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NOTE: Beginning with the quarter ended June 1996, all data are on a consolidated basis. Prior to June 1996, most financial data are presented on an unconsolidated basis unless otherwise noted.

PROFITABILITY FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS
YEAR-TO-DATE AND PRIOR FOUR YEARS

INDUSTRY AGGREGATES:	1994	1995	1996	1997	6 mos. 1997	6 mos. 1998
SELECTED INDICATORS (Percent)						
Return on Average Assets	0.56%	0.70%	0.62%	0.84%	0.90%	1.02%
Median Ratio	0.82%	0.72%	0.44%	0.80%	0.87%	0.84%
Return on Average Equity	7.36%	9.00%	7.77%	10.44%	11.28%	12.16%
Median Ratio	9.06%	7.53%	4.33%	8.02%	8.69%	7.93%
PROFITABILITY (\$ Millions)						
Interest Income	\$49,852.82	\$55,246.12	\$55,164.51	\$55,296.16	\$27,447.68	\$27,553.88
Interest Expense	27,647.75	34,716.82	33,375.13	33,478.90	16,454.81	16,771.74
NET INTEREST INCOME	22,205.07	20,529.30	21,789.38	21,817.26	10,992.87	10,782.15
Loss Provisions-Interest Bearing Assets	2,091.57	1,736.29	2,113.88	1,989.16	971.23	752.64
Noninterest Income	4,930.67	5,963.20	6,912.58	7,041.43	3,375.24	4,433.67
Mortgage Loan Servicing Fees	696.09	747.79	888.25	873.85	441.31	375.90
Other Fees and Charges	1,986.43	2,120.85	2,759.92	3,503.83	1,619.87	1,946.26
Other Noninterest Income	2,248.15	3,094.57	3,264.42	2,663.75	1,314.06	2,111.51
Noninterest Expense	17,597.10	16,143.00	19,858.05	16,796.87	8,078.19	8,707.56
G&A Expense	16,373.43	15,263.88	19,137.82	16,060.35	7,719.13	8,360.05
Goodwill Amortization	724.98	638.20	537.16	541.25	255.44	285.04
Loss Provisions-Noninterest Bearing Assets	498.69	240.92	183.07	195.26	103.63	62.46
Income Before Taxes & Extraordinary Items	7,447.07	8,613.21	6,730.04	10,072.67	5,318.69	5,755.62
Income Taxes	2,743.97	2,935.25	1,744.00	3,655.29	1,906.10	1,777.99
Extraordinary Items	(428.02)	(317.62)	(246.27)	(4.80)	(0.53)	(8.44)
NET INCOME	4,275.08	5,360.35	4,739.78	6,412.58	3,412.06	3,969.19
Profits	\$5,957.27	\$6,037.47	\$5,914.98	\$6,987.55	\$3,535.64	\$4,149.86
Losses	(\$1,682.20)	(\$677.11)	(\$1,175.20)	(\$574.97)	(\$123.58)	(\$180.68)
PROFITABILITY (% of Average Assets Annualized)						
Interest Income	6.50%	7.17%	7.21%	7.28%	7.23%	7.10%
Interest Expense	3.61	4.50	4.36	4.41	4.34	4.32
NET INTEREST INCOME	2.90	2.66	2.85	2.87	2.90	2.78
Loss Provisions-Interest Bearing Assets	0.27	0.23	0.28	0.26	0.26	0.19
Noninterest Income	0.64	0.77	0.90	0.93	0.89	1.14
Mortgage Loan Servicing Fees	0.09	0.10	0.12	0.11	0.12	0.10
Other Fees and Charges	0.26	0.28	0.36	0.46	0.43	0.50
Other Noninterest Income	0.29	0.40	0.43	0.35	0.35	0.54
Noninterest Expense	2.30	2.09	2.59	2.21	2.13	2.24
G&A Expense	2.14	1.98	2.50	2.11	2.03	2.15
Goodwill Amortization	0.09	0.08	0.07	0.07	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.07	0.03	0.02	0.03	0.03	0.02
Income Before Taxes & Extraordinary Items	0.97	1.12	0.88	1.33	1.40	1.48
Income Taxes	0.36	0.38	0.23	0.48	0.50	0.46
Extraordinary Items	-0.06	-0.04	-0.03	0.00	0.00	0.00
NET INCOME	0.56	0.70	0.62	0.84	0.90	1.02
Profits	0.78	0.78	0.77	0.92	0.93	1.07
Losses	-0.22	-0.09	-0.15	-0.08	-0.03	-0.05

One thrift did not report financial data and one thrift was not required to report for March 1997.

Net income for the third quarter 1996 was significantly reduced by a one-time special assessment fee levied to fully capitalize the SAIF. See Technical Notes for details. Return on Average Assets (Return on Average Equity) are based on reported net income and average quarterly assets (equity).

All data exclude self-liquidating thrifts. See Technical Notes for details.

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.

