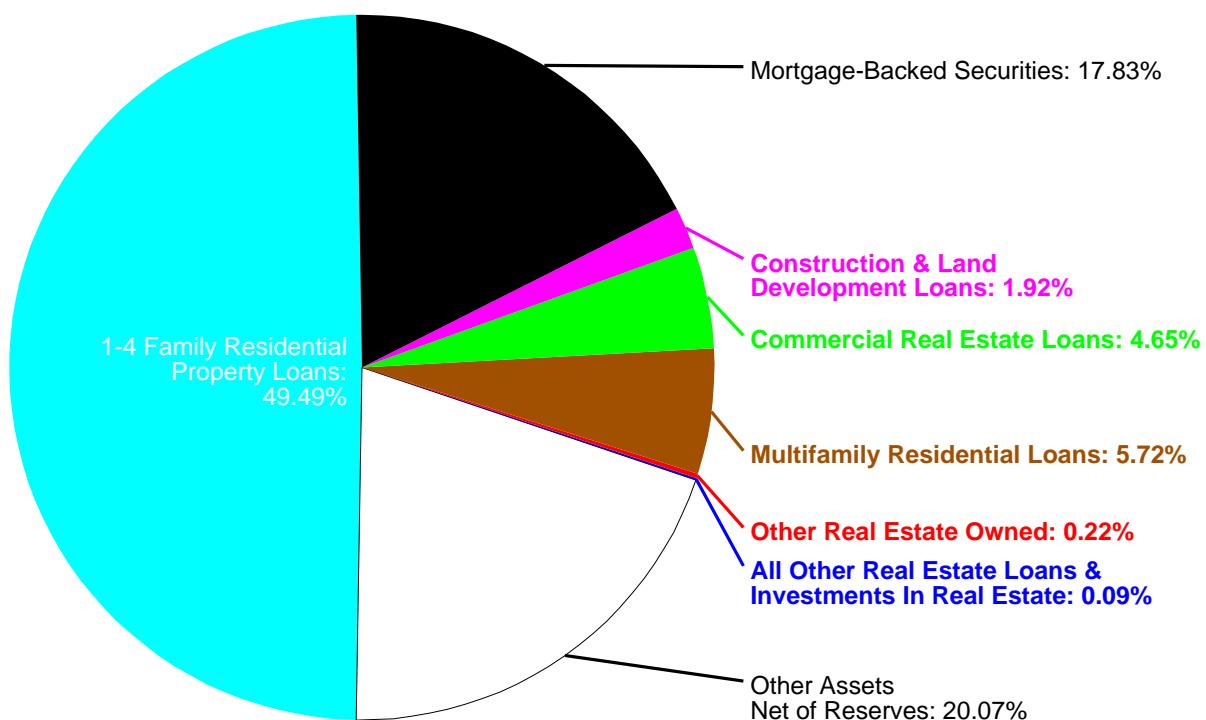


Category	3/95	6/95	9/95	12/95	3/96	6/96	9/96	12/96	3/97	6/97	9/97
Construction and Land	1.76	1.64	1.52	1.47	1.38	1.18	1.10	1.03	1.42	1.21	1.14
1-4 Family	1.15	1.15	1.17	1.24	1.30	1.20	1.19	1.17	1.20	1.11	1.14
Multifamily	2.23	1.77	1.67	1.83	1.74	1.59	1.68	1.63	1.49	1.30	1.06
Commercial	3.16	3.27	2.75	2.47	2.51	2.31	2.23	1.98	1.98	1.91	1.89
Total	1.45	1.41	1.36	1.41	1.44	1.33	1.32	1.27	1.30	1.20	1.19

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

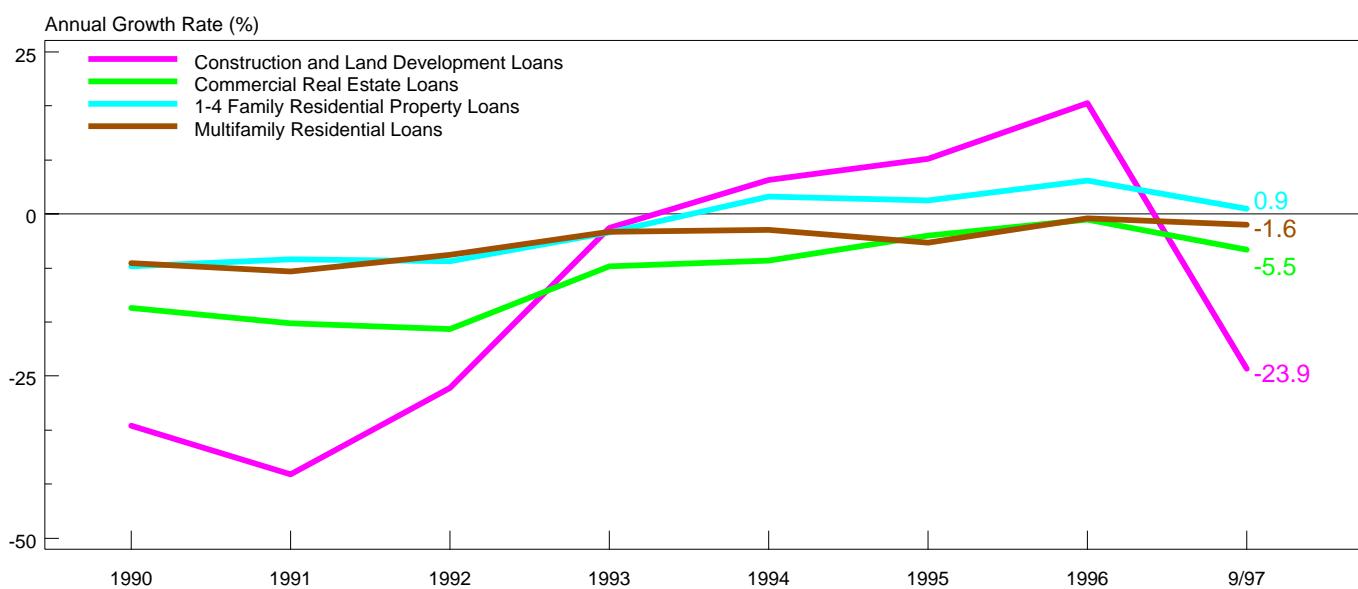
Real Estate Assets as a Percent of Total Assets

September 30, 1997



Real Estate Loan Growth Rates*

1990 - 1997

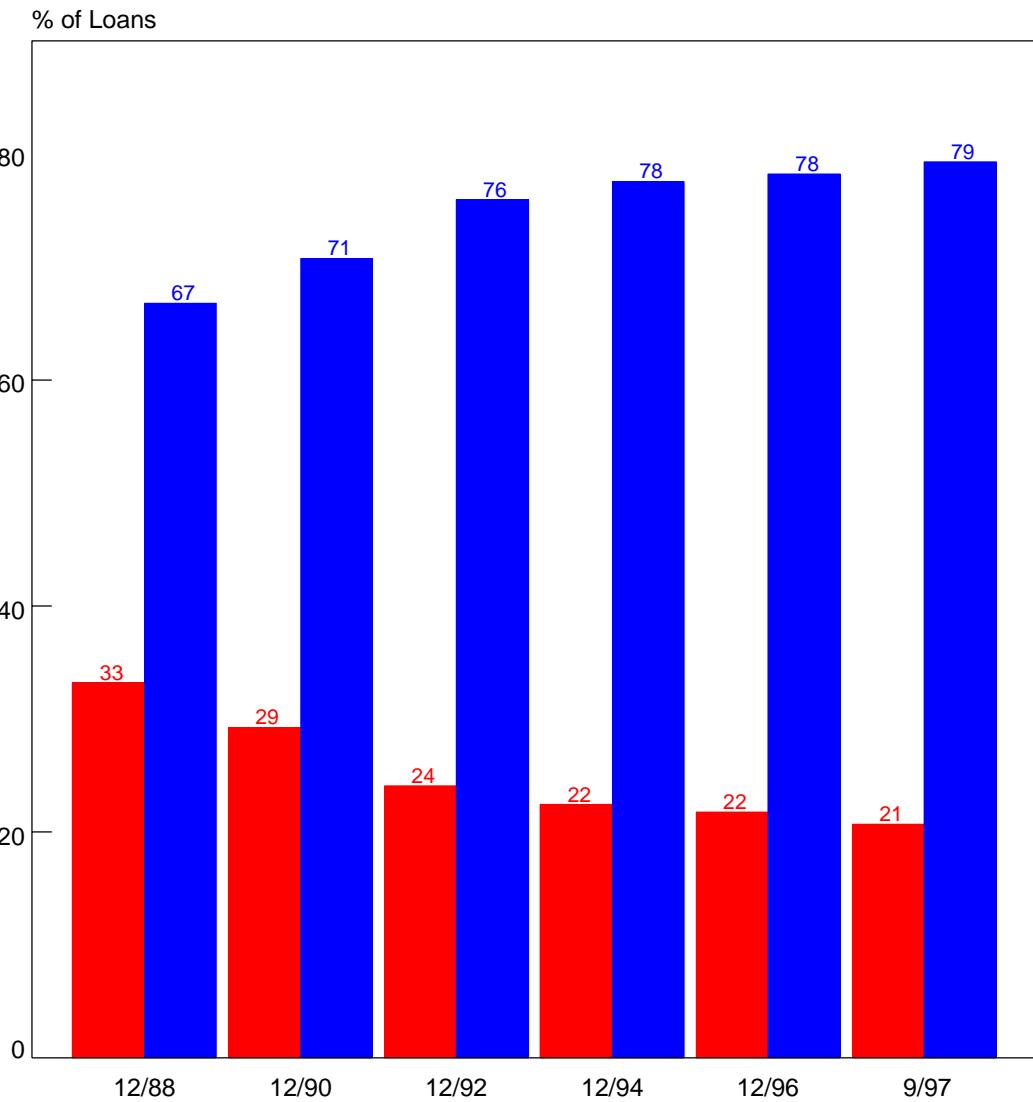


* Growth rate for most recent twelve-month period.

