Click on a title to view an individual graph

HIGHLIGHTS - SECOND QUARTER AND FIRST HALF 1999

COMMERCIAL BANK EARNINGS OF $17 BILLION ARE SECOND-HIGHEST EVER

- Insured commercial banks earned $17.0 billion in the second quarter, a 5.3-percent ($854 million) improvement over the second quarter of 1998. Industry earnings fell $1 billion (5.6 percent) short of the all-time quarterly record of $18 billion, set in the first quarter of 1999. Banks would have surpassed that benchmark in the second quarter, except for merger-related restructuring charges taken by one large bank. The average return on assets (ROA) in the second quarter was 1.25 percent, the same as a year earlier. For the first six months of 1999, industry earnings totaled $34.9 billion, which was $2.9 billion (9.1 percent) higher than in the first half of 1998. The average ROA for the first half of 1999 was 1.28 percent, compared to 1.25 percent for the same period of 1998.

ASSET QUALITY INDICATORS REGISTER IMPROVEMENT

- The percentage of commercial banks loans that were noncurrent (90 days or more past due or in nonaccrual status) declined during the second quarter, matching the all-time low level of 0.94 percent reached in the second and third quarters of 1998. The percentage of loans charged-off was also lower than in the previous quarter, and was below the rate of a year ago as well. The annualized net charge-off rate in the second quarter was 0.56 percent, down from 0.62 percent in both the first quarter of 1999 and the second quarter of 1998. The recent rising trend in troubled loans to commercial and industrial borrowers slowed during the second quarter, while the net charge-off rate on banks' credit-card loans improved to its lowest level since the first quarter of 1996.

HIGHER INTEREST RATES, STEEPER YIELD CURVE HELP LIFT MARGINS

- An increase in both long- and short-term interest rates, combined with a wider differential between short- and long-term rates, helped increase commercial banks' net interest margins during the second quarter. Smaller banks in particular were able to recapture some of the differential between average asset yields and average funding costs that they had lost in the previous two quarters. The average net interest margin in the second quarter was 4.07 percent, up from 4.05 percent in the first quarter, but still below the 4.10 percent margin registered in the second quarter of 1998.

BIF SHRINKS SLIGHTLY AS SAIF TOPS $10 BILLION

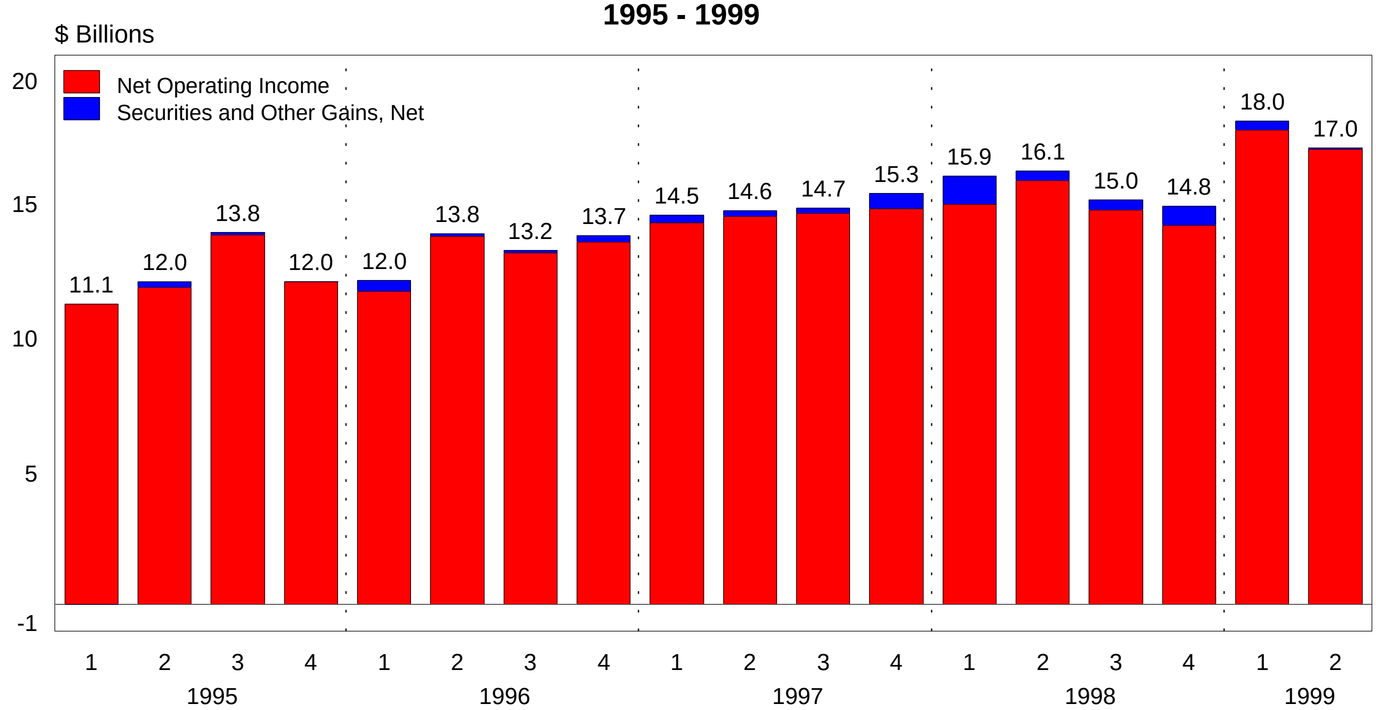
- The Bank Insurance Fund (BIF) declined nominally during the second quarter, to $29.8 billion, as reserves were increased for anticipated failures. As a result of this decline and modest growth in BIF-insured deposits, the fund’s reserve ratio fell from 1.41 percent on March 31 to 1.40 percent on June 30. The Savings Association Insurance Fund (SAIF) surpassed $10 billion for the first time. A decline in SAIF-insured deposits helped boost the fund’s reserve ratio from 1.27 percent to 1.29 percent. One institution – a BIF-member commercial bank – failed during the second quarter.

QUARTERLY EARNINGS FOR SAVINGS INSTITUTIONS WERE SECOND-HIGHEST EVER

- Savings institutions reported earnings of $2.9 billion for an ROA of 1.03 percent for the quarter. Net operating income of $2.6 billion was the highest ever for the industry. An $11.7-billion increase in earning assets helped boost net interest income during the quarter. Net interest margins rose slightly, by 2 basis points, to 3.10 percent for the quarter. The profitability of small institutions continues to trail the rest of the industry.

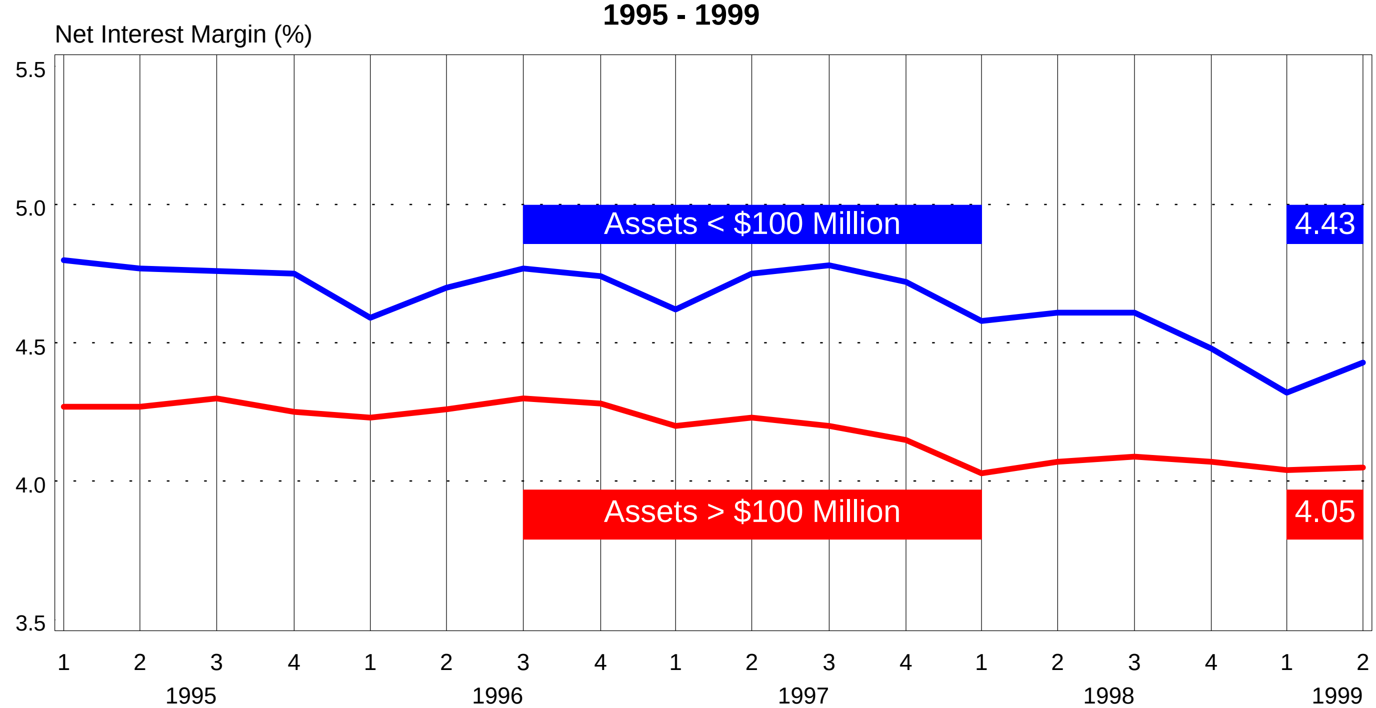
Quarterly Net Income

1995 - 1999



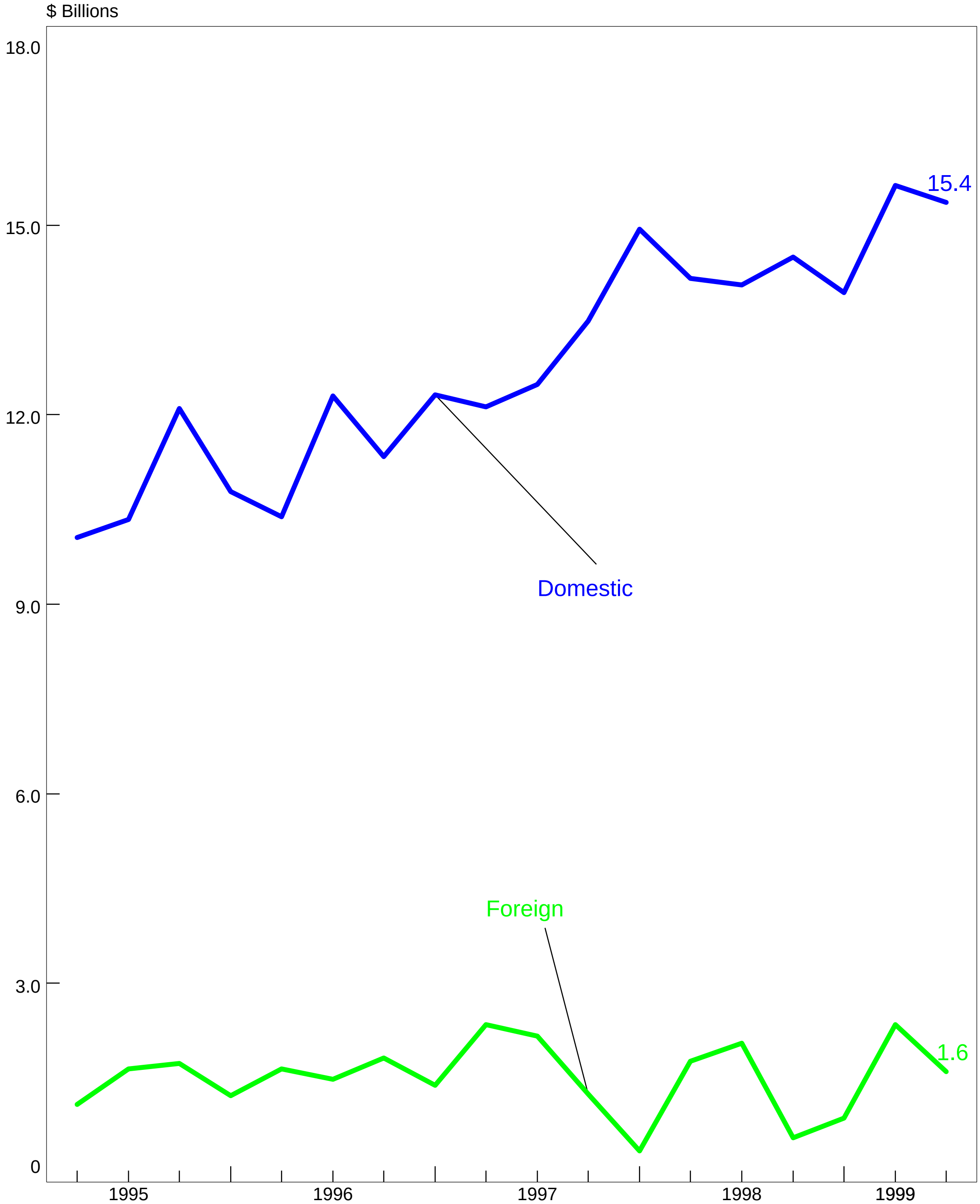
Quarterly Net Interest Margins, Annualized

1995 - 1999



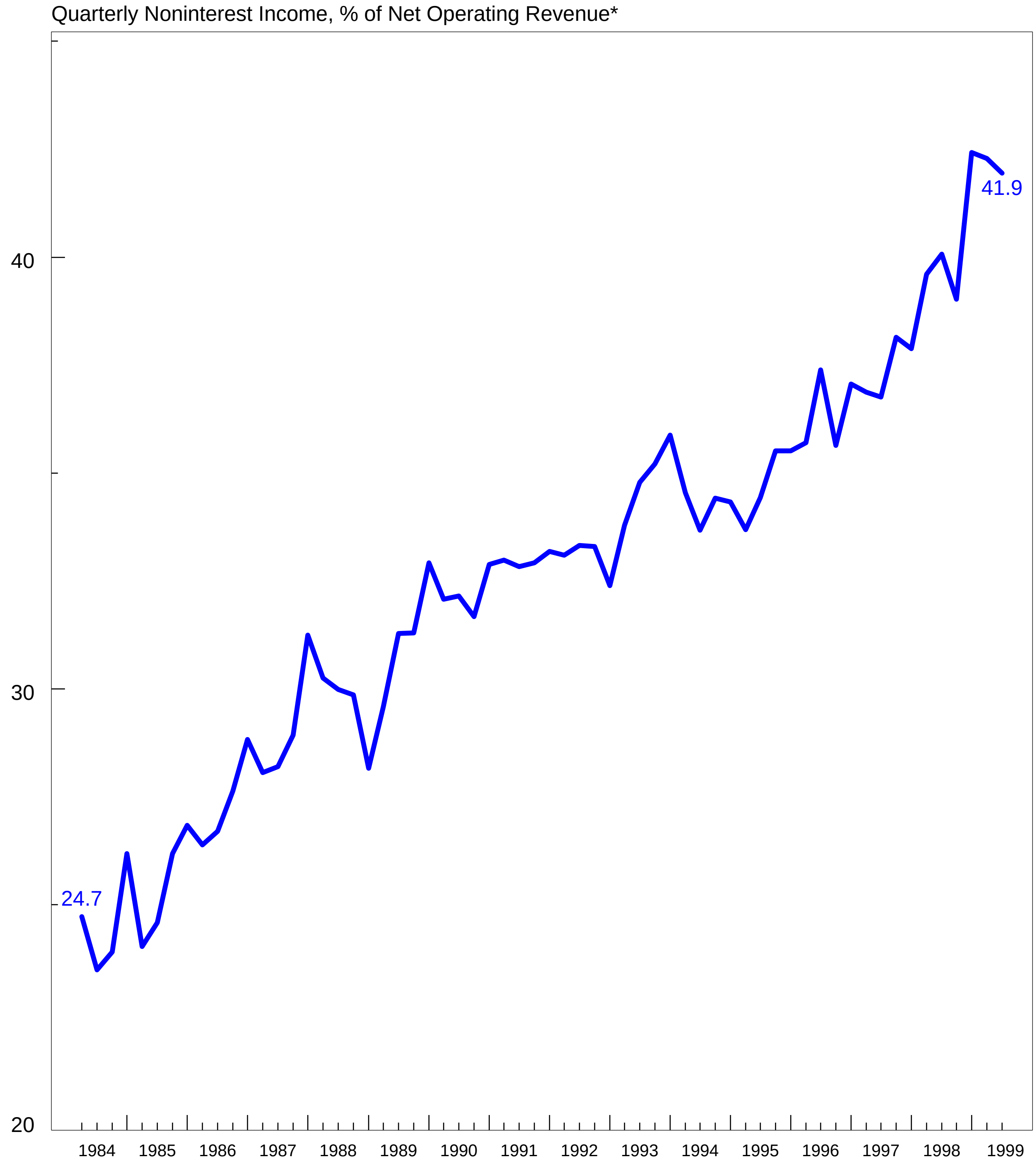
Net Income from Domestic and Foreign Operations

1995 - 1999



Noninterest Income as a Percentage of Net Operating Revenue*

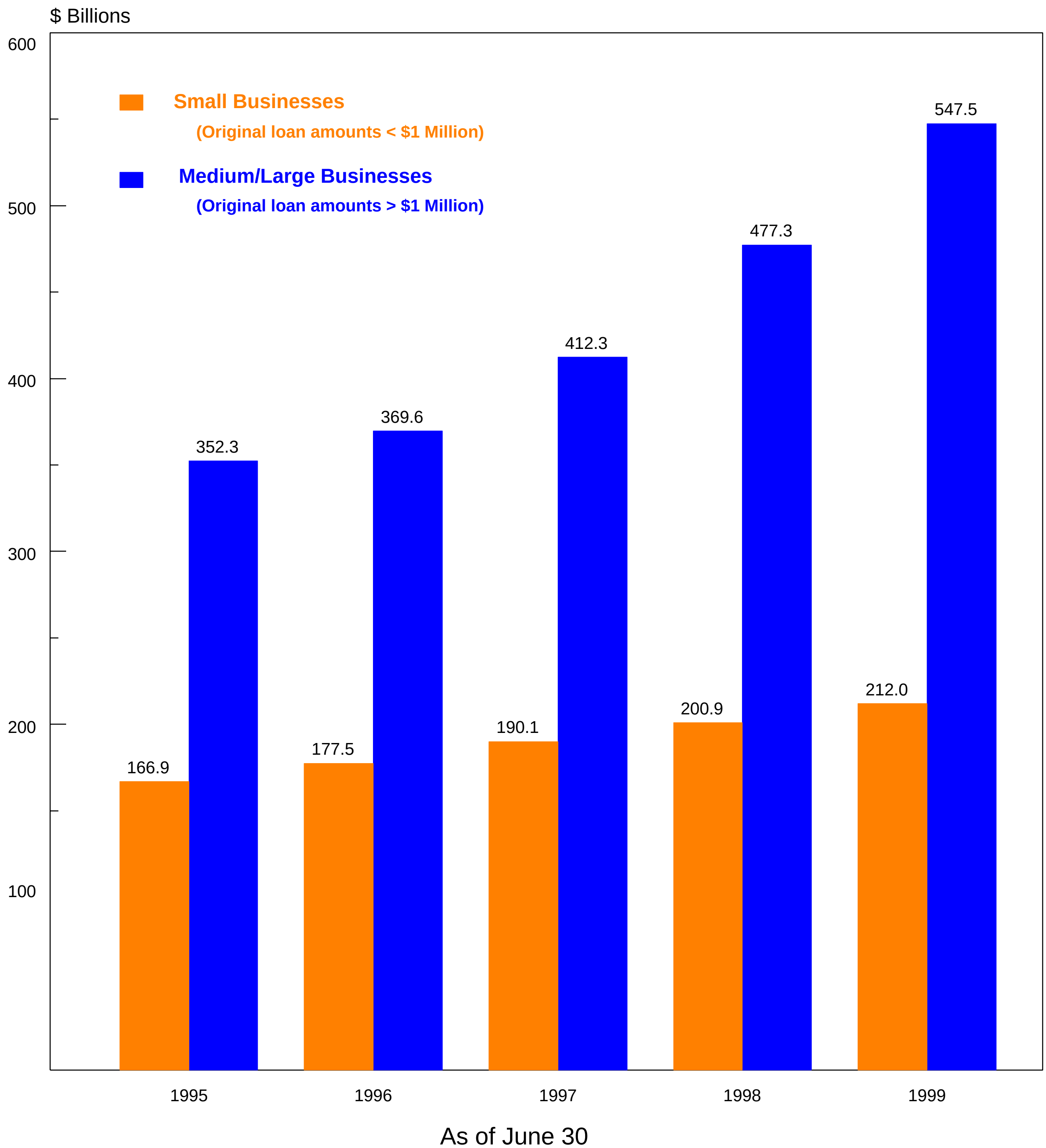
1984 - 1999



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

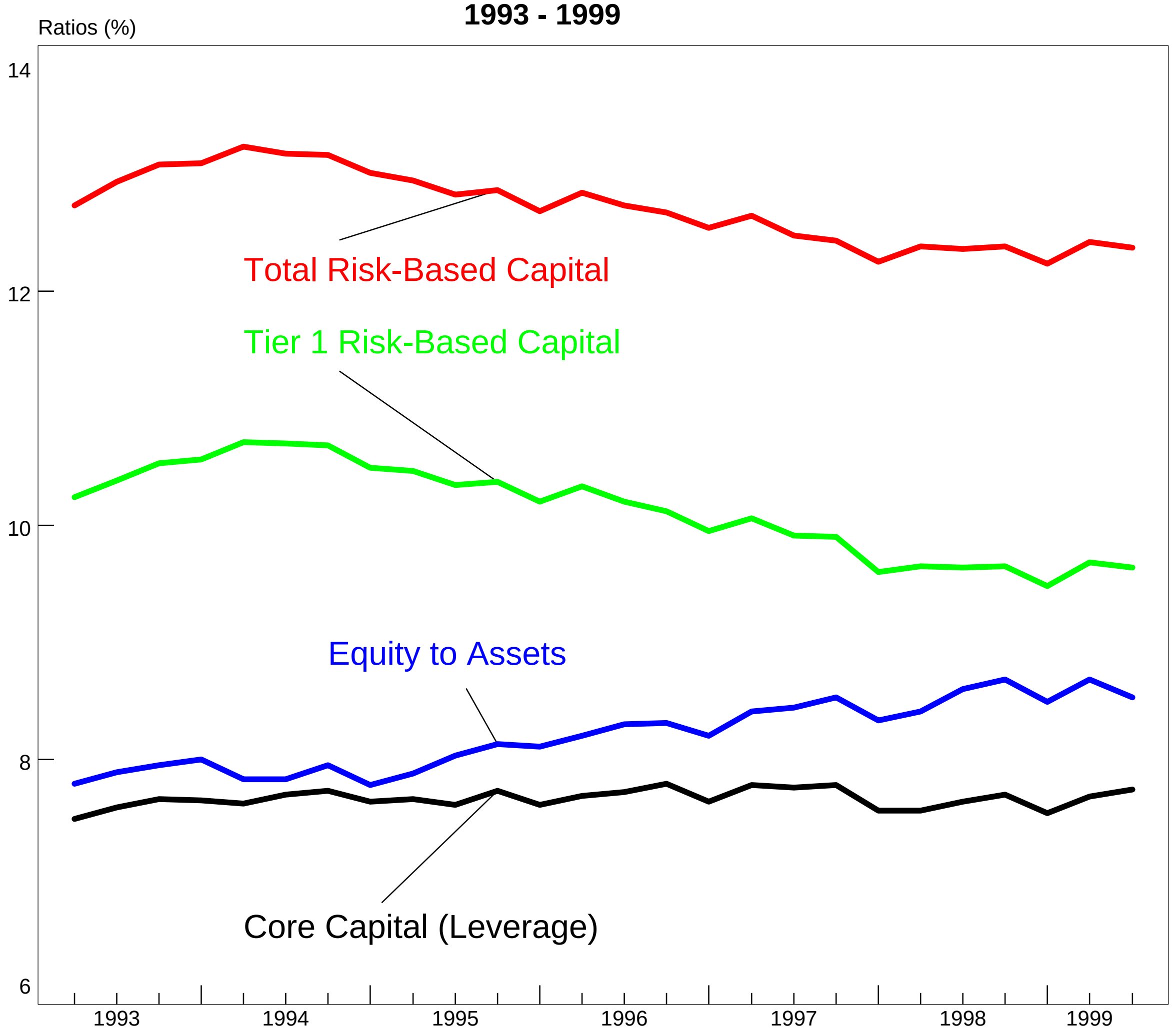
Commercial and Industrial Loans to Small Businesses

1995 - 1999



Capital Ratios

1993 - 1999



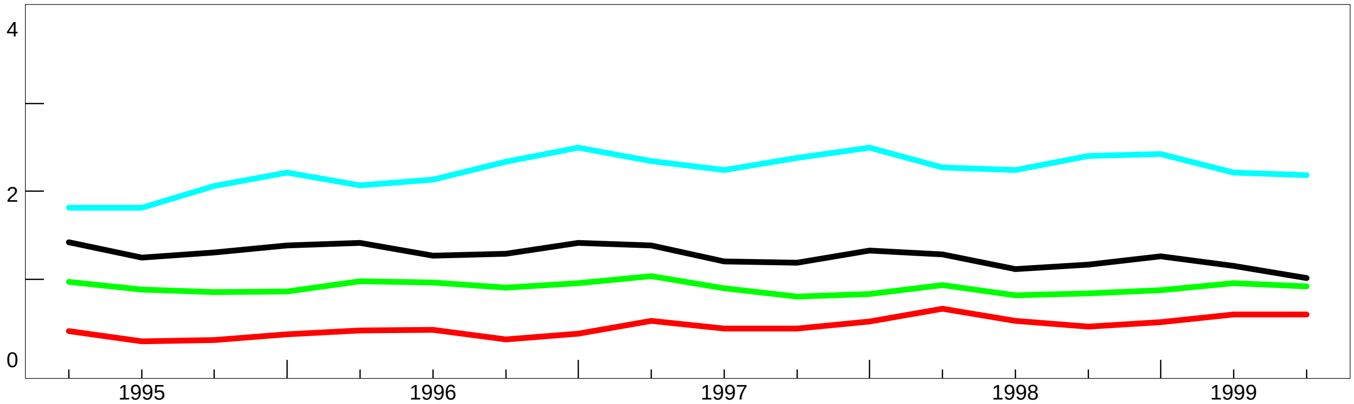
	12/93	12/94	12/95	12/96	12/97	12/98	6/99
Total Risk-Based Capital	**13.09**	**13.01**	**12.68**	**12.54**	**12.25**	**12.23**	**12.37**
Tier 1 Risk-Based Capital	**10.56**	**10.49**	**10.20**	**9.95**	**9.60**	**9.48**	**9.64**
Equity to Assets	**8.00**	**7.78**	**8.11**	**8.20**	**8.33**	**8.49**	**8.53**
Core Capital (Leverage)	**7.65**	**7.64**	**7.61**	**7.64**	**7.56**	**7.54**	**7.74**

Loan Quality

1995 - 1999

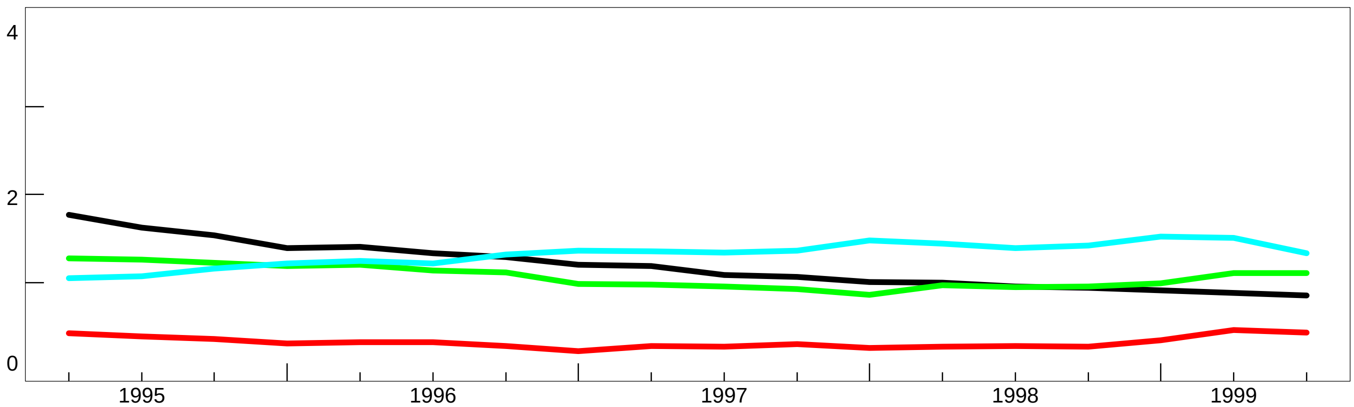
Percent of Loans

30-89 Day Past Due Loans



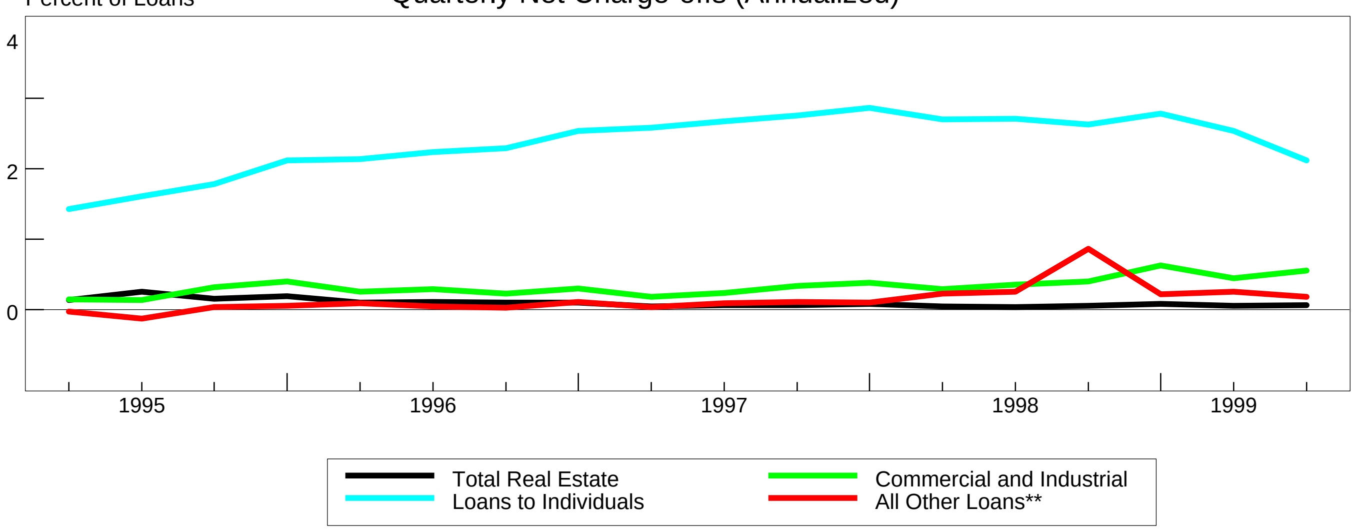
Percent of Loans

Noncurrent Loans*



Percent of Loans

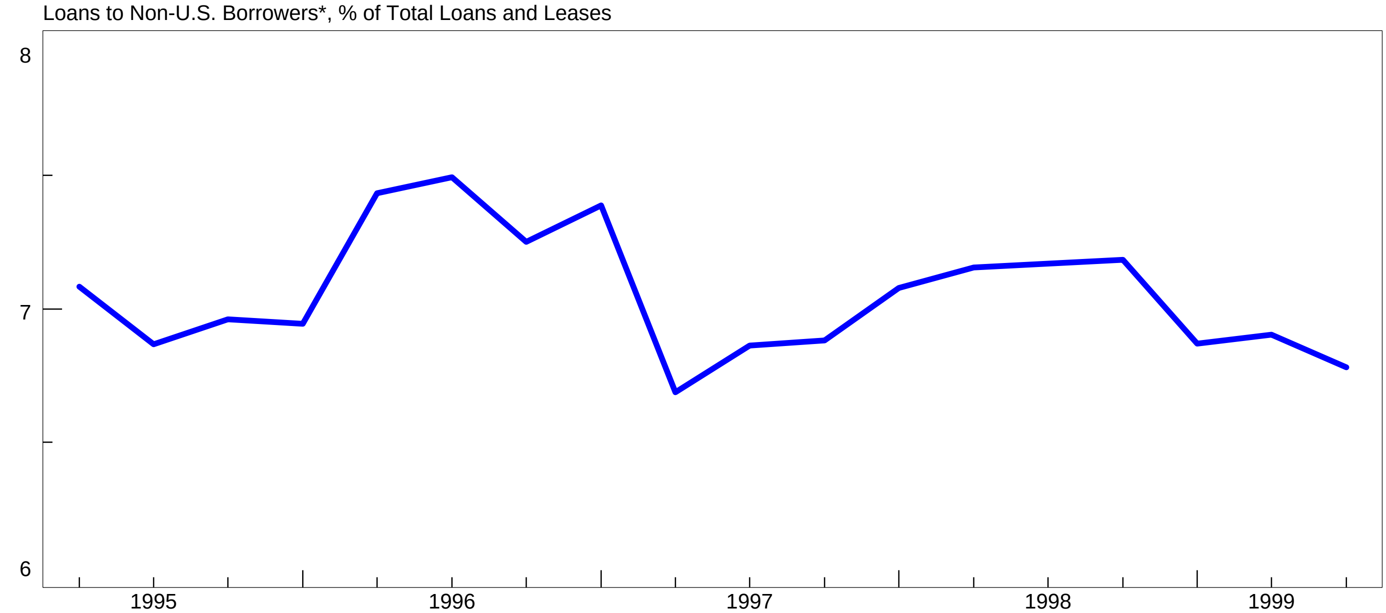
Quarterly Net Charge-offs (Annualized)



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

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

Banks' Lending Exposure to Foreign Borrowers
1995 - 1999

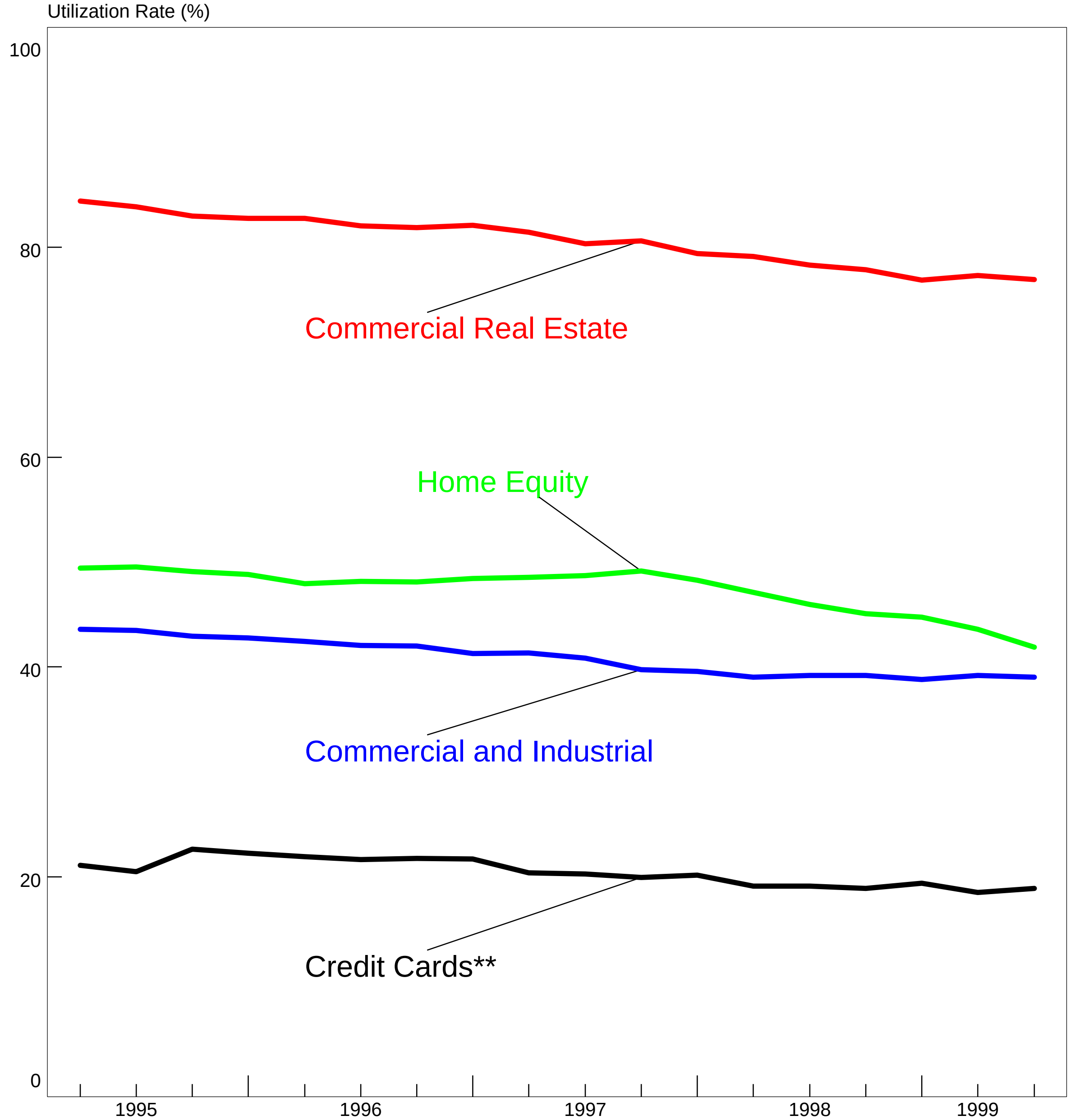


* Includes leases and commercial and industrial loans to non-U.S. addresses, loans to foreign governments, real estate loans in foreign offices, and loans to banks in foreign countries.