Office of Thrift Supervision / September 1998

STATEMENT OF OPERATIONS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	JUN 1996	SEP 1996	DEC 1996	MAR 1997	JUN 1997	SEP 1997	DEC 1997	MAR 1998	JUN 1998
NUMBER OF THRIFT INSTITUTIONS:	1,397	1,378	1,334	1,301	1,272	1,238	1,215	1,195	1,181
PROFITABILITY (\$ Millions)									
Interest Income	\$13,732.07	\$13,882.05	\$13,843.65	\$13,715.41	\$13,732.28	\$13,779.55	\$14,068.93	\$13,688.57	\$13,865.32
Interest Expense	8,224.43	8,403.43	8,384.50	8,156.93	8,297.88	8,414.65	8,609.44	8,347.88	8,423.86
NET INTEREST INCOME	5,507.63	5,478.62	5,459.15	5,558.48	5,434.39	5,364.90	5,459.49	5,340.69	5,441.46
Loss Provisions-Interest Bearing Assets	447.89	514.09	704.88	477.15	494.08	486.75	531.19	348.80	403.85
Noninterest Income	1,687.32	1,612.74	1,768.68	1,673.66	1,701.58	1,531.46	2,134.74	2,119.34	2,314.33
Mortgage Loan Servicing Fees	223.34	234.35	230.15	223.71	217.59	208.98	223.57	187.87	188.03
Other Fees and Charges	692.75	720.24	750.98	801.62	818.25	911.90	972.06	912.46	1,033.81
Other Noninterest Income	771.23	658.15	787.56	648.33	665.73	410.58	939.11	1,019.01	1,092.50
Noninterest Expense	4,175.07	7,267.20	4,394.82	4,054.55	4,023.64	4,287.72	4,430.96	4,240.52	4,467.04
G&A Expense	3,981.95	7,113.66	4,205.91	3,888.30	3,830.83	4,112.15	4,229.08	4,065.39	4,294.67
Goodwill Amortization	152.29	125.51	130.75	124.07	131.37	136.38	149.43	143.99	141.05
Loss Provisions-Noninterest Bearing Assets	40.83	28.04	58.17	42.18	61.44	39.19	52.45	31.14	31.32
Income Before Taxes & Extraordinary Items	2,571.99	(689.93)	2,128.13	2,700.44	2,618.25	2,121.90	2,632.08	2,870.72	2,884.90
Income Taxes	642.59	(456.35)	660.48	974.75	931.35	777.24	971.95	996.05	781.93
Extraordinary Items	(2.31)	(249.36)	0.61	(0.21)	(0.32)	(2.72)	(1.55)	(7.87)	(0.57)
NET INCOME	1,927.08	(482.94)	1,468.25	1,725.48	1,686.59	1,341.94	1,658.57	1,866.79	2,102.39
PROFITABILITY (% of Average Assets Annualized)									
Interest Income	7.19%	7.21%	7.23%	7.22%	7.24%	7.30%	7.34%	7.10%	7.11%
Interest Expense	4.30	4.36	4.38	4.29	4.38	4.46	4.49	4.33	4.32
NET INTEREST INCOME	2.88	2.84	2.85	2.93	2.87	2.84	2.85	2.77	2.79
Loss Provisions-Interest Bearing Assets	0.23	0.27	0.37	0.25	0.26	0.26	0.28	0.18	0.21
Noninterest Income	0.88	0.84	0.92	0.88	0.90	0.81	1.11	1.10	1.19
Mortgage Loan Servicing Fees	0.12	0.12	0.12	0.12	0.11	0.11	0.12	0.10	0.10
Other Fees and Charges	0.36	0.37	0.39	0.42	0.43	0.48	0.51	0.47	0.53
Other Noninterest Income	0.40	0.34	0.41	0.34	0.35	0.22	0.49	0.53	0.56
Noninterest Expense	2.18	3.77	2.29	2.13	2.12	2.27	2.31	2.20	2.29
G&A Expense	2.08	3.69	2.20	2.05	2.02	2.18	2.21	2.11	2.20
Goodwill Amortization	0.08	0.07	0.07	0.07	0.07	0.07	0.08	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.02	0.01	0.03	0.02	0.03	0.02	0.03	0.02	0.02
Income Before Taxes & Extraordinary Items	1.35	-0.36	1.11	1.42	1.38	1.12	1.37	1.49	1.48
Income Taxes	0.34	-0.24	0.34	0.51	0.49	0.41	0.51	0.52	0.40
Extraordinary Items	0.00	-0.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00
NET INCOME	1.01	-0.25	0.77	0.91	0.89	0.71	0.87	0.97	1.08
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	1.01	-0.25	0.77	0.91	0.89	0.71	0.87	0.97	1.08
Median Ratio	0.80	-0.52	0.83	0.87	0.89	0.87	0.79	0.87	0.83
Return on Average Equity (Annualized)	12.52	-3.16	9.75	11.47	11.09	8.73	10.50	11.58	12.72
Median Ratio	7.98	-5.10	8.48	8.87	8.74	8.63	7.69	8.18	8.04
Net Interest Margin (Annualized)	2.88	2.84	2.85	2.93	2.87	2.84	2.85	2.77	2.79
Median Ratio	3.19	3.21	3.21	3.22	3.25	3.22	3.18	3.16	3.13
Number of Profitable Thrifts	1,325	303	1,235	1,234	1,216	1,169	1,108	1,123	1,101
Percent Profitable	94.85	21.99	92.58	94.85	95.60	94.43	91.19	93.97	93.23
Profits (\$ Millions)	\$2,005.63	\$369.93	\$1,650.07	\$1,775.15	\$1,760.49	\$1,656.50	\$1,795.41	\$1,932.39	\$2,217.48
Number of Unprofitable Thrifts	72	1,075	99	67	56	69	107	72	80
Percent Unprofitable	5.15	78.01	7.42	5.15	4.40	5.57	8.81	6.03	6.77
Losses (\$ Millions)	(\$78.55)	(\$852.87)	(\$181.82)	(\$49.67)	(\$73.90)	(\$314.56)	(\$136.83)	(\$65.59)	(\$115.09)

One thrift did not report financial data and one thrift was not required to report for March 1997.

Net income for the third quarter 1996 was significantly reduced by a one-time special assessment fee levied to fully capitalize the SAIF. See Technical Notes for details. All data exclude self-liquidating thrifts. See Technical Notes for details.

Numbers may not sum due to rounding.