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):

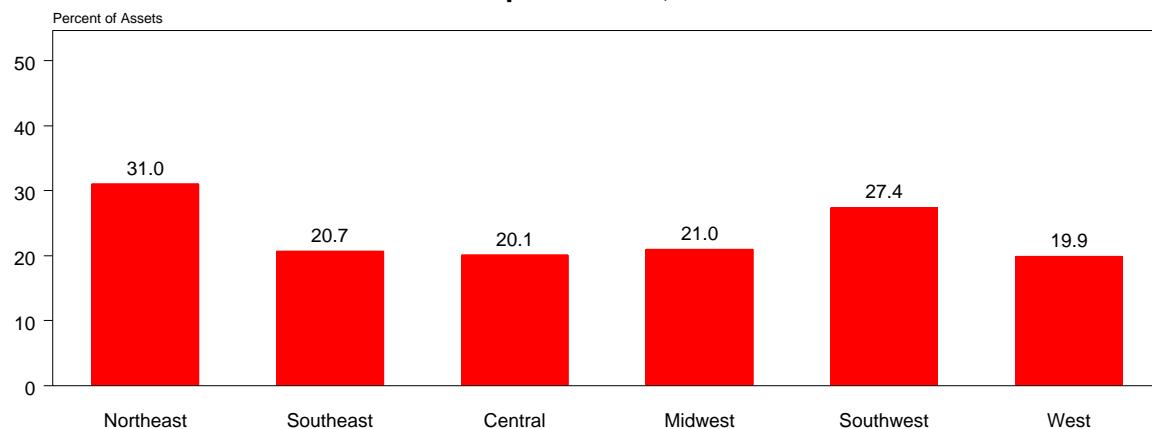
Commercial Borrowers	\$345	\$245	\$160	\$147	\$152	\$145
Consumer Loans	694	592	506	506	547	555

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

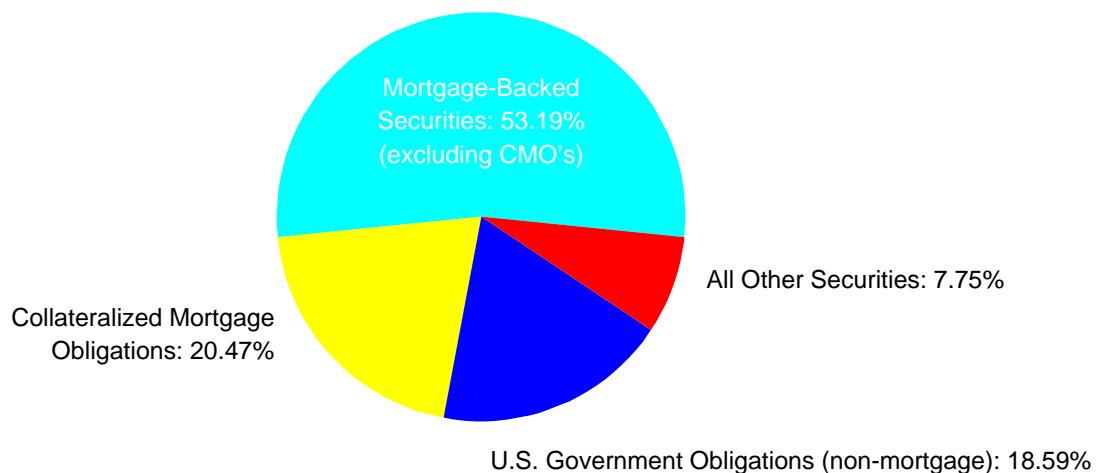
September 30, 1997



Total Securities* (\$ Billions)

	9/95	12/95	3/96	6/96	9/96	12/96	3/97	6/97	9/97
U.S. Government Obligations (non-mortgage)	\$54	\$48	\$47	\$49	\$48	\$46	\$46	\$47	\$46
Mortgage-Backed Securities (excluding CMO's)	153	157	150	150	146	140	138	137	132
Collateralized Mortgage Obligations	59	59	58	57	56	54	54	53	51
All Other Securities	24	24	24	24	23	23	20	20	19
Total Securities	290	289	279	280	272	262	258	258	247
Securities as a Percent of Assets	28.35%	28.13%	27.47%	27.34%	26.30%	25.51%	25.25%	25.09%	24.21%
Memoranda:									
Amortized Cost of Total Held-to-Maturity Sec.	211	132	129	133	131	124	117	114	113
Fair Value of Total Available-for-Sale Sec.	79	157	150	146	141	138	141	144	134

Total Securities* September 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".

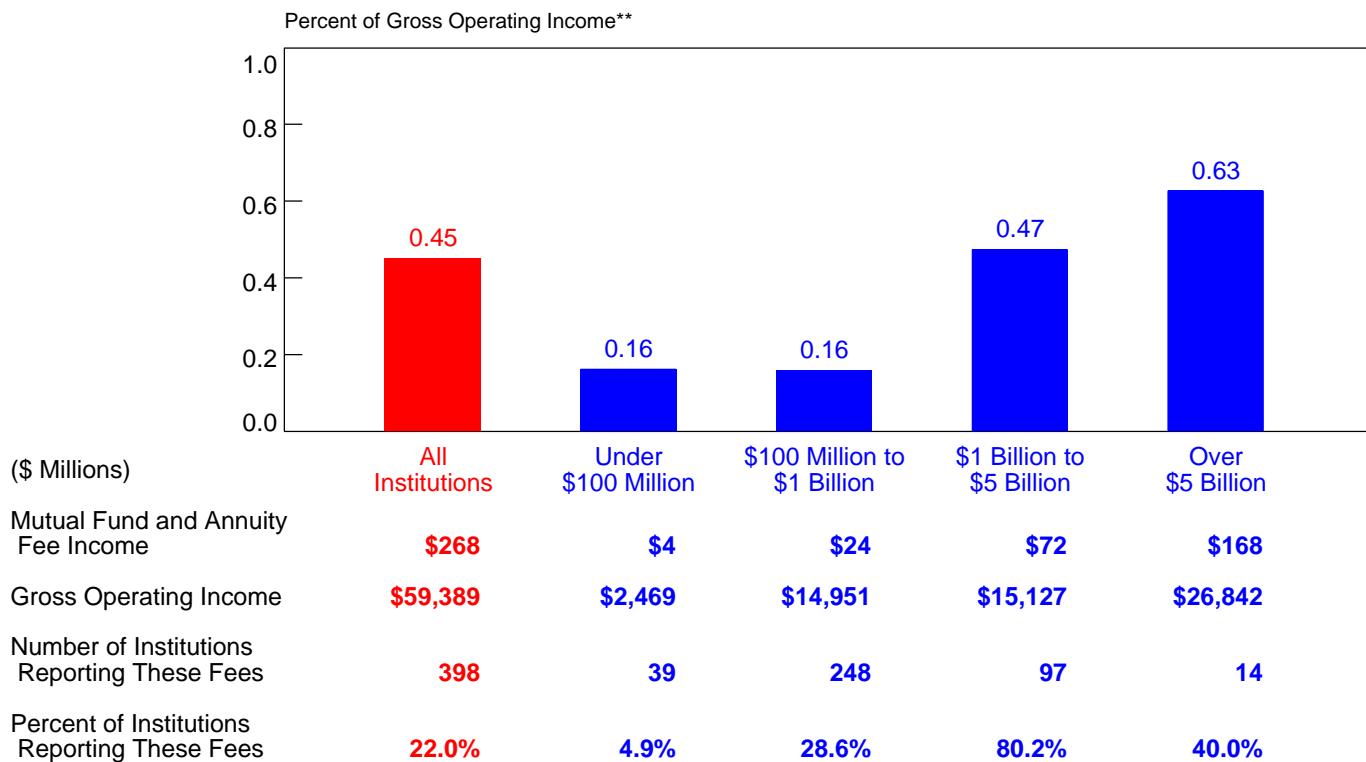
Mutual Fund and Annuity Sales*

1996 - 1997

Quarterly Sales (\$ Millions)	9/96	12/96	3/97	6/97	9/97
Money Market Funds	\$ 530	\$ 504	\$ 485	\$ 513	\$ 539
Debt Securities Funds	406	408	464	470	507
Equity Securities	458	467	535	529	566
Other Mutual Funds	157	179	252	182	207
Annuites	1,152	1,052	1,198	1,332	1,176
Proprietary Mutual Fund and Annuity Sales included above	839	838	820	665	682