International Operations' Contribution to Bank Earnings
1995 - 1999

Utilization Rates on Loan Commitments*

1995 - 1999

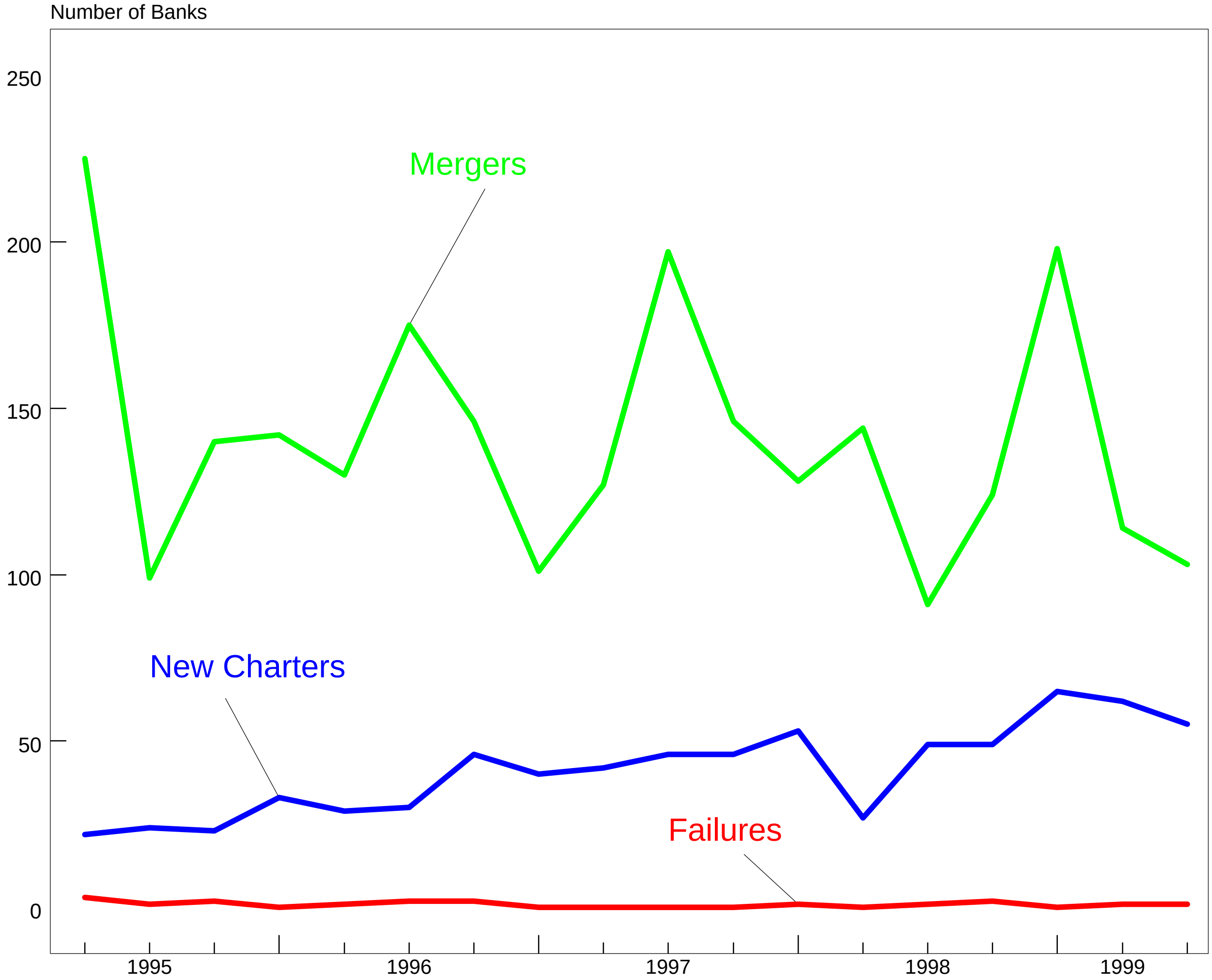


* Utilization rates represent outstanding loan amounts as a percentage of unused loan commitments plus outstanding loan amounts.

** 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.

Changes in the Number of FDIC-Insured Commercial Banks

Quarterly, 1995 - 1999

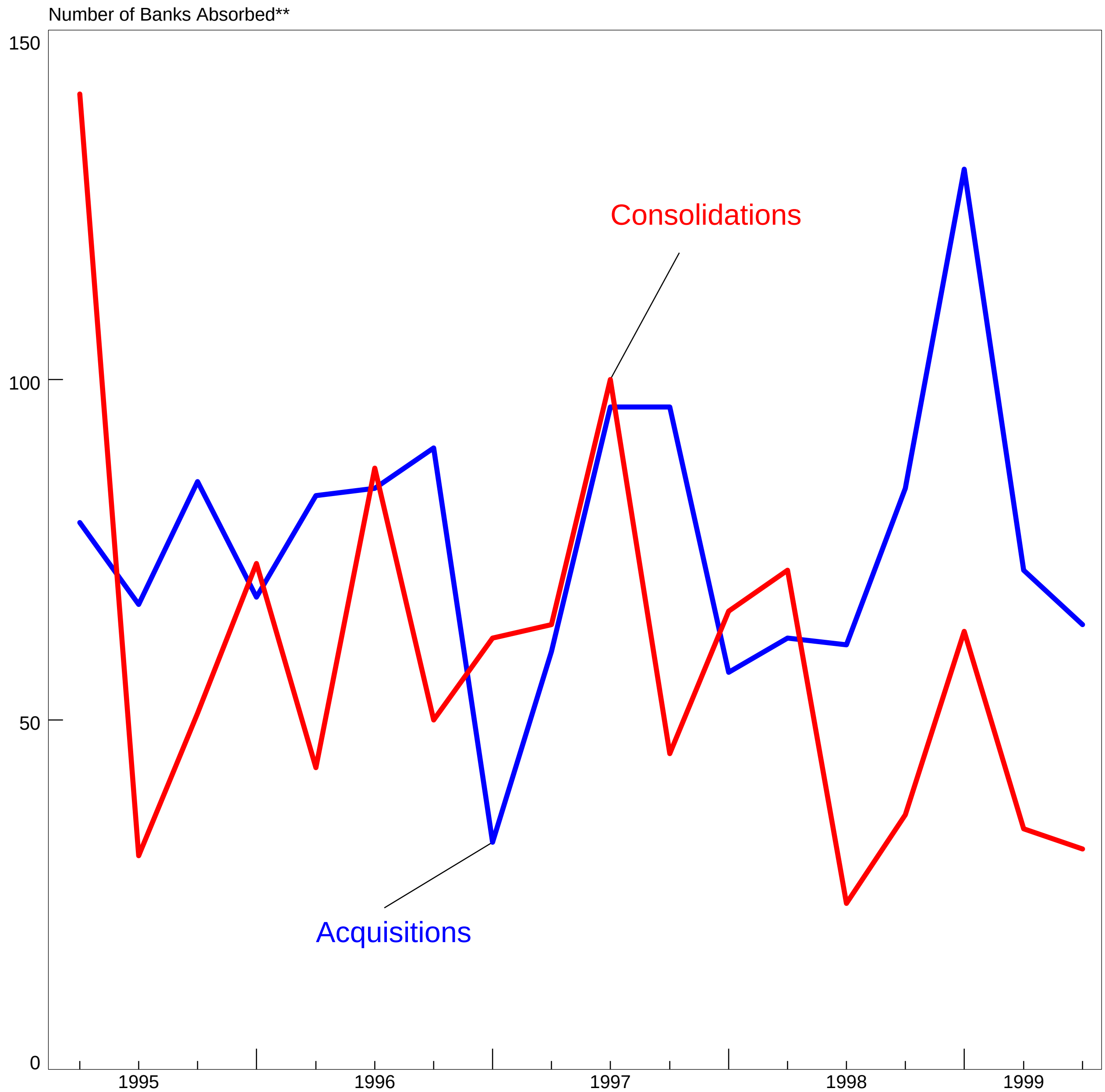


New Charters	22	24	23	33	29	30	46	40	42	46	46	53	27	49	49	65	62	55
Mergers	225	99	140	142	130	175	146	101	127	197	146	128	144	91	124	198	114	103
Failures	3	1	2	0	1	2	2	0	0	0	0	1	0	1	2	0	1	1
Other Changes, Net*	-3	3	2	-3	1	-1	-2	2	8	9	6	4	-2	3	4	-3	-1	3
No. of Banks at end of quarter	10,242	10,169	10,052	9,940	9,839	9,691	9,587	9,528	9,451	9,309	9,215	9,143	9,024	8,984	8,911	8,775	8,721	8,675
Net Change during quarter	-209	-73	-117	-112	-101	-148	-104	-59	-77	-142	-94	-72	-119	-40	-73	-136	-54	-46

* Includes charter conversions, voluntary liquidations, adjustments for open-bank assistance transactions and other changes.

Bank Mergers: Acquisitions vs. Consolidations*

Quarterly, 1995 - 1999



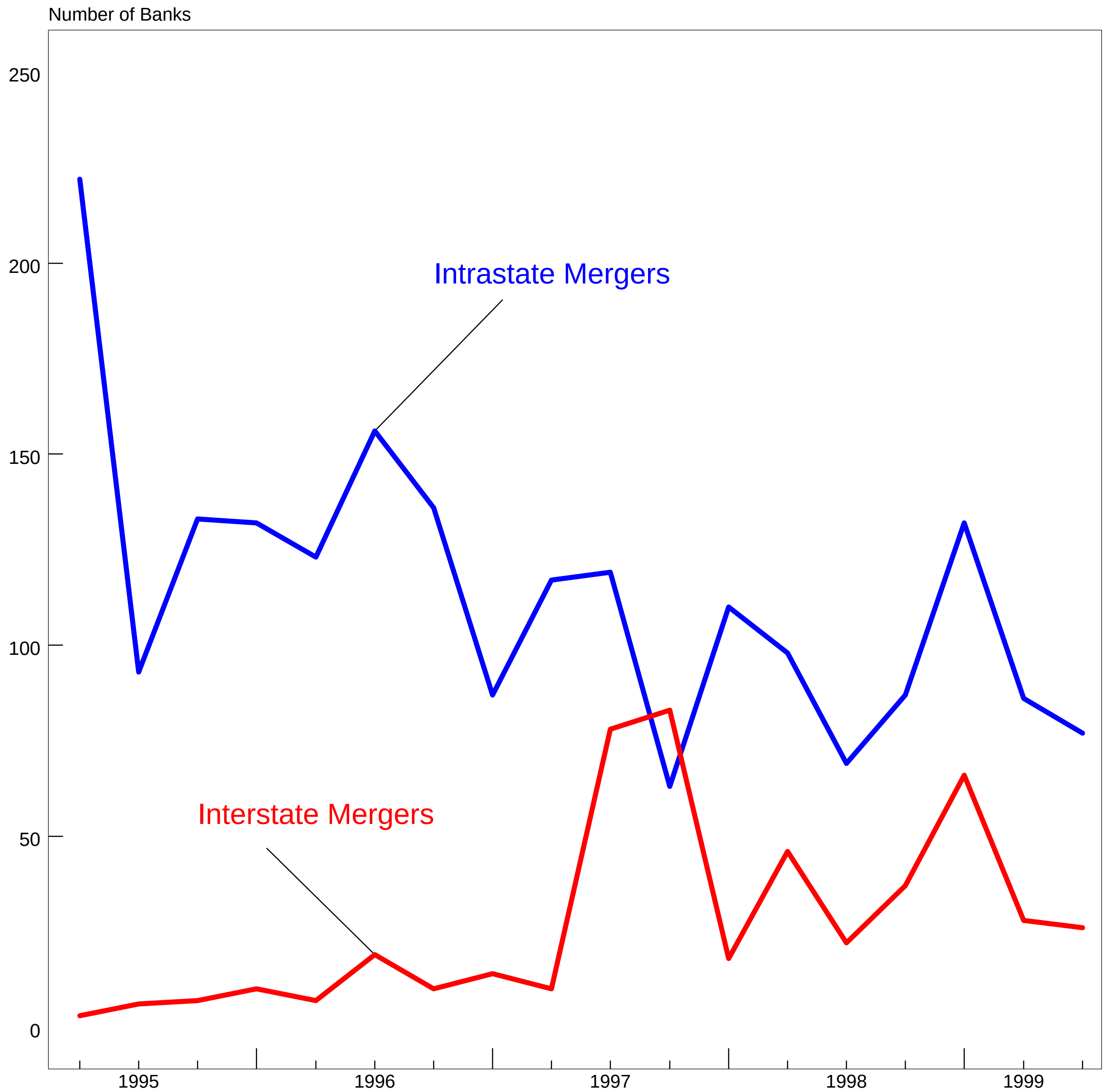
Acquisitions	**79**	**67**	**85**	**68**	**83**	**84**	**90**	**32**	**60**	**96**	**96**	**57**	**62**	**61**	**84**	**131**	**72**	**64**
Consolidations	**142**	**30**	**51**	**73**	**43**	**87**	**50**	**62**	**64**	**100**	**45**	**66**	**72**	**23**	**36**	**63**	**34**	**31**

* Acquisitions = change in holding company ownership within 12 months of merger.
Consolidations = no change in ownership within 12 months of merger.

** Does not include commercial banks merged into savings institutions.

Bank Mergers: Interstate vs. Intrastate

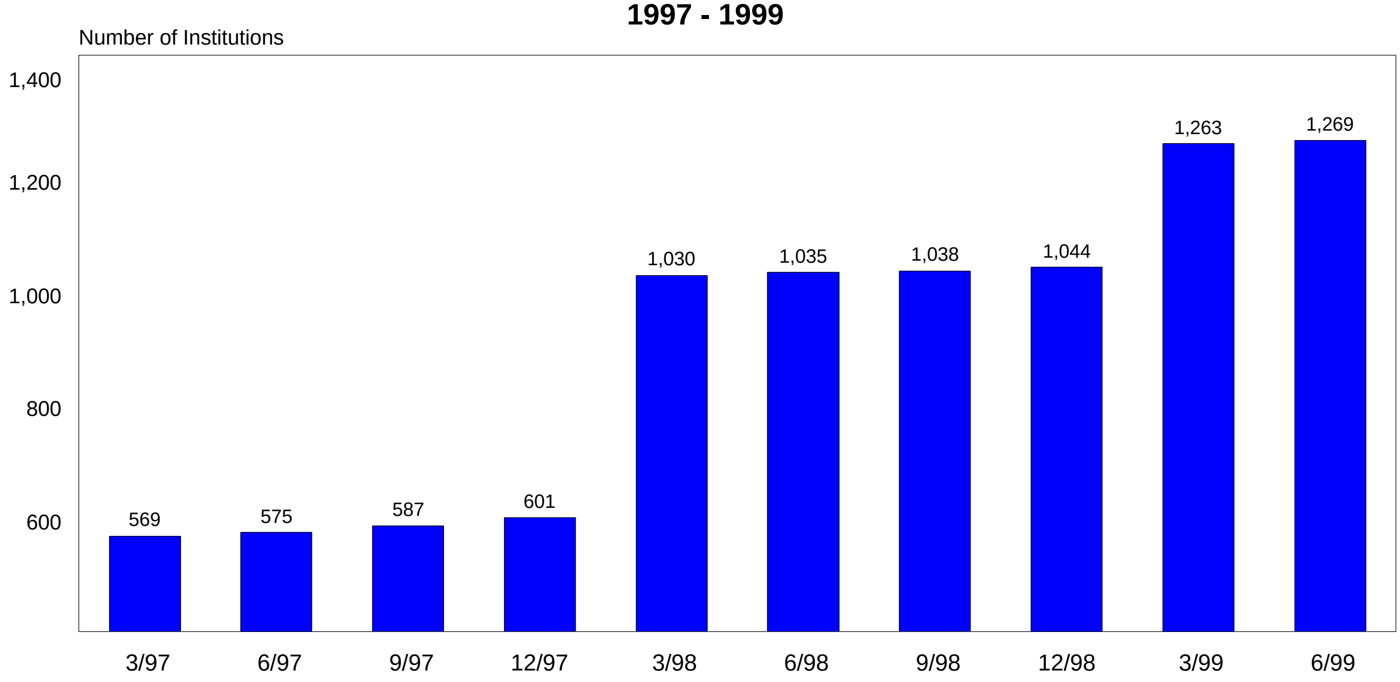
Quarterly, 1995 - 1999



Intrastate Mergers	**222**	**93**	**133**	**132**	**123**	**156**	**136**	**87**	**117**	**119**	**63**	**110**	**98**	**69**	**87**	**132**	**86**	**77**
Interstate Mergers	**3**	**6**	**7**	**10**	**7**	**19**	**10**	**14**	**10**	**78**	**83**	**18**	**46**	**22**	**37**	**66**	**28**	**26**

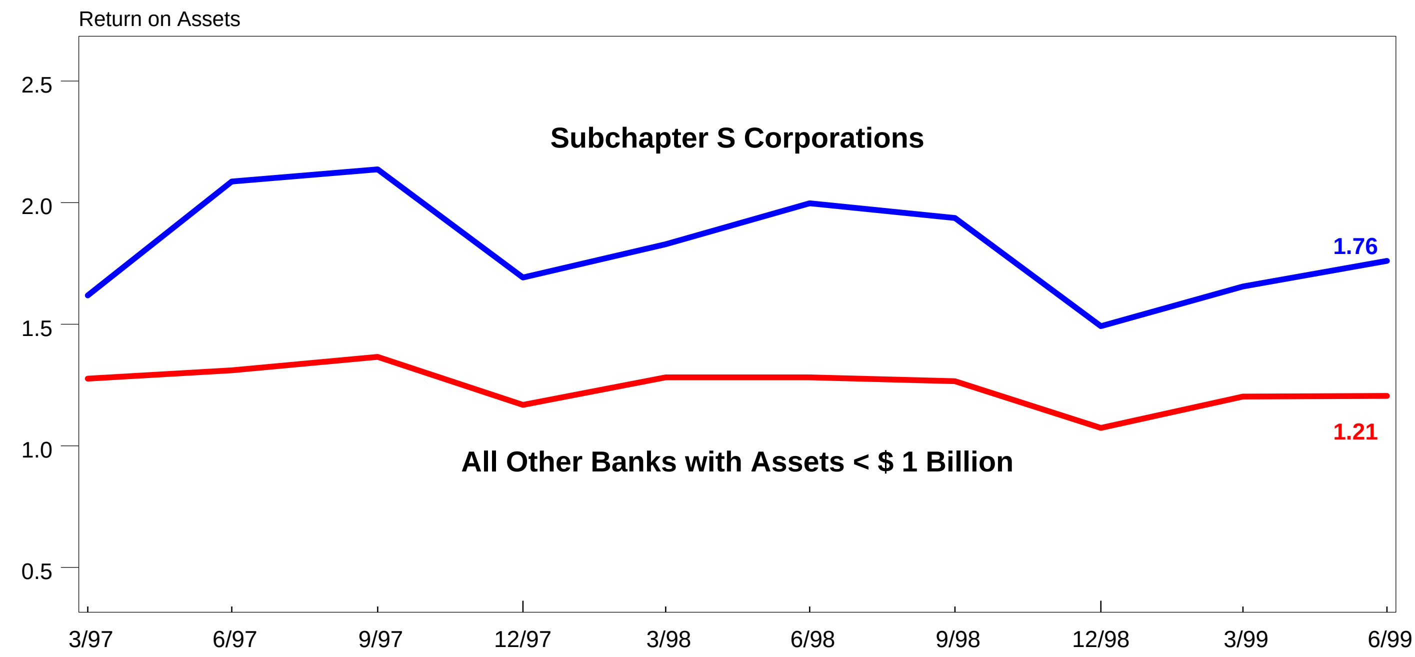
Number of Subchapter S Corporations

1997 - 1999



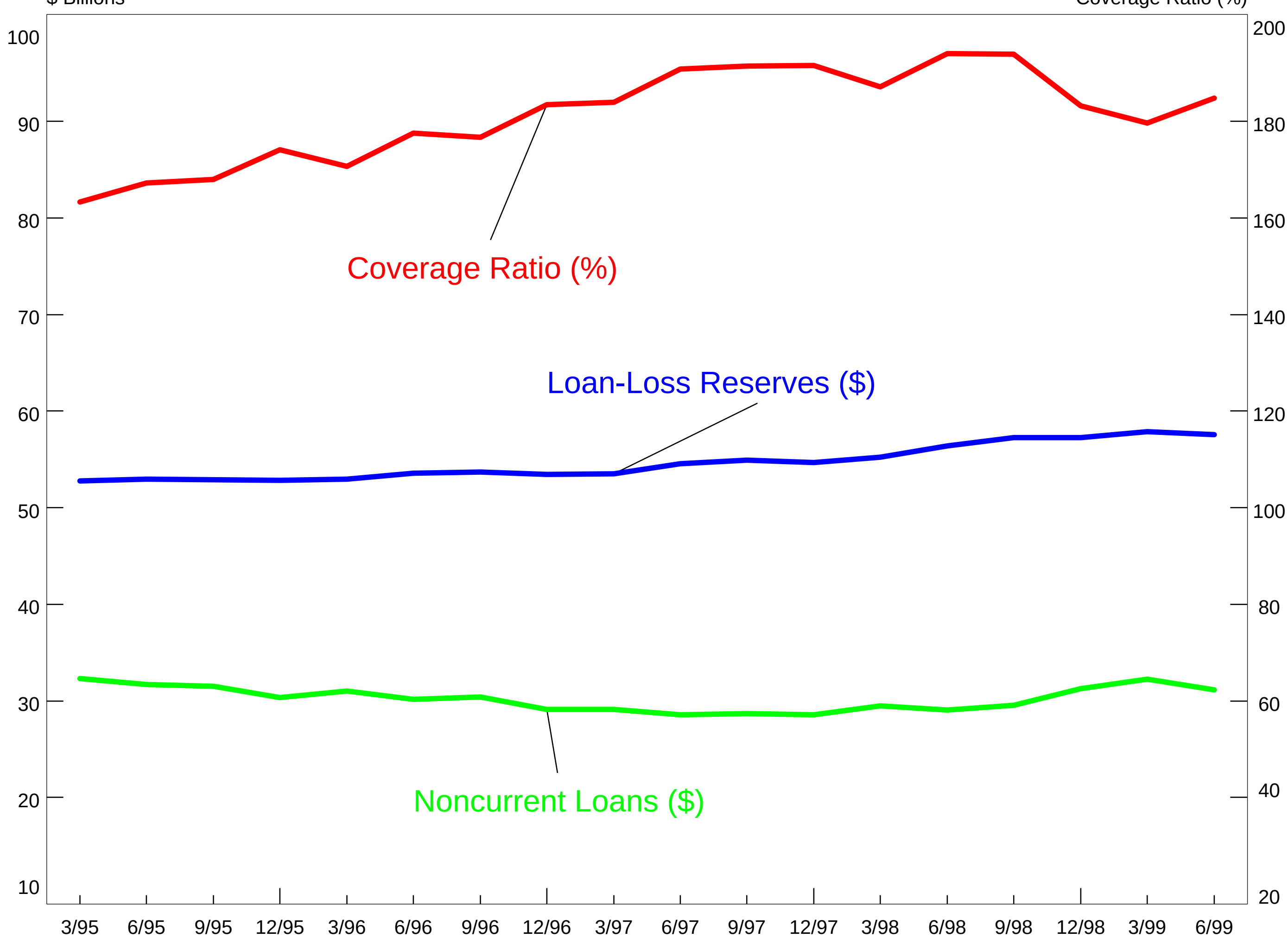
Return on Assets of Subchapter S Corporations vs. Other Banks

1997 - 1999



Reserve Coverage Ratio*

1995 - 1999

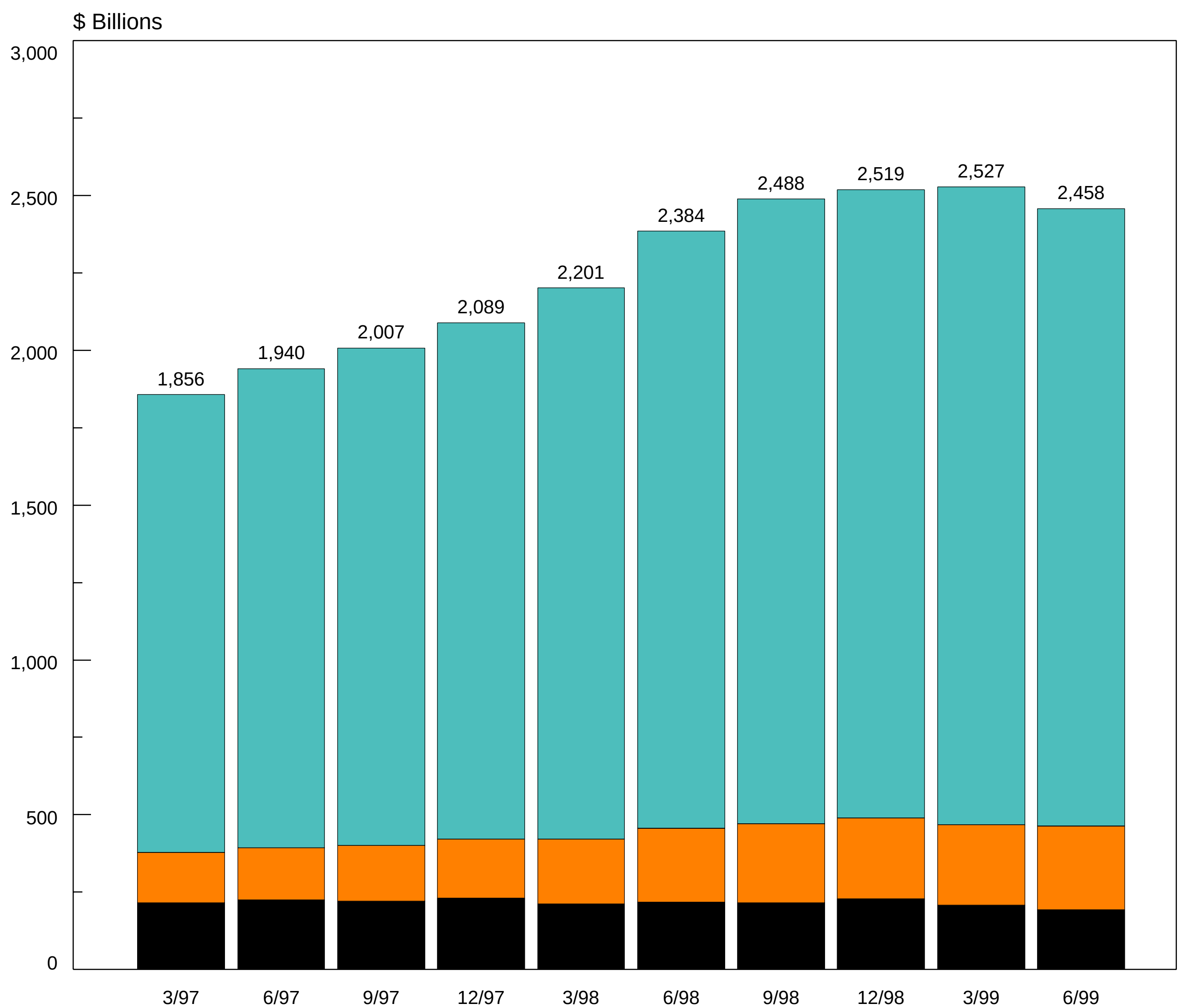


	3/95	6/95	9/95	12/95	3/96	6/96	9/96	12/96	3/97	6/97	9/97	12/97	3/98	6/98	9/98	12/98	3/99	6/99
Noncurrent Loans ($ Billions)	32.3	31.7	31.5	30.4	31.0	30.2	30.4	29.1	29.1	28.6	28.7	28.5	29.5	29.1	29.5	31.3	32.2	31.2
Loan-Loss Reserves ($ Billions)	52.8	52.9	52.9	52.8	53.0	53.6	53.7	53.5	53.5	54.5	54.9	54.7	55.2	56.4	57.3	57.3	57.9	57.6
Coverage Ratio (%)	163	167	168	174	171	178	177	184	184	191	191	192	187	194	194	183	180	185

*Loan-loss reserves to noncurrent loans.