Office of Thrift Supervision / September 1998

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STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	JUN 1996	SEP 1996	DEC 1996	MAR 1997	JUN 1997	SEP 1997	DEC 1997	MAR 1998	JUN 1998
NUMBER OF THRIFT INSTITUTIONS:	1,397	1,378	1,334	1,301	1,272	1,238	1,215	1,195	1,181
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TOTAL ASSETS (\$ Billions)	\$768.19	\$777.78	\$769.37	\$764.60	\$768.99	\$762.80	\$776.58	\$780.15	\$786.30
1 - 4 Family Mortgages	372.84	383.46	383.86	383.05	385.27	387.75	390.77	394.66	391.75
Mortgage Pool Securities	120.06	116.57	110.98	108.84	108.98	103.75	103.82	101.18	96.86
Multifamily Mortgages	48.46	49.01	48.78	47.89	47.50	47.54	47.46	46.88	46.48
Nonresidential Mortgages	32.81	32.91	32.64	31.87	31.39	29.85	30.24	29.03	29.25
Construction Loans	16.94	17.96	17.57	10.76	11.25	11.39	11.33	11.65	12.13
Land Loans	3.73	3.73	3.78	3.35	3.41	3.44	3.50	3.59	3.57
Commercial Loans	8.35	9.16	9.39	9.64	9.98	10.63	11.50	12.47	12.87
Consumer Loans	38.27	40.57	39.86	40.95	40.29	43.31	44.85	44.67	45.92
Cash and Noninterest-Earning Deposits	10.24	9.86	10.74	9.28	9.55	9.77	10.85	10.54	10.83
Investment Securities	92.82	91.16	87.52	85.16	86.24	80.39	85.05	87.37	95.77
Mortgage Derivatives	41.87	40.48	38.57	38.29	37.50	36.12	36.29	38.12	47.51
Repossessed Assets, Net	2.43	2.28	2.14	2.03	1.94	1.90	1.80	1.76	1.57
Real Estate Held for Investment, Net	0.51	0.51	0.48	0.47	0.46	0.46	0.48	0.52	0.50
Office Premises & Equipment	8.09	8.17	8.10	8.08	7.93	7.82	7.88	7.78	7.97
Other Assets	28.75	29.09	29.67	28.41	29.90	29.99	32.44	33.39	36.22
Less: Contra Assets & Valuation Allowances	16.10	16.65	16.14	5.16	5.10	5.20	5.38	5.34	5.39
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$768.19	\$777.78	\$769.37	\$764.60	\$768.99	\$762.80	\$776.58	\$780.15	\$786.30
TOTAL DEPOSITS	522.80	522.97	519.94	519.63	512.76	501.68	507.77	505.16	503.97
Deposits less than or equal to \$100,000	455.97	454.65	448.92	446.82	438.48	424.91	426.28	421.07	417.20
Deposits greater than \$100,000	66.82	68.32	71.02	72.81	74.28	76.77	81.49	84.09	86.77
Escrows	6.87	7.40	6.61	7.25	8.02	8.18	8.37	11.20	10.47
BORROWINGS	167.91	175.31	173.10	167.47	176.02	180.18	184.90	185.39	192.09
Advances From FHLB	92.54	98.80	103.43	97.05	105.35	106.61	118.51	116.58	118.44
RevRepo Agreements & FedFunds Purchased	45.01	44.81	39.67	41.24	40.44	42.34	38.49	42.24	43.71
Other Borrowings	30.35	31.69	30.00	29.18	30.23	31.23	27.90	26.57	29.95
Other Liabilities	8.74	11.26	8.78	9.54	9.78	10.37	10.93	12.88	12.49
Equity Capital	61.88	60.83	60.94	60.71	62.40	62.39	64.60	65.52	67.28

One thrift did not report financial data and one thrift was not required to report for March 1997. Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. Numbers may not sum due to rounding.

STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	JUN 1996	SEP 1996	DEC 1996	MAR 1997	JUN 1997	SEP 1997	DEC 1997	MAR 1998	JUN 1998
NUMBER OF THRIFT INSTITUTIONS:	1,397	1,378	1,334	1,301	1,272	1,238	1,215	1,195	1,181

TOTAL ASSETS (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1 - 4 Family Mortgages	48.53	49.30	49.89	50.10	50.10	50.83	50.32	50.59	49.82
Mortgage Pool Securities	15.63	14.99	14.42	14.23	14.17	13.60	13.37	12.97	12.32
Multifamily Mortgages	6.31	6.30	6.34	6.26	6.18	6.23	6.11	6.01	5.91
Nonresidential Mortgages	4.27	4.23	4.24	4.17	4.08	3.91	3.89	3.72	3.72
Construction Loans	2.20	2.31	2.28	1.41	1.46	1.49	1.46	1.49	1.54
Land Loans	0.48	0.48	0.49	0.44	0.44	0.45	0.45	0.46	0.45
Commercial Loans	1.09	1.18	1.22	1.26	1.30	1.39	1.48	1.60	1.64
Consumer Loans	4.98	5.22	5.18	5.36	5.24	5.68	5.78	5.73	5.84
Cash and Noninterest-Earning Deposits	1.33	1.27	1.40	1.21	1.24	1.28	1.40	1.35	1.38
Investment Securities	12.08	11.72	11.38	11.14	11.21	10.54	10.95	11.20	12.18
Mortgage Derivatives	5.45	5.20	5.01	5.01	4.88	4.74	4.67	4.89	6.04
Repossessed Assets, Net	0.32	0.29	0.28	0.27	0.25	0.25	0.23	0.23	0.20
Real Estate Held for Investment, Net	0.07	0.07	0.06	0.06	0.06	0.06	0.06	0.07	0.06
Office Premises & Equipment	1.05	1.05	1.05	1.06	1.03	1.03	1.02	1.00	1.01
Other Assets	3.74	3.74	3.86	3.72	3.89	3.93	4.18	4.28	4.61
Less: Contra Assets & Valuation Allowances	2.10	2.14	2.10	0.67	0.66	0.68	0.69	0.68	0.69

TOTAL LIABILITIES AND CAPITAL (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
TOTAL DEPOSITS	68.06	67.24	67.58	67.96	66.68	65.77	65.39	64.75	64.09
Deposits less than or equal to \$100,000	59.36	58.46	58.35	58.44	57.02	55.70	54.89	53.97	53.06
Deposits greater than \$100,000	8.70	8.78	9.23	9.52	9.66	10.06	10.49	10.78	11.04
Escrows	0.89	0.95	0.86	0.95	1.04	1.07	1.08	1.44	1.33
BORROWINGS	21.86	22.54	22.50	21.90	22.89	23.62	23.81	23.76	24.43
Advances From FHLB	12.05	12.70	13.44	12.69	13.70	13.98	15.26	14.94	15.06
RevRepo Agreements & FedFunds Purchased	5.86	5.76	5.16	5.39	5.26	5.55	4.96	5.41	5.56
Other Borrowings	3.95	4.07	3.90	3.82	3.93	4.09	3.59	3.41	3.81
Other Liabilities	1.14	1.45	1.14	1.25	1.27	1.36	1.41	1.65	1.59
Equity Capital	8.05	7.82	7.92	7.94	8.11	8.18	8.32	8.40	8.56

One thrift did not report financial data and one thrift was not required to report for March 1997. Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. Numbers may not sum due to rounding.

STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

(Percent Change From Same Quarter Prior Year For Current Thrifts)

FOR THE QUARTER ENDING:	JUN 1996	SEP 1996	DEC 1996	MAR 1997	JUN 1997	SEP 1997	DEC 1997	MAR 1998	JUN 1998
NUMBER OF THRIFT INSTITUTIONS:	1,397	1,378	1,334	1,301	1,272	1,238	1,215	1,195	1,181
TOTAL ASSETS (% Change)	3.94%	5.15%	4.68%	5.55%	7.17%	7.70%	9.21%	10.61%	9.00%
1 - 4 Family Mortgages	7.05	8.29	9.80	9.85	10.28	10.53	10.00	10.90	7.76
Mortgage Pool Securities	-1.98	-2.15	-7.99	-4.04	-2.93	-0.98	1.86	1.25	-5.49
Multifamily Mortgages	-1.73	-0.82	2.68	2.12	1.98	1.66	1.39	1.58	0.76
Nonresidential Mortgages	4.38	5.96	5.38	3.62	3.00	0.59	1.55	1.74	2.61
Construction Loans	27.47	30.73	28.47	-23.13	-26.39	-28.77	-29.58	18.00	19.67
Land Loans	22.92	20.19	17.90	0.82	-0.66	0.70	-1.50	14.14	13.77
Commercial Loans	37.21	36.97	36.96	23.52	31.63	31.64	35.14	44.71	40.06
Consumer Loans	10.11	12.36	10.85	15.50	17.63	21.85	27.34	23.31	22.81
Cash and Noninterest-Earning Deposits	9.03	1.61	-3.24	-5.68	0.63	10.33	11.80	26.53	23.24
Investment Securities	-2.79	-0.94	-2.73	-4.41	-0.46	-3.44	3.86	153.89	182.43
Mortgage Derivatives	-4.08	-4.26	-7.43	-6.61	-5.57	-4.02	-1.30	10.78	40.10
Repossessed Assets, Net	-9.29	-11.03	-12.35	-13.98	-16.46	-11.82	-10.97	-8.46	-15.48
Real Estate Held for Investment, Net	217.83	244.31	238.04	260.77	-3.73	-4.55	3.56	13.90	10.30
Office Premises & Equipment	6.72	9.17	6.81	7.46	5.18	5.72	6.44	5.92	8.10
Other Assets	-27.22	-24.90	-24.15	-26.58	-18.50	-16.53	-12.11	28.38	29.28
Less: Contra Assets & Valuation Allowances	12.97	15.71	18.65	-62.03	-64.86	-64.89	-63.05	0.00	0.00
TOTAL LIABILITIES AND CAPITAL (% Change)	3.94%	5.15%	4.68%	5.55%	7.17%	7.70%	9.21%	10.61%	9.00%
TOTAL DEPOSITS	0.30	2.15	2.39	3.58	4.69	5.07	5.80	5.61	5.12
Deposits less than or equal to \$100,000	-0.82	1.26	1.02	2.13	2.83	2.61	3.16	2.65	1.91
Deposits greater than \$100,000	8.63	8.51	12.04	13.46	17.21	21.13	22.13	23.45	23.88
BORROWINGS	14.99	13.66	12.58	12.34	12.96	13.49	14.85	19.14	15.26
Advances From FHLB	24.51	29.16	26.66	20.39	24.05	23.08	25.77	30.43	19.13
RevRepo Agreements & FedFunds Purchased	-4.87	-13.64	-7.48	3.23	-4.65	0.68	0.23	10.19	16.05
Other Borrowings	24.50	22.59	2.67	2.35	6.13	3.77	-1.63	-4.74	1.22
Other Liabilities	-43.11	-33.24	-39.50	10.44	23.86	9.67	36.88	55.31	36.33
Equity Capital	9.19	4.79	3.85	3.94	8.46	13.13	15.35	17.27	15.02

One thrift did not report financial data and one thrift was not required to report for March 1997.
Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments.
Numbers may not sum due to rounding.

STRUCTURAL AND LOAN ACTIVITY FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	JUN 1996	SEP 1996	DEC 1996	MAR 1997	JUN 1997	SEP 1997	DEC 1997	MAR 1998	JUN 1998
NUMBER OF THRIFT INSTITUTIONS:	1,397	1,378	1,334	1,301	1,272	1,238	1,215	1,195	1,181

SELECTED STRUCTURAL DATA									
Number of Conservatorships/Receiverships	0	0	0	0	0	0	0	0	0
Consolidated Assets (\$ Billions)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Number of Bank Charter Conversions	5	5	14	13	13	13	10	6	5
Consolidated Assets (\$ Billions)	0.70	0.66	3.91	1.63	10.79	7.37	1.79	1.39	1.46
Number of Bank Acquisitions	11	8	17	13	14	20	11	8	12
Consolidated Assets (\$ Billions)	2.79	4.07	10.10	9.89	6.90	14.48	3.83	11.93	4.22
Number of Thrift Mergers	8	8	11	5	9	6	7	10	8
Consolidated Assets (\$ Billions)	3.51	2.70	12.24	18.20	5.58	3.56	42.05	14.51	6.04