*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

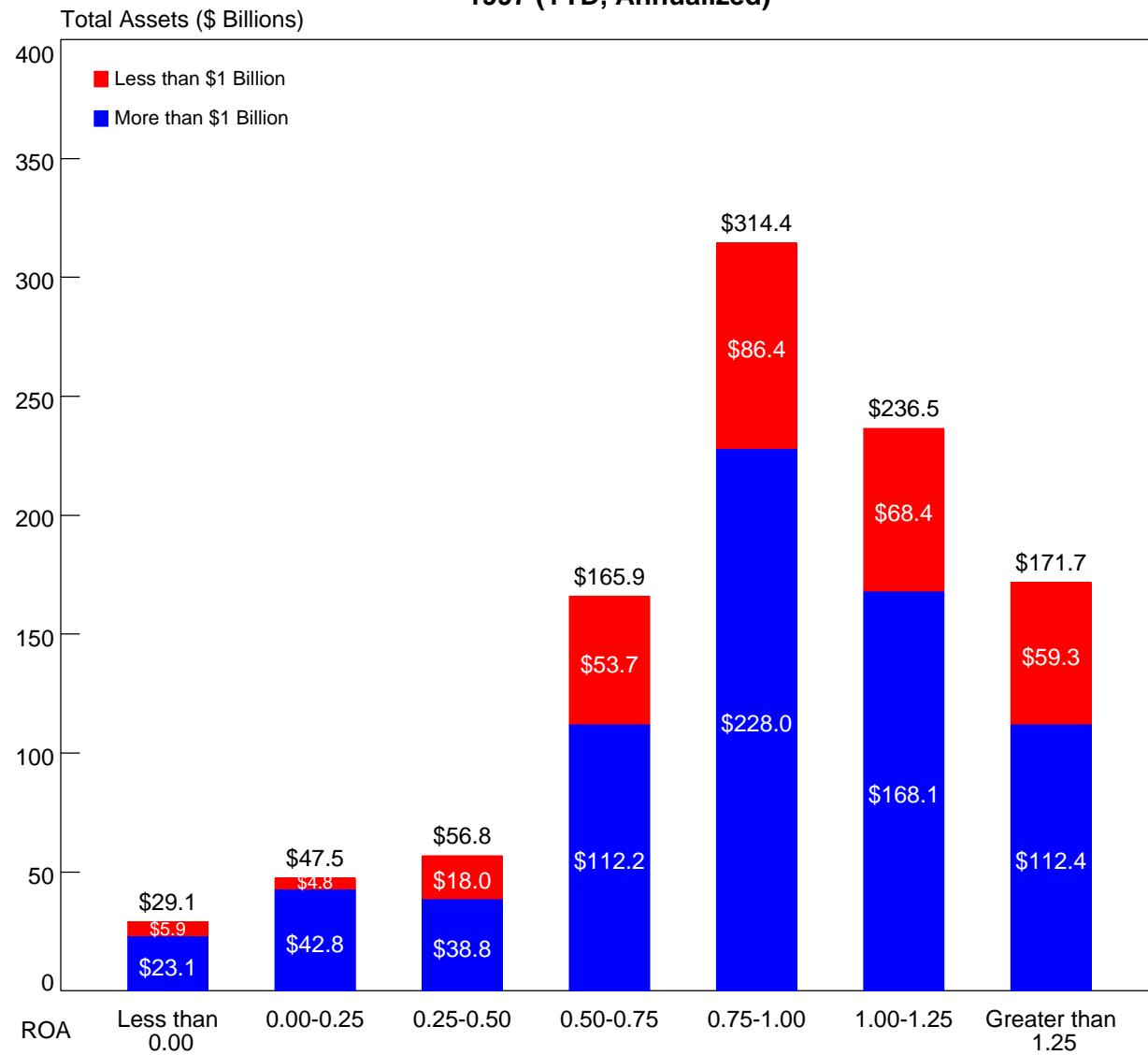


**Gross operating income is the total of interest income and noninterest income.

Return on Assets (ROA)

By Asset Size

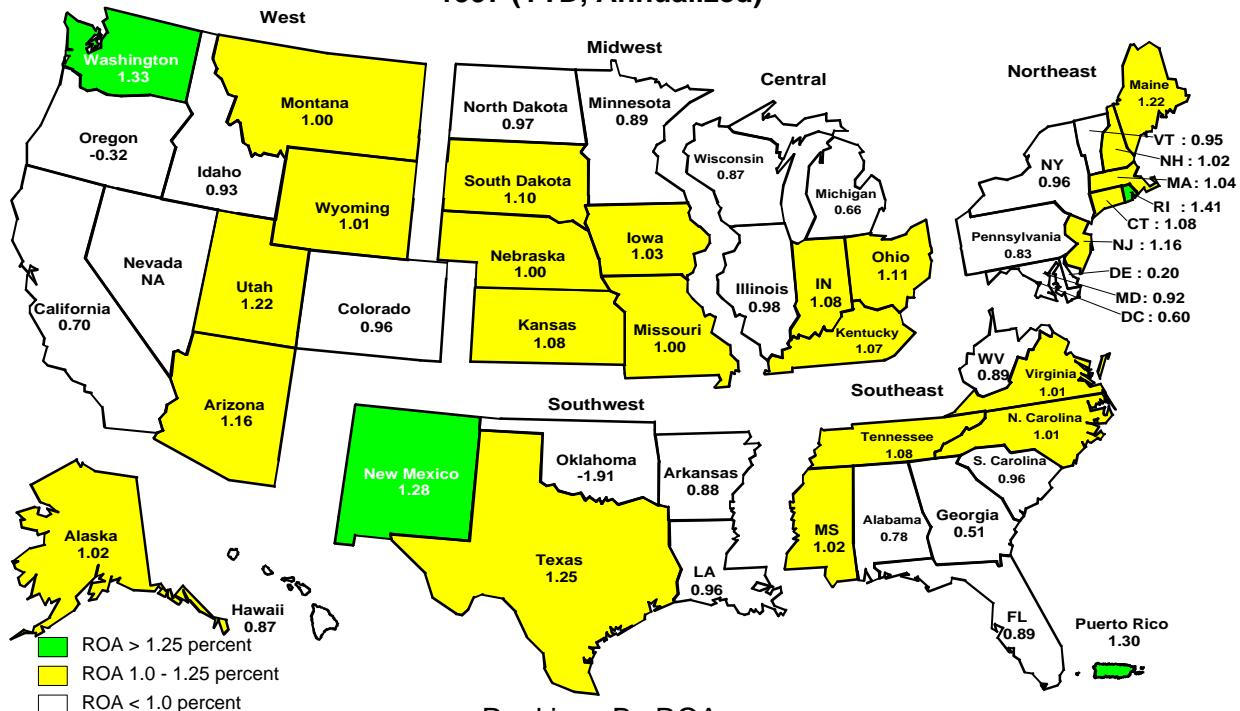
1997 (YTD, Annualized)



Asset Size	Number of Institutions						
Less than \$1 Billion	61	48	145	343	443	328	288
More than \$1 Billion	5	2	6	28	42	40	33
Total	66	50	151	371	485	368	321

Return on Assets (ROA)

1997 (YTD, Annualized)