Expansion of Credit Card Lines

1997 - 1999



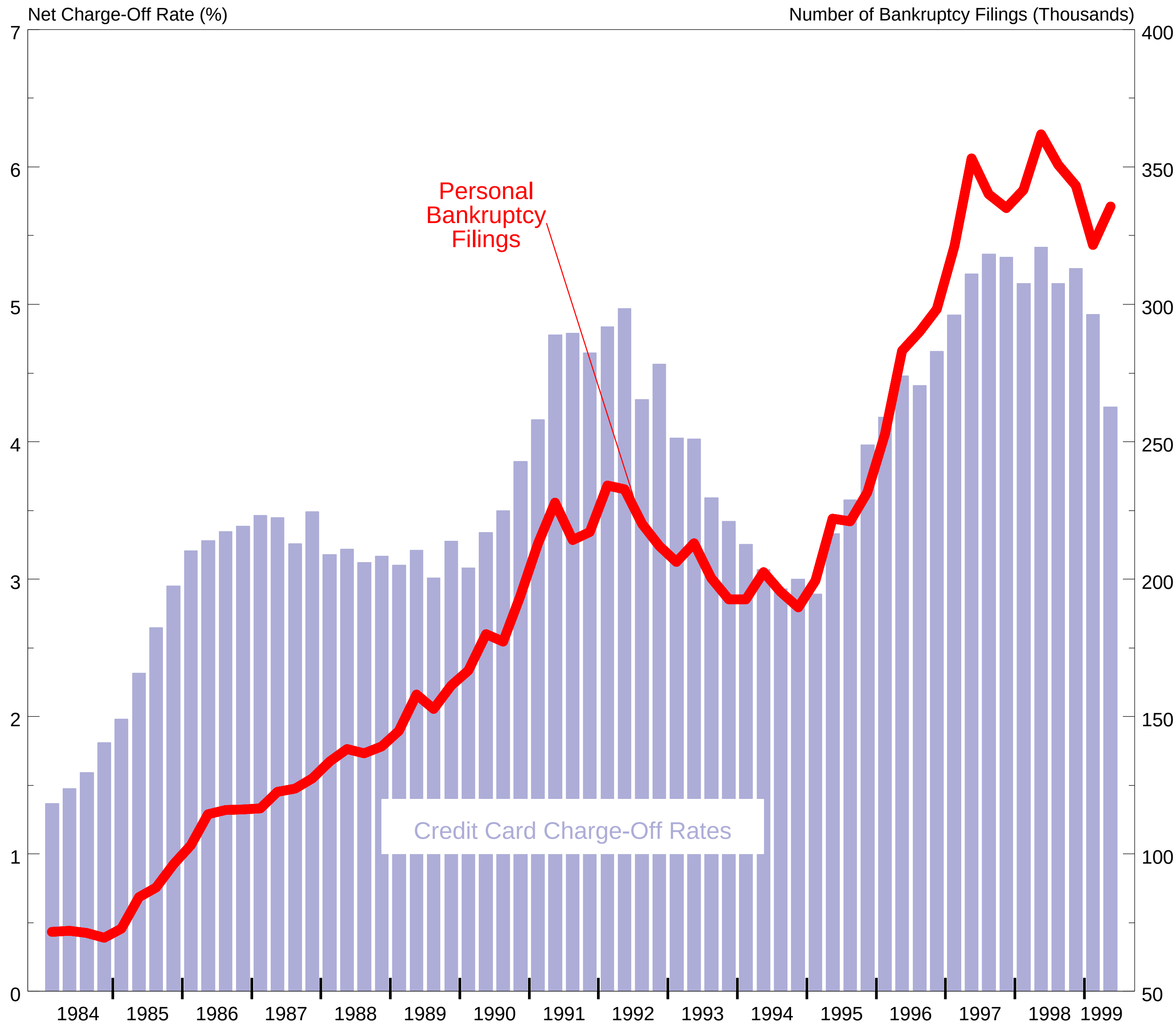
Loans outstanding ($ Billions)

	3/97	6/97	9/97	12/97	3/98	6/98	9/98	12/98	3/99	6/99
Held on-balance-sheet	215.8	225.2	220.4	231.1	211.8	216.9	216.0	228.8	207.9	192.9
Securitized & sold *	163.1	168.4	180.4	190.8	209.2	238.6	254.3	260.5	260.2	271.8
Unused commitments *	1,477.3	1,546.7	1,606.4	1,666.9	1,780.2	1,928.6	2,017.7	2,029.4	2,059.3	1,993.3
Total	1,856.1	1,940.3	2,007.2	2,088.8	2,201.2	2,384.1	2,488.0	2,518.8	2,527.4	2,457.9

* Off-balance-sheet

Credit Card Loss Rates and Personal Bankruptcy Filings

1984 - 1999



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

Credit Card Loss Rates and Personal Bankruptcy Filings

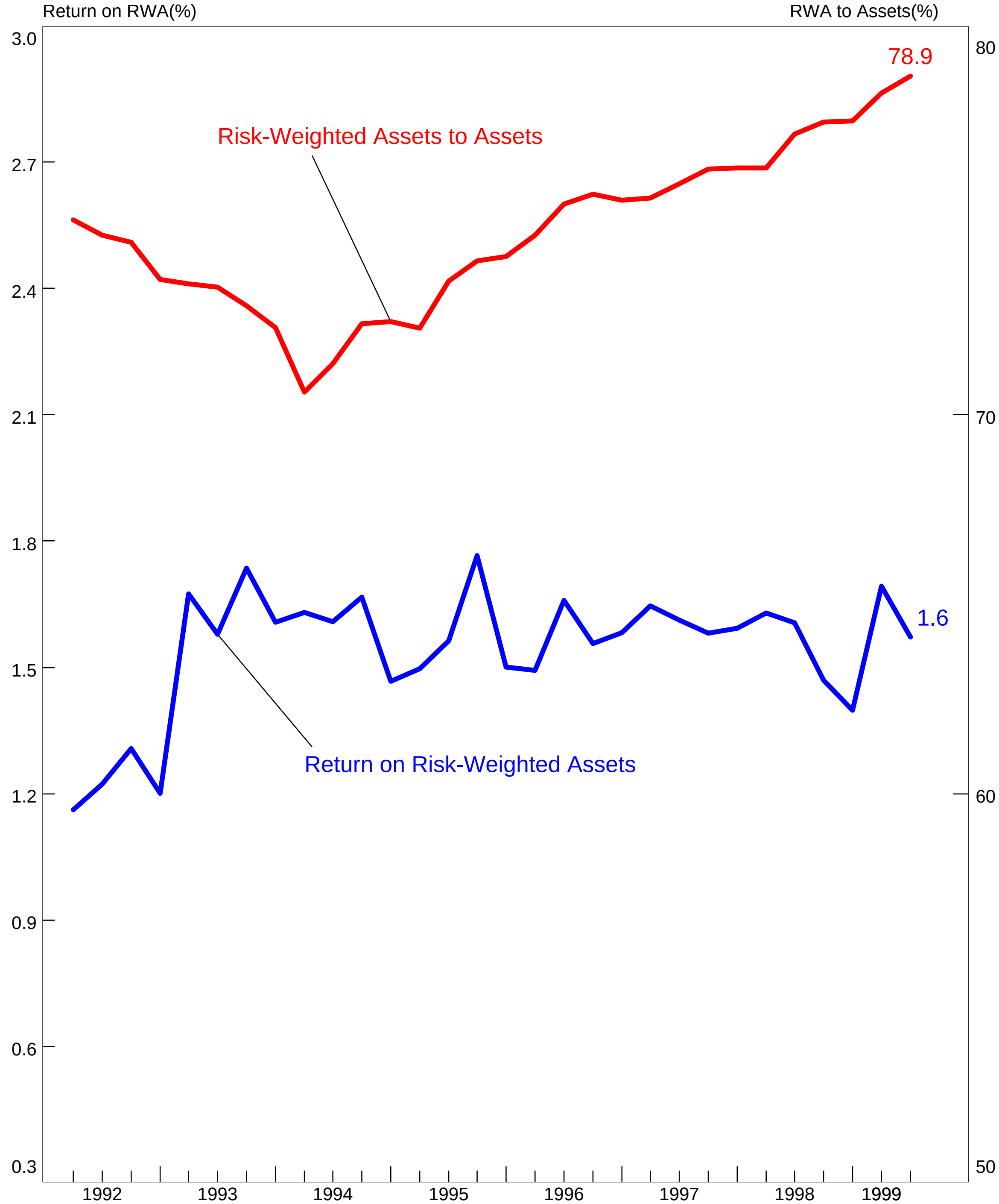
1984 - 1999

Date	Net Charge-Off Rate	Number of Bankruptcy Filings
3/31/84	1.37	71,697
6/30/84	1.48	71,955
9/30/84	1.59	71,201
12/31/84	1.81	69,554
3/31/85	1.98	72,887
6/30/85	2.31	84,243
9/30/85	2.65	87,727
12/31/85	2.95	96,376
3/31/86	3.21	103,088
6/30/86	3.28	114,384
9/30/86	3.35	116,037
12/31/86	3.38	116,204
3/31/87	3.46	116,578
6/30/87	3.45	122,689
9/30/87	3.26	123,868
12/31/87	3.49	127,409
3/31/88	3.18	133,712
6/30/88	3.22	138,245
9/30/88	3.12	136,561
12/31/88	3.17	139,215
3/31/89	3.10	144,711
6/30/89	3.21	157,955
9/30/89	3.01	152,696
12/31/89	3.28	161,404
3/31/90	3.08	166,694
6/30/90	3.34	179,943
9/30/90	3.50	177,351
12/31/90	3.86	193,872
3/31/91	4.16	212,913
6/30/91	4.78	227,853
9/30/91	4.79	214,174
12/31/91	4.64	217,160

Date	Net Charge-Off Rate	Number of Bankruptcy Filings
3/31/92	4.84	233,973
6/30/92	4.97	232,657
9/30/92	4.31	220,021
12/31/92	4.57	212,112
3/31/93	4.03	206,271
6/30/93	4.02	212,982
9/30/93	3.59	200,329
12/31/93	3.42	192,617
3/31/94	3.25	192,707
6/30/94	3.07	202,596
9/30/94	2.93	195,308
12/31/94	3.00	189,695
3/31/95	2.89	199,503
6/30/95	3.33	222,086
9/30/95	3.58	220,945
12/31/95	3.98	231,603
3/31/96	4.18	252,761
6/30/96	4.48	283,170
9/30/96	4.41	290,111
12/31/96	4.66	298,244
3/31/97	4.92	321,242
6/30/97	5.22	353,177
9/30/97	5.37	340,059
12/31/97	5.34	335,032
3/31/98	5.15	341,708
6/30/98	5.41	361,908
9/30/98	5.15	350,859
12/31/98	5.26	343,220
3/31/99	4.93	321,604
6/30/99	4.25	335,578

Quarterly Return on Risk-Weighted Assets (RWA),* and RWA to Total Assets

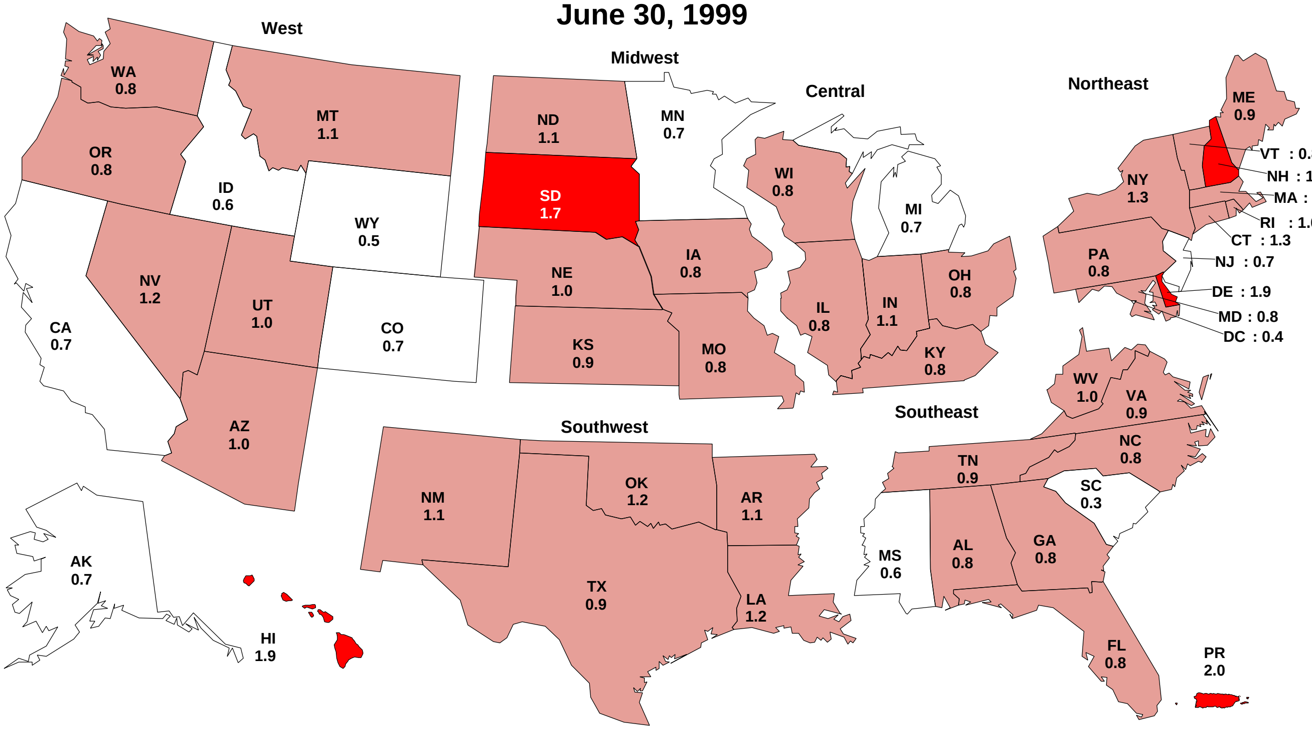
1992 - 1999



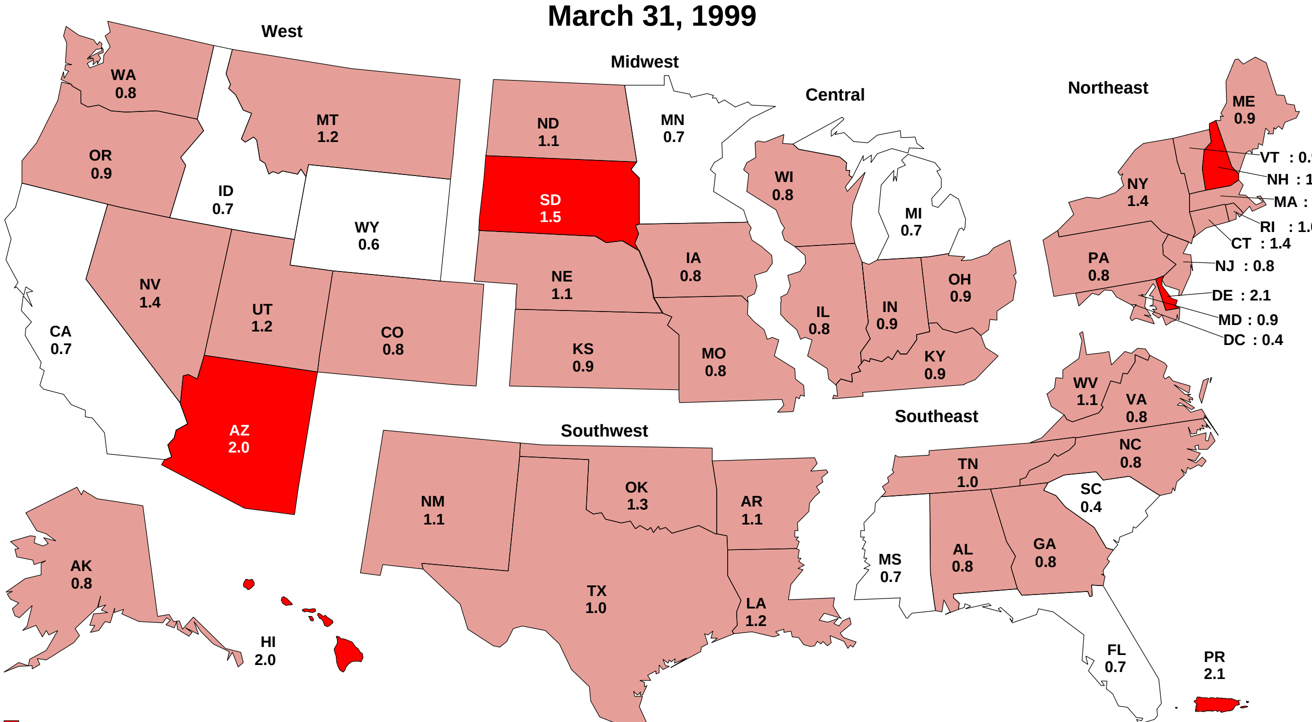
* Assets weighted according to risk categories used in regulatory capital computations.

Noncurrent Loan Rates*

June 30, 1999



March 31, 1999



- 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*

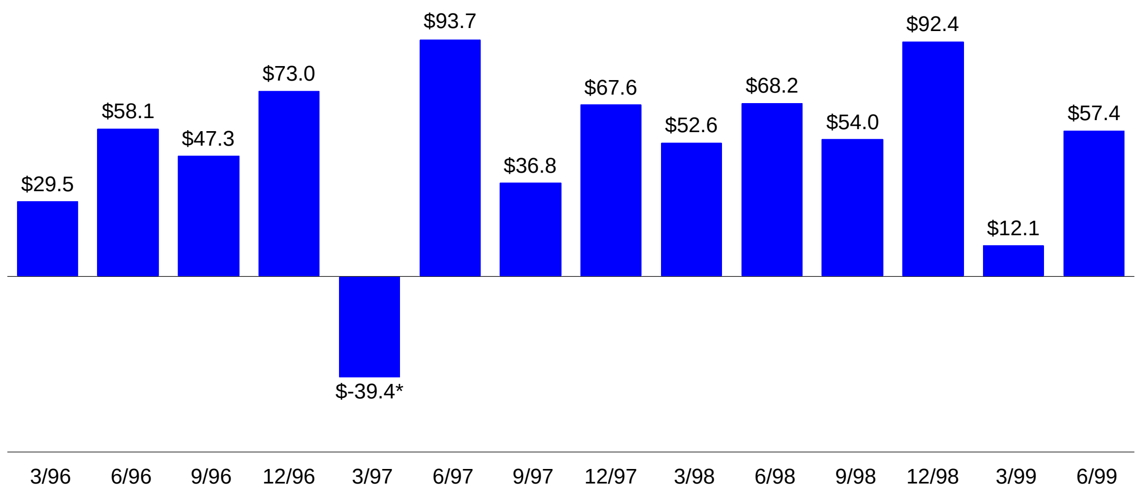
March 31, 1999 - June 30, 1999

	Total Loans		Commercial & Industrial		Real Estate		Loans to Individuals		All Other Loans	
	6/30/99	3/31/99	6/30/99	3/31/99	6/30/99	3/31/99	6/30/99	3/31/99	6/30/99	3/31/99
Puerto Rico	1.99	2.15	2.33	2.58	2.13	2.29	1.75	1.73	0.87	1.39
Delaware	1.94	2.08	1.05	0.81	1.07	1.14	2.29	2.38	0.20	0.30
Hawaii	1.93	2.03	2.40	2.24	2.08	2.41	0.97	0.96	0.50	0.37
New Hampshire	1.85	1.81	2.20	0.90	0.98	1.09	2.20	2.37	0.20	0.34
South Dakota	1.67	1.54	1.51	1.81	1.01	1.03	1.94	1.67	0.56	0.57
New York	1.32	1.37	1.37	1.39	1.41	1.54	2.71	2.57	0.39	0.45
Connecticut	1.27	1.37	2.15	2.13	1.11	1.20	0.27	0.41	1.00	6.69
Oklahoma	1.22	1.31	1.87	2.18	1.22	1.31	0.64	0.68	0.58	0.31
Nevada	1.20	1.41	0.77	1.08	0.47	0.62	1.51	1.75	1.77	0.15
Louisiana	1.18	1.16	2.18	1.65	0.92	0.92	0.59	0.69	1.00	2.57
Montana	1.12	1.23	2.41	2.84	0.90	0.95	0.45	0.52	0.92	0.90
North Dakota	1.12	1.09	2.02	1.84	0.88	0.83	0.63	0.76	0.83	0.90
Arkansas	1.10	1.09	1.91	1.79	1.12	1.09	0.65	0.76	0.15	0.18
New Mexico	1.08	1.07	1.89	1.68	1.03	1.04	0.54	0.57	0.74	0.88
Indiana	1.05	0.90	1.03	1.23	1.16	0.63	0.97	1.44	0.40	0.39
Utah	1.04	1.17	1.05	1.04	0.60	0.65	1.31	1.57	0.99	0.75
Nebraska	1.00	1.10	2.35	2.78	0.75	0.74	1.18	1.34	0.16	0.09
Arizona	0.99	1.97	0.84	0.60	0.61	0.56	1.45	4.11	0.22	0.23
West Virginia	0.96	1.07	1.63	1.98	0.88	0.94	0.81	0.91	0.59	1.49
Rhode Island	0.95	1.04	0.62	0.87	0.54	0.56	2.97	3.03	0.63	0.52
Tennessee	0.91	0.97	0.75	0.82	1.11	1.18	0.57	0.66	0.54	0.42
Texas	0.90	0.99	1.35	1.47	0.86	0.93	0.37	0.40	0.74	1.02
Virginia	0.88	0.83	1.16	1.09	0.63	0.62	1.31	1.17	0.12	0.12
Kansas	0.86	0.86	1.82	1.78	0.67	0.67	0.82	0.99	0.28	0.18
Pennsylvania	0.85	0.81	1.03	0.88	0.83	0.87	0.80	0.85	0.45	0.31
Maine	0.85	0.91	1.20	1.07	0.63	0.73	1.45	1.93	0.12	0.13
Wisconsin	0.83	0.78	1.16	0.99	0.75	0.72	0.90	0.93	0.41	0.50
North Carolina	0.83	0.84	0.87	0.81	0.83	0.77	0.99	1.35	0.56	0.63
Maryland	0.82	0.88	0.97	1.07	0.90	0.89	0.31	0.50	0.63	0.86
Illinois	0.81	0.81	1.19	1.02	0.78	0.81	0.66	0.79	0.18	0.25
Kentucky	0.81	0.88	1.21	1.90	0.72	0.74	0.56	0.57	0.88	0.27
Iowa	0.79	0.76	1.90	1.68	0.63	0.61	0.57	0.61	0.22	0.22
Washington	0.78	0.82	1.16	1.21	0.71	0.75	0.46	0.47	0.21	0.14
Ohio	0.78	0.86	0.79	0.92	0.87	0.83	0.68	0.98	0.65	0.67
Georgia	0.78	0.75	0.87	0.73	0.54	0.55	1.33	1.37	0.28	0.11
Vermont	0.77	0.87	0.99	1.47	0.85	0.89	0.37	0.47	0.14	0.04
Missouri	0.76	0.83	1.08	1.14	0.75	0.79	0.50	0.70	0.25	0.39
Massachusetts	0.76	0.77	0.56	0.56	1.02	1.00	1.55	1.72	0.36	0.32
Alabama	0.76	0.80	1.05	1.08	0.68	0.70	0.85	0.97	0.27	0.39
Oregon	0.75	0.91	1.45	1.82	0.45	0.60	1.57	1.38	0.08	0.04
Florida	0.75	0.74	0.93	0.86	0.78	0.76	0.45	0.65	0.35	0.34
Colorado	0.71	0.84	1.42	1.52	0.52	0.65	0.84	1.05	0.32	0.23
Michigan	0.70	0.68	0.92	0.92	0.56	0.56	0.57	0.54	0.65	0.48
Alaska	0.69	0.84	1.31	1.29	0.50	0.73	0.18	0.25	0.60	1.02
California	0.69	0.74	1.07	1.01	0.65	0.82	0.31	0.28	0.33	0.30
New Jersey	0.69	0.80	1.06	1.21	0.61	0.73	0.61	0.70	0.10	0.15
Minnesota	0.65	0.69	0.83	0.84	0.54	0.58	0.58	0.73	0.72	0.69
Mississippi	0.64	0.67	1.35	1.47	0.54	0.54	0.53	0.62	0.20	0.14
Idaho	0.57	0.72	1.03	1.35	0.43	0.51	0.38	0.39	0.27	0.29
Wyoming	0.50	0.57	1.55	1.90	0.31	0.31	0.33	0.36	0.54	0.87
District of Columbia	0.38	0.42	0.41	0.63	0.32	0.31	0.77	0.95	0.00	0.00
South Carolina	0.32	0.37	0.37	0.29	0.31	0.38	0.36	0.44	0.11	0.14
U.S. and Territories	0.94	0.99	1.11	1.10	0.85	0.88	1.33	1.51	0.43	0.46

* 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)

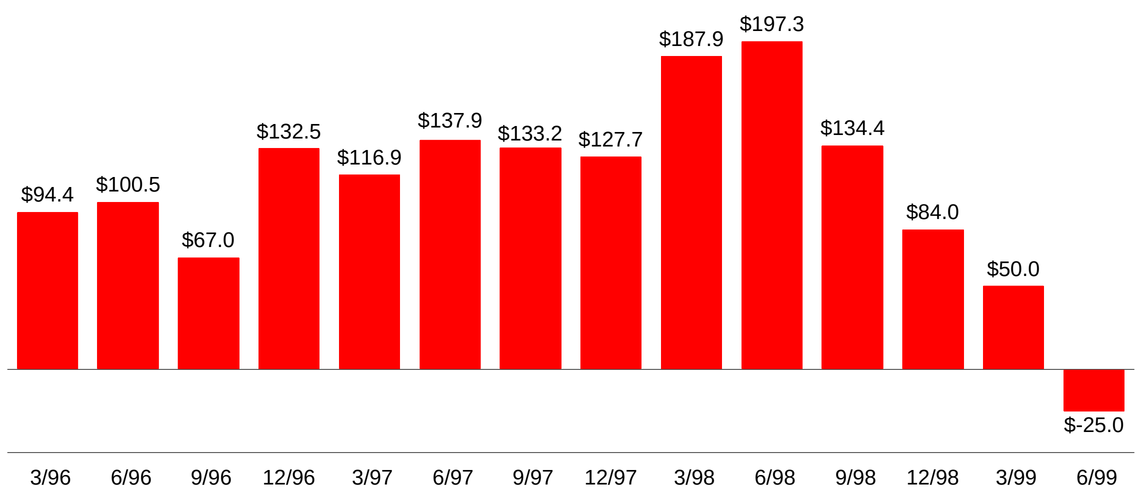


*In the first quarter of 1997, reporting changes resulted in a $61.7 billion decline in foreign office loans. Loans in domestic offices increased by $23.2 billion during the quarter.

In the second quarter of 1999, real estate loans increased by $26.9 billion, domestic commercial and industrial loans increased by $17.5 billion and credit card loans decreased by $15.0 billion.

Quarterly Change in Unused Loan Commitments

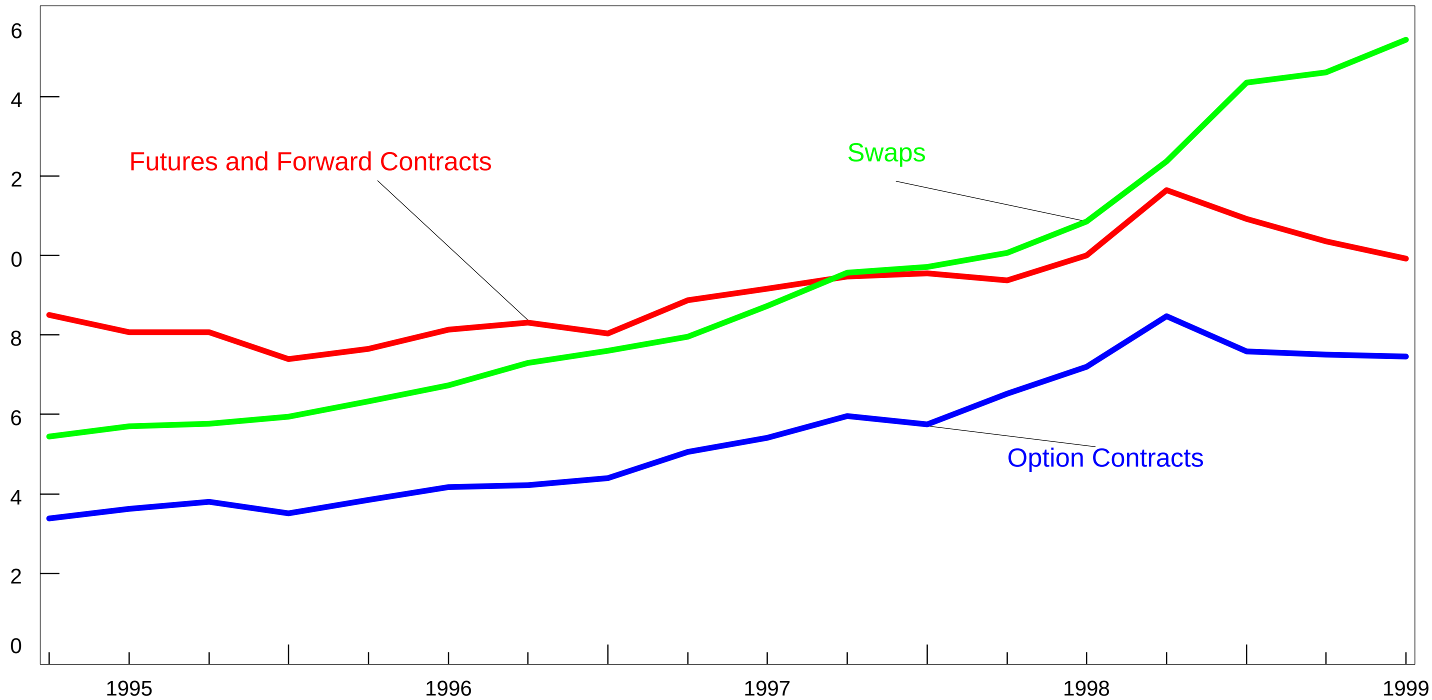
($ Billions)



In the second quarter of 1999, unused credit card commitments decreased by $66.1 billion while unused commitments for loans to businesses increased by $30.2 billion.

Off-Balance-Sheet Derivatives

1995 - 1999 (Notional Amounts)

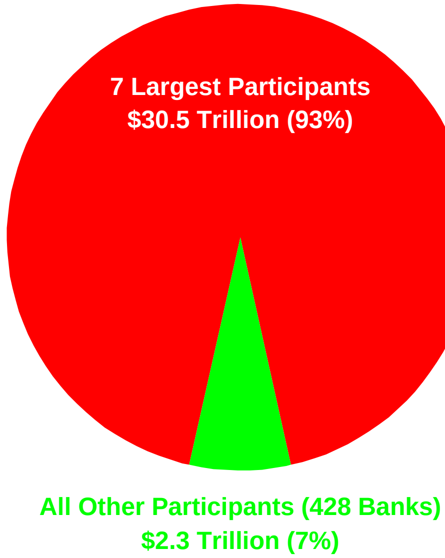


	12/95	12/96	12/97	12/98	3/99	6/99
Total Derivatives (off-balance-sheet)	$16,861	$20,035	$25,009	$32,861	$32,471	$32,793
(Notional Amounts, in billions of dollars)						
Futures and Forward Contracts	**7,399**	**8,041**	**9,551**	**10,924**	**10,358**	**9,918**
Interest rate contracts	3,063	3,201	4,083	5,521	5,595	5,474
Foreign exchange rate contracts	4,221	4,739	5,359	5,308	4,648	4,340
Other futures and forwards*	115	102	109	95	115	103
Option Contracts	**3,516**	**4,393**	**5,754**	**7,591**	**7,503**	**7,456**
Interest rate options	2,485	3,156	3,985	5,679	5,642	5,654
Foreign currency options	817	1,033	1,457	1,393	1,309	1,249
Other option contracts*	214	204	312	520	551	554
Swaps	**5,945**	**7,601**	**9,705**	**14,345**	**14,610**	**15,419**
Interest rate swaps	5,547	7,069	9,018	13,590	13,840	14,604
Foreign exchange rate swaps	350	471	614	686	697	718
Other swaps*	49	61	73	69	74	97
Memoranda						
Spot Foreign Exchange Contracts	305	262	317	375	536	497
Credit Derivatives	NA	NA	55	144	191	210
Number of banks reporting derivatives	560	484	460	447	439	435
Replacement cost of interest rate and foreign exchange rate contracts **	219	246	355	471	403	353

* 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.

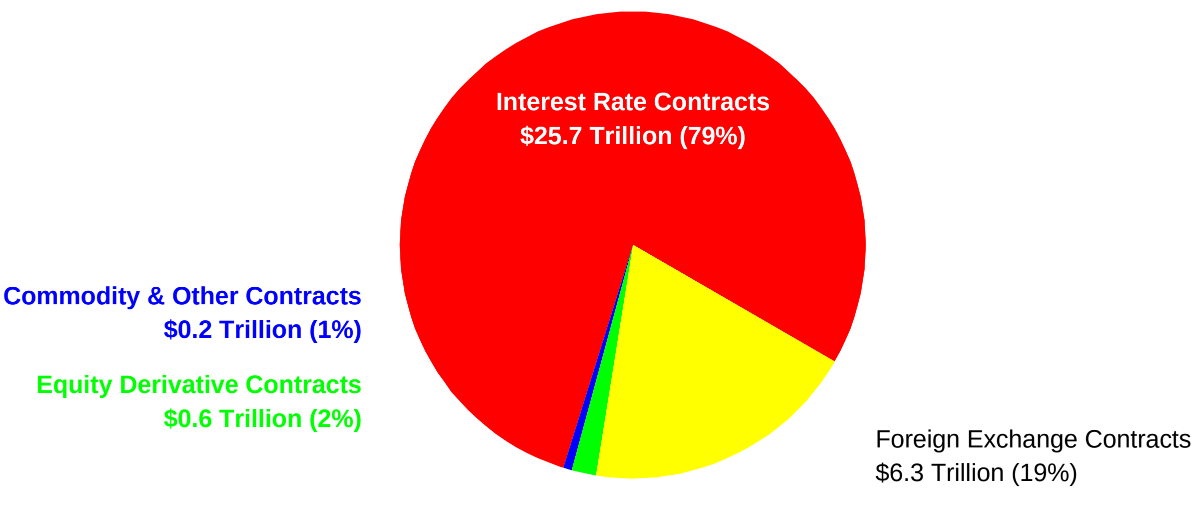
Concentration of Off-Balance-Sheet Derivatives*

Notional Amounts
June 30, 1999



Composition of Off-Balance-Sheet Derivatives*

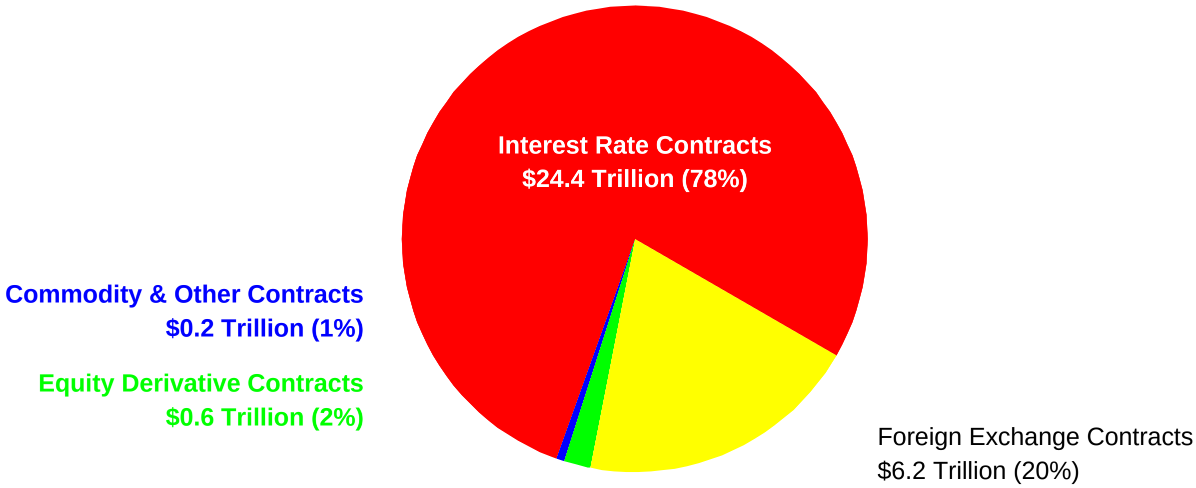
Notional Amounts
June 30, 1999



*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 $448 billion for the seven largest participants and $48 billion for all others are not included.

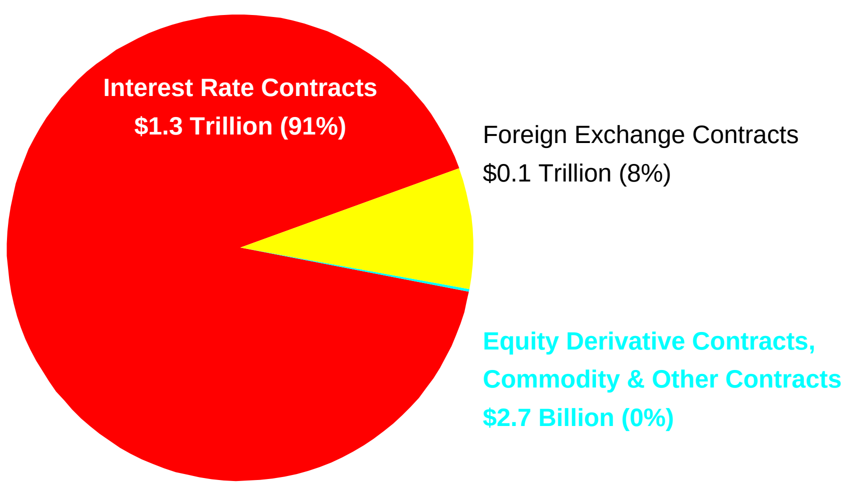
Purpose of Off-Balance-Sheet Derivatives*
Held for Trading

Notional Amounts
June 30, 1999



Not Held for Trading

Notional Amounts
June 30, 1999



* 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 $497 billion are not included.