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$11,848.02	\$9,360.84	\$10,521.73	\$10,288.92	\$11,574.20	\$11,647.32	\$16,188.12	\$16,531.59	\$16,690.50
Total Sales	6,468.16	6,873.21	10,294.61	6,624.16	6,928.69	9,859.14	10,137.36	13,818.48	12,102.79
Mortgage Originations	48,497.15	43,075.63	39,859.89	35,909.83	47,482.07	48,403.88	53,718.30	67,489.73	78,582.95
Construction Loans	5,826.41	5,401.93	4,615.87	4,625.38	5,351.99	5,148.03	4,972.42	4,743.01	6,019.18
1-4 Family Mortgages	5,057.39	4,534.06	3,769.20	3,873.76	4,549.80	4,244.91	4,029.15	3,868.22	4,768.83
Permanent Loans Secured by 1-4 Family Unit	38,788.83	33,983.63	31,385.62	27,990.81	38,114.85	39,480.55	44,572.96	58,850.53	67,654.35
Mortgage Refinancings	5,284.35	3,175.54	3,835.01	3,808.66	4,022.61	4,793.78	6,886.84	11,128.45	11,840.09
Mortgage Purchases	15,056.43	14,431.04	14,865.10	12,552.17	14,690.96	17,792.90	21,317.96	19,746.26	27,349.95
Secured by 1-4 Family Mortgages	13,219.53	13,434.04	13,650.04	12,172.02	13,930.84	17,021.15	19,308.82	18,876.75	26,457.22
Mortgage Sales	26,648.53	21,206.22	24,817.33	19,820.28	25,700.96	27,168.94	42,492.16	43,804.75	66,833.92
Secured by 1-4 Family Mortgages	25,254.18	20,666.67	23,905.68	19,240.79	25,325.91	26,556.76	40,701.86	43,017.37	66,274.84
Nonmortgage Originations and Purchases	13,042.98	14,890.17	14,768.41	14,283.45	14,723.44	17,358.62	16,989.53	16,982.42	19,670.35
Consumer Loans	10,602.92	11,881.58	11,588.62	10,946.09	11,587.04	13,875.93	12,456.13	11,926.08	14,368.12

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	3.68%	7.58%	3.27%	5.10%	11.09%	7.19%	9.93%	8.62%	5.78%
Cost of Funds	4.79	4.85	4.86	4.77	4.88	4.98	5.03	4.87	4.87
Asset Yield	7.76	7.76	7.79	7.78	7.79	7.87	7.92	7.67	7.69
Mortgage Portfolio Yield	7.82	7.84	7.86	7.77	7.79	7.87	7.89	7.66	7.72

CAPITAL MEASURES FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	JUN 1996	SEP 1996	DEC 1996	MAR 1997	JUN 1997	SEP 1997	DEC 1997	MAR 1998	JUN 1998
NUMBER OF THRIFT INSTITUTIONS:	1,397	1,378	1,334	1,301	1,272	1,238	1,215	1,195	1,181

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	1,391	1,374	1,333	1,298	1,269	1,235	1,214	1,194	1,179
Percent of Thrifts	99.57	99.71	99.93	99.77	99.76	99.76	99.92	99.92	99.83
Consolidated Assets (\$ Billions)	\$767.76	\$777.03	\$769.35	\$764.33	\$768.75	\$762.71	\$776.57	\$780.04	\$785.99
Fail FDICIA Capital Standards	6	4	1	3	3	3	1	1	2
Percent of Thrifts	0.43	0.29	0.07	0.23	0.24	0.24	0.08	0.08	0.17
Consolidated Assets (\$ Billions)	\$0.43	\$0.75	\$0.01	\$0.27	\$0.24	\$0.09	\$0.01	\$0.11	\$0.31
Critically Undercapitalized	1	1	0	1	1	0	0	0	0
Percent of Thrifts	0.07	0.07	0.00	0.08	0.08	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.03	\$0.02	\$0.00	\$0.01	\$0.21	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$57.78	\$56.57	\$56.45	\$56.40	\$56.67	\$56.53	\$58.21	\$58.62	\$59.93
Tangible Equity Ratio	7.54	7.29	7.36	7.43	7.44	7.48	7.57	7.60	7.71
Median Ratio	8.92	8.63	8.80	8.83	8.93	9.17	9.21	9.28	9.27
Tier 1 Capital (\$ Billions)	\$57.98	\$56.74	\$56.61	\$56.54	\$56.81	\$56.66	\$58.30	\$58.70	\$60.00
Tier 1 Leverage Ratio	7.56	7.31	7.38	7.44	7.45	7.50	7.58	7.61	7.72
Median Ratio	8.92	8.61	8.80	8.83	8.93	9.17	9.21	9.28	9.27
Tier 1 Risk-based Capital Ratio	13.75	13.20	13.15	13.09	13.19	13.07	13.10	13.24	13.35
Median Ratio	17.70	16.95	17.35	17.26	17.45	17.78	17.83	17.96	18.17
Risk-based Capital (\$ Billions)	\$63.81	\$62.69	\$62.57	\$62.54	\$62.63	\$62.81	\$64.52	\$64.58	\$65.81
Total Risk-based Capital Ratio	15.14	14.58	14.53	14.48	14.54	14.49	14.50	14.57	14.65
Median Ratio	18.52	17.69	18.12	17.99	18.10	18.52	18.62	18.65	18.67