Rankings By ROA

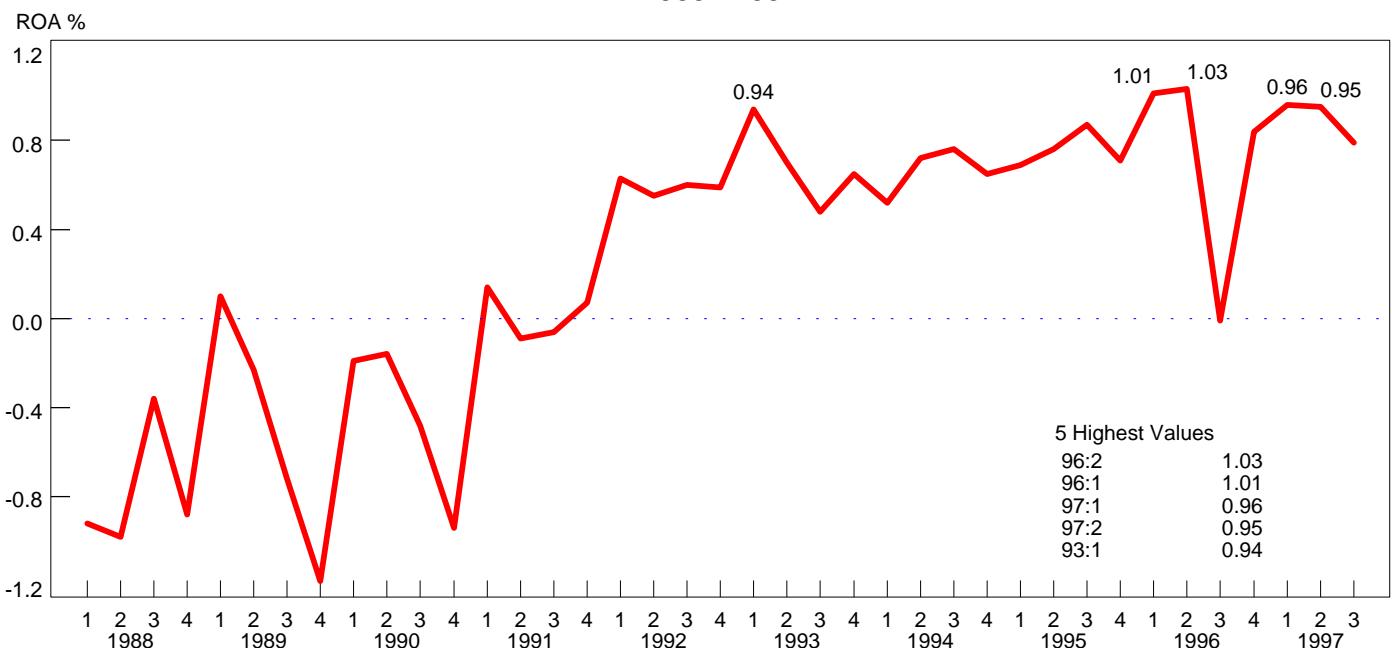
	YTD 1997	YTD 1996	Change*
1	Rhode Island	1.41	1.48
2	Washington	1.33	1.05
3	Puerto Rico	1.30	0.95
4	New Mexico	1.28	0.60
5	Texas	1.25	2.07
6	Maine	1.22	1.15
7	Utah	1.22	2.49
8	Arizona	1.16	0.93
9	New Jersey	1.16	0.72
10	Ohio	1.11	0.61
11	South Dakota	1.10	0.42
12	Connecticut	1.08	0.89
13	Indiana	1.08	0.46
14	Kansas	1.08	0.47
15	Tennessee	1.08	0.76
16	Kentucky	1.07	0.13
17	Massachusetts	1.04	0.93
18	Iowa	1.03	0.42
19	Alaska	1.02	0.61
20	Mississippi	1.02	0.64
21	New Hampshire	1.02	0.55
22	North Carolina	1.01	0.24
23	Virginia	1.01	0.49
24	Wyoming	1.01	0.53
25	Missouri	1.00	0.51
26	Montana	1.00	0.69
27	Nebraska	1.00	0.57

	YTD 1997	YTD 1996	Change*
28	Illinois	0.98	0.75
29	North Dakota	0.97	(0.01)
30	Colorado	0.96	0.55
31	Louisiana	0.96	0.44
32	New York	0.96	0.81
33	South Carolina	0.96	0.53
34	Vermont	0.95	0.72
35	Idaho	0.93	0.22
36	Maryland	0.92	0.52
37	Florida	0.89	0.35
38	Minnesota	0.89	1.36
39	West Virginia	0.89	0.28
40	Arkansas	0.88	0.47
41	Hawaii	0.87	0.52
42	Wisconsin	0.87	0.53
43	Pennsylvania	0.83	0.51
44	Alabama	0.78	0.23
45	California	0.70	0.23
46	Michigan	0.66	0.36
47	District of Columbia	0.60	0.03
48	Georgia	0.51	0.52
49	Delaware	0.20	1.03
50	Oregon	(0.32)	0.51
51	Oklahoma	(1.91)	0.61
52	Nevada	NA	(3.03)
	U.S. and Territories	0.90	0.66

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

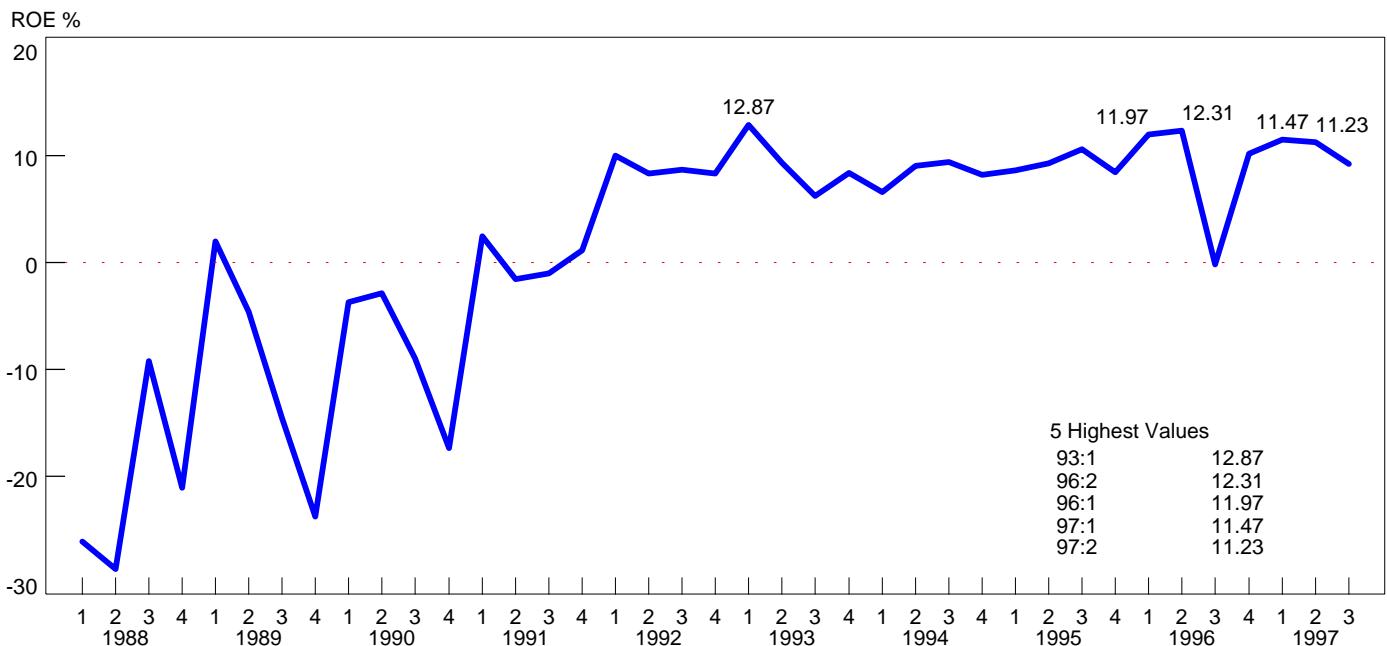
Quarterly Return on Assets (ROA), Annualized