Positions of Off-Balance-Sheet Derivatives
Gross Fair Values

June 30, 1999
($ Millions)

Held for Trading

93 Banks Held Derivative Contracts for Trading

(Marked to Market)

	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Seven Largest Participants						
Gross positive fair value	216,268	114,851	47,968	8,501	387,588	3,119
Gross negative fair value	211,698	115,607	48,555	8,608	384,469	
All other participants						
Gross positive fair value	5,377	7,341	140	447	13,304	17
Gross negative fair value	5,492	7,158	125	513	13,287	
Total						
Gross positive fair value	221,645	122,191	48,108	8,947	400,891	3,135
Gross negative fair value	217,191	122,765	48,680	9,121	397,756	

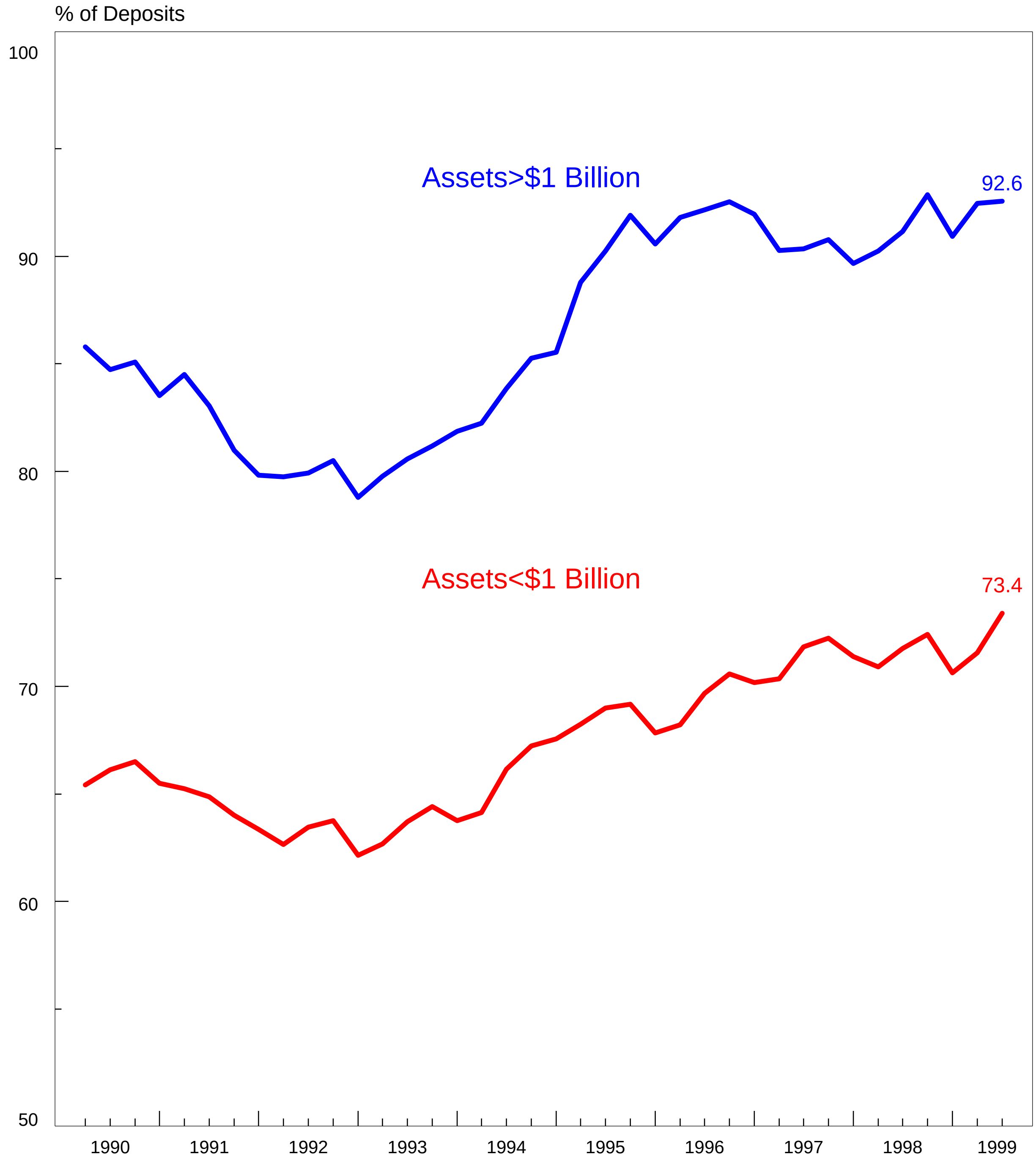
Held for Purposes Other than Trading

419 Banks Held Derivative Contracts for Purposes Other than Trading

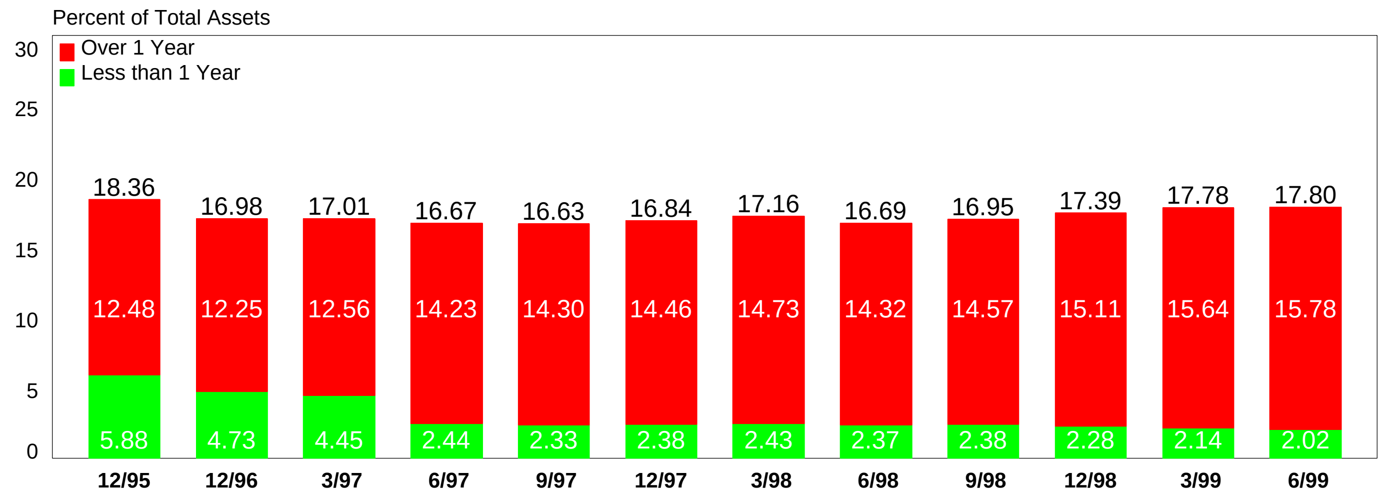
	Interest Rate	Foreign Exchange	Equity Derivatives	Commodity & Other	Total	Net
Marked to Market						
Gross positive fair value	1,529	365	21	0	1,915	28
Gross negative fair value	1,525	342	20	0	1,886	
Not Marked to Market						
Gross positive fair value	6,955	718	41	18	7,732	1,141
Gross negative fair value	5,781	638	47	126	6,592	
Total						
Gross positive fair value	8,484	1,083	61	18	9,647	1,169
Gross negative fair value	7,305	980	67	126	8,478	

Net Loans and Leases to Deposits

1990 - 1999

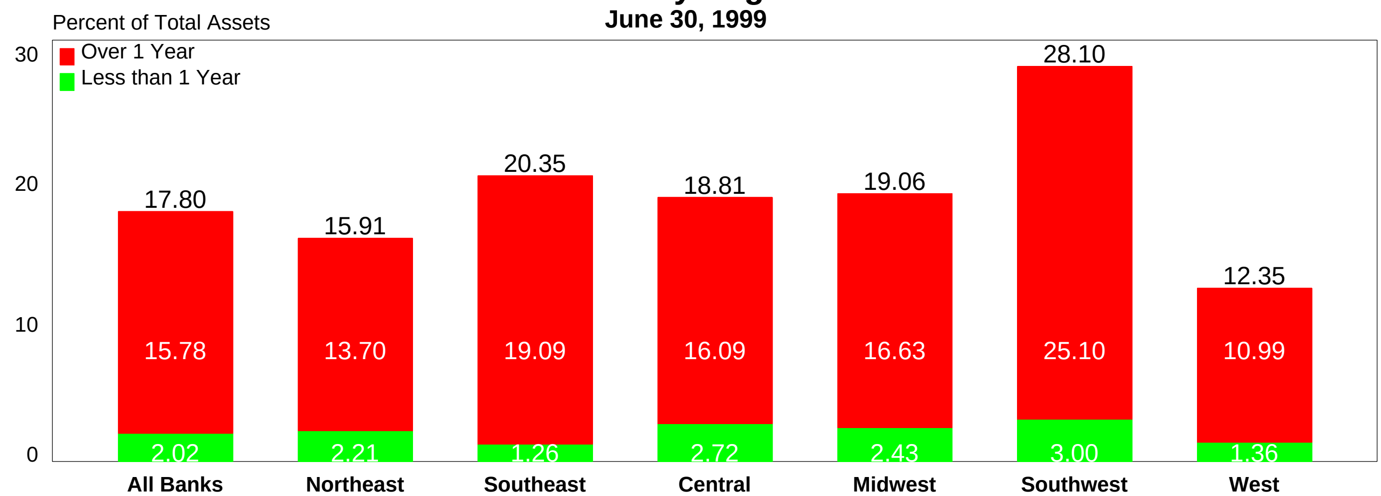


Debt Securities by Maturity or Repricing Frequency . . .



. . . and by Region

June 30, 1999



Total Securities (Debt and Equity)

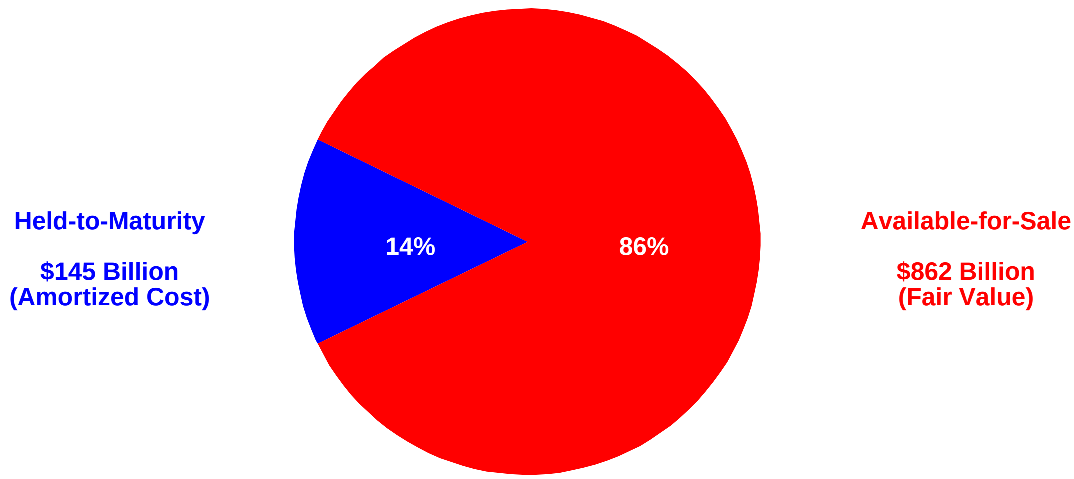
($ Billions)

	6/97	9/97	12/97	3/98	6/98	9/98	12/98	3/99	6/99
U.S. Government Obligations:	$304	$299	$303	$314	$309	$286	$287	$317	$318
U.S. Treasury	166	159	155	162	150	125	116	129	118
U.S. Agencies	139	140	148	151	159	162	171	188	199
Mortgage Pass-through Securities	235	244	256	268	252	277	311	291	282
Collateralized Mortgage Obligations	110	117	128	134	141	156	159	164	164
State, County, Municipal Obligations	75	76	77	78	80	84	87	88	88
Other Debt Securities	71	77	83	84	84	90	103	102	123
Equity Securities	24	24	26	27	28	29	32	33	33
Total Securities	$820	$836	$872	$905	$894	$923	$980	$995	$1,007
Memoranda									
Fair Value of High-risk Mortgage Securities	2	2	3	3	3	5	7	*	*
Fair Value of Structured Notes	10	10	9	8	8	6	5	4	4

* Not reported after 12/31/98.

Total Securities*

June 30, 1999



Total Securities*

June 30, 1999

($ Millions)

	Held-to-Maturity		Available-for-Sale			
	Amortized Cost	Fair Value to Amortized Cost (%)	Fair Value	Fair Value to Amortized Cost (%)	Total Securities	Fair Value to Amortized Cost (%)
U.S. Government Obligations						
U.S. Treasury	$11,977	100.2	$106,388	97.9	$118,365	98.2
U.S. Agencies	42,386	98.4	156,774	98.3	199,160	98.3
Mortgage Pass-through Securities	27,972	99.4	253,624	98.0	281,596	98.1
Collateralized Mortgage Obligations	24,867	98.4	139,332	98.2	164,199	98.3
State, County, Municipal Obligations	31,501	100.9	56,470	100.2	87,971	100.5
Other Debt Securities	6,525	96.5	116,403	99.5	122,928	99.3
Equity Securities	**	**	32,891	106.9	32,891	106.9
Total Securities	$145,229	99.2	$861,882	98.7	$1,007,111	98.8
Memoranda***						
Structured Notes	4,036		3,985			98.7

* Excludes trading account assets.
** Equity Securities are classified as 'Available-for-Sale'.
*** Structured notes are included in the 'Held-to-Maturity' or 'Available-for-Sale' accounts.

Mutual Fund and Annuity Sales*

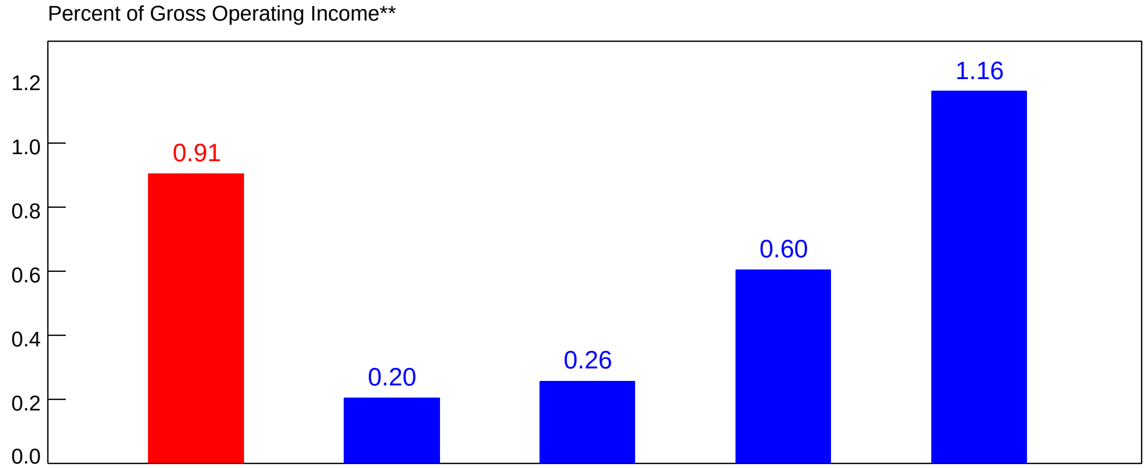
1998 - 1999

Quarterly Sales ($ Millions)	6/98	9/98	12/98	3/99	6/99
Money Market Funds	$333,057	$324,997	$380,228	$411,498	$445,236
Debt Securities Funds	8,043	7,973	7,530	6,319	6,774
Equity Securities	17,190	17,047	15,673	20,276	18,579
Other Mutual Funds	3,256	2,816	2,622	2,805	2,574
Annuities	4,205	4,038	3,801	4,099	5,256
Proprietary Mutual Fund and Annuity Sales included above	323,655	313,943	365,515	403,125	439,126

* 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

1999 YTD

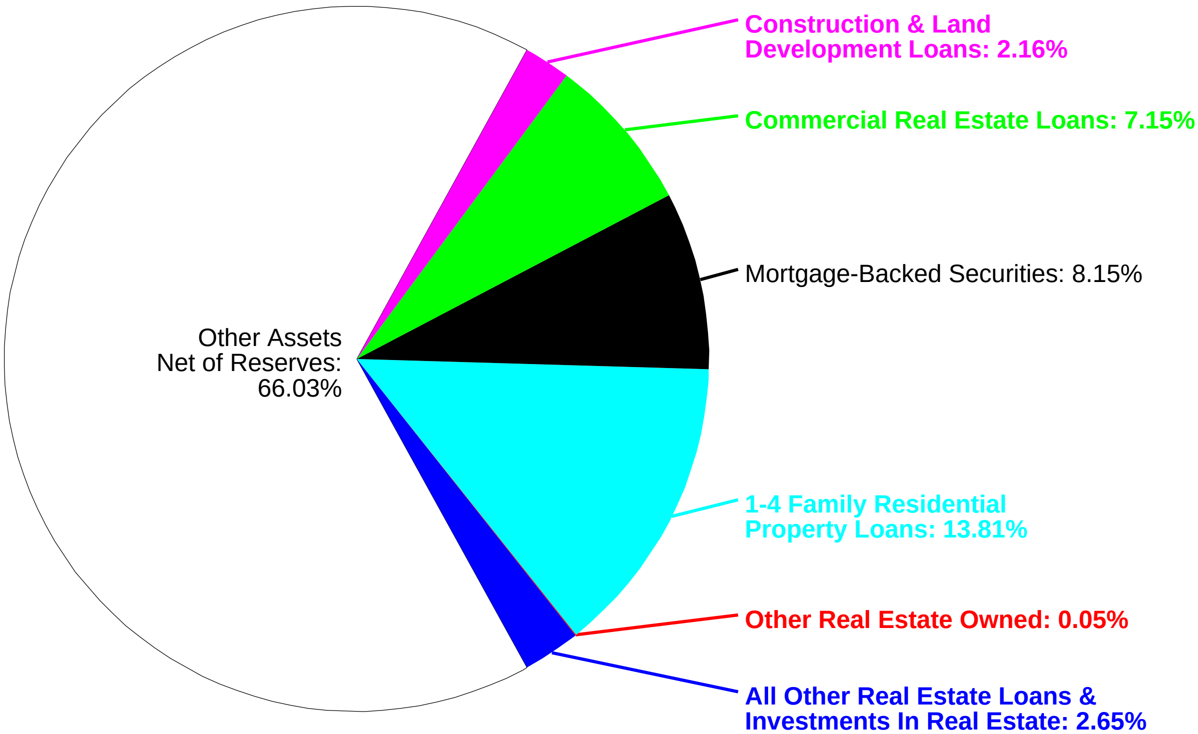


($ Millions)	All Banks	Under $100 Million	$100 Million to $1 Billion	$1 Billion to $10 Billion	Over $10 Billion
Mutual Fund and Annuity Fee Income	**$2,257**	**$21**	**$84**	**$267**	**$1,885**
Gross Operating Income	**$249,332**	**$10,250**	**$32,672**	**$44,253**	**$162,156**
Number of Banks Reporting These Fees	**2,023**	**602**	**1,153**	**198**	**70**
Percent of Banks Reporting These Fees	**23.3%**	**11.4%**	**38.7%**	**62.5%**	**90.9%**

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

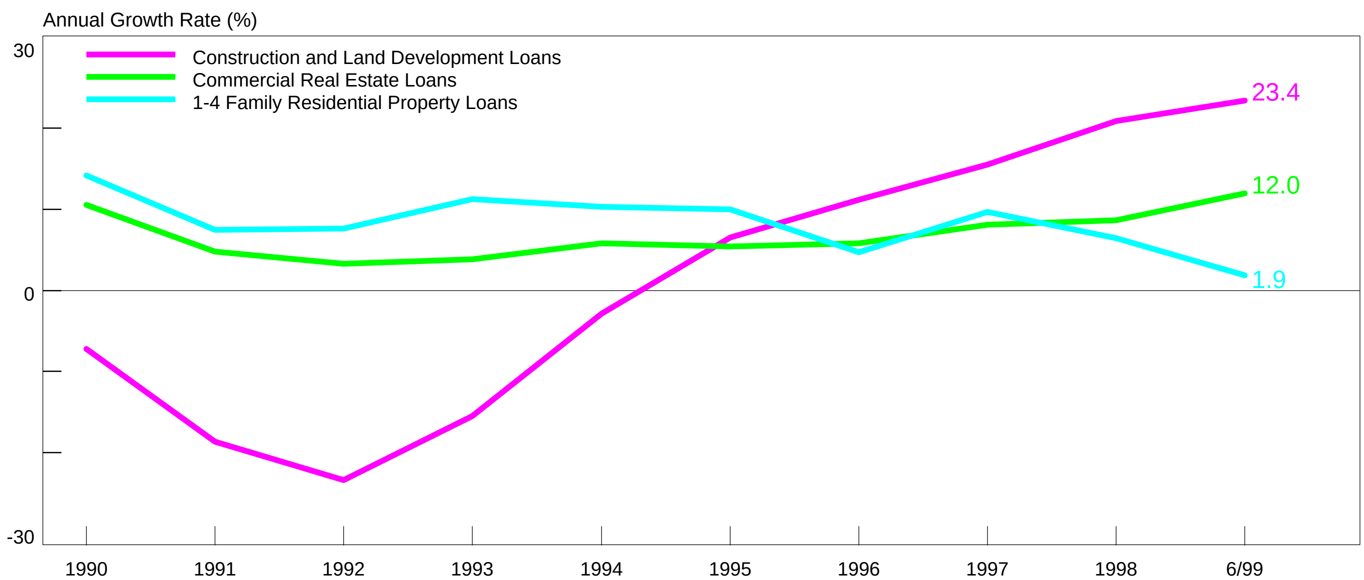
Real Estate Assets as a Percent of Total Assets

June 30, 1999

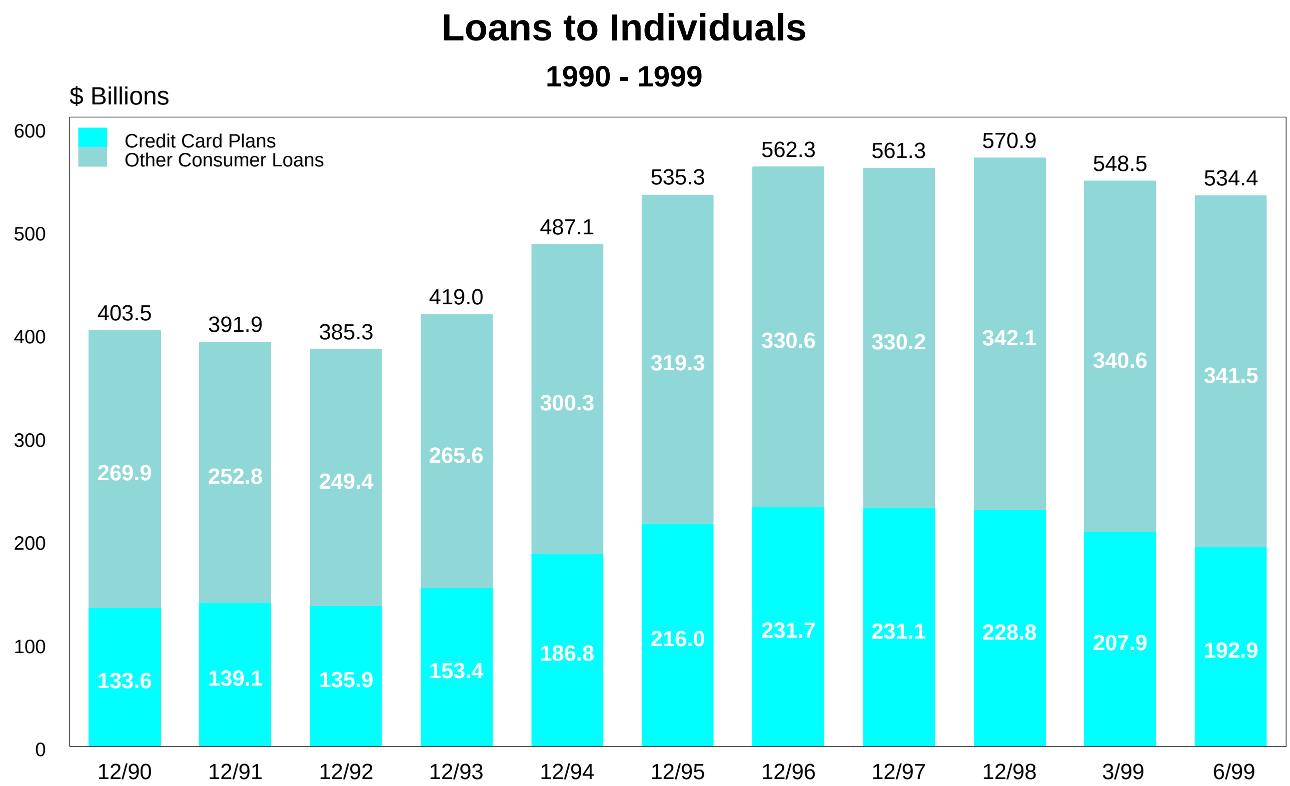


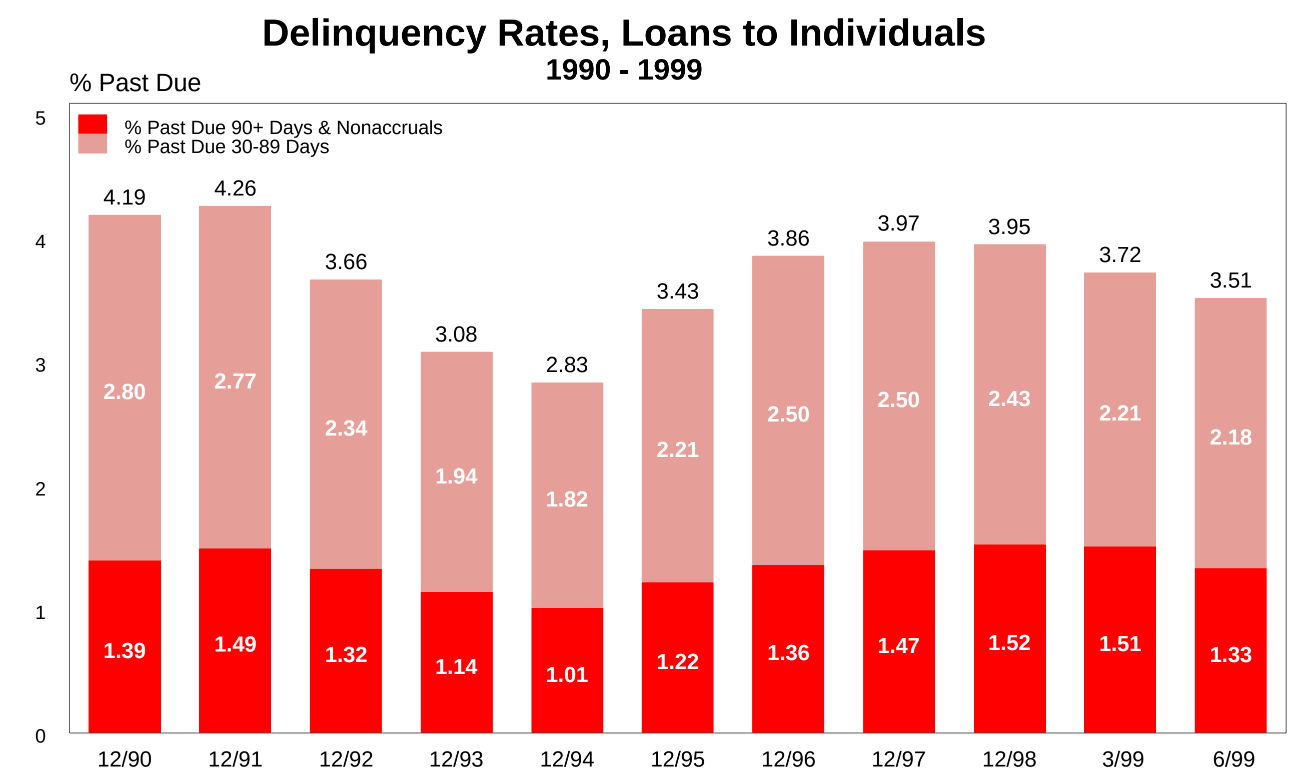
Real Estate Loan Growth Rates*

1990 - 1999



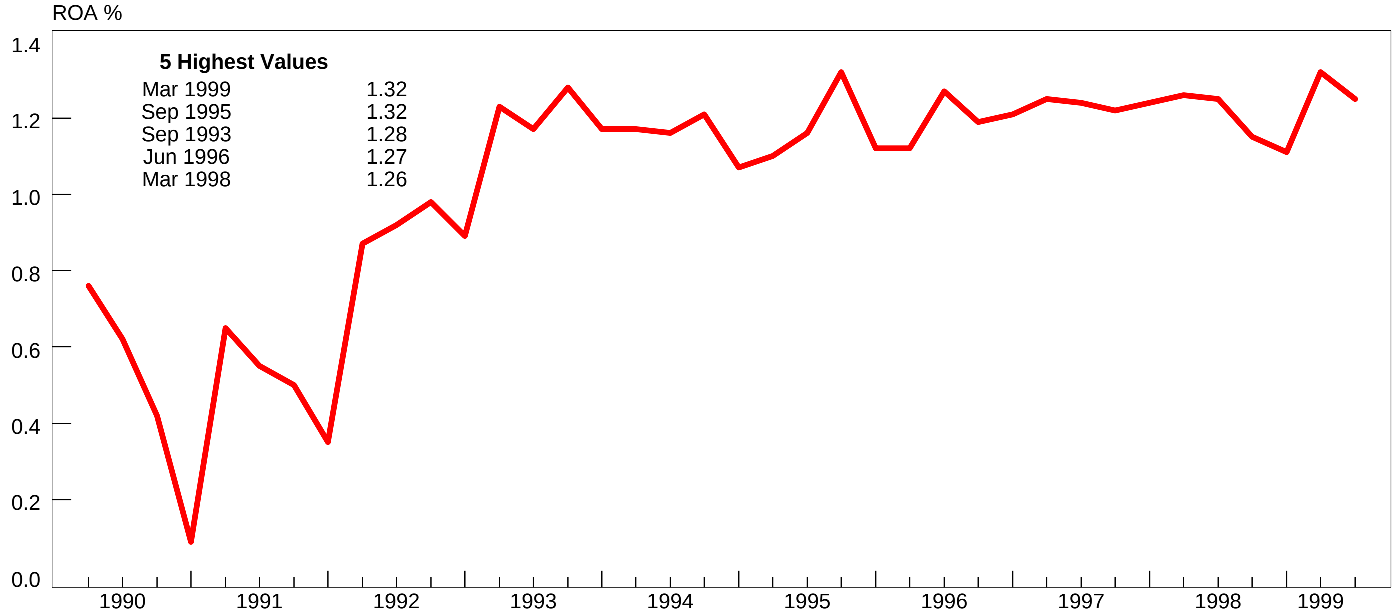
* Growth rate for most recent twelve-month period.


Loans to Individuals
1990 - 1999
$ Billions
Credit Card Plans
Other Consumer Loans
600
500
400
300
200
100
0
403.5
391.9
385.3
419.0
487.1
535.3
562.3
561.3
570.9
548.5
534.4
269.9
252.8
249.4
265.6
300.3
319.3
330.6
330.2
342.1
340.6
341.5
133.6
139.1
135.9
153.4
186.8
216.0
231.7
231.1
228.8
207.9
192.9
12/90
12/91
12/92
12/93
12/94
12/95
12/96
12/97
12/98
3/99
6/99


Delinquency Rates, Loans to Individuals
1990 - 1999
% Past Due
% Past Due 90+ Days & Nonaccruals
% Past Due 30-89 Days
5
4
3
2
1
0
4.19
4.26
3.66
3.08
2.83
3.43
3.86
3.97
3.95
3.72
3.51
2.80
2.77
2.34
1.94
1.82
2.21
2.50
2.50
2.43
2.21
2.18
1.39
1.49
1.32
1.14
1.01
1.22
1.36
1.47
1.52
1.51
1.33
12/90
12/91
12/92
12/93
12/94
12/95
12/96
12/97
12/98
3/99
6/99

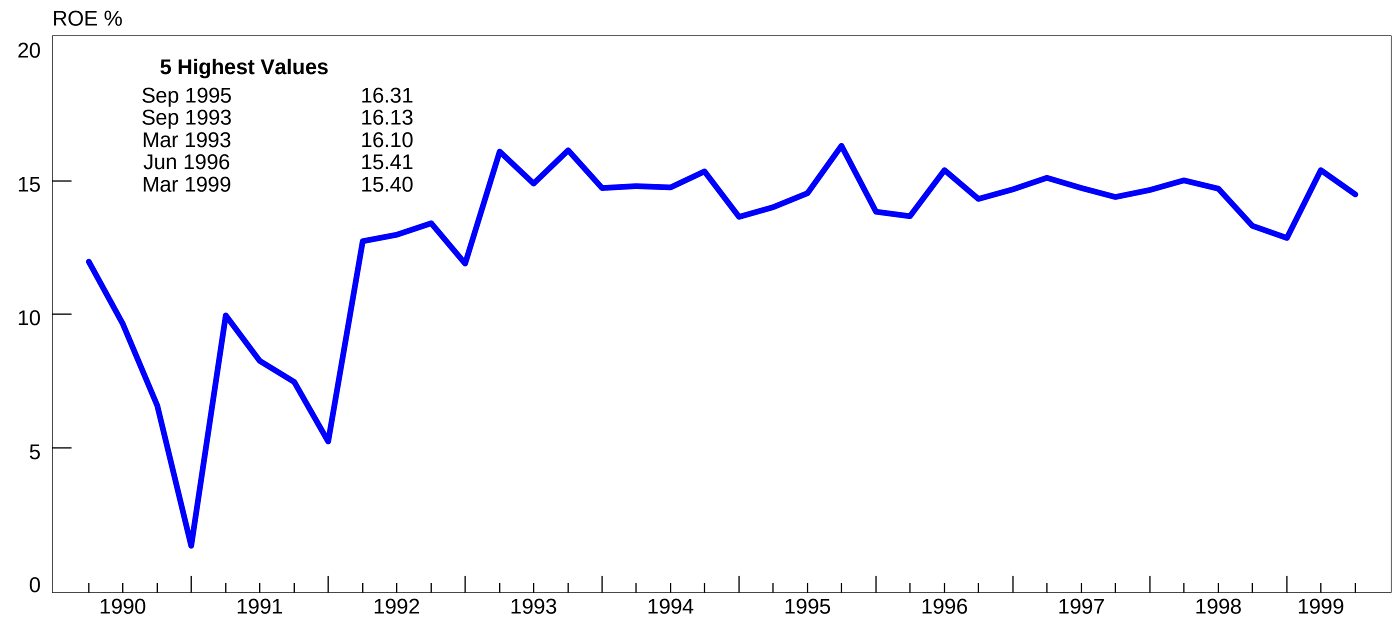
Quarterly Return on Assets (ROA), Annualized

1990 - 1999



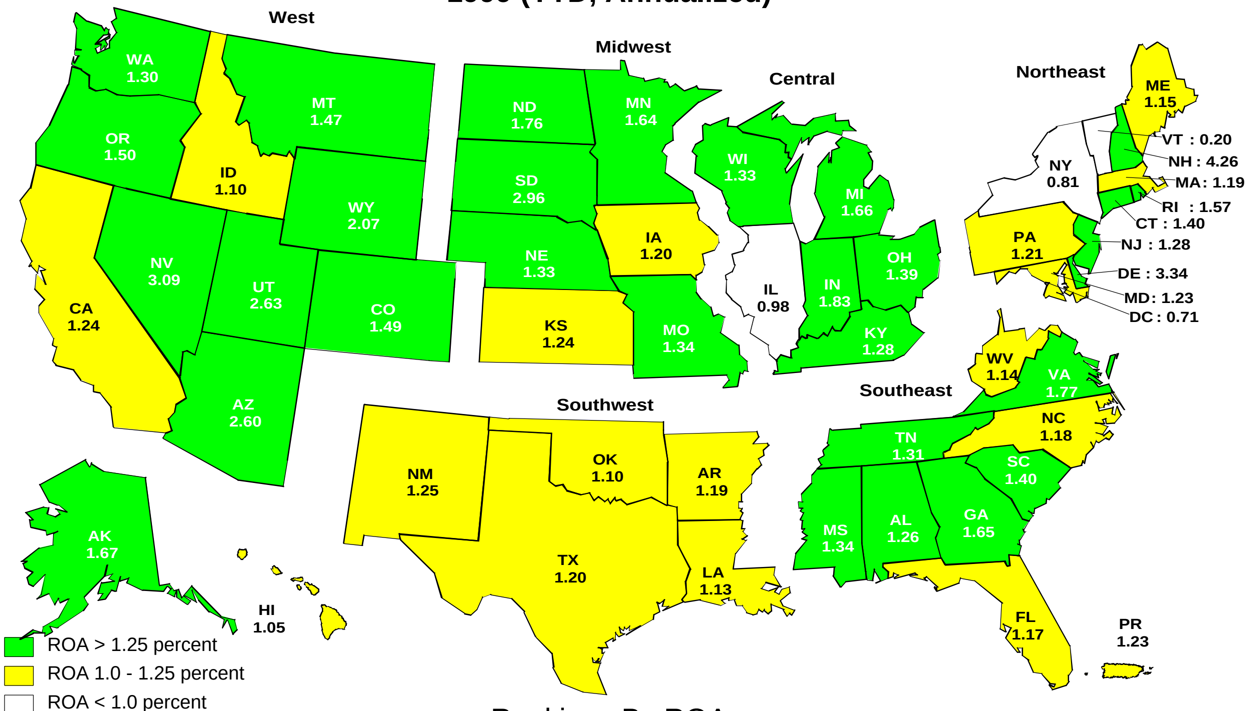
Quarterly Return on Equity (ROE), Annualized