ASSET QUALITY INDICATORS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	JUN 1996	SEP 1996	DEC 1996	MAR 1997	JUN 1997	SEP 1997	DEC 1997	MAR 1998	JUN 1998
NUMBER OF THRIFT INSTITUTIONS:	1,397	1,378	1,334	1,301	1,272	1,238	1,215	1,195	1,181
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$6,374.04	\$6,718.66	\$6,759.29	\$6,481.54	\$5,976.31	\$6,060.46	\$6,268.15	\$5,949.80	\$5,688.50
Mortgage Loans									
Construction & Land Loans	199.55	220.56	237.75	246.88	236.66	229.90	219.70	282.60	219.03
Nonresidential Mortgages	345.77	360.16	373.79	340.98	296.30	240.29	332.16	307.69	286.10
Multifamily Mortgages	278.52	282.42	280.63	265.45	200.51	184.28	191.91	235.00	194.41
1-4 Family Mortgages	4,797.26	5,003.15	4,947.83	4,759.05	4,414.55	4,406.71	4,420.06	4,146.89	3,970.89
Nonmortgage Loans and Leases									
Commercial Loans	107.46	96.94	123.02	130.15	134.50	140.90	164.40	170.28	177.09
Consumer Loans	645.49	755.43	796.27	739.03	693.81	858.39	939.92	807.34	840.98
NONCURRENT LOANS (\$ Millions)	\$6,601.00	\$6,802.69	\$6,572.15	\$6,739.10	\$6,204.24	\$6,302.18	\$5,919.01	\$5,554.47	\$5,270.03
Mortgage Loans									
Construction & Land Loans	212.70	209.50	197.19	188.34	163.50	162.54	182.14	168.88	167.85
Nonresidential Mortgages	591.85	618.14	551.09	556.99	521.06	537.42	489.95	482.05	425.22
Multifamily Mortgages	699.52	732.15	706.15	640.18	543.97	416.53	350.73	360.06	294.26
1-4 Family Mortgages	4,653.00	4,745.35	4,631.84	4,836.14	4,476.12	4,660.63	4,333.40	4,022.06	3,850.43
Nonmortgage Loans and Leases									
Commercial Loans	137.35	150.00	130.04	126.65	138.59	131.08	126.04	130.89	162.34
Consumer Loans	306.59	347.56	355.84	390.81	361.01	393.97	436.76	390.54	369.93
NET CHARGE-OFFS (\$ Millions)	\$558.84	\$548.30	\$594.81	\$388.03	\$486.06	\$510.28	\$478.15	\$375.81	\$351.72
Mortgage Loans									
Construction & Land Loans	6.14	3.51	7.44	4.61	4.66	1.10	8.43	2.11	3.53
Nonresidential Mortgages	40.21	25.12	28.74	13.99	8.03	13.53	(9.70)	3.32	8.23
Multifamily Mortgages	62.88	71.48	47.11	29.81	37.20	17.27	2.65	12.43	5.29
1-4 Family Mortgages	193.28	181.90	230.99	110.32	172.43	212.19	99.52	79.45	86.44
Nonmortgage Loans and Leases									
Commercial Loans	6.60	5.53	10.33	5.84	9.47	9.98	13.14	13.19	11.36
Consumer Loans	130.03	130.18	155.34	185.48	177.79	177.51	240.16	204.75	190.74
Repossessed Assets	81.05	73.96	70.80	44.83	43.38	38.98	43.76	29.23	25.60
Other	38.66	56.63	44.04	(6.84)	33.10	39.73	80.19	31.33	20.53
REPOSSESSED ASSETS, NET (\$ Millions)	\$2,431.11	\$2,276.91	\$2,137.81	\$2,030.80	\$1,944.73	\$1,899.62	\$1,804.82	\$1,763.19	\$1,572.02
Construction & Land Loans	476.42	429.97	411.99	280.90	259.59	230.42	192.15	181.71	173.98
Nonresidential Mortgages	443.20	397.71	366.87	304.49	308.48	269.26	259.91	263.72	219.66
Multifamily Mortgages	409.46	324.07	271.08	263.60	280.58	291.86	237.68	208.55	200.61
1-4 Family Mortgages	1,302.17	1,288.97	1,230.22	1,136.74	1,059.65	1,067.45	1,062.30	1,024.23	900.73
Other	34.51	47.17	58.42	45.06	36.43	40.64	52.77	84.98	77.03
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$474.76	\$487.07	\$486.64	\$476.91	\$478.81	\$479.97	\$483.29	\$485.81	\$483.18
Percent of Total Assets	61.80	62.62	63.25	62.37	62.27	62.92	62.23	62.27	61.45
Noncurrent Real Estate Loans	\$6.16	\$6.31	\$6.09	\$6.22	\$5.70	\$5.78	\$5.36	\$5.03	\$4.74
Percent of Total Assets	0.80	0.81	0.79	0.81	0.74	0.76	0.69	0.65	0.60
Real Estate Owned	\$2.63	\$2.44	\$2.28	\$1.99	\$1.91	\$1.86	\$1.75	\$1.68	\$1.49
Percent of Total Assets	0.34	0.31	0.30	0.26	0.25	0.24	0.23	0.22	0.19
Troubled Real Estate Loans	\$8.79	\$8.75	\$8.37	\$8.21	\$7.61	\$7.64	\$7.11	\$6.71	\$6.23
Percent of Total Assets	1.14	1.12	1.09	1.07	0.99	1.00	0.92	0.86	0.79

Beginning in 1997, net charge-offs data include specific valuation allowance provisions and transfers from general valuation allowances; and repossessed assets data are net of specific allowances.

Numbers may not sum due to rounding.