1988 - 1997

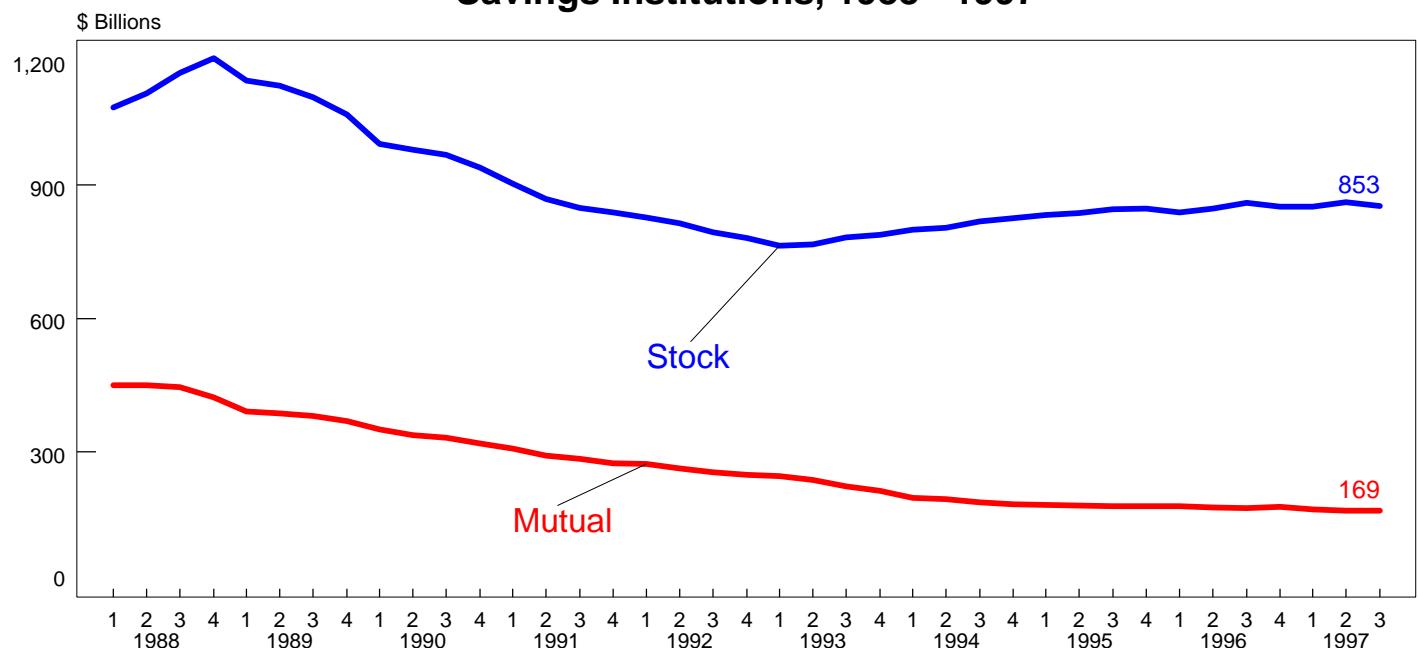


Quarterly Return on Equity (ROE), Annualized

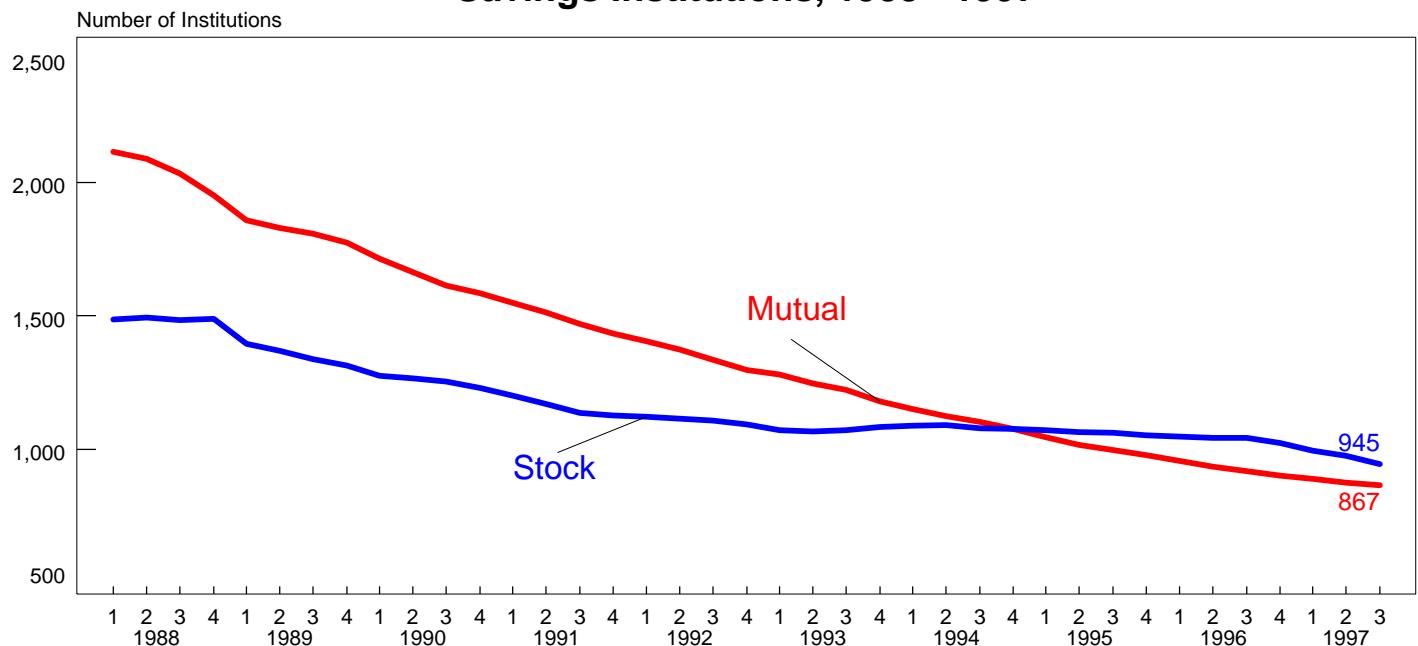
1988 - 1997



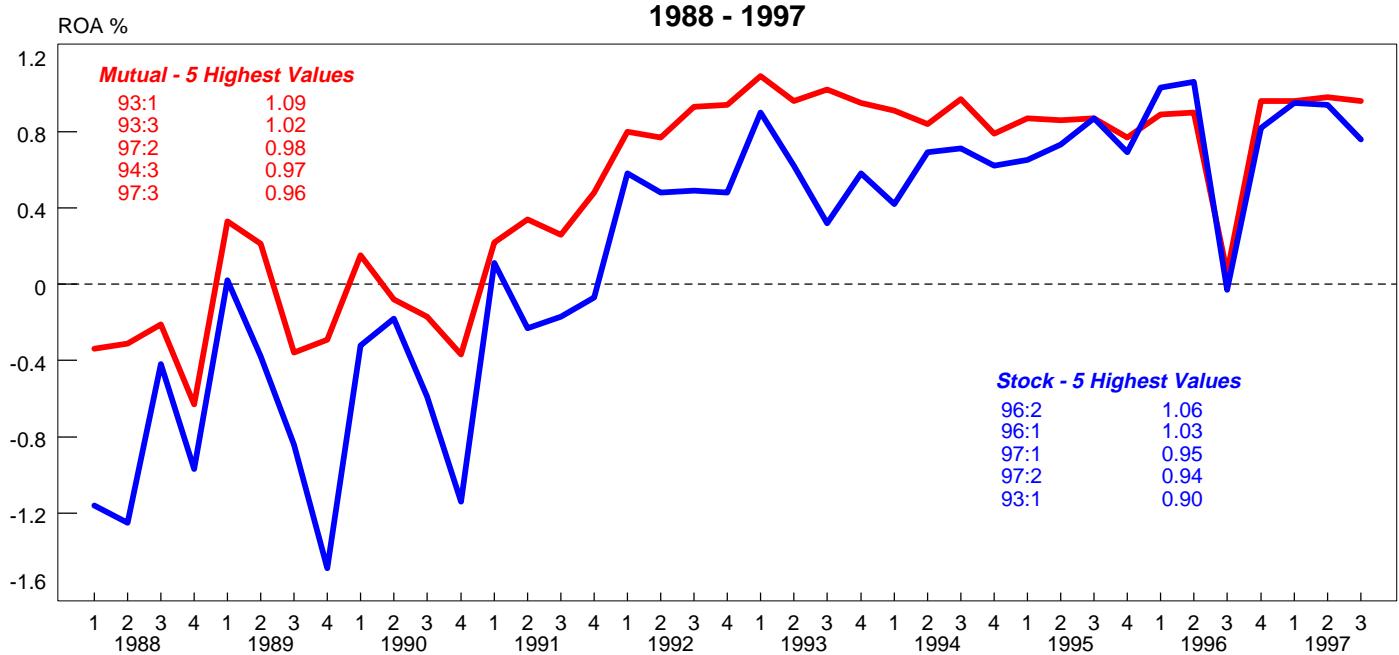
Assets of Mutual and Stock Savings Institutions, 1988 - 1997