1990 - 1999



Return On Assets (ROA)

1999 (YTD, Annualized)



Rankings By ROA

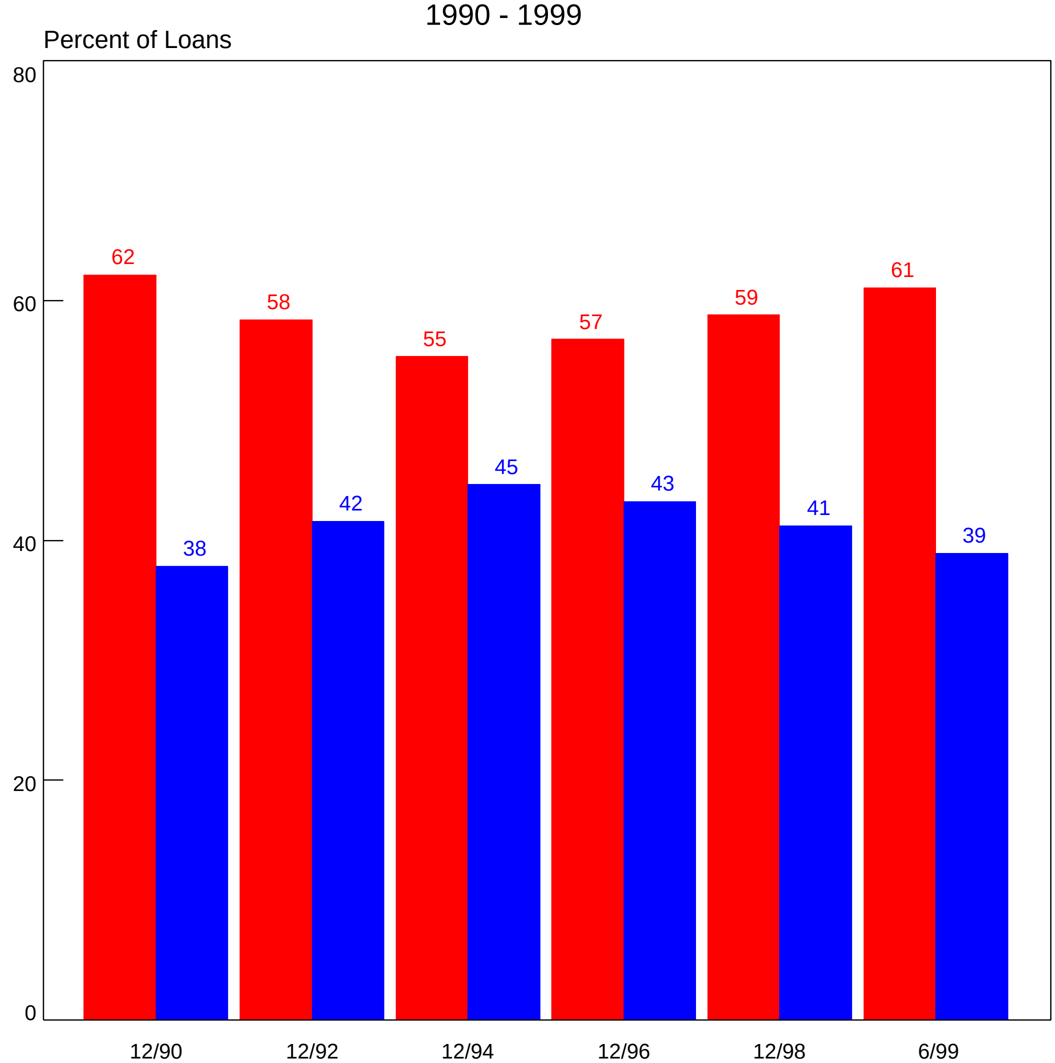
		No. of Inst. as of 6/30/99	YTD 1999	YTD 1998	Change*
1	New Hampshire	20	4.26	2.56	170
2	Delaware	33	3.34	3.23	11
3	Nevada	25	3.09	2.77	32
4	South Dakota	103	2.96	2.29	67
5	Utah	49	2.63	2.52	11
6	Arizona	46	2.60	2.24	36
7	Wyoming	49	2.07	2.69	(62)
8	Indiana	165	1.83	1.35	48
9	Virginia	151	1.77	1.64	13
10	North Dakota	114	1.76	1.57	19
11	Alaska	6	1.67	1.74	(7)
12	Michigan	169	1.66	1.42	24
13	Georgia	336	1.65	1.46	19
14	Minnesota	507	1.64	1.58	6
15	Rhode Island	7	1.57	1.45	12
16	Oregon	44	1.50	1.82	(32)
17	Colorado	191	1.49	1.47	2
18	Montana	88	1.47	1.44	3
19	Connecticut	25	1.40	1.26	14
20	South Carolina	79	1.40	1.42	(2)
21	Ohio	216	1.39	1.54	(15)
22	Mississippi	99	1.34	1.27	7
23	Missouri	378	1.34	1.17	17
24	Nebraska	309	1.33	1.37	(4)
25	Wisconsin	343	1.33	1.22	11
26	Tennessee	204	1.31	1.48	(17)
27	Washington	79	1.30	1.32	(2)
28	Kentucky	255	1.28	1.30	(2)
29	New Jersey	74	1.28	1.30	(2)
30	Alabama	158	1.26	1.23	3
31	New Mexico	55	1.25	1.24	1
32	California	334	1.24	1.21	3
33	Kansas	391	1.24	1.31	(7)
34	Maryland	78	1.23	1.27	(4)
35	Puerto Rico	12	1.23	1.09	14
36	Pennsylvania	194	1.21	1.39	(18)
37	Iowa	441	1.20	1.26	(6)
38	Texas	771	1.20	1.17	3
39	Arkansas	199	1.19	1.38	(19)
40	Massachusetts	44	1.19	1.24	(5)
41	North Carolina	70	1.18	1.10	8
42	Florida	259	1.17	0.99	18
43	Maine	16	1.15	1.85	(70)
44	West Virginia	83	1.14	1.70	(56)
45	Louisiana	155	1.13	1.04	9
46	Idaho	17	1.10	1.37	(27)
47	Oklahoma	305	1.10	1.20	(10)
48	Hawaii	11	1.05	0.75	30
49	Illinois	732	0.98	1.07	(9)
50	New York	154	0.81	0.84	(3)
51	District of Col.	6	0.71	0.70	1
52	Vermont	20	0.20	1.27	(107)
	U.S. and Terr.	8,675	1.28	1.25	3

*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 Percent of Total Loans)

1990 - 1999



Loans ($ Billions):

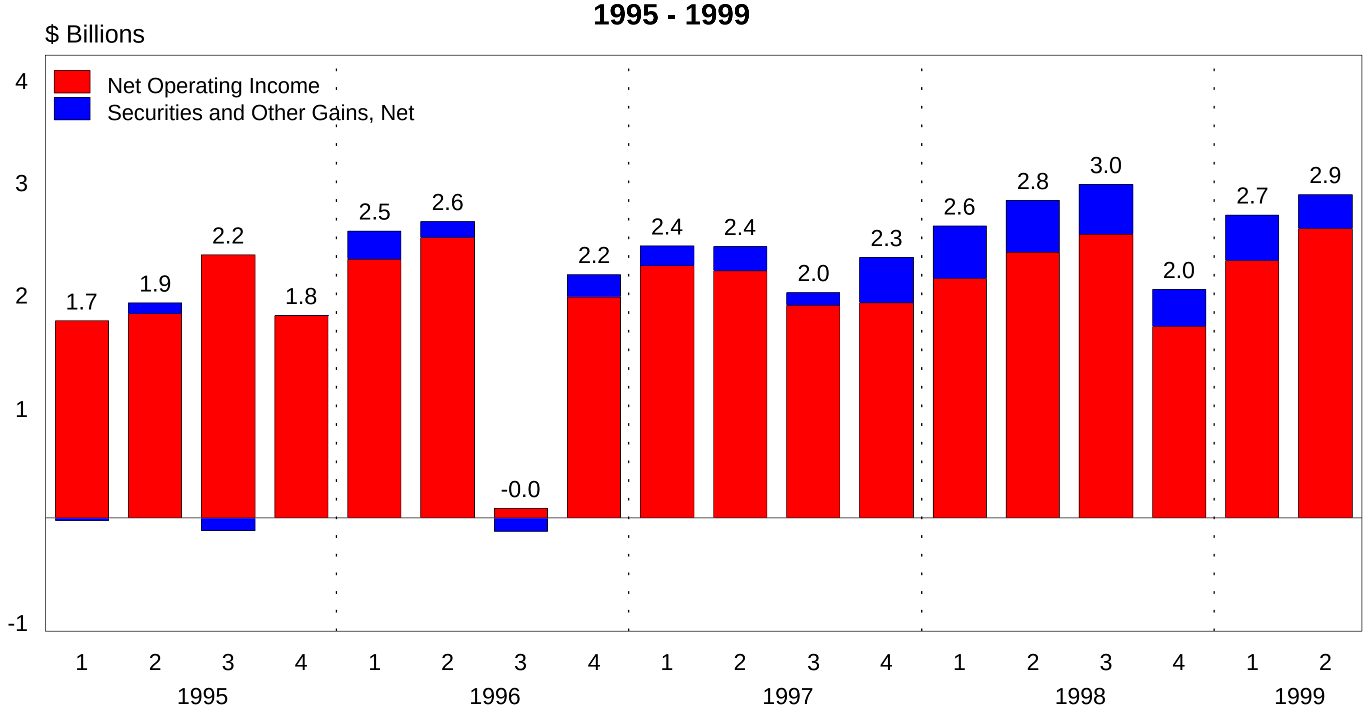
	12/90	12/92	12/94	12/96	12/98	6/99
Commercial Borrowers	$1,320	$1,192	$1,308	$1,599	$1,906	$2,023
Consumer Loans	804	849	1,056	1,218	1,336	1,289

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.

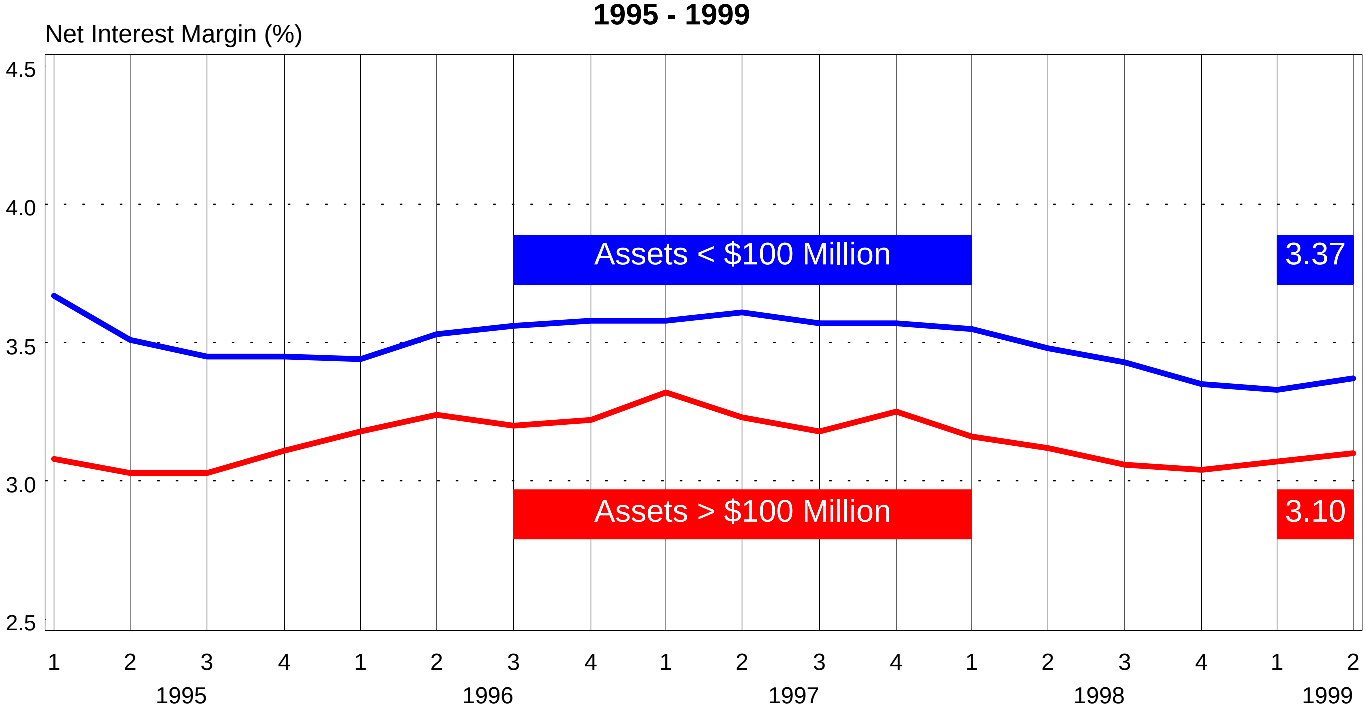
Quarterly Net Income

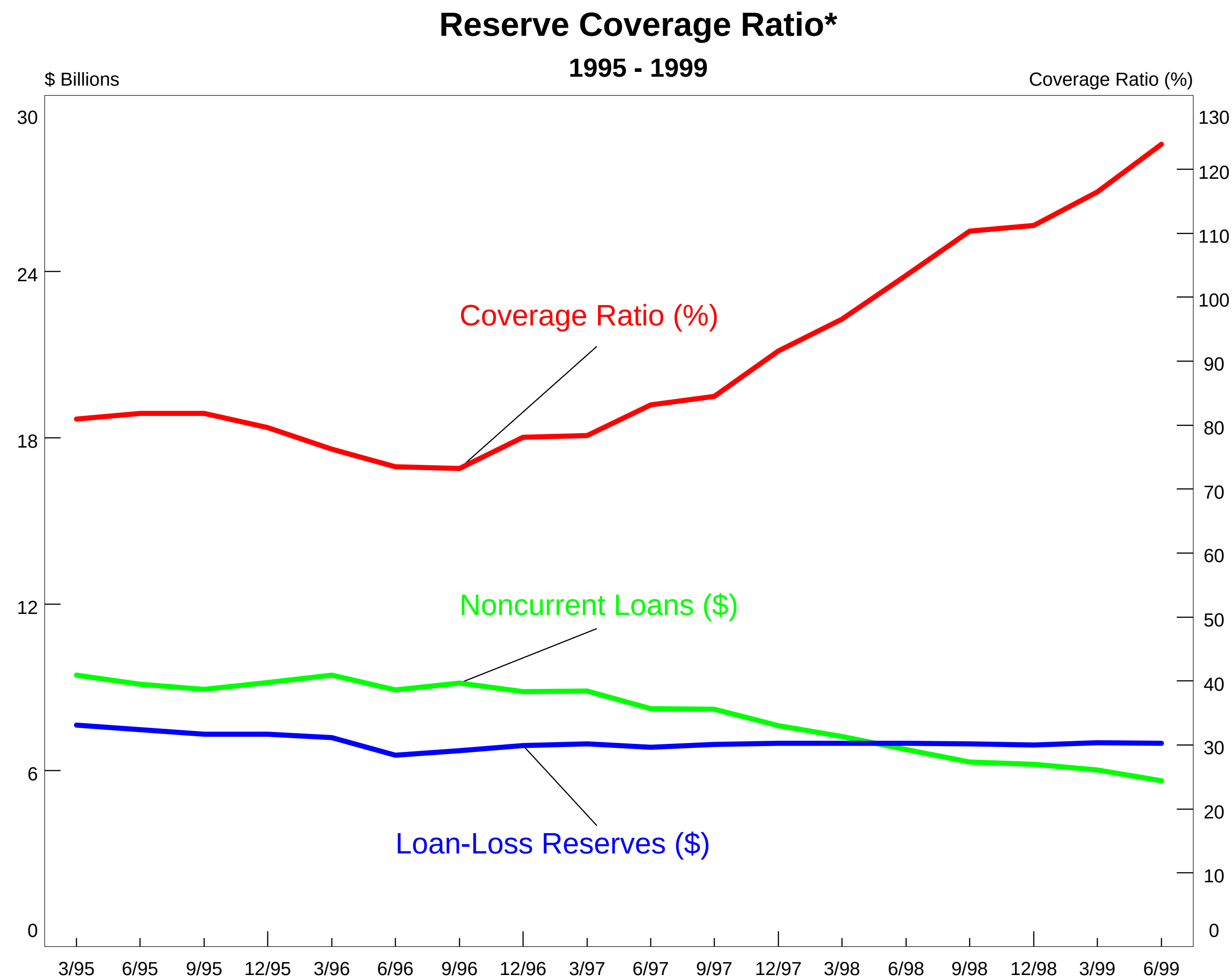
1995 - 1999



Quarterly Net Interest Margins, Annualized

1995 - 1999



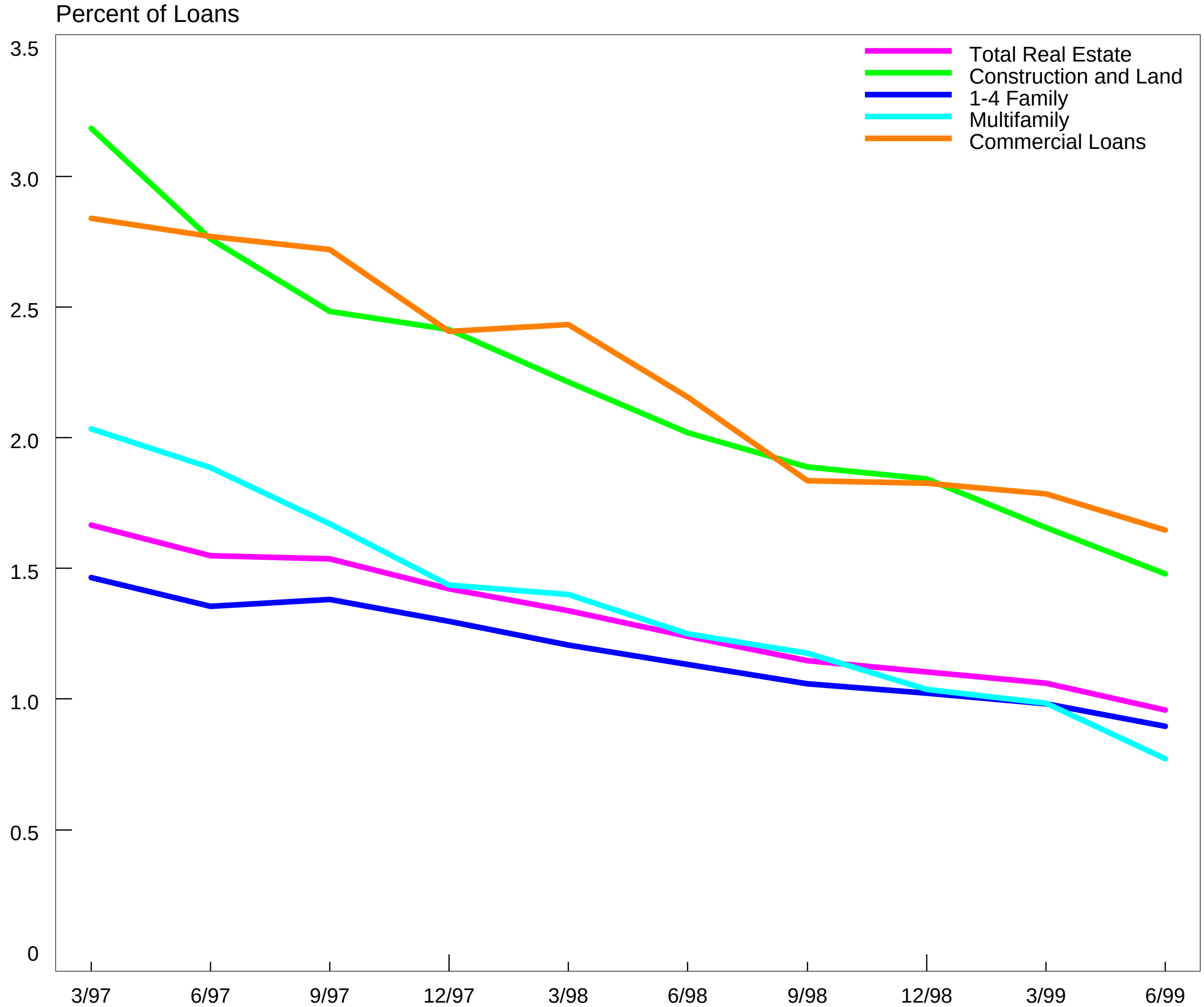


	3/95	6/95	9/95	12/95	3/96	6/96	9/96	12/96	3/97	6/97	9/97	12/97	3/98	6/98	9/98	12/98	3/99	6/99
Noncurrent Loans ($ Billions)	9.4	9.1	8.9	9.2	9.4	8.9	9.2	8.8	8.9	8.2	8.2	7.6	7.2	6.8	6.3	6.2	6.0	5.6
Loan-Loss Reserves ($ Billions)	7.6	7.5	7.3	7.3	7.2	6.6	6.7	6.9	7.0	6.8	6.9	7.0	7.0	7.0	7.0	6.9	7.0	7.0
Coverage Ratio (%)	81	82	82	80	76	74	73	78	78	83	84	92	97	103	110	111	116	124

*Loan-loss reserves to noncurrent loans.

Troubled Real Estate Asset Rates by Type*

1997 - 1999

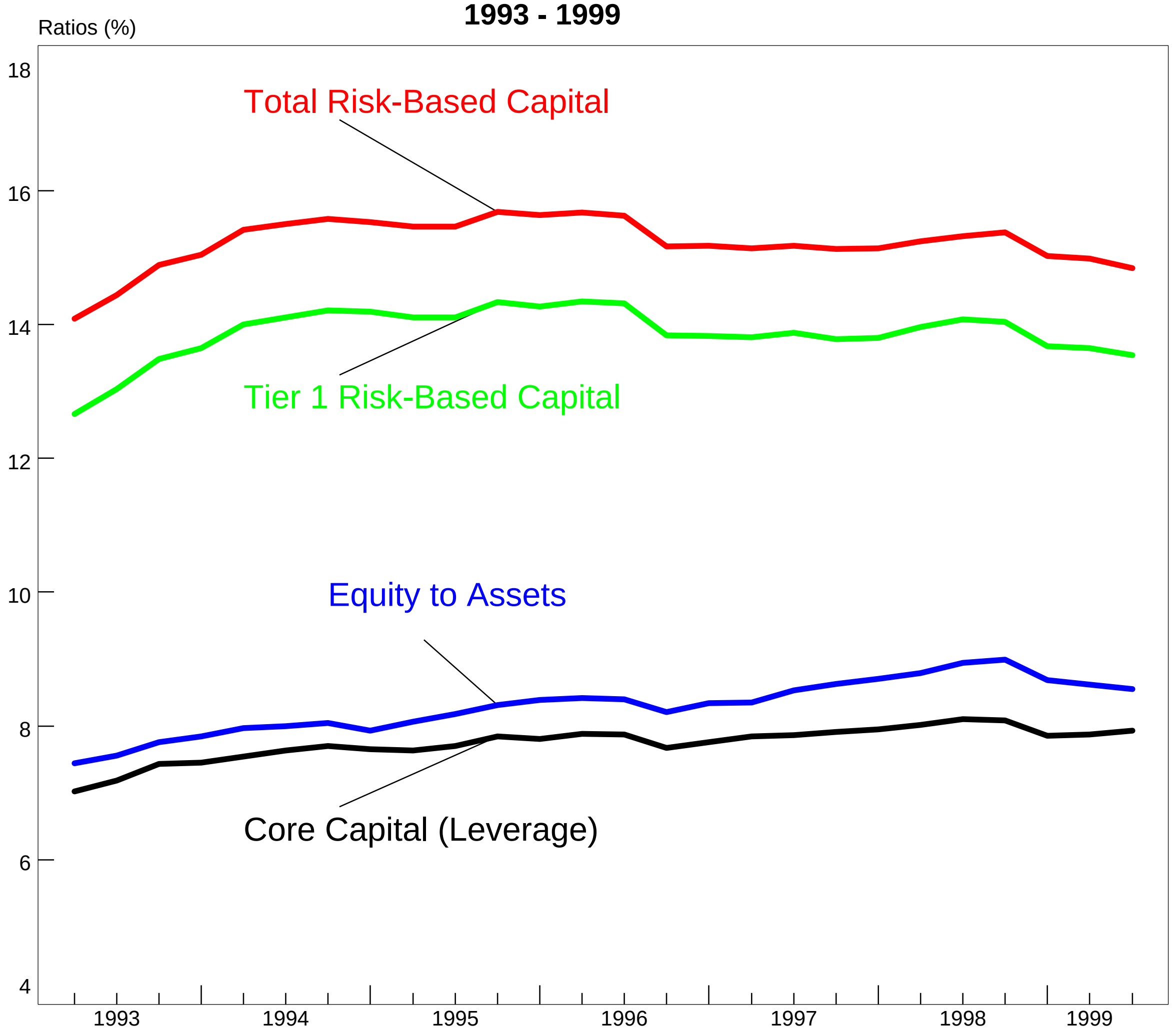


	3/97	6/97	9/97	12/97	3/98	6/98	9/98	12/98	3/99	6/99
Construction and Land	**3.18**	**2.76**	**2.48**	**2.41**	**2.21**	**2.02**	**1.89**	**1.84**	**1.66**	**1.48**
1-4 Family	**1.47**	**1.36**	**1.38**	**1.30**	**1.21**	**1.13**	**1.06**	**1.02**	**0.98**	**0.90**
Multifamily	**2.03**	**1.89**	**1.67**	**1.44**	**1.40**	**1.25**	**1.18**	**1.04**	**0.98**	**0.77**
Commercial	**2.84**	**2.77**	**2.72**	**2.41**	**2.43**	**2.15**	**1.83**	**1.82**	**1.79**	**1.65**
Total	**1.67**	**1.55**	**1.54**	**1.42**	**1.34**	**1.24**	**1.15**	**1.10**	**1.06**	**0.96**

*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.

Capital Ratios

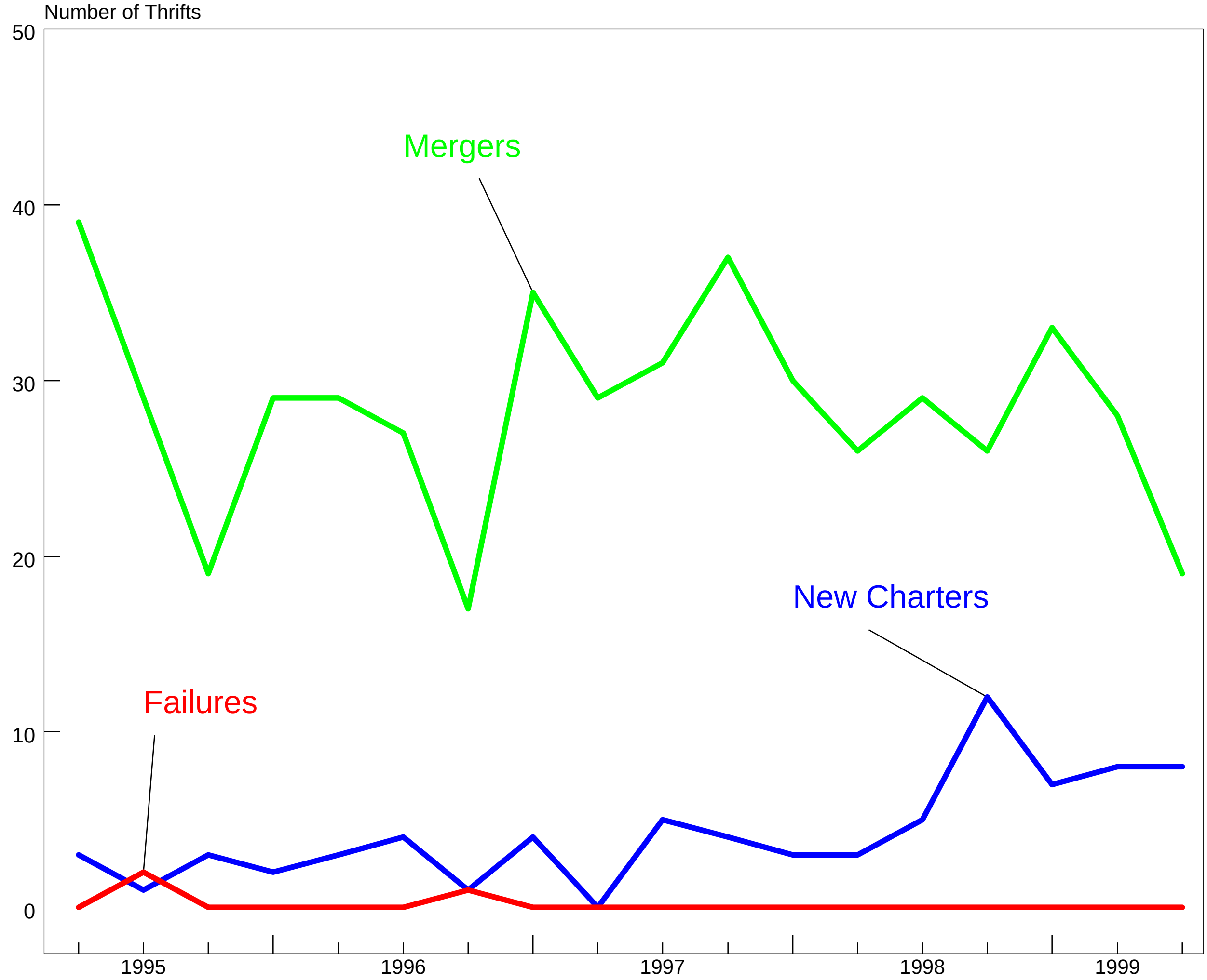
1993 - 1999



	12/93	12/94	12/95	12/96	12/97	12/98	6/99
Total Risk-Based Capital	**15.04**	**15.53**	**15.63**	**15.17**	**15.14**	**15.02**	**14.84**
Tier 1 Risk-Based Capital	**13.64**	**14.19**	**14.27**	**13.83**	**13.80**	**13.67**	**13.54**
Equity to Assets	**7.84**	**7.93**	**8.39**	**8.34**	**8.70**	**8.68**	**8.55**
Core Capital (Leverage)	**7.45**	**7.65**	**7.80**	**7.76**	**7.95**	**7.85**	**7.93**

Changes in the Number of FDIC-Insured Savings Institutions

Quarterly, 1995 - 1999



New Charters	3	1	3	2	3	4	1	4	0	5	4	3	3	5	12	7	8	8
Mergers	39	29	19	29	29	27	17	35	29	31	37	30	26	29	26	33	28	19
Failures	0	2	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
Other Changes, Net*	2	-6	-6	-3	0	-2	-1	-6	-9	-9	-6	-6	-1	-3	-2	2	1	-6
No. of Thrifts at end of quarter	2,118	2,082	2,060	2,030	2,004	1,979	1,961	1,924	1,886	1,851	1,812	1,779	1,755	1,728	1,712	1,688	1,669	1,652
Net Change during quarter	-34	-36	-22	-30	-26	-25	-18	-37	-38	-35	-39	-33	-24	-27	-16	-24	-19	-17

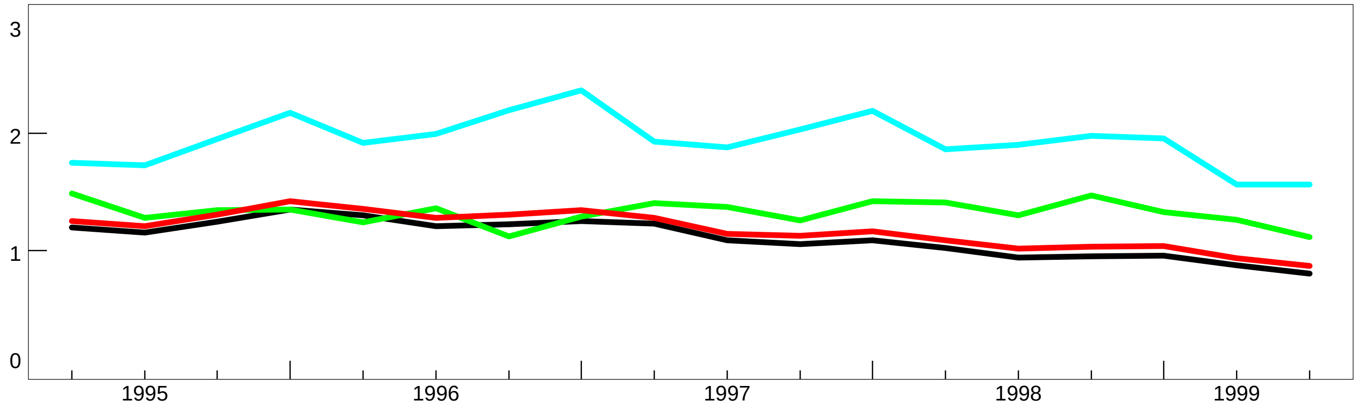
* Includes charter conversions, voluntary liquidations, adjustments for open-bank assistance transactions and other changes.