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ASSET QUALITY INDICATORS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	JUN 1996	SEP 1996	DEC 1996	MAR 1997	JUN 1997	SEP 1997	DEC 1997	MAR 1998	JUN 1998
NUMBER OF THRIFT INSTITUTIONS:	1,397	1,378	1,334	1,301	1,272	1,238	1,215	1,195	1,181
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.83%	0.86%	0.88%	0.85%	0.78%	0.79%	0.81%	0.76%	0.72%
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.97	1.02	1.11	1.75	1.62	1.55	1.48	1.85	1.39
Nonresidential Mortgages	1.05	1.09	1.15	1.07	0.94	0.81	1.10	1.06	0.98
Multifamily Mortgages	0.57	0.58	0.58	0.55	0.42	0.39	0.40	0.50	0.42
1-4 Family Mortgages	1.29	1.30	1.29	1.24	1.15	1.14	1.13	1.05	1.01
Nonmortgage Loans and Leases									
Commercial Loans	1.29	1.06	1.31	1.35	1.35	1.33	1.43	1.37	1.38
Consumer Loans	1.69	1.86	2.00	1.80	1.72	1.98	2.10	1.81	1.83
NONCURRENT LOANS (% Total Assets)	0.86%	0.87%	0.85%	0.88%	0.81%	0.83%	0.76%	0.71%	0.67%
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.03	0.97	0.92	1.34	1.12	1.10	1.23	1.11	1.07
Nonresidential Mortgages	1.80	1.88	1.69	1.75	1.66	1.80	1.62	1.66	1.45
Multifamily Mortgages	1.44	1.49	1.45	1.34	1.15	0.88	0.74	0.77	0.63
1-4 Family Mortgages	1.25	1.24	1.21	1.26	1.16	1.20	1.11	1.02	0.98
Nonmortgage Loans and Leases									
Commercial Loans	1.64	1.64	1.38	1.31	1.39	1.23	1.10	1.05	1.26
Consumer Loans	0.80	0.86	0.89	0.95	0.90	0.91	0.97	0.87	0.81
NET CHARGE-OFFS (% Total Assets)	0.07%	0.07%	0.08%	0.05%	0.06%	0.07%	0.06%	0.05%	0.04%
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.03	0.02	0.03	0.03	0.03	0.01	0.06	0.01	0.02
Nonresidential Mortgages	0.12	0.08	0.09	0.04	0.03	0.05	-0.03	0.01	0.03
Multifamily Mortgages	0.13	0.15	0.10	0.06	0.08	0.04	0.01	0.03	0.01
1-4 Family Mortgages	0.05	0.05	0.06	0.03	0.04	0.05	0.03	0.02	0.02
Nonmortgage Loans and Leases									
Commercial Loans	0.08	0.06	0.11	0.06	0.09	0.09	0.11	0.11	0.09
Consumer Loans	0.34	0.32	0.39	0.45	0.44	0.41	0.54	0.46	0.42
Repossessed Assets	3.33	3.25	3.31	2.21	2.23	2.05	2.42	1.66	1.63
Other	0.13	0.19	0.15	-0.02	0.11	0.13	0.25	0.09	0.06
REPOSSESSED ASSETS, NET (% Total Assets)	0.32%	0.29%	0.28%	0.27%	0.25%	0.25%	0.23%	0.23%	0.20%
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	2.31	1.98	1.93	1.99	1.77	1.55	1.30	1.19	1.11
Nonresidential Mortgages	1.35	1.21	1.12	0.96	0.98	0.90	0.86	0.91	0.75
Multifamily Mortgages	0.84	0.66	0.56	0.55	0.59	0.61	0.50	0.44	0.43
1-4 Family Mortgages	0.35	0.34	0.32	0.30	0.28	0.28	0.27	0.26	0.23
Other	0.12	0.16	0.20	0.16	0.12	0.14	0.16	0.25	0.21
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	0.29%	0.28%	0.31%	0.20%	0.25%	0.27%	0.25%	0.19%	0.18%
Net Provisions for Losses (Annualized)	0.23	0.26	0.37	0.25	0.26	0.26	0.27	0.18	0.21
Valuation Allowances	0.77	0.76	0.78	0.78	0.77	0.79	0.78	0.77	0.77
Noncurrent Loans	0.86	0.87	0.85	0.88	0.81	0.83	0.76	0.71	0.67
Repossessed Assets, Net (% Total Assets)	0.32	0.29	0.28	0.27	0.25	0.25	0.23	0.23	0.20
Troubled Assets	1.18	1.17	1.13	1.15	1.06	1.08	0.99	0.94	0.87

Beginning in 1997, net charge-offs data include specific valuation allowance provisions and transfers from general valuation allowances; and repossessed assets data are net of specific allowances.

Numbers may not sum due to rounding.

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SELECTED INDICATORS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

BY FDICIA CATEGORY

SECOND QUARTER 1998:	WELL- CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER- CAPITALIZED	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	1,153	26	2	1,181
Total Assets (\$ Billions)	\$779.34	\$6.65	\$0.31	\$786.30
Tier 1 Leverage Ratio (Percent)	7.73	6.07	3.65	7.72
Median Ratio	9.35	5.65	3.63	9.27
Total Risk-based Capital Ratio (Percent)	14.71	8.81	9.19	14.65
Median Ratio	18.98	9.40	9.05	18.67
Return on Average Assets (Percent Annualized)	1.09	-0.46	0.77	1.08
Median Ratio	0.84	0.70	0.76	0.83
Net Interest Margin (Percent Annualized)	2.78	3.88	3.21	2.79
Median Ratio	3.13	3.14	3.23	3.13
Number of Profitable Thrifts	1,078	21	2	1,101
Profits (\$ Millions)	\$2,204.68	\$12.39	\$0.40	\$2,217.48
Number of Unprofitable Thrifts	75	5	0	80
Losses (\$ Millions)	(\$95.16)	(\$19.92)	\$0.00	(\$115.09)
Valuation Allowances (Percent of Total Assets)	0.77	1.21	0.31	0.77
Troubled Assets (Percent of Total Assets)	0.86	2.04	0.50	0.87
Asset Growth Rate (Percent Annualized)	5.71	14.91	-7.08	5.78

BY OTS EXAMINATION RATING

SECOND QUARTER 1998:	CAMELS 1 AND 2	CAMELS 3	CAMELS 4 AND 5	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	1,062	76	18	1,181
Total Assets (\$ Billions)	\$743.75	\$30.34	\$2.87	\$786.30
Tier 1 Leverage Ratio (Percent)	7.70	7.13	8.28	7.72
Median Ratio	9.47	7.26	6.03	9.27
Total Risk-based Capital Ratio (Percent)	14.63	13.67	11.15	14.65
Median Ratio	19.38	13.97	12.43	18.67
Return on Average Assets (Percent Annualized)	1.14	-0.02	-3.54	1.08
Median Ratio	0.86	0.36	0.34	0.83
Net Interest Margin (Percent Annualized)	2.78	2.61	4.34	2.79
Median Ratio	3.14	2.84	3.11	3.13
Number of Profitable Thrifts	1,019	60	12	1,101
Profits (\$ Millions)	\$2,153.14	\$26.70	\$4.63	\$2,217.48
Number of Unprofitable Thrifts	43	16	6	80
Losses (\$ Millions)	(\$52.85)	(\$28.15)	(\$29.51)	(\$115.09)
Valuation Allowances (Percent of Total Assets)	0.73	1.52	2.91	0.77
Troubled Assets (Percent of Total Assets)	0.73	4.06	4.56	0.87
Asset Growth Rate (Percent Annualized)	4.62	21.84	18.40	5.78

Twenty-five de novo thrifts have not been assigned an examination rating. They reported total assets of \$9.3 billion and net income of \$28 million. All data exclude self-liquidating thrifts. See Technical Notes for details. Numbers may not sum due to rounding.