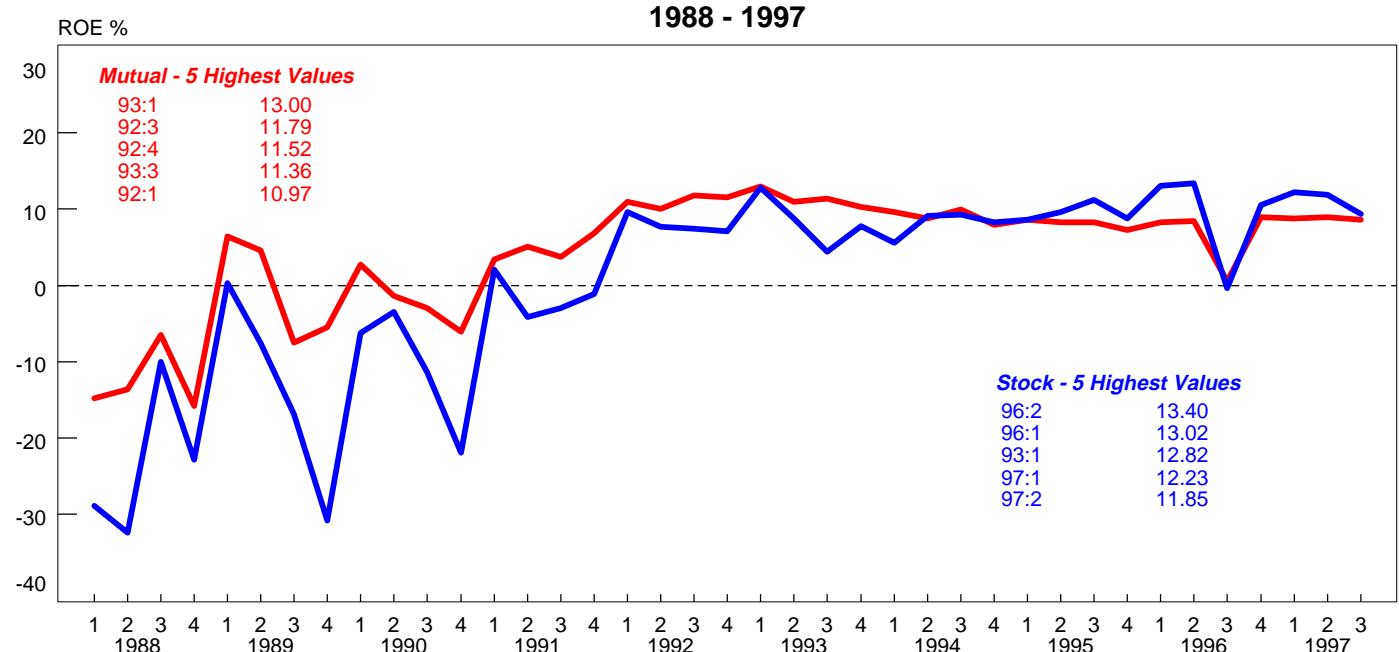
Number of Mutual and Stock Savings Institutions, 1988 - 1997



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

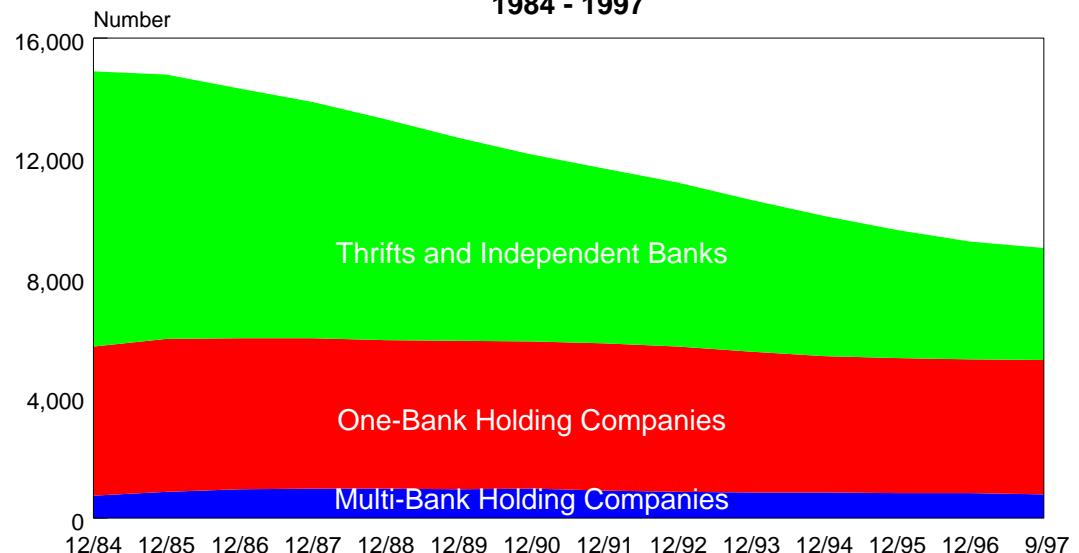


Quarterly Return on Equity (ROE), Annualized Mutual and Stock Savings Institutions



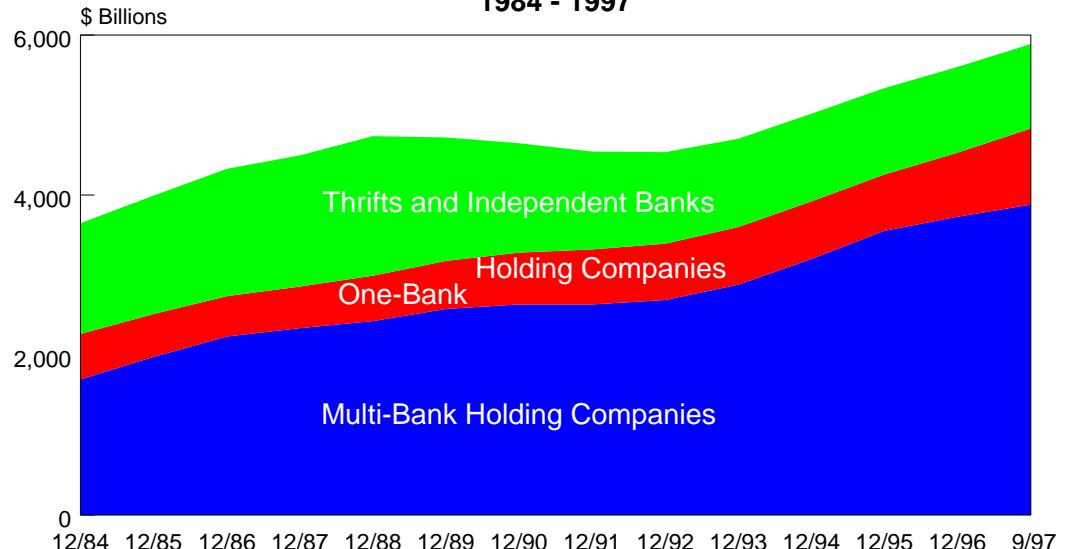
Number of FDIC-Insured Banking Organizations

1984 - 1997



Assets of FDIC-Insured Banking Organizations

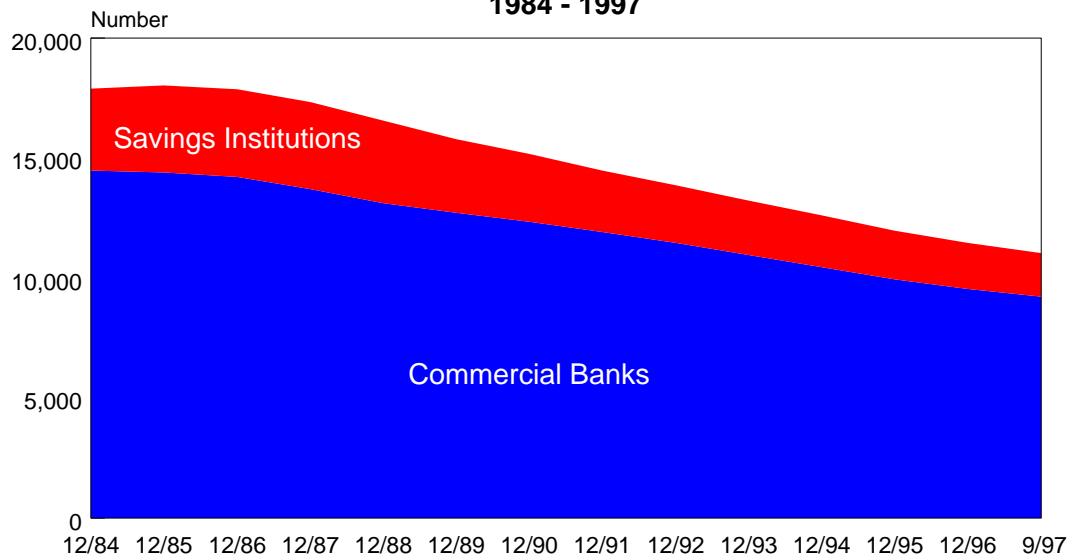
1984 - 1997



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

Number of FDIC-Insured Institutions

1984 - 1997



Savings Institutions

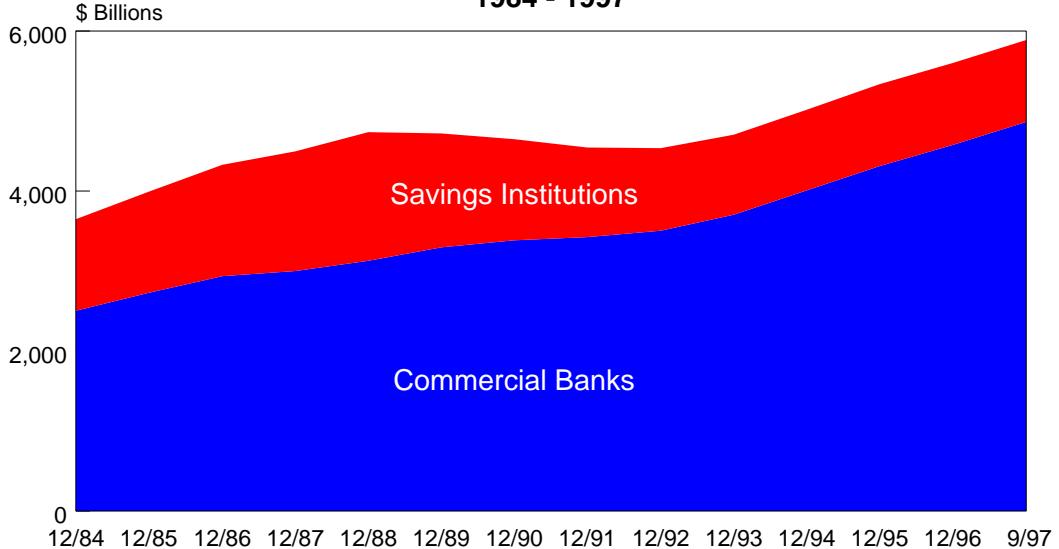
Commercial Banks

Total

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	1,812
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	9,215
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	11,027