Loan Quality

1995 - 1999

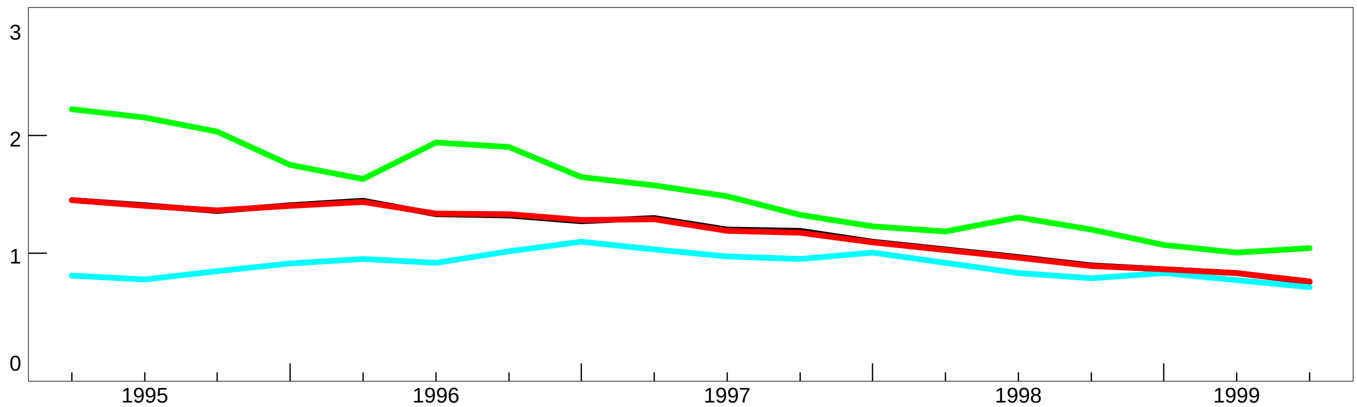
Percent of Loans

30-89 Day Past Due Loans



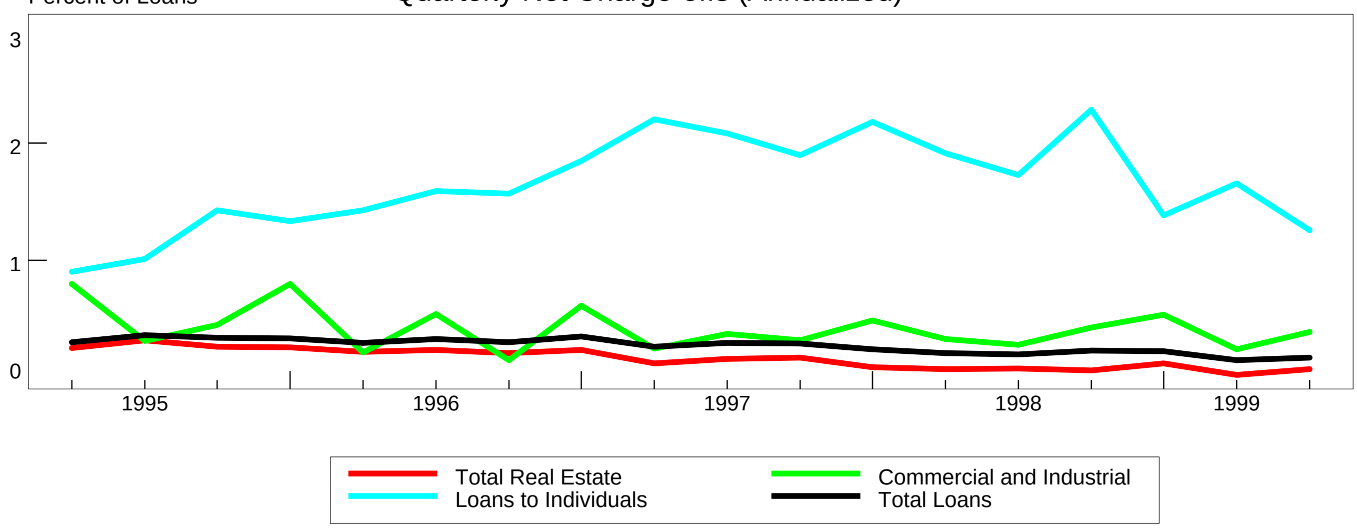
Percent of Loans

Noncurrent Loans*



Percent of Loans

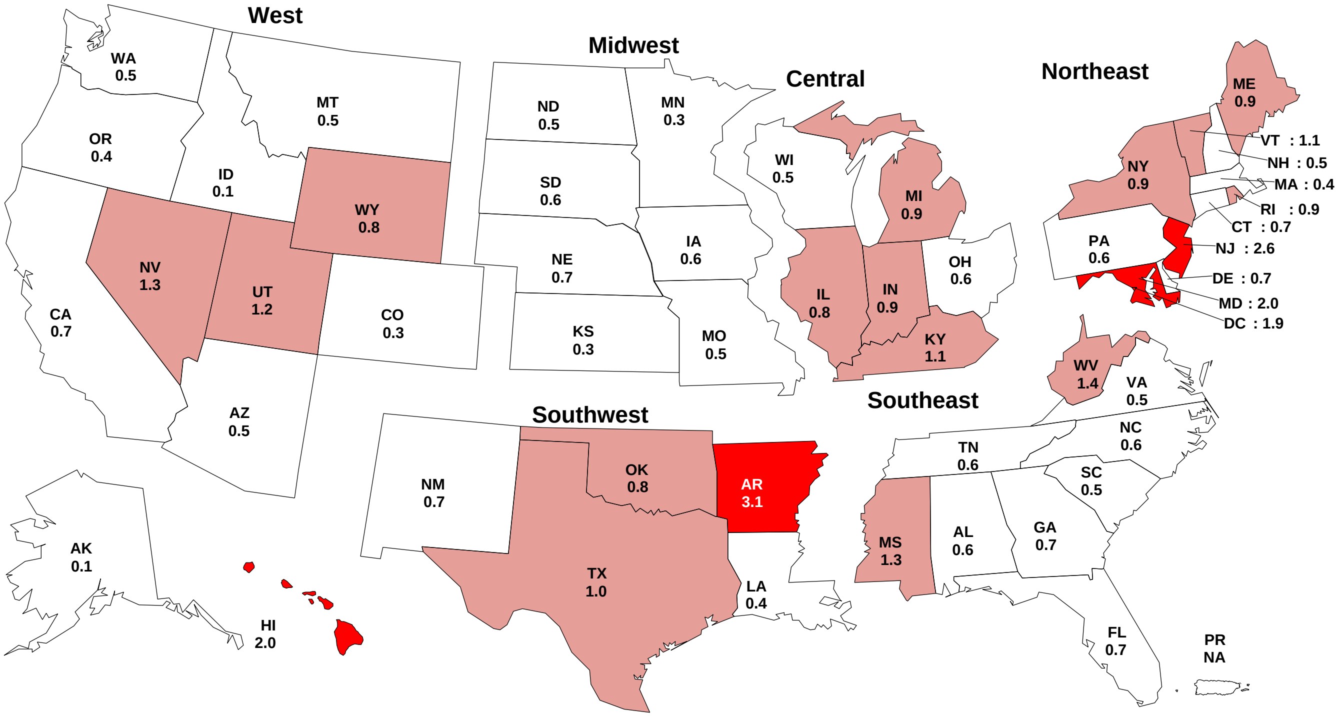
Quarterly Net Charge-offs (Annualized)



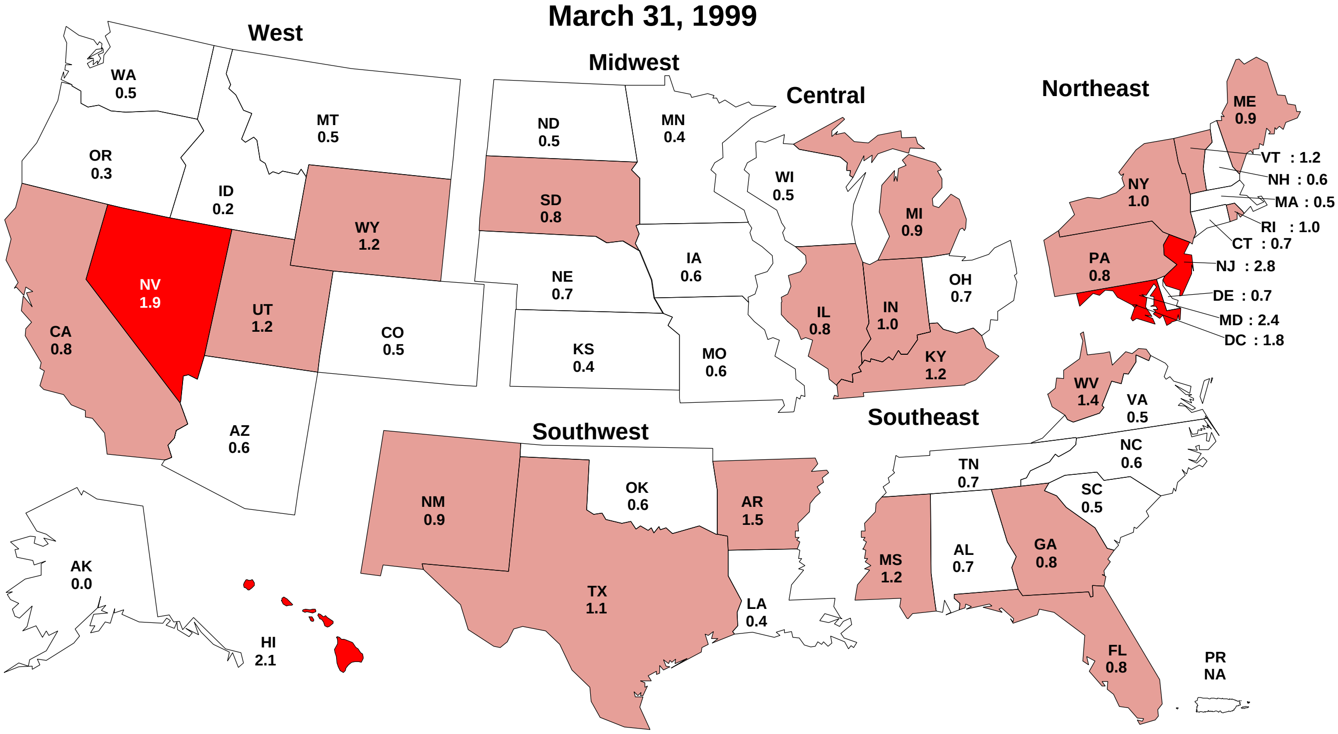
*Loans past due 90 or more days or in nonaccrual status.

Noncurrent Loan Rates*

June 30, 1999



March 31, 1999



- 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*

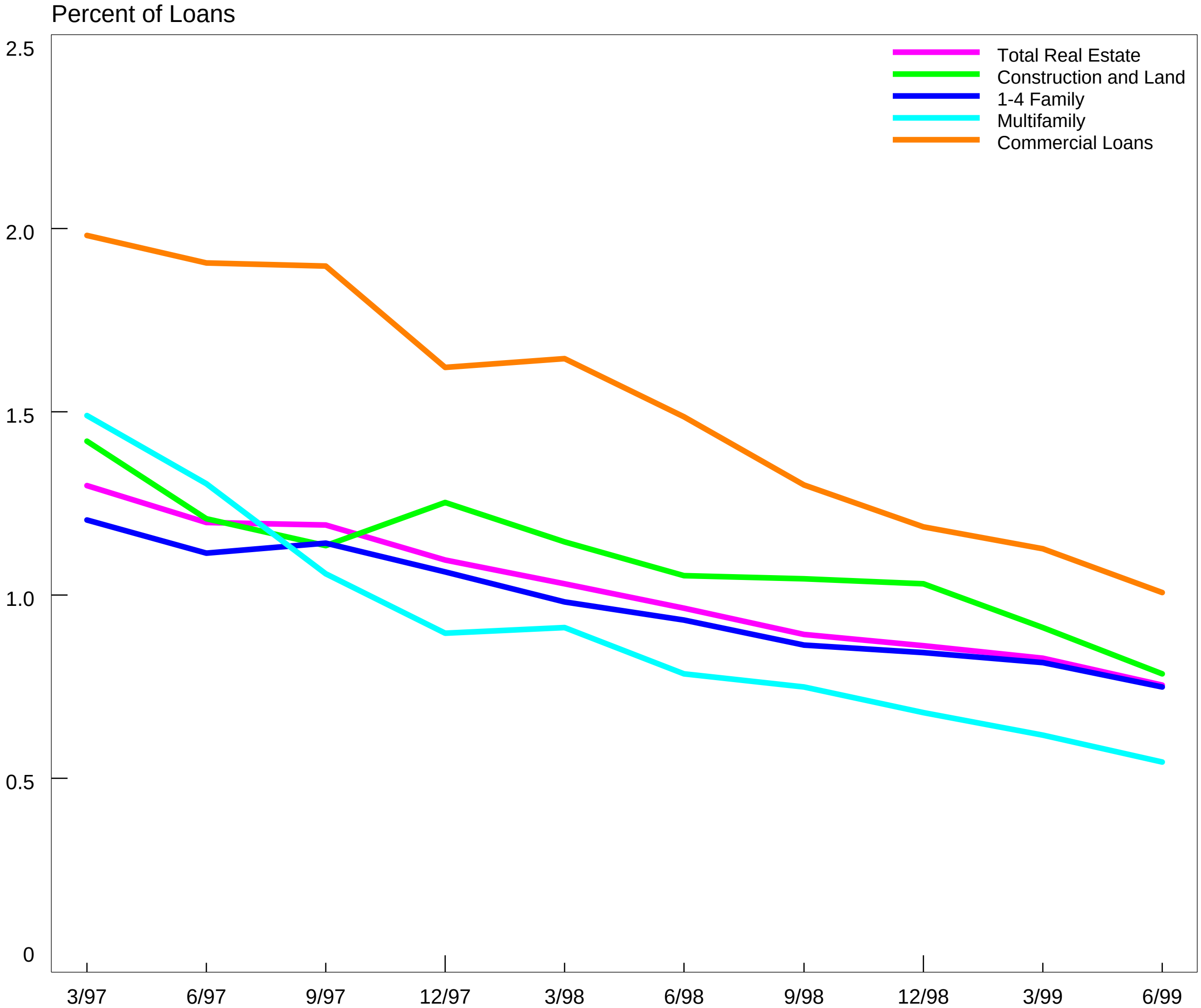
March 31, 1999 - June 30, 1999

	Total Loans		Commercial & Industrial		Real Estate		Loans to Individuals	
	6/30/99	3/31/99	6/30/99	3/31/99	6/30/99	3/31/99	6/30/99	3/31/99
Arkansas	3.14	1.45	0.77	0.85	3.89	1.72	0.19	0.30
New Jersey	2.63	2.80	1.20	0.84	2.70	2.83	0.63	4.02
Hawaii	2.03	2.14	1.78	1.95	2.09	2.19	0.47	0.78
Maryland	2.02	2.35	1.46	1.87	2.14	2.46	0.28	0.39
District of Columbia	1.87	1.80	1.30	0.00	3.21	3.06	0.01	0.02
West Virginia	1.39	1.44	4.08	4.41	1.16	1.29	3.00	1.81
Mississippi	1.34	1.15	0.57	0.04	1.39	1.20	0.92	0.96
Nevada	1.25	1.91	0.49	1.01	1.18	1.83	5.38	4.04
Utah	1.20	1.23	0.00	10.41	1.16	1.18	1.56	1.50
Vermont	1.08	1.21	2.53	2.95	1.00	1.13	1.20	1.17
Kentucky	1.06	1.15	1.09	1.41	1.04	1.08	1.40	2.34
Texas	0.96	1.11	0.58	1.05	1.15	1.31	0.37	0.42
New York	0.90	1.00	2.77	2.22	0.88	0.98	0.64	0.93
Maine	0.90	0.85	1.90	1.28	0.87	0.81	0.72	1.10
Michigan	0.89	0.92	1.19	1.24	0.91	0.93	0.29	0.47
Rhode Island	0.88	1.04	1.39	2.75	0.86	0.95	0.82	1.02
Indiana	0.86	0.99	1.26	1.15	0.87	1.00	0.63	0.80
Illinois	0.83	0.83	1.88	2.69	0.71	0.78	1.34	0.99
Oklahoma	0.81	0.58	0.37	0.34	0.23	0.22	10.14	6.00
Wyoming	0.78	1.19	6.84	7.62	0.50	1.00	0.99	0.39
Delaware	0.74	0.72	2.32	2.24	0.61	0.60	1.07	0.98
Georgia	0.73	0.81	0.86	0.79	0.62	0.68	2.19	2.29
Florida	0.72	0.84	1.13	1.24	0.72	0.84	0.53	0.56
New Mexico	0.71	0.87	0.20	0.00	0.74	0.93	0.45	0.57
Nebraska	0.70	0.67	0.82	1.01	0.71	0.67	0.60	0.56
California	0.68	0.77	0.67	0.57	0.67	0.77	0.90	1.29
Connecticut	0.66	0.71	1.04	1.01	0.63	0.67	0.58	0.78
Ohio	0.64	0.68	1.50	1.58	0.64	0.68	0.62	0.60
Pennsylvania	0.64	0.75	0.93	0.67	0.63	0.80	0.54	0.58
Alabama	0.63	0.65	2.22	0.80	0.61	0.65	0.61	0.66
Tennessee	0.58	0.67	0.36	0.85	0.66	0.71	0.39	0.49
South Dakota	0.56	0.78	0.51	1.15	0.24	0.45	1.47	1.45
North Carolina	0.55	0.56	0.54	0.86	0.54	0.54	0.86	0.94
Iowa	0.55	0.56	1.33	2.17	0.48	0.40	0.40	0.46
New Hampshire	0.54	0.61	0.59	0.58	0.61	0.67	0.21	0.31
Missouri	0.53	0.61	1.22	1.68	0.49	0.56	1.06	1.17
Wisconsin	0.53	0.47	0.55	0.77	0.55	0.47	0.39	0.40
Montana	0.53	0.47	1.19	0.82	0.35	0.36	0.85	0.72
North Dakota	0.51	0.54	1.47	3.07	0.52	0.45	0.22	0.30
Washington	0.48	0.48	0.50	0.46	0.45	0.46	0.58	0.76
South Carolina	0.48	0.52	0.55	0.54	0.46	0.51	0.67	0.71
Arizona	0.46	0.61	0.00	0.00	0.46	0.61	0.20	0.00
Virginia	0.45	0.49	0.97	0.47	0.36	0.41	0.61	0.79
Massachusetts	0.40	0.46	0.66	0.69	0.39	0.45	0.26	0.32
Oregon	0.36	0.34	7.24	3.69	0.26	0.27	0.68	0.65
Louisiana	0.36	0.35	0.93	0.44	0.32	0.31	0.68	0.77
Kansas	0.34	0.35	0.46	0.46	0.33	0.34	0.62	0.69
Colorado	0.33	0.53	0.88	0.79	0.31	0.54	0.45	0.19
Minnesota	0.32	0.41	0.79	1.53	0.28	0.33	0.31	0.32
Idaho	0.11	0.15	0.00	0.03	0.11	0.17	0.12	0.04
Alaska	0.06	0.04	0.00	0.00	0.07	0.05	0.00	0.00
Puerto Rico	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
U.S. and Territories	0.76	0.83	1.04	1.00	0.75	0.83	0.71	0.77

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

Noncurrent Real Estate Loan Rates by Type*

1997 - 1999

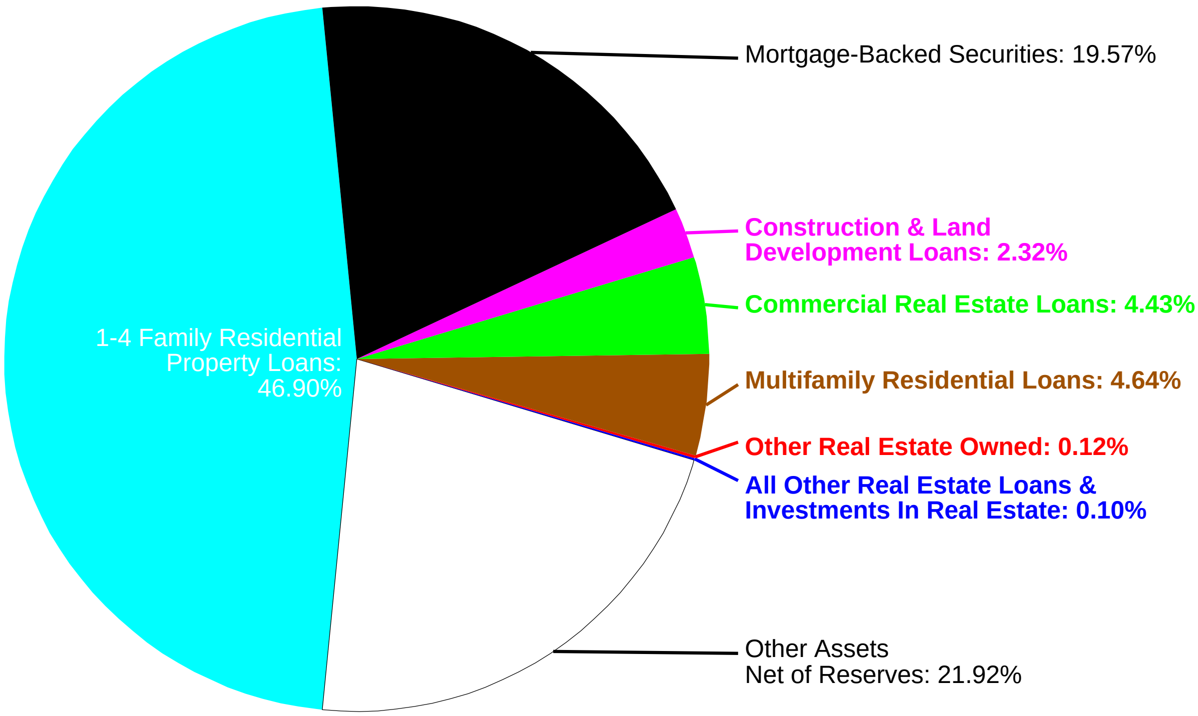


	3/97	6/97	9/97	12/97	3/98	6/98	9/98	12/98	3/99	6/99
Construction and Land	**1.42**	**1.21**	**1.14**	**1.25**	**1.14**	**1.05**	**1.04**	**1.03**	**0.91**	**0.79**
1-4 Family	**1.20**	**1.11**	**1.14**	**1.06**	**0.98**	**0.93**	**0.86**	**0.84**	**0.82**	**0.75**
Multifamily	**1.49**	**1.30**	**1.06**	**0.90**	**0.91**	**0.79**	**0.75**	**0.68**	**0.62**	**0.54**
Commercial	**1.98**	**1.91**	**1.90**	**1.62**	**1.65**	**1.49**	**1.30**	**1.19**	**1.13**	**1.01**
Total	**1.30**	**1.20**	**1.19**	**1.10**	**1.03**	**0.96**	**0.89**	**0.86**	**0.83**	**0.75**

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

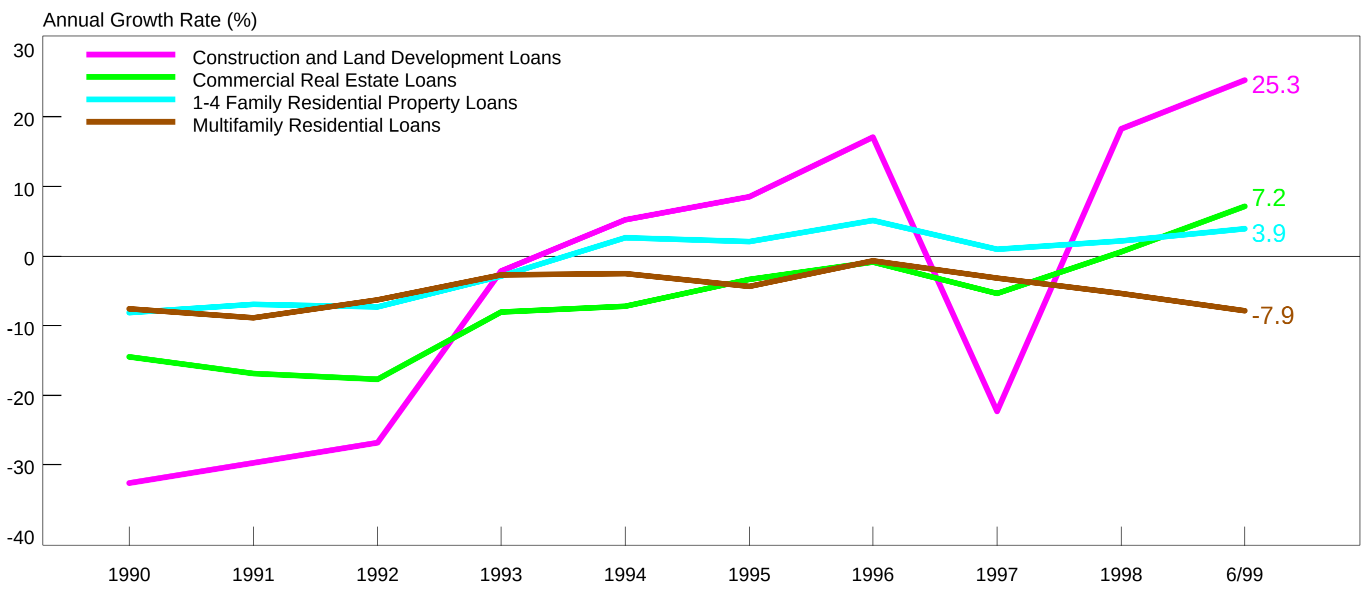
Real Estate Assets as a Percent of Total Assets

June 30, 1999



Real Estate Loan Growth Rates*

1990 - 1999

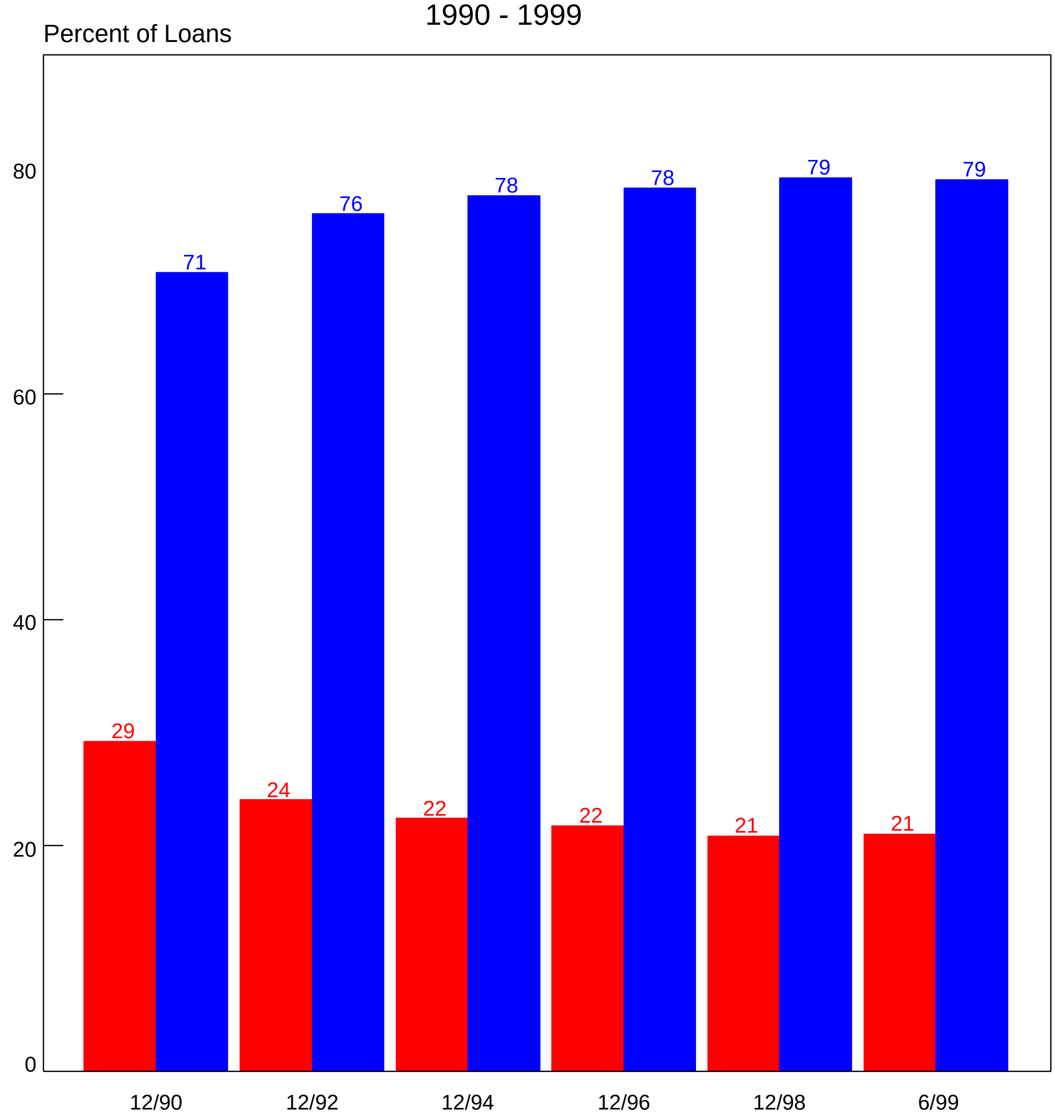


* Growth rate for most recent twelve-month period.
Beginning in March 1997, TFR filers report balances net of loans in process.

Credit Risk Diversification

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

1990 - 1999



Loans ($ Billions):

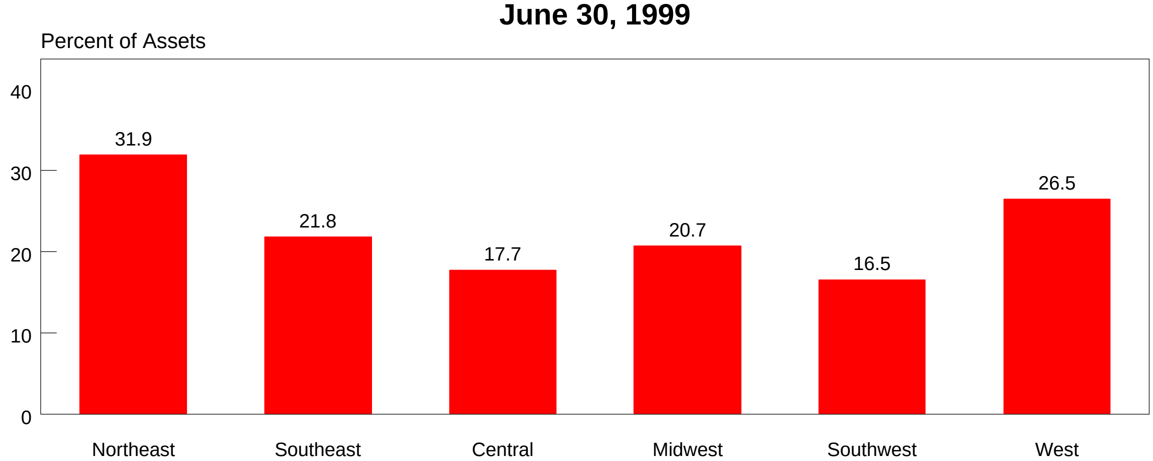
	12/90	12/92	12/94	12/96	12/98	6/99
Commercial Borrowers	$245	$160	$147	$152	$151	$156
Consumer Loans	592	506	506	547	571	586

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, 1999



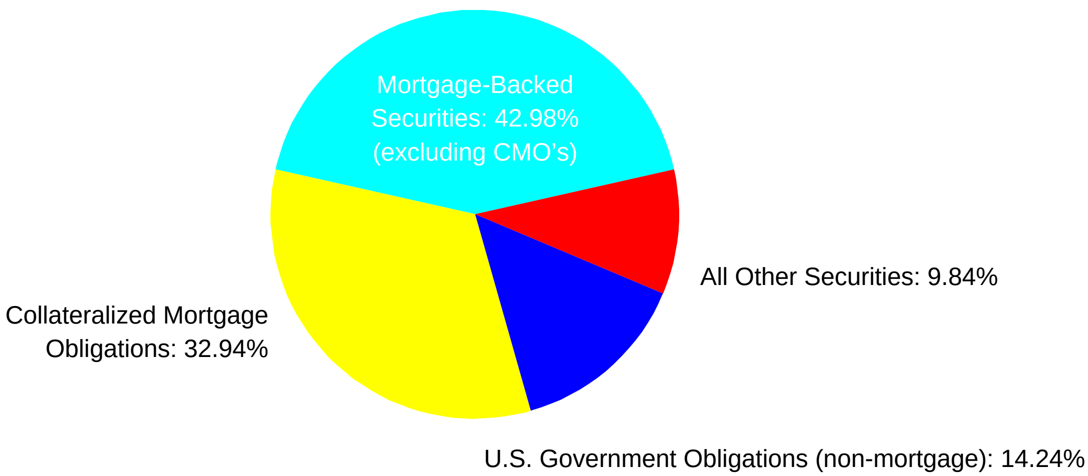
Total Securities*

($ Billions)

	6/97	9/97	12/97	3/98	6/98	9/98	12/98	3/99	6/99
U.S. Government Obligations (non-mortgage)	$47	$46	$46	$45	$43	$39	$37	$40	$41
Mortgage-Backed Securities (excluding CMO's)	137	132	131	128	123	119	118	125	125
Collateralized Mortgage Obligations	53	51	50	55	65	74	89	98	96
All Other Securities	20	19	22	21	22	24	25	26	29
Total Securities	258	247	249	249	252	255	269	288	290
Securities as a Percent of Assets	25.09%	24.21%	24.24%	23.95%	24.12%	24.14%	24.76%	25.94%	25.78%
Memoranda:									
Amortized Cost of Total Held-to-Maturity Sec.	114	113	103	99	98	94	90	92	94
Fair Value of Total Available-for-Sale Sec.	144	134	145	150	154	161	179	195	196

Total Securities*

June 30, 1999



*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*

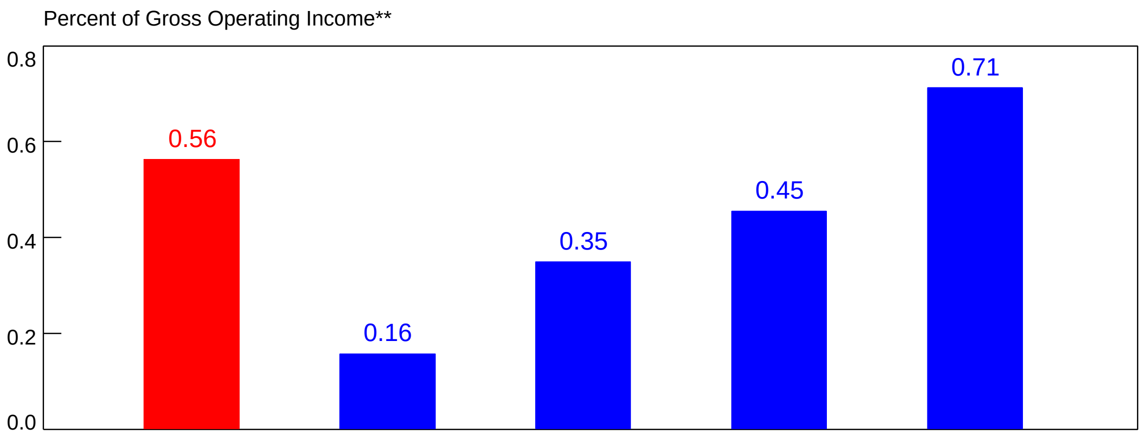
1998 - 1999

Quarterly Sales ($ Millions)	6/98	9/98	12/98	3/99	6/99
Money Market Funds	$ 492	$ 560	$ 658	$ 645	$ 474
Debt Securities Funds	775	792	878	711	740
Equity Securities	875	839	902	796	826
Other Mutual Funds	266	259	189	245	346
Annuities	1,297	1,233	1,127	1,268	1,545
Proprietary Mutual Fund and Annuity Sales included above	669	561	900	500	868

*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

1999 YTD



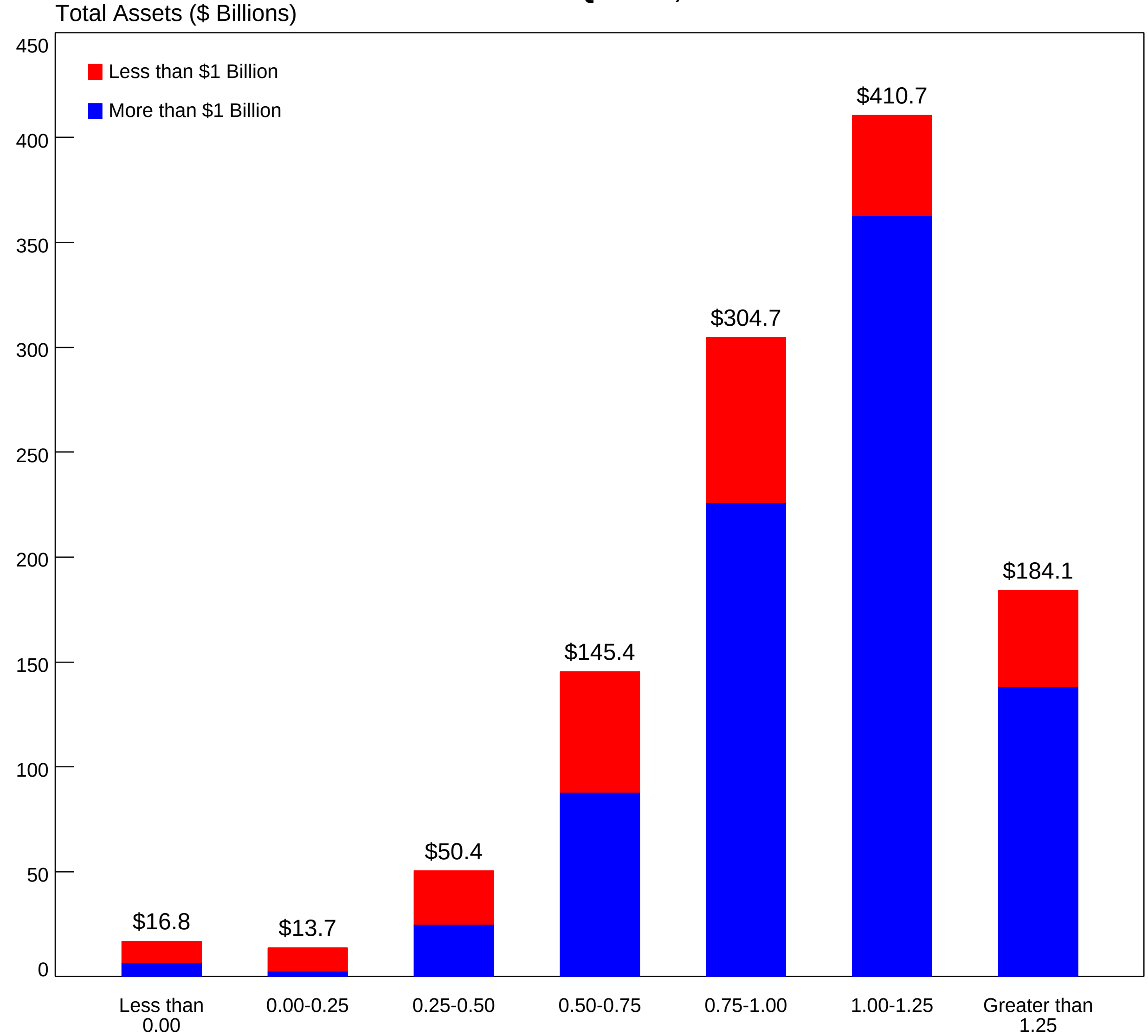
($ Millions)	All Institutions	Under $100 Million	$100 Million to $1 Billion	$1 Billion to $5 Billion	Over $5 Billion
Mutual Fund and Annuity Fee Income	**$235**	**$2**	**$31**	**$40**	**$162**
Gross Operating Income	**$41,847**	**$1,400**	**$8,926**	**$8,717**	**$22,804**
Number of Institutions Reporting These Fees	**345**	**28**	**224**	**67**	**26**
Percent of Institutions Reporting These Fees	**20.9%**	**4.1%**	**27.1%**	**62.0%**	**74.3%**

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

Return on Assets (ROA)

By Asset Size

Second Quarter, 1999



Total Assets

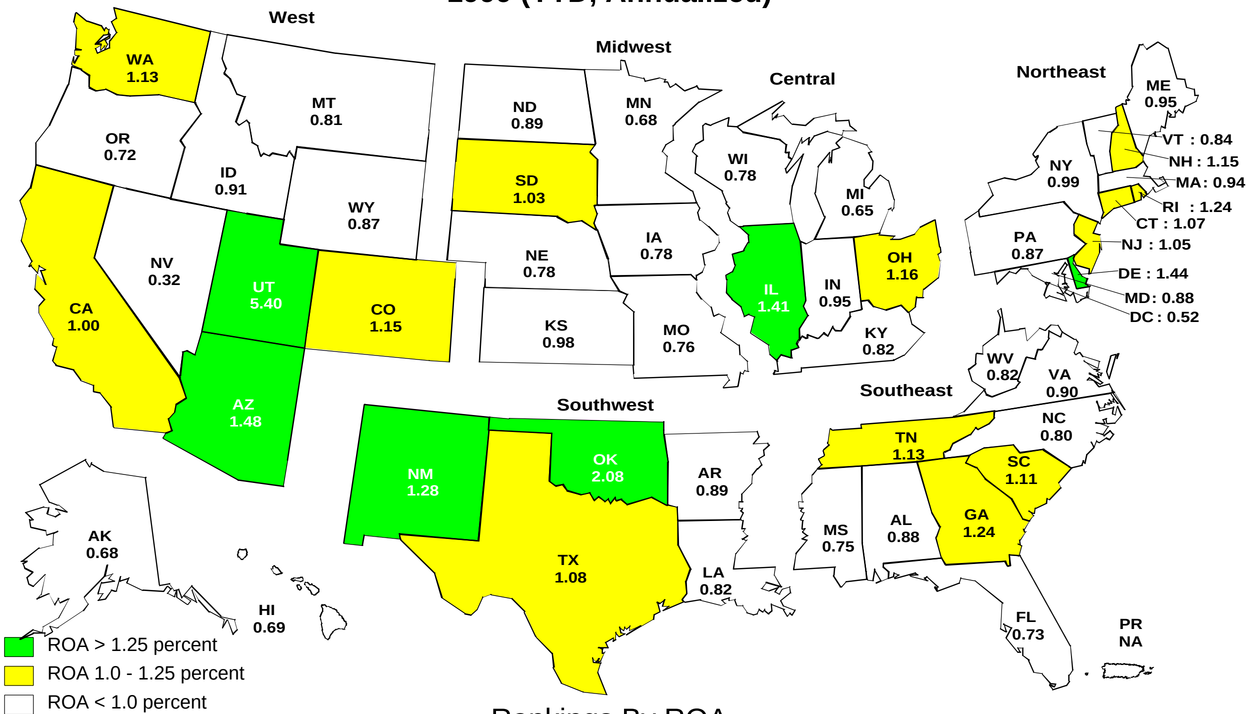
	Less than 0.00	0.00-0.25	0.25-0.50	0.50-0.75	0.75-1.00	1.00-1.25	Greater than 1.25
Less than $1 Billion	**10.4**	**11.0**	**25.5**	**57.6**	**78.5**	**47.8**	**45.8**
More than $1 Billion	**6.5**	**2.7**	**24.9**	**87.8**	**226.2**	**362.9**	**138.3**

Number of Institutions

	Less than 0.00	0.00-0.25	0.25-0.50	0.50-0.75	0.75-1.00	1.00-1.25	Greater than 1.25
Less than $1 Billion	**113**	**87**	**214**	**347**	**334**	**221**	**193**
More than $1 Billion	**3**	**1**	**10**	**20**	**31**	**39**	**39**
Total	116	88	224	367	365	260	232

Return on Assets (ROA)

1999 (YTD, Annualized)



Rankings By ROA

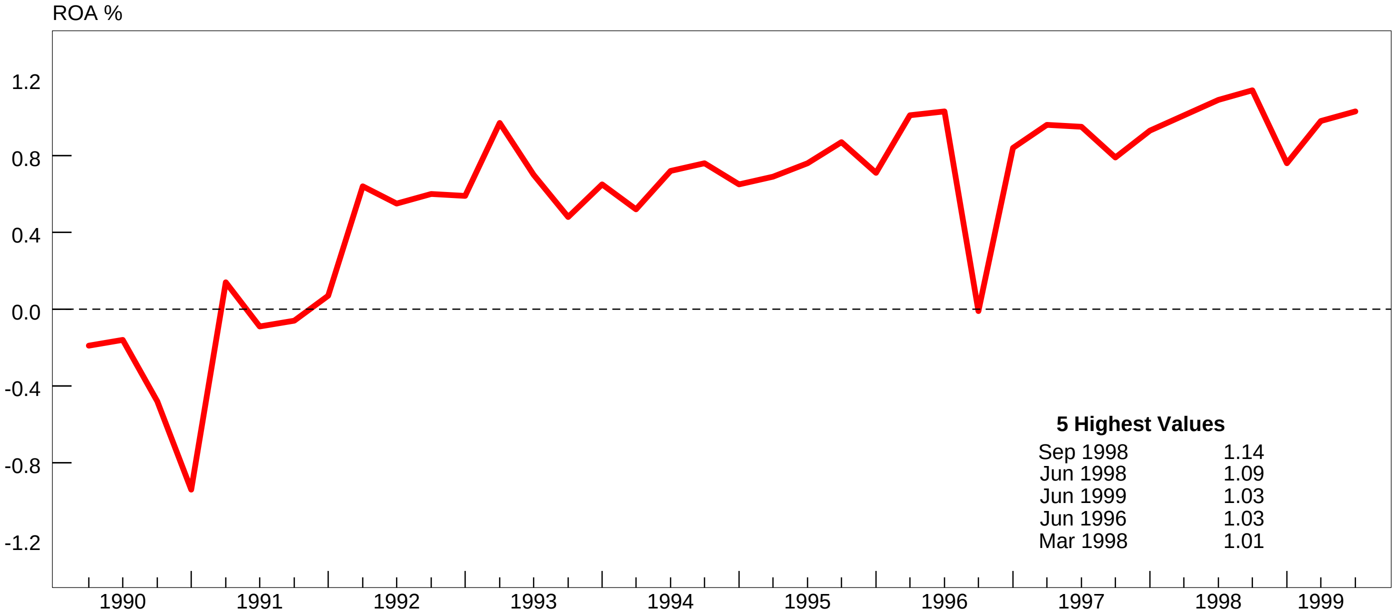
	No. of Inst. as of 6/30/99	YTD 1999	YTD 1998	Change*
1 Utah	4	5.40	1.14	426
2 Oklahoma	11	2.08	1.75	33
3 Arizona	3	1.48	0.77	71
4 Delaware	5	1.44	0.24	120
5 Illinois	122	1.41	0.98	43
6 New Mexico	10	1.28	1.21	7
7 Georgia	28	1.24	0.40	84
8 Rhode Island	6	1.24	1.87	(63)
9 Ohio	137	1.16	0.99	17
10 Colorado	11	1.15	0.95	20
11 New Hampshire	20	1.15	1.17	(2)
12 Tennessee	25	1.13	1.19	(6)
13 Washington	21	1.13	1.24	(11)
14 South Carolina	30	1.11	1.19	(8)
15 Texas	50	1.08	1.23	(15)
16 Connecticut	48	1.07	1.04	3
17 New Jersey	71	1.05	1.05	0
18 South Dakota	4	1.03	1.15	(12)
19 California	46	1.00	1.17	(17)
20 New York	87	0.99	1.04	(5)
21 Kansas	17	0.98	1.01	(3)
22 Indiana	68	0.95	0.94	1
23 Maine	28	0.95	1.09	(14)
24 Massachusetts	189	0.94	1.07	(13)
25 Idaho	2	0.91	1.04	(13)
26 Virginia	21	0.90	0.61	29
27 Arkansas	10	0.89	0.74	15

	No. of Inst. as of 6/30/99	YTD 1999	YTD 1998	Change*
28 North Dakota	3	0.89	0.89	0
29 Alabama	12	0.88	0.80	8
30 Maryland	66	0.88	0.97	(9)
31 Pennsylvania	116	0.87	0.78	9
32 Wyoming	4	0.87	0.99	(12)
33 Vermont	5	0.84	0.68	16
34 Kentucky	37	0.82	1.05	(23)
35 Louisiana	33	0.82	0.93	(11)
36 West Virginia	7	0.82	0.76	6
37 Montana	5	0.81	0.86	(5)
38 North Carolina	49	0.80	0.96	(16)
39 Iowa	24	0.78	0.82	(4)
40 Nebraska	13	0.78	0.78	0
41 Wisconsin	43	0.78	1.15	(37)
42 Missouri	43	0.76	1.18	(42)
43 Mississippi	10	0.75	0.58	17
44 Florida	45	0.73	0.86	(13)
45 Oregon	7	0.72	1.08	(36)
46 Hawaii	3	0.69	0.77	(8)
47 Alaska	2	0.68	0.95	(27)
48 Minnesota	22	0.68	0.84	(16)
49 Michigan	24	0.65	0.76	(11)
50 District of Col.	1	0.52	1.98	(146)
51 Nevada	1	0.32	NA	NM
52 Puerto Rico	0	NA	1.43	NM
U.S. and Terr.	1,652	1.01	1.05	(4)

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

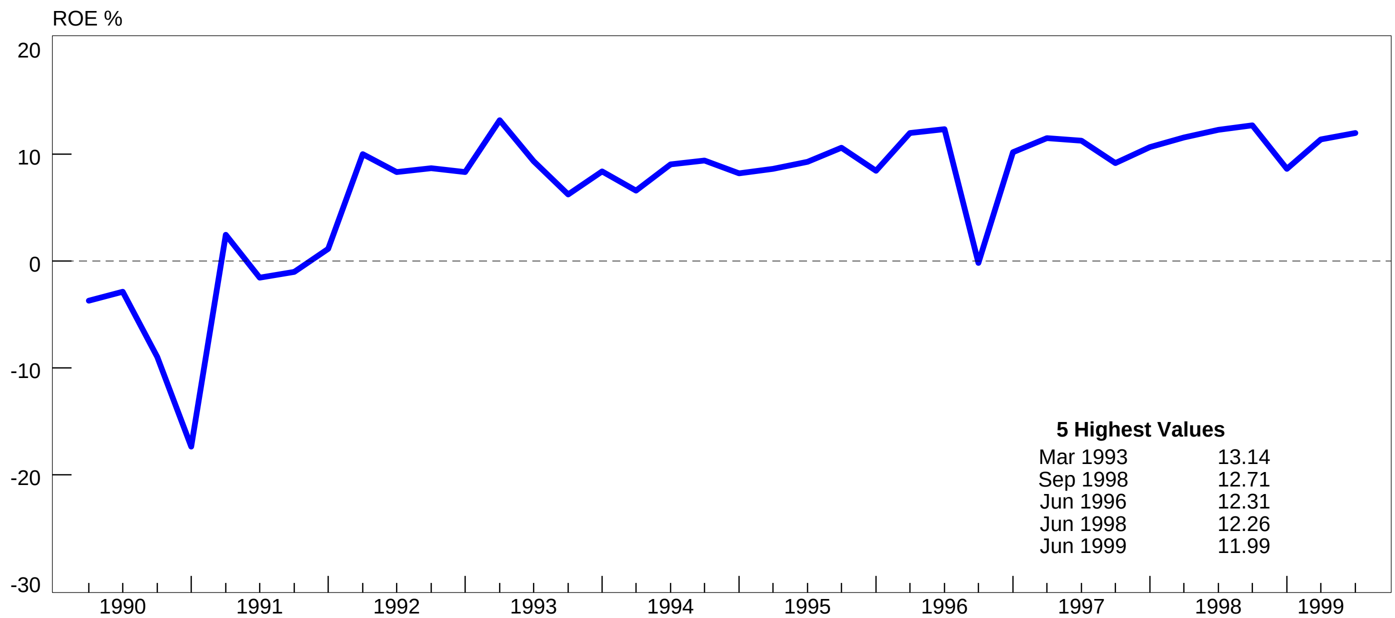
Quarterly Return on Assets (ROA), Annualized

1990 - 1999



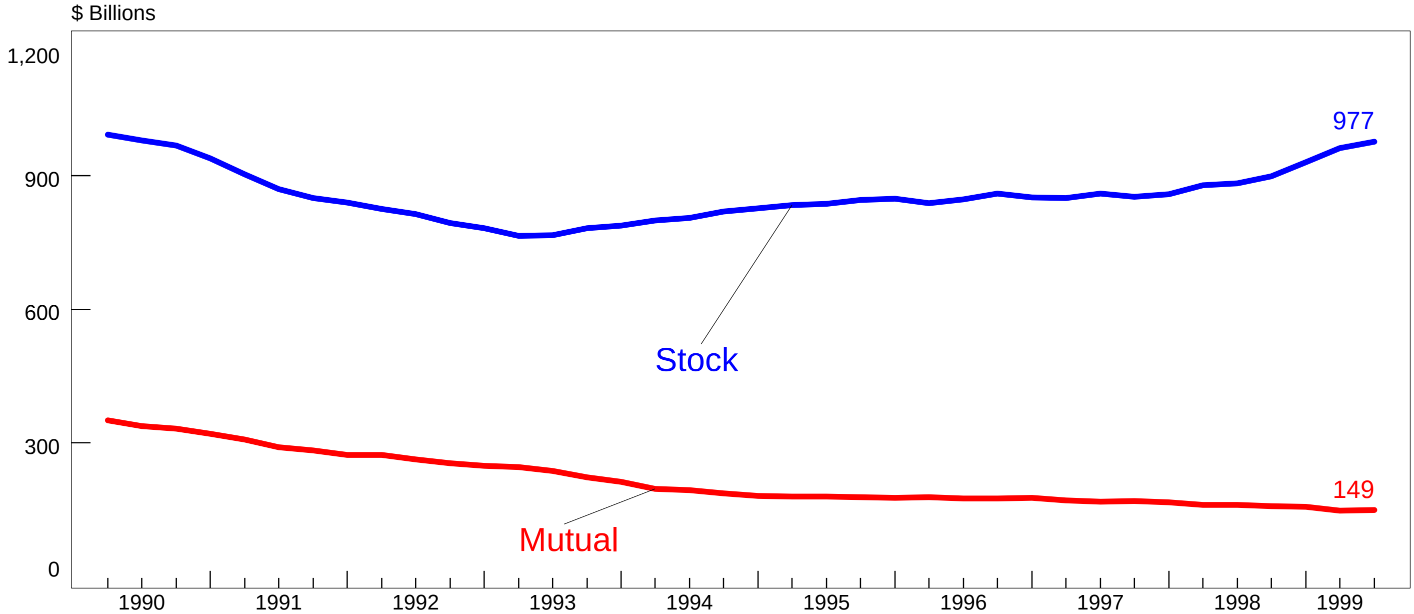
Quarterly Return on Equity (ROE), Annualized

1990 - 1999



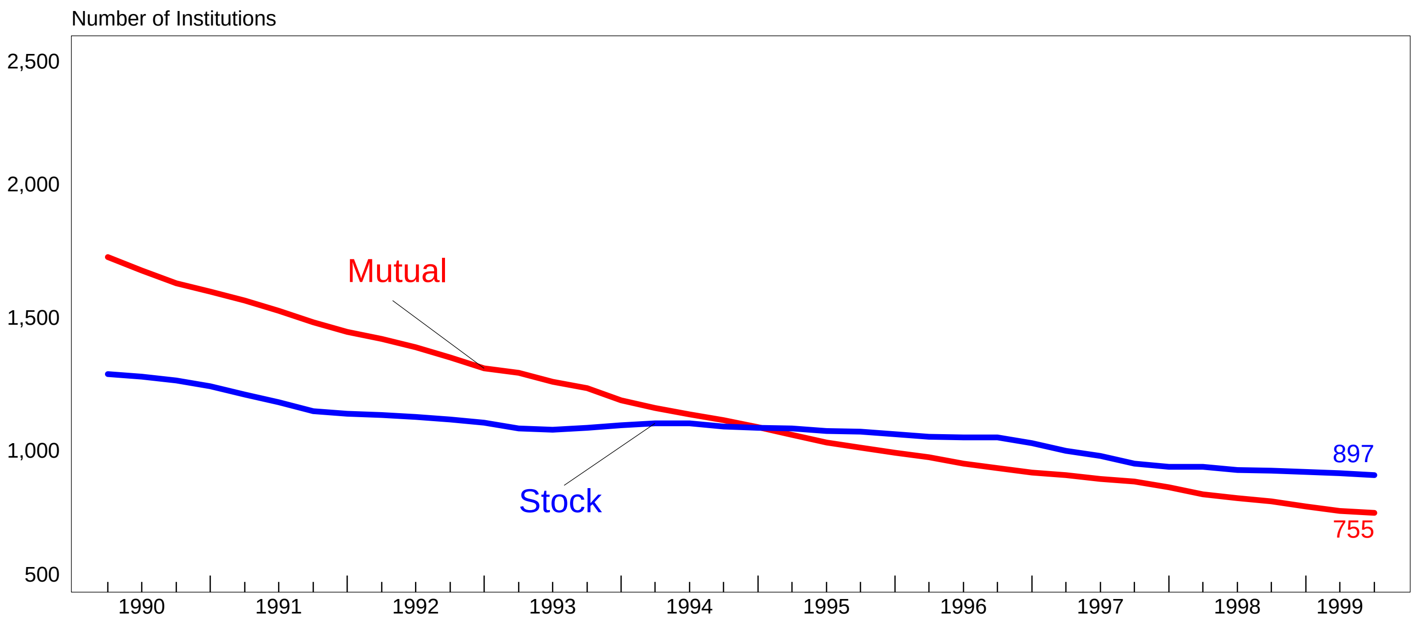
Assets of Mutual and Stock Savings Institutions

1990 - 1999

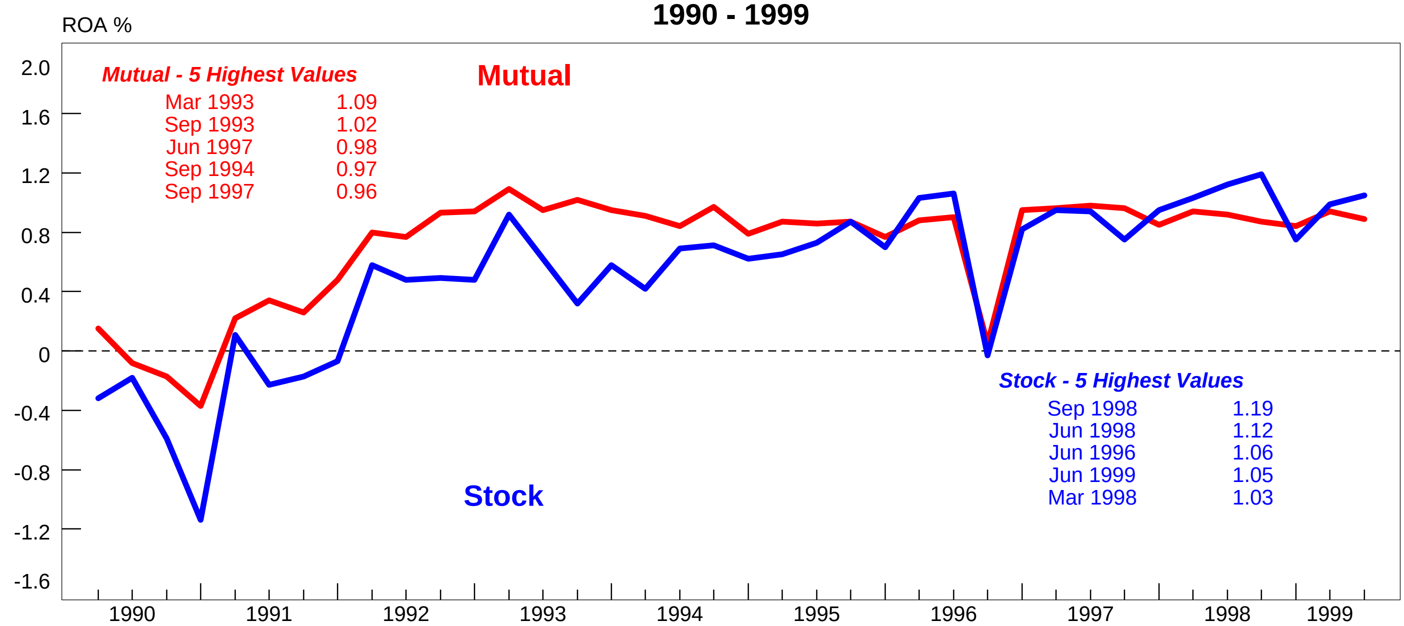


Number of Mutual and Stock Savings Institutions

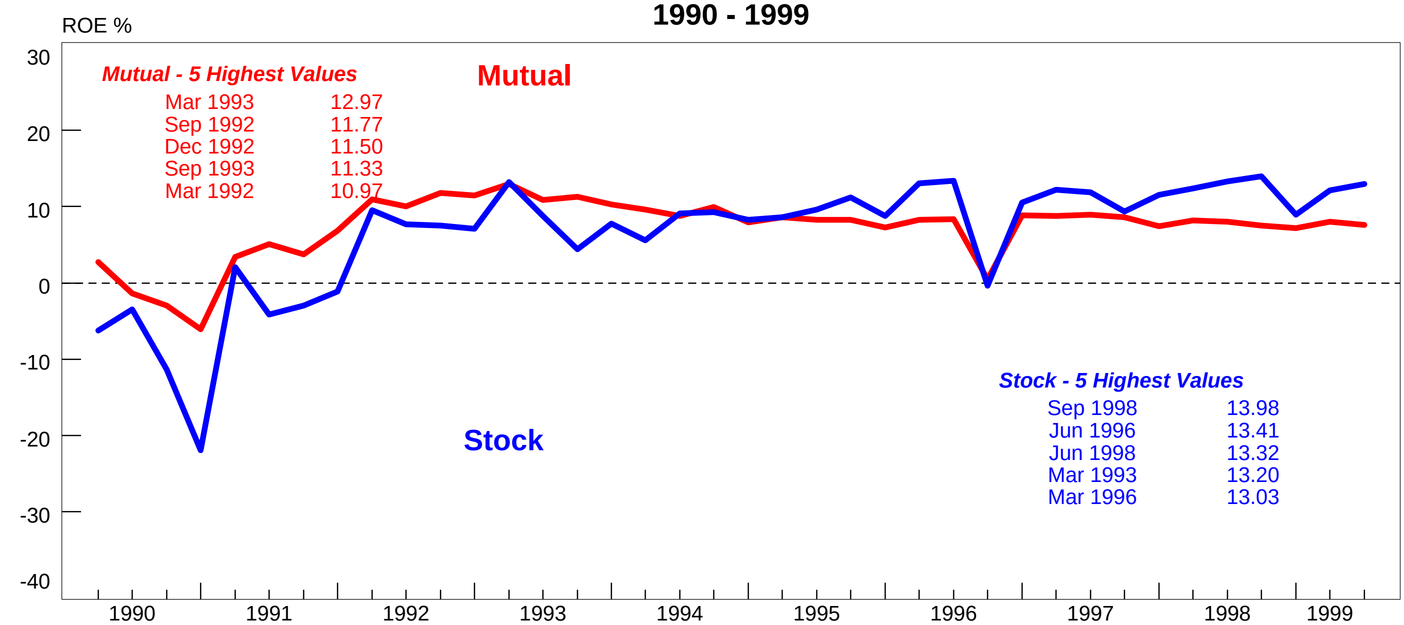
1990 - 1999



Quarterly Return on Assets (ROA), Annualized
Mutual and Stock Savings Institutions
1990 - 1999

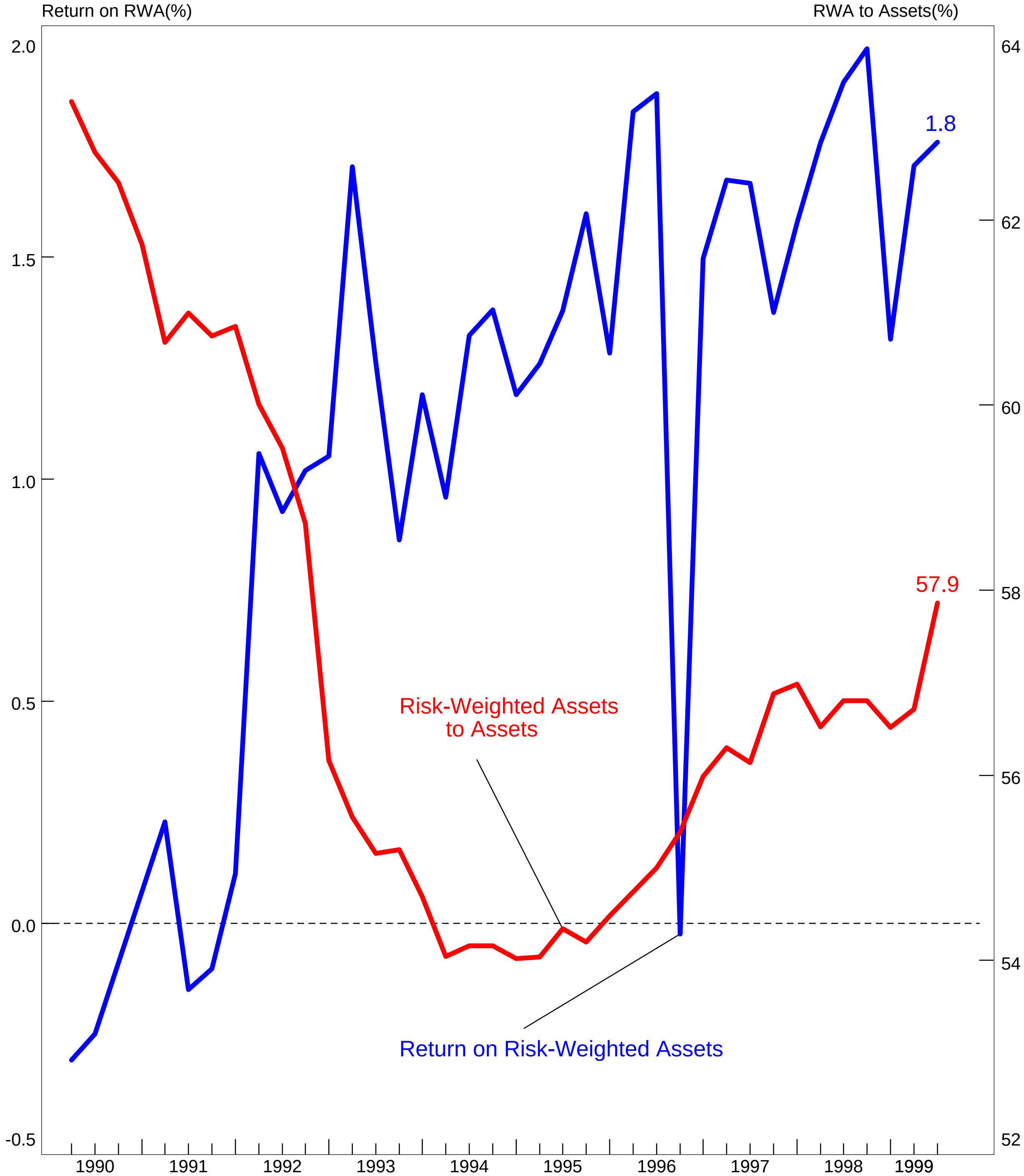


Quarterly Return on Equity (ROE), Annualized
Mutual and Stock Savings Institutions
1990 - 1999



Quarterly Return on Risk-Weighted Assets (RWA)* and RWA to Total Assets

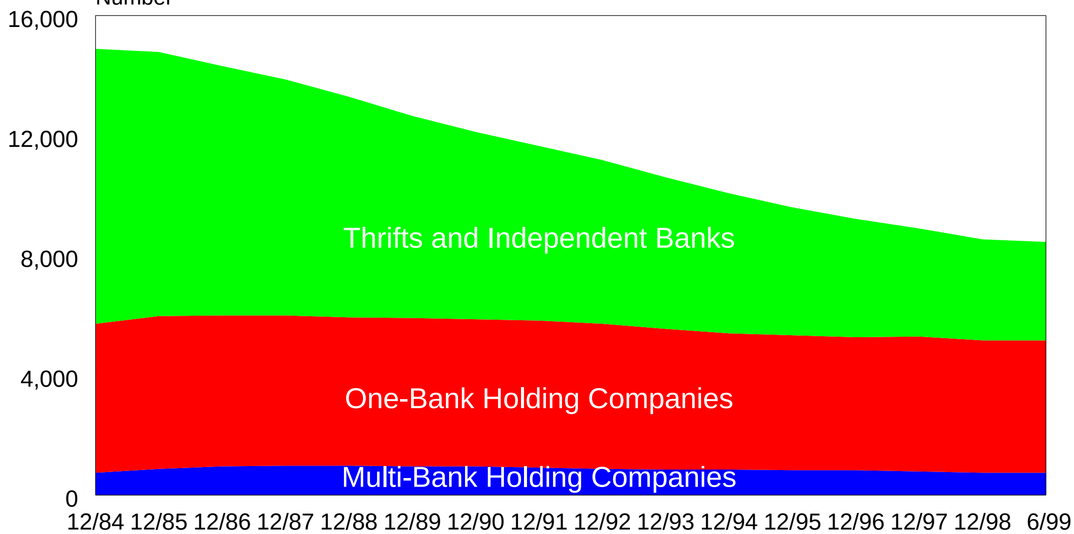
1990 - 1999



* Assets weighted according to risk categories used in regulatory capital computations.