Assets of FDIC-Insured Institutions

1984 - 1997



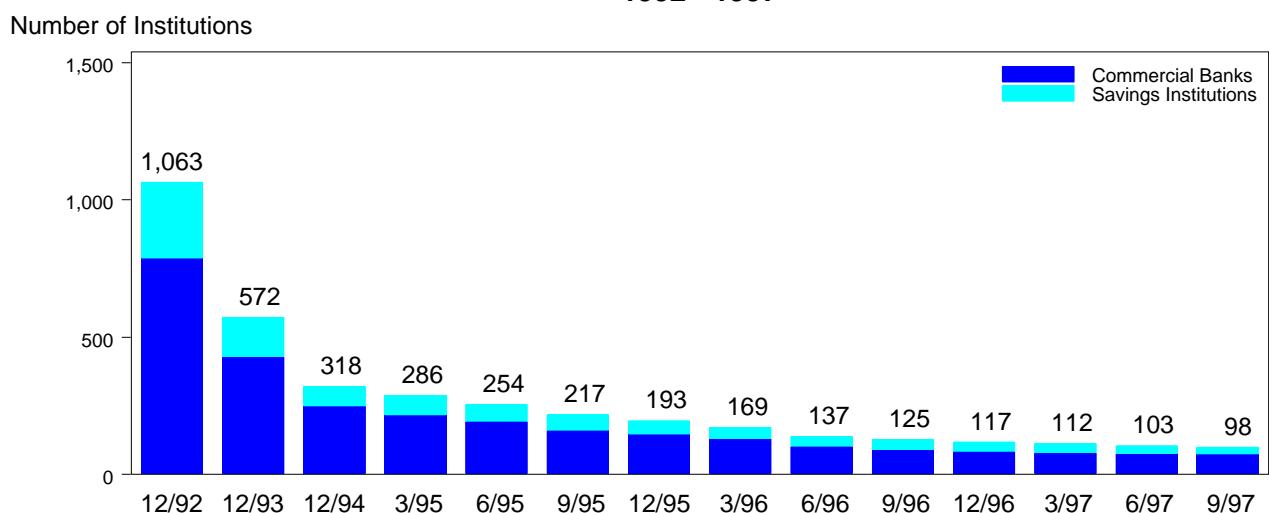
Savings Institutions

Commercial Banks

Total

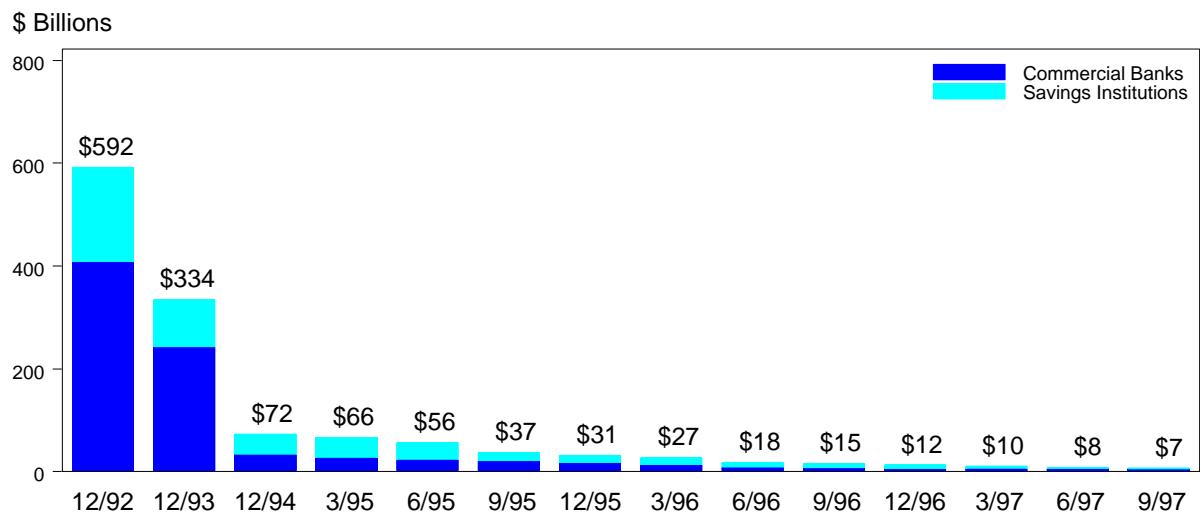
1,144	1,263	1,387	1,502	1,606	1,428	1,259	1,113	1,030	1,001	1,009	1,026	1,028	1,022
2,509	2,731	2,941	3,000	3,131	3,299	3,389	3,431	3,506	3,706	4,011	4,313	4,578	4,869
3,653	3,993	4,328	4,502	4,737	4,727	4,649	4,544	4,536	4,707	5,019	5,338	5,607	5,891

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



Savings Institutions	276	146	71	71	64	59	49	42	38	36	35	35	29	27
Commercial Banks	787	426	247	215	190	158	144	127	99	89	82	77	74	71

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



Savings Institutions	184	92	39	39	33	17	14	13	10	8	7	5	3	2
Commercial Banks	408	242	33	27	23	20	17	13	8	7	5	5	5	5

Capital Category Distribution

September 30, 1997

BIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	9,284	97.9%	\$5,103.4	99.3%
Adequately Capitalized	184	1.9%	\$33.5	0.7%
Undercapitalized	7	0.1%	\$0.8	0.0%
Significantly Undercapitalized	3	0.0%	\$0.2	0.0%
Critically Undercapitalized	3	0.0%	\$0.1	0.0%

SAIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	1,515	98.0%	\$745.9	99.0%
Adequately Capitalized	28	1.8%	\$7.3	1.0%
Undercapitalized	3	0.2%	\$0.1	0.0%
Significantly Undercapitalized	0	0.0%	\$0.0	0.0%
Critically Undercapitalized	0	0.0%	\$0.0	0.0%

Note: These tables are based solely on Call Report data and do not reflect supervisory upgrades or downgrades. Of the three institutions categorized as critically undercapitalized, one institution with assets of \$28 million was closed as of December 11, 1997.

Capital Category Definitions

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

* 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

September 30, 1997

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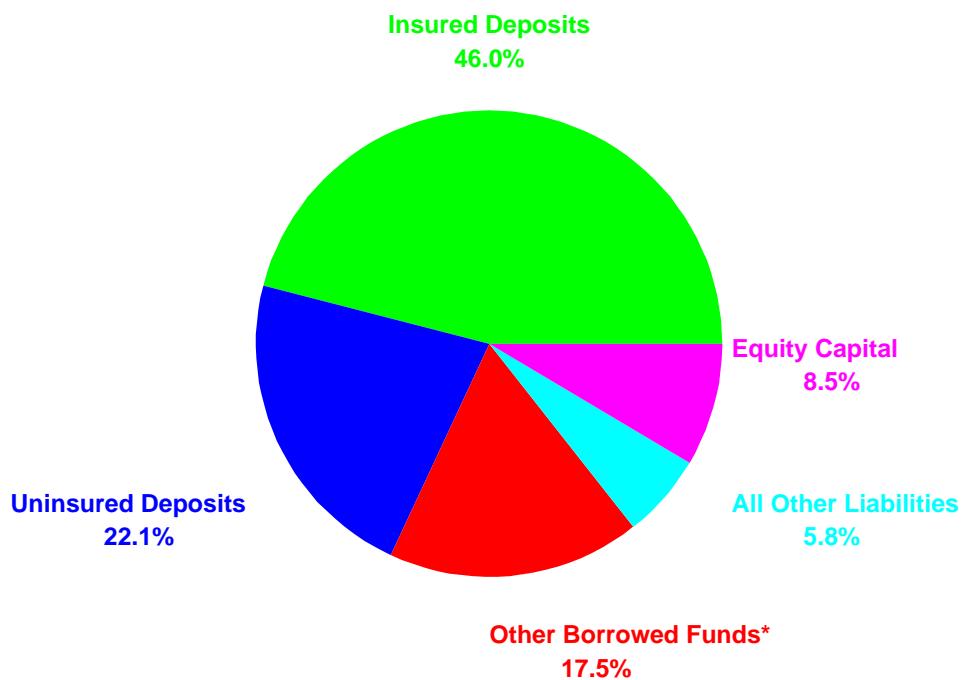
Capital Category Definitions

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Critically Undercapitalized	--		--		--		$\leq 2\%$

* As a percentage of risk-weighted assets.