Number of FDIC-Insured Banking Organizations

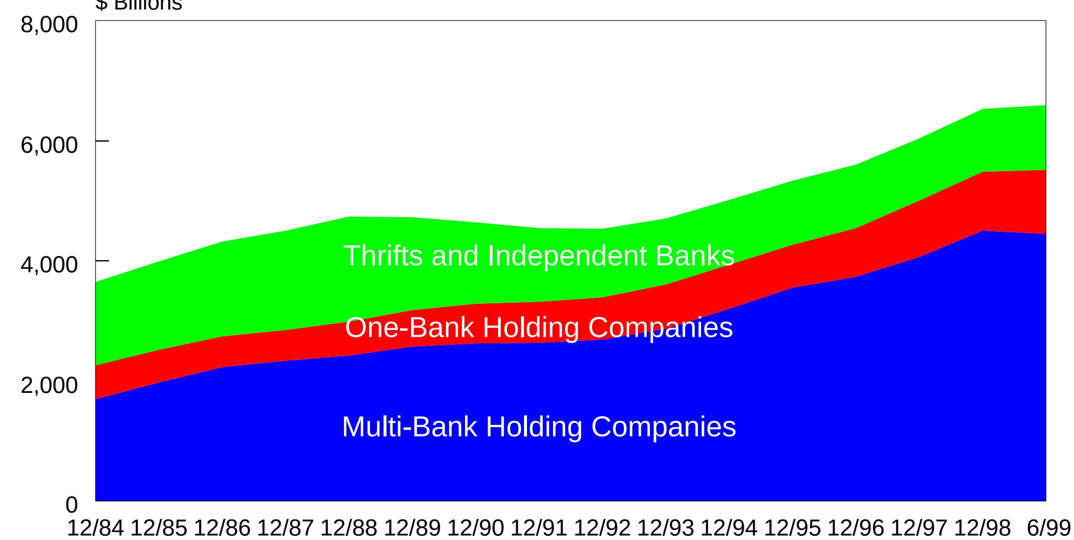
1984 - 1999



	12/84	12/85	12/86	12/87	12/88	12/89	12/90	12/91	12/92	12/93	12/94	12/95	12/96	12/97	12/98	6/99
Thrifts* and Indpt Banks	9,183	8,803	8,333	7,882	7,350	6,747	6,247	5,818	5,455	5,067	4,663	4,262	3,935	3,617	3,359	3,286
One-Bank Holding Co.'s	4,974	5,097	5,025	5,002	4,956	4,956	4,908	4,907	4,838	4,688	4,553	4,507	4,453	4,485	4,423	4,421
Multi-Bank Holding Co.'s	729	875	957	979	975	955	963	920	875	848	839	821	821	790	743	734
Total	14,886	14,775	14,315	13,863	13,281	12,658	12,118	11,645	11,168	10,603	10,055	9,590	9,209	8,892	8,525	8,441

Assets of FDIC-Insured Banking Organizations

1984 - 1999

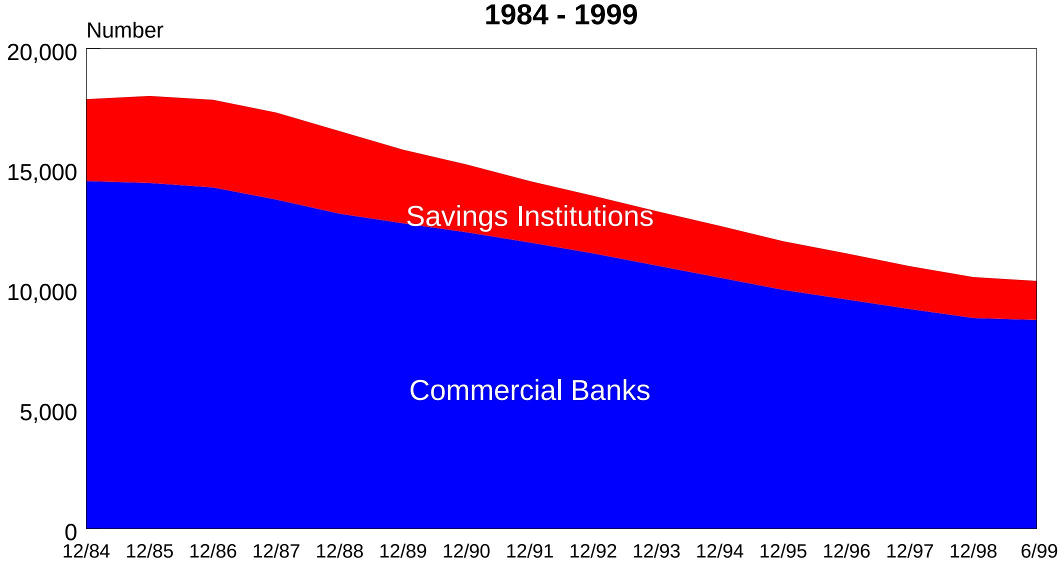


	12/84	12/85	12/86	12/87	12/88	12/89	12/90	12/91	12/92	12/93	12/94	12/95	12/96	12/97	12/98	6/99
Thrifts* and Indpt Banks	1,386	1,475	1,584	1,648	1,745	1,547	1,363	1,225	1,140	1,097	1,084	1,071	1,061	1,035	1,046	1,071
One-Bank Holding Co.'s	566	537	512	516	563	603	655	684	710	739	728	714	809	941	976	1,066
Multi-Bank Holding Co.'s	1,700	1,981	2,232	2,338	2,429	2,578	2,631	2,635	2,687	2,871	3,207	3,553	3,737	4,065	4,507	4,456
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	6,041	6,529	6,594

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

Number of FDIC-Insured Institutions

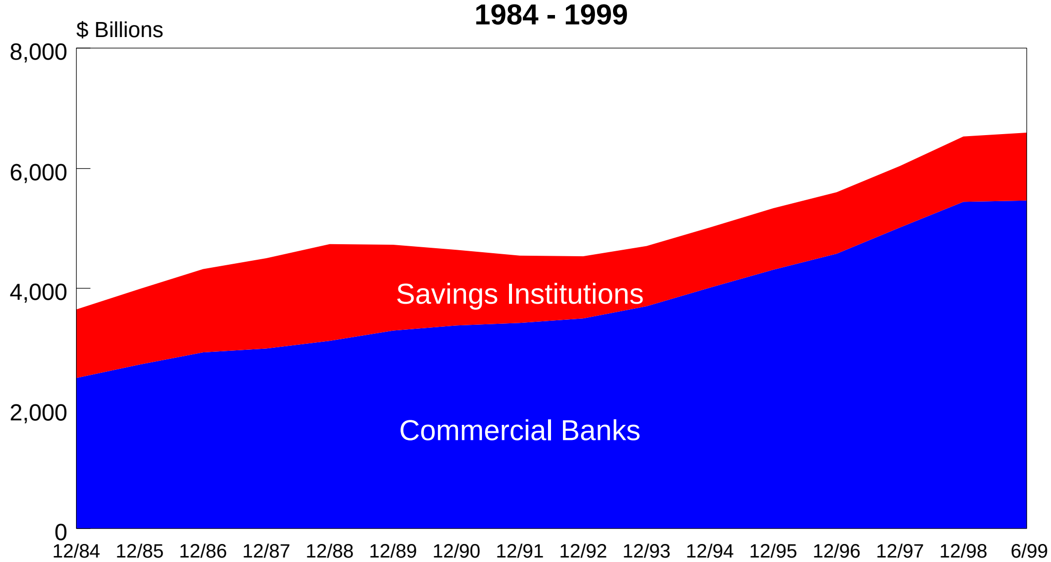
1984 - 1999



	12/84	12/85	12/86	12/87	12/88	12/89	12/90	12/91	12/92	12/93	12/94	12/95	12/96	12/97	12/98	6/99
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	1,779	1,688	1,652
Commercial Banks	14,482	14,407	14,199	13,703	13,123	12,709	12,343	11,921	11,462	10,958	10,451	9,940	9,528	9,143	8,775	8,675
Total	17,900	18,033	17,876	17,325	16,561	15,796	15,158	14,482	13,852	13,220	12,603	11,970	11,452	10,922	10,463	10,327

Assets of FDIC-Insured Institutions

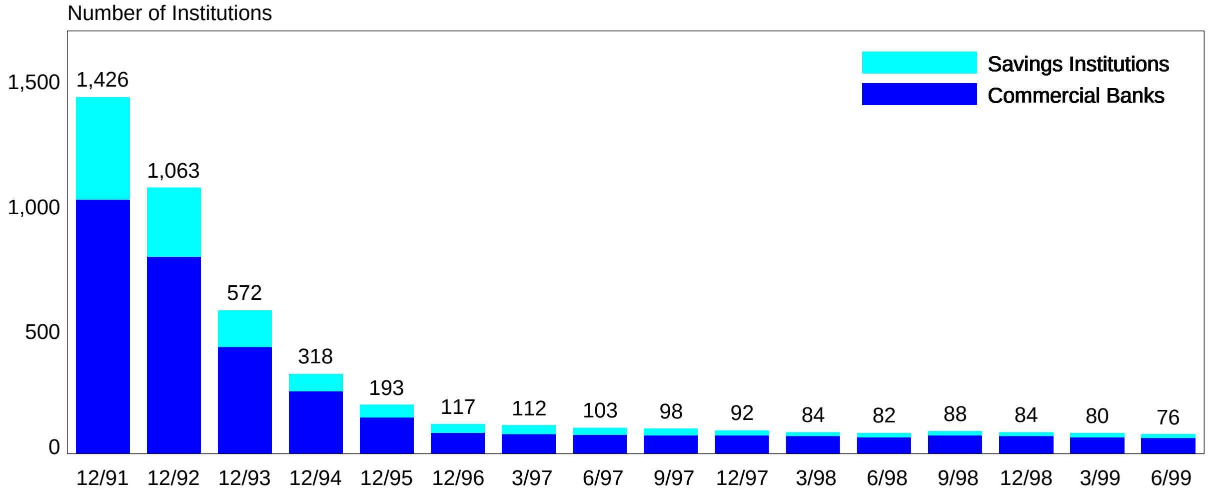
1984 - 1999



	12/84	12/85	12/86	12/87	12/88	12/89	12/90	12/91	12/92	12/93	12/94	12/95	12/96	12/97	12/98	6/99
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	1,026	1,088	1,126
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	5,015	5,441	5,468
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	6,041	6,529	6,594

Number of FDIC-Insured "Problem" Institutions

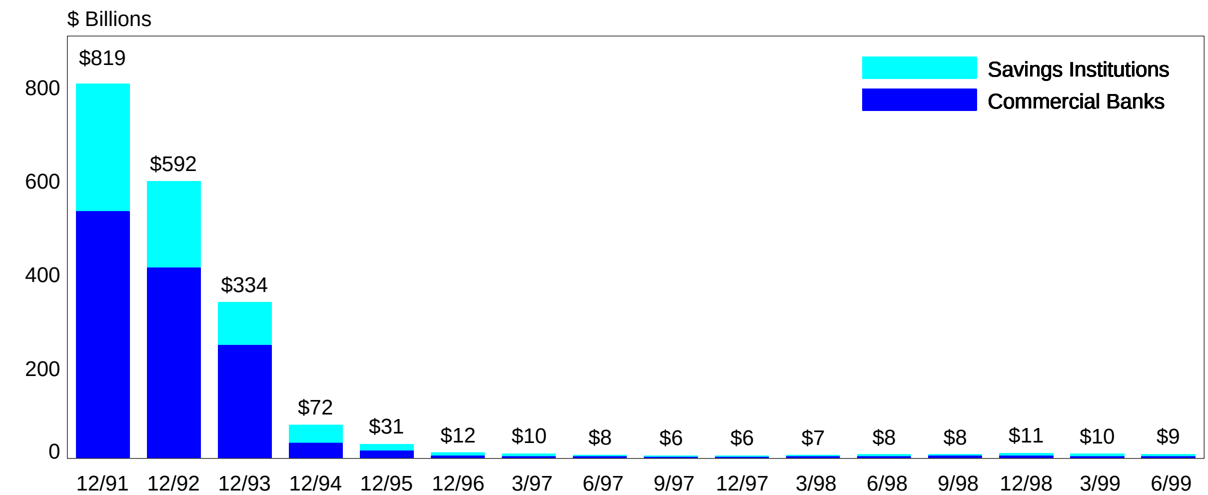
1991 - 1999



	12/91	12/92	12/93	12/94	12/95	12/96	3/97	6/97	9/97	12/97	3/98	6/98	9/98	12/98	3/99	6/99
Savings Institutions	410	276	146	71	49	35	35	29	27	21	16	18	18	15	16	14
Commercial Banks	1,016	787	426	247	144	82	77	74	71	71	68	64	70	69	64	62

Assets of FDIC-Insured "Problem" Institutions

1991 - 1999



	12/91	12/92	12/93	12/94	12/95	12/96	3/97	6/97	9/97	12/97	3/98	6/98	9/98	12/98	3/99	6/99
Savings Institutions	291	184	92	39	14	7	5	3	2	2	2	3	3	6	5	4
Commercial Banks	528	408	242	33	17	5	5	5	4	5	5	5	5	5	5	5

Capital Category Distribution

June 30, 1999

BIF-Member Institutions

	Institutions		Assets	
	Number of	Percent of Total	In Billions	Percent of Total
Well Capitalized	8,720	97.7%	$5,701.2	99.4%
Adequately Capitalized	189	2.1%	$34.7	0.6%
Undercapitalized	12	0.1%	$0.7	0.0%
Significantly Undercapitalized	3	0.0%	$0.3	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	1,363	97.4%	$844.7	98.6%
Adequately Capitalized	36	2.6%	$11.7	1.4%
Undercapitalized	0	0.0%	$0.0	0.0%
Significantly Undercapitalized	1	0.1%	$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 $43 million was merged.

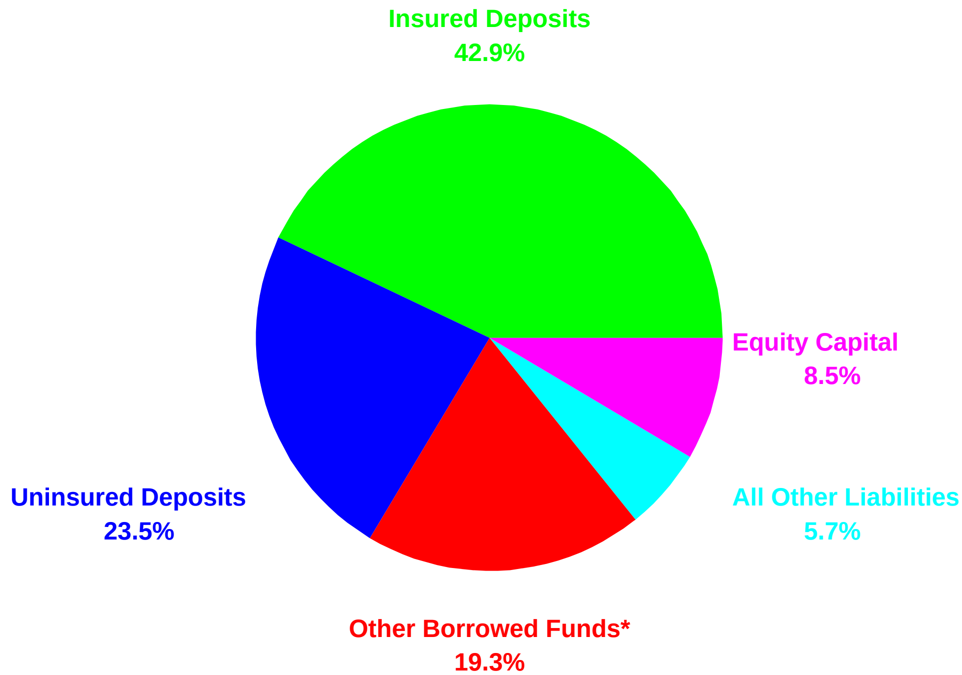
Capital Category Definitions

	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.

Total Liabilities and Equity Capital

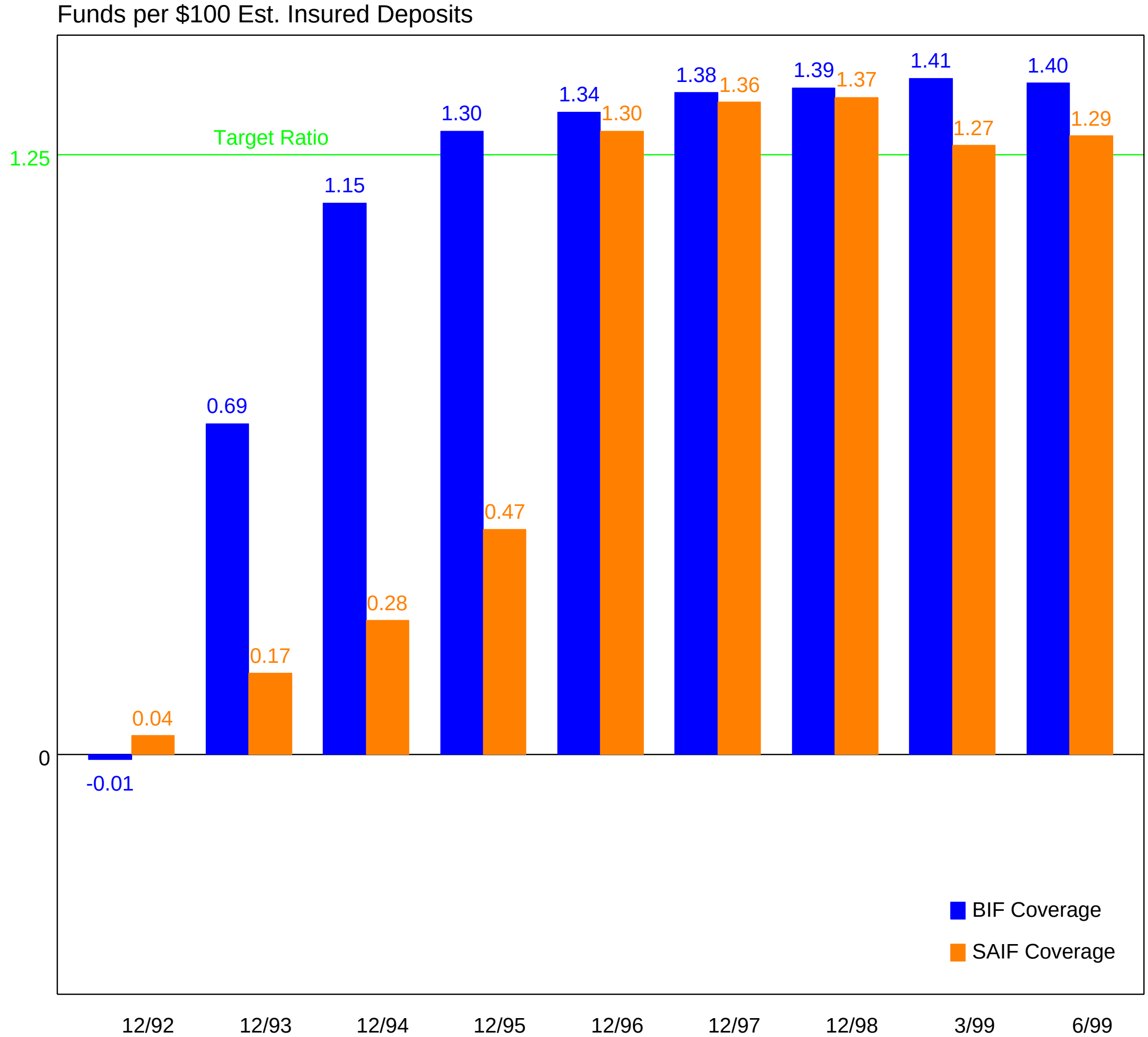


($ Billions)	6/30/98	6/30/99	% Change
Insured Deposits (estimated)	2,769	2,832	2.3
BIF - Insured	2,069	2,127	2.8
SAIF - Insured	699	704	0.8
Uninsured Deposits	1,441	1,548	7.4
In Foreign Offices	549	594	8.2
Other Borrowed Funds*	1,102	1,275	15.7
All Other Liabilities	375	376	0.3
Subordinated Debt	70	78	11.4
Equity Capital	539	562	4.3
Total Liabilities and Equity Capital	6,226	6,594	5.9

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

Insurance Fund Reserve Ratios

December 31, 1992 - June 30, 1999



($ Billions)

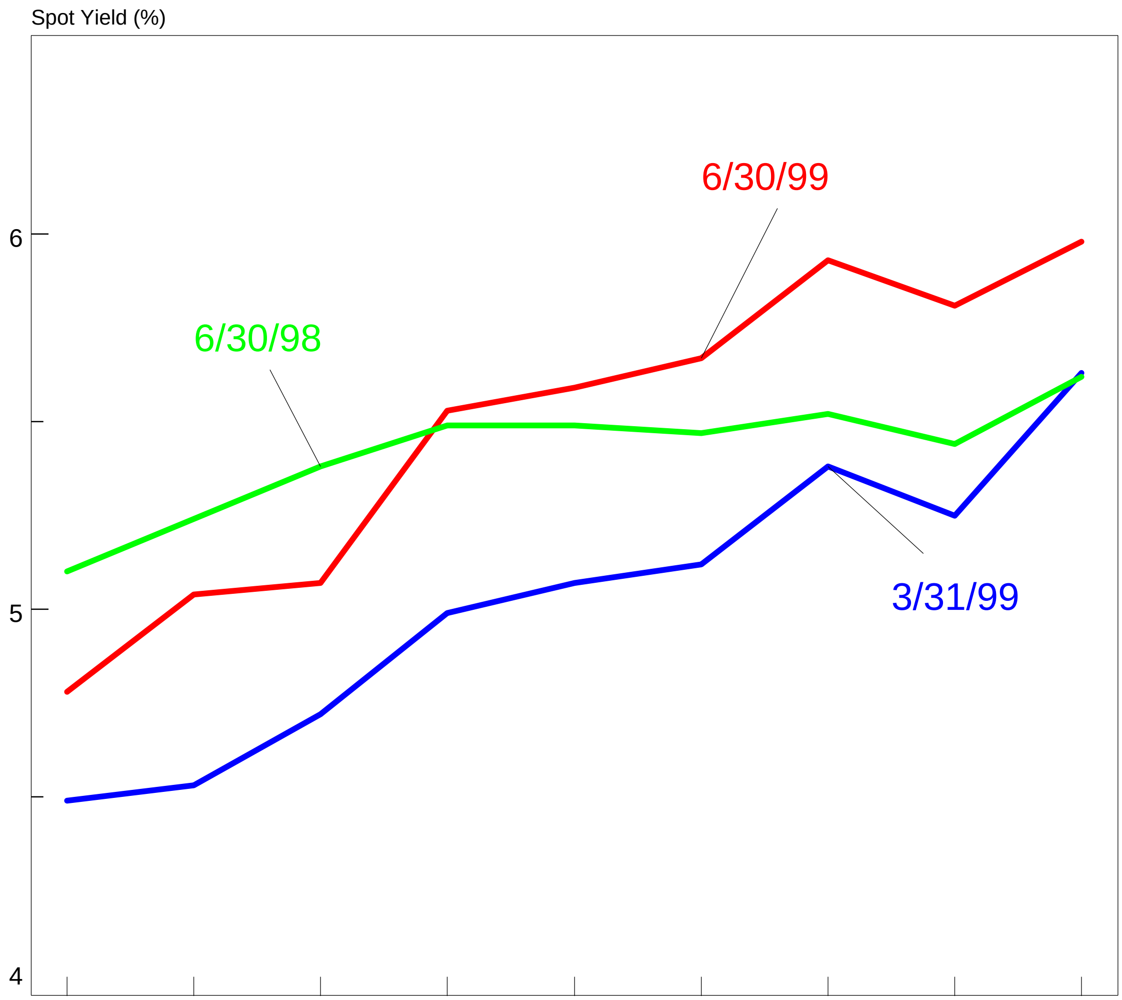
	12/92	12/93	12/94	12/95	12/96	12/97	12/98	3/99	6/99
BIF									
Fund Balance	-0.1	13.1	21.8	25.5	26.9	28.3	29.6	29.9	29.8
Est. Insured Deposits	1,945.6	1,905.2	1,895.3	1,952.0	2,007.4	2,055.9	2,134.4	2,123.6	2,128.6
SAIF									
Unrestricted Fund Balance*	0.3	1.2	1.9	3.4	8.9	9.4	9.8	9.0	9.1
Est. Insured Deposits	732.2	697.9	693.6	711.9	683.1	690.1	716.0	707.0	704.3

Note: Includes insured branches of foreign banks. 1999 fund balances are unaudited. Insured deposits for prior periods may reflect adjustments.

* The SAIF Special Reserve, established January 1, 1999, with a balance of $978 million, is excluded from the reserve ratio calculation.

U.S. Treasury Yield Curve

June 30, 1998 - June 30, 1999



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
6/30/99	4.78	5.04	5.07	5.53	5.59	5.67	5.93	5.81	5.98
3/31/99	4.49	4.53	4.72	4.99	5.07	5.12	5.38	5.25	5.63
12/31/98	4.48	4.55	4.53	4.54	4.55	4.56	4.73	4.65	5.09
9/30/98	4.37	4.49	4.41	4.30	4.26	4.23	4.38	4.44	4.98
6/30/98	5.10	5.24	5.38	5.49	5.49	5.47	5.52	5.44	5.62

Source: Federal Reserve's H.15 Statistical Release

NOTES TO USERS

This publication contains financial data and other information for depository institutions insured by the Federal Deposit Insurance Corporation (FDIC). These notes are an integral part of this publication and provide information regarding the comparability of source data and reporting differences over time. The information presented in the *FDIC Quarterly Banking Profile* is divided into the following groups of institutions:

FDIC-Insured Commercial Banks
This section covers commercial banks insured by the FDIC either through the Bank Insurance Fund (BIF) or through the Savings Association Insurance Fund (SAIF). These institutions are regulated by and submit financial reports to one of the three federal commercial bank regulators (the Board of Governors of the Federal Reserve System, the FDIC or the Office of the Comptroller of the Currency).

FDIC-Insured Savings Institutions
This section covers savings institutions insured by either BIF or SAIF that operate under state or federal banking codes applicable to thrift institutions, except for one self-liquidating institution primarily funded by the FSLIC Resolution Fund (FRF). Savings institutions in Resolution Trust Corporation conservatorships, are also excluded from these tables while in conservatorship, where applicable. The institutions covered in this section are regulated by and submit financial reports to one of two Federal regulators – the FDIC or the Office of Thrift Supervision (OTS).

FDIC-Insured Institutions by Insurance Fund
Summary balance-sheet and earnings data are provided for commercial banks and savings institutions according to insurance fund membership. BIF-member institutions may acquire SAIF-insured deposits, resulting in institutions with some deposits covered by both insurance funds. Also, SAIF members may acquire BIF-insured deposits. The insurance fund membership does not necessarily reflect which fund insures the largest percentage of an institution's deposits. Therefore, the BIF-member and the SAIF-member tables each include deposits from both insurance funds. Depository institutions that are not insured by the FDIC through either the BIF or SAIF are not included in the *FDIC Quarterly Banking Profile*. U.S. branches of institutions headquartered in foreign countries and non-deposit trust companies are not included unless otherwise indicated. Efforts are made to obtain financial reports for all active institutions. However, in some cases, final financial reports are not available for institutions that have closed or converted their charter.

DATA SOURCES
The financial information appearing in this publication is obtained primarily from the Federal Financial Institutions Examination Council (FFIEC) *Call Reports* and the OTS *Thrift Financial Reports* submitted by all FDIC-insured depository institutions. This information is stored on and retrieved from the FDIC's Research Information System (RIS) data base.

COMPUTATION METHODOLOGY
Certain adjustments are made to the OTS *Thrift Financial Reports* to provide closer conformance with the reporting and accounting requirements of the FFIEC *Call Reports*. Beginning in March 1997, both *Thrift Financial Reports* and *Call Reports* are completed on a fully consolidated basis. Previously, the consolidation of subsidiary depository institutions was prohibited. Now, parent institutions are required to file consolidated reports, while their subsidiary financial institutions are still required to file separate reports. Data from subsidiary institution reports are included in the *Quarterly Banking Profile* tables, which can lead to double-counting. No adjustments are made for any double-counting of subsidiary data.

All asset and liability figures used in calculating performance ratios represent average amounts for the period (beginning-of-period amount plus end-of-period amount plus any interim periods, divided by the total number of periods). For "pooling-of-interest" mergers, the assets of the acquired institution(s) are included in average assets since the year-to-date income includes the results of all merged institutions. No adjustments are made for "purchase accounting" mergers. Growth rates represent the percentage change over a 12-month period in totals for institutions in the base period to totals for institutions in the current period.

All data are collected and presented based on the location of each reporting institution's main office. Reported data may include assets and liabilities located outside of the reporting institution's home state. In addition, institutions may change their charters, resulting in an inter-industry migration, e.g., savings institutions can convert to commercial banks or commercial banks may convert to savings institutions. These situations can affect state and regional statistics.

RECENT ACCOUNTING CHANGES
Adoption of GAAP Reporting – Effective with the March 31, 1997 *Call Reports*, generally accepted accounting principles (GAAP) were adopted as the reporting basis for the balance sheet, income statement and supporting schedules. New reporting instructions for 1997 and 1998 changed the amounts reported for a number of items used in the *Quarterly Banking Profile*, so that comparability with prior periods may be affected. Among the items most significantly affected by the new reporting rules are: loans & leases, reserve for losses, loss provisions, goodwill and other intangibles, all other assets and equity capital (see definitions below). More information on changes to the *Call Report* in March 1997 and in March 1998 is contained in Financial Institution Letters FIL-27-97 and FIL-28-98, which are available through the FDIC World Wide Web site at www.fdic.gov, or from the FDIC Public Information Center, 801 17th Street, NW, Washington, DC 20434; telephone (800) 276-6003. Information on changes to the March 31, 1997 *Thrift Financial Reports* is available from the Office of Thrift Supervision, 1700 G Street, NW, Washington, DC 20552; telephone (202) 906-5900.

Subchapter S Corporations –The Small Business Job Protection Act of 1996 changed the Internal Revenue Code to allow financial institutions to elect Subchapter S corporation status, beginning in 1997. A Subchapter S corporation is treated as a pass-through entity, similar to a partnership, for federal income tax purposes. It is generally not subject to any federal income taxes at the corporate level. Its taxable income flows through to its shareholders in proportion to their stock ownership, and the shareholders generally pay federal income taxes on their share of this taxable income. This can have the effect of reducing institutions' reported taxes and increasing their after-tax earnings.

The election of Subchapter S status may result in an increase in shareholders' personal tax liability. Therefore, some S corporations may increase the amount of earnings distributed as dividends to compensate for higher personal taxes.

DEFINITIONS (in alphabetical order)

BIF-insured deposits (estimated) – the amount of deposits in accounts of less than $100,000 insured by the BIF. For SAIF-member "Oakar" institutions, it represents the adjusted attributable amount acquired from BIF members.

Capital category distribution – each institution's capital category is calculated or estimated from its financial report and does not reflect supervisory upgrades or downgrades:

(Percent)	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.

For purpose of BIF and SAIF assessments, risk-based assessment rules combine the last three capital rating categories into a single "undercapitalized" category. Supervisory risk subgroup assignments are based on supervisory ratings. The strongest institutions (those rated 1 or 2) are in subgroup A, those rated 3 are in subgroup B, and those rated 4 or 5 are in subgroup C.

Construction and development loans – includes loans for all property types under construction, as well as loans for land acquisition and development.

Derivative contracts, gross fair values (positive/negative) – are reported separately and represent the amount at which a contract could be exchanged in a transaction between willing parties, other than in a forced or liquidation sale. If a quoted market price is available for a contract, the fair value reported for that contract is calculated using this market price. If quoted market prices are not available, the reporting banks use the best estimate of fair value based on quoted market prices of similar contracts or on valuation techniques such as discounted cash flows. This information is reported only by banks with assets greater than $100 million.

Efficiency Ratio – Noninterest expense less amortization of intangible assets as a percent of net interest income plus noninterest income. This ratio measures the proportion of net operating revenues that are absorbed by overhead expenses, so that a lower value indicates greater efficiency.

Loans secured by real estate – includes home equity loans, junior liens secured by 1-4 family residential properties and all other loans secured by real estate.

Loans to individuals – includes outstanding credit card balances and other secured and unsecured consumer loans.

Mortgage-backed securities – certificates of participation in pools of residential mortgages and collateralized mortgage obligations issued or guaranteed by government-sponsored or private enterprises. Also, see "Securities", below.

Net charge-offs – total loans and leases charged off (removed from balance sheet because of uncollectibility), less amounts recovered on loans and leases previously charged off.

Net interest margin – the difference between interest and dividends earned on interest-bearing assets and interest paid to depositors and other creditors, expressed as a percentage of average earning assets. No adjustments are made for interest income that is tax exempt.

Net operating income – income excluding discretionary transactions such as gains (or losses) on the sale of investment securities and extraordinary items. Income taxes subtracted from operating income have been adjusted to exclude the portion applicable to securities gains (or losses).

Noncurrent assets – the sum of loans, leases, debt securities and other assets that are 90 days or more past due, or in nonaccrual status.

Noncurrent loans & leases – the sum of loans and leases 90 days or more past due, and loans and leases in nonaccrual status.

Off-balance-sheet derivatives – represents the sum of the following: interest-rate contracts (defined as the notional value of interest-rate swap, futures, forward and option contracts), foreign-exchange-rate contracts, commodity contracts and equity contracts (defined similarly to interest-rate contracts).

Futures and forward contracts – a contract in which the buyer agrees to purchase and the seller agrees to sell, at a specified future date, a specific quantity of an underlying variable or index at a specified price or yield. These contracts exist for a variety of variables or indices, (traditional agricultural or physical commodities, as well as currencies and interest rates). Futures contracts are standardized and are traded on organized exchanges which set limits on counterparty credit exposure. Forward contracts do not have standardized terms and are traded over the counter.

Option contracts – a contract in which the buyer acquires the right to buy from or sell to another party some specified amount of an underlying variable or index at a stated price (strike price) during a period or on a specified future date, in return for compensation (such as a fee or premium). The seller is obligated to purchase or sell the variable or index at the discretion of the buyer of the contract.

Swaps – an obligation between two parties to exchange a series of cash flows at periodic intervals (settlement dates), for a specified period. The cash flows of a swap are either fixed, or determined for each settlement date by multiplying the quantity (notional principal) of the underlying variable or index by specified reference rates or prices. Except for currency swaps, the notional principal is used to calculate each payment but is not exchanged.

Other real estate owned – primarily foreclosed property. Direct and indirect investments in real estate ventures are excluded. The amount is reflected net of valuation allowances. For institutions that file a *Thrift Financial Report (TFR)*, the valuation allowance subtracted also includes allowances for other repossessed assets. Also, for *TFR* filers the components of other real estate owned are reported gross of valuation allowances.

"Problem" institutions – federal regulators assign a composite rating to each financial institution, based upon an evaluation of financial and operational criteria. The rating is based on a scale of 1 to 5 in ascending order of supervisory concern.

"Problem" institutions are those institutions with financial, operational, or managerial weaknesses that threaten their continued financial viability. Depending upon the degree of risk and supervisory concern, they are rated either a "4" or "5". For all BIF-member institutions, and for all SAIF-member institutions for which the FDIC is the primary federal regulator, FDIC composite ratings are used. For all SAIF-member institutions whose primary federal regulator is the OTS, the OTS composite rating is used.

Reserves for losses – the allowance for loan and lease losses and the allocated transfer risk reserve on a consolidated basis. Prior to March 31, 1997, institutions filing a *Thrift Financial Report (TFR)* included specific reserves, while *Call Report* filers included only general valuation allowances. Beginning March 31, 1997, *TFR* reporters net these specific reserves against each loan balance. Also beginning March 31, 1997, the allowance for off-balance-sheet credit exposures was moved to "Other liabilities"; previously, it had been included in the general valuation allowance.

Return on assets – net income (including gains or losses on securities and extraordinary items) as a percentage of average total assets. The basic yardstick of bank profitability.

Return on equity – net income (including gains or losses on securities and extraordinary items) as a percentage of average total equity capital.

Risk-weighted assets – assets adjusted for risk-based capital definitions which include on-balance-sheet as well as off-balance-sheet items multiplied by risk-weights that range from zero to 100 percent. A conversion factor is used to assign a balance sheet equivalent amount for selected off-balance-sheet accounts.

SAIF-insured deposits (estimated) – the amount of deposits in accounts of less than $100,000 insured by the SAIF. For BIF-member "Oakar" institutions, it represents the adjusted attributable amount acquired from SAIF members.

Securities – excludes securities held in trading accounts. Banks' securities portfolios consist of securities designated as "held-to-maturity", which are reported at amortized cost (book value), and securities designated as "available-for-sale", reported at fair (market) value.

Troubled real estate asset rate – noncurrent real estate loans plus other real estate owned as a percent of total real estate loans and other real estate owned.

REGIONS

Northeast — Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Puerto Rico, Rhode Island, Vermont, U.S. Virgin Islands

Southeast — Alabama, Florida, Georgia, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, West Virginia

Central — Illinois, Indiana, Kentucky, Michigan, Ohio, Wisconsin

Midwest — Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota

Southwest — Arkansas, Louisiana, New Mexico, Oklahoma, Texas

West — Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, Oregon, Pacific Islands, Utah, Washington, Wyoming