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Total Liabilities and Equity Capital

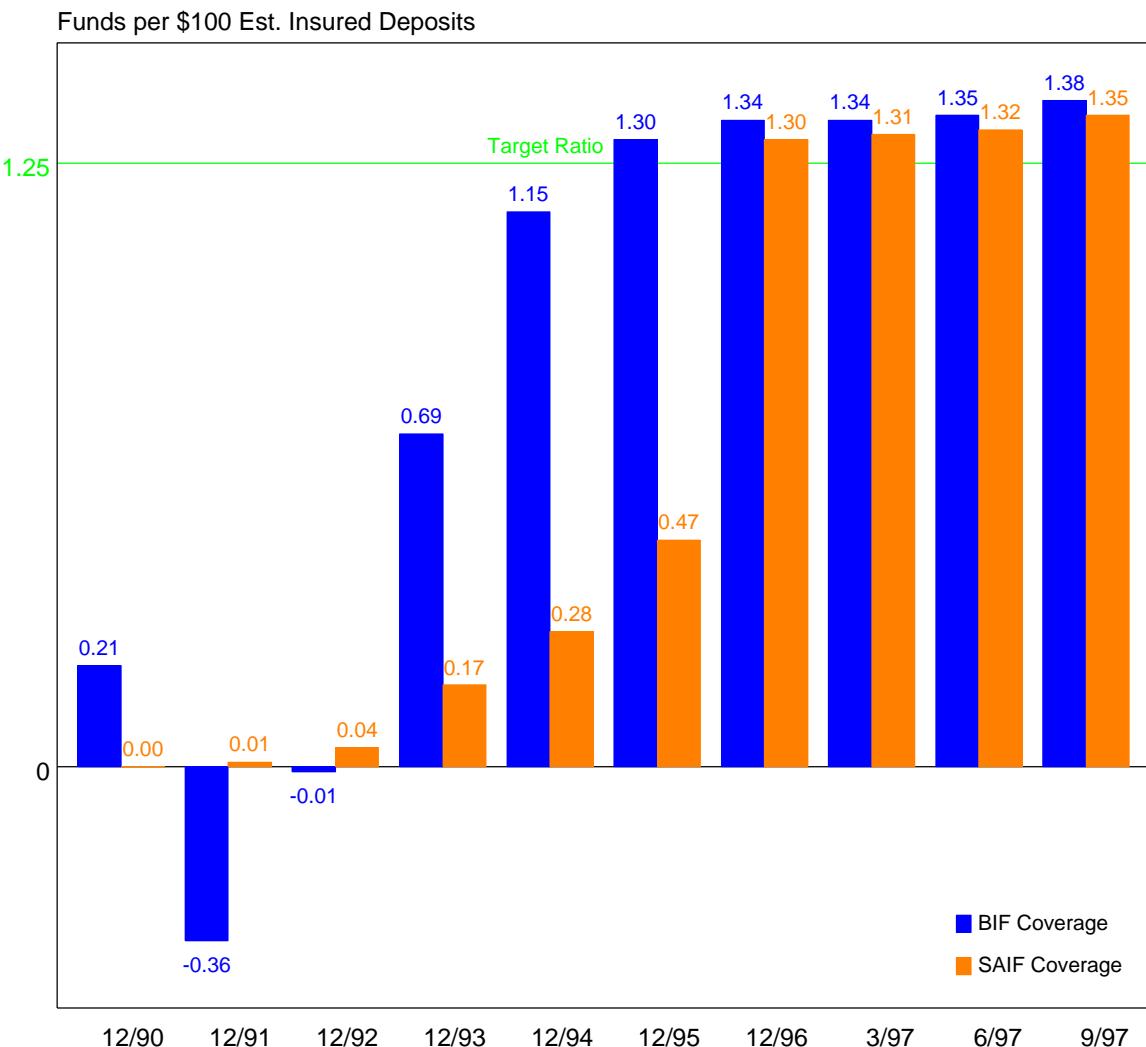


(\$ Billions)	9/30/96	9/30/97	% Change
Insured Deposits (estimated)	2,668	2,711	1.6
BIF - Insured	1,979	2,026	2.4
SAIF - Insured	688	684	-0.5
Uninsured Deposits	1,158	1,301	12.3
In Foreign Offices	451	507	12.4
Other Borrowed Funds*	927	1,033	11.4
All Other Liabilities	285	344	20.5
Subordinated Debt	51	58	13.9
Equity Capital	455	504	10.6
Total Liabilities and Equity Capital	5,494	5,891	7.2

* 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 - September 30, 1997



(\$ Billions)

BIF

Fund Balance	4.0	-7.0	-0.1	13.1	21.8	25.5	26.9	27.0	27.4	28.0
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	2,028.0

SAIF

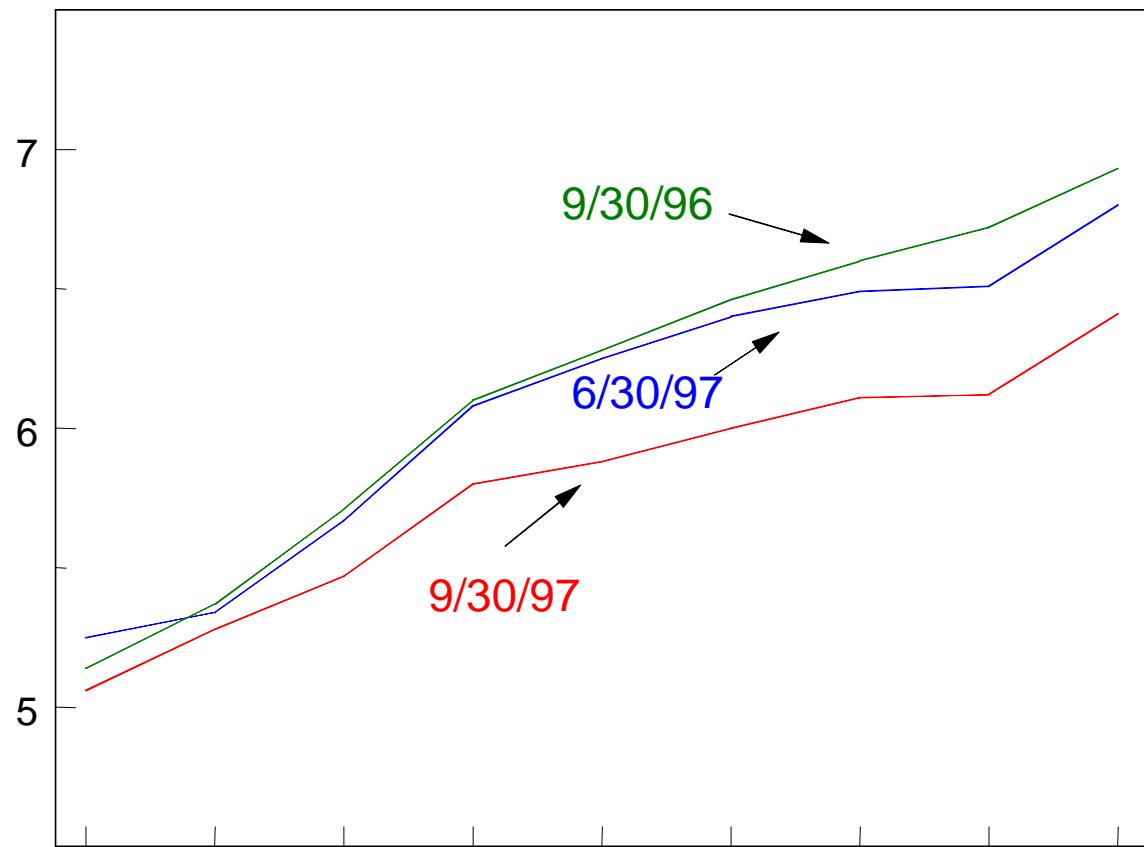
Fund Balance	0.0	0.1	0.3	1.2	1.9	3.4	8.9	9.0	9.1	9.3
Est. Insured Deposits	830.0	776.4	732.2	697.9	693.6	711.9	683.1	688.3	690.2	684.3

Note: Includes insured branches of foreign banks. 9/97 fund balances are unaudited.

U.S. Treasury Yield Curve

September 30, 1996 - September 30, 1997

Spot Yield (%)



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
9/30/97	5.06	5.28	5.47	5.80	5.88	6.00	6.11	6.12	6.41
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

Source: Federal Reserve's H.15 Statistical Release