STATEMENT OF OPERATIONS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS
BY REGION

SECOND QUARTER 1998:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	252	227	359	247	96	1,181
PROFITABILITY (\$ Millions)						
Interest Income	\$2,645.83	\$1,151.92	\$2,803.53	\$1,619.67	\$5,644.37	\$13,865.32
Interest Expense	1,552.98	672.73	1,680.50	989.58	3,528.07	8,423.86
NET INTEREST INCOME	1,092.85	479.19	1,123.03	630.09	2,116.30	5,441.46
Loss Provisions-Interest Bearing Assets	57.53	47.87	123.75	58.03	116.67	403.85
Noninterest Income	383.18	259.23	582.87	279.56	809.49	2,314.33
Mortgage Loan Servicing Fees	29.50	6.63	26.39	35.64	89.87	188.03
Other Fees and Charges	178.21	151.05	190.08	154.37	360.10	1,033.81
Other Noninterest Income	175.48	101.56	366.39	89.55	359.52	1,092.50
Noninterest Expense	904.20	500.08	988.19	540.49	1,534.08	4,467.04
G&A Expense	874.67	485.83	942.13	523.58	1,468.46	4,294.67
Goodwill Amortization	24.84	9.10	43.18	10.56	53.37	141.05
Loss Provisions-Noninterest Bearing Assets	4.69	5.15	2.88	6.36	12.25	31.32
Income Before Taxes & Extraordinary Items	514.30	190.48	593.96	311.12	1,275.04	2,884.90
Income Taxes	177.18	67.09	204.00	110.55	223.11	781.93
Extraordinary Items	0.01	0.00	(0.59)	0.00	0.00	(0.57)
NET INCOME	337.13	123.39	389.38	200.57	1,051.94	2,102.39
PROFITABILITY (% of Average Assets Annualized)						
Interest Income	6.96%	7.32%	7.16%	7.24%	7.07%	7.11%
Interest Expense	4.09	4.27	4.29	4.42	4.42	4.32
NET INTEREST INCOME	2.88	3.04	2.87	2.82	2.65	2.79
Loss Provisions-Interest Bearing Assets	0.15	0.30	0.32	0.26	0.15	0.21
Noninterest Income	1.01	1.65	1.49	1.25	1.01	1.19
Mortgage Loan Servicing Fees	0.08	0.04	0.07	0.10	0.11	0.10
Other Fees and Charges	0.47	0.96	0.49	0.69	0.45	0.53
Other Noninterest Income	0.46	0.65	0.94	0.40	0.45	0.56
Noninterest Expense	2.38	3.18	2.52	2.42	1.92	2.29
G&A Expense	2.30	3.09	2.41	2.34	1.84	2.20
Goodwill Amortization	0.07	0.06	0.11	0.05	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.01	0.03	0.01	0.03	0.02	0.02
Income Before Taxes & Extraordinary Items	1.35	1.21	1.52	1.39	1.60	1.48
Income Taxes	0.47	0.43	0.52	0.49	0.28	0.40
Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
NET INCOME	0.89	0.78	0.99	0.90	1.32	1.08
PROFITABILITY (Percent)						
Return on Average Assets (Annualized)	0.89	0.78	0.99	0.90	1.32	1.08
Median Ratio	0.78	0.89	0.86	0.83	0.86	0.83
Return on Average Equity (Annualized)	10.11	8.10	10.78	9.89	17.44	12.72
Median Ratio	7.24	8.38	8.03	7.77	9.34	8.04
Net Interest Margin (Annualized)	2.88	3.04	2.87	2.82	2.65	2.79
Median Ratio	3.27	3.18	3.07	3.06	3.04	3.13
Number of Profitable Thrifts	235	206	347	226	87	1,101
Percent Profitable	93.25	90.75	96.66	91.50	90.63	93.23
Profits (\$ Millions)	\$353.96	\$146.13	\$426.26	\$231.57	\$1,059.56	\$2,217.48
Number of Unprofitable Thrifts	17	21	12	21	9	80
Percent Unprofitable	6.75	9.25	3.34	8.50	9.38	6.77
Losses (\$ Millions)	(\$16.83)	(\$22.74)	(\$36.88)	(\$31.01)	(\$7.63)	(\$115.09)

All data exclude self-liquidating thrifts. See Technical Notes for details.
Numbers may not sum due to rounding.
Office of Thrift Supervision / September 1998

STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS
BY REGION

SECOND QUARTER 1998:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	252	227	359	247	96	1,181

TOTAL ASSETS (\$ Billions)	\$153.66	\$63.93	\$157.08	\$89.60	\$322.04	\$786.30
1 - 4 Family Mortgages	67.77	29.99	80.86	40.42	172.70	391.75
Mortgage Pool Securities	20.65	7.14	14.28	9.52	45.28	96.86
Multifamily Mortgages	6.23	0.79	5.53	2.19	31.73	46.48
Nonresidential Mortgages	6.84	3.54	5.12	3.57	10.18	29.25
Construction Loans	1.39	2.31	2.68	4.06	1.69	12.13
Land Loans	0.31	1.12	0.94	0.61	0.59	3.57
Commercial Loans	2.95	1.26	3.14	2.28	3.24	12.87
Consumer Loans	8.35	4.41	13.84	10.20	9.12	45.92
Cash and Noninterest-Earning Deposits	2.26	1.22	2.24	1.15	3.96	10.83
Investment Securities	28.88	8.89	20.35	10.71	26.93	95.77
Mortgage Derivatives	14.93	2.28	7.92	3.49	18.88	47.51
Repossessed Assets, Net	0.32	0.23	0.21	0.18	0.63	1.57
Real Estate Held for Investment, Net	0.10	0.05	0.13	0.04	0.19	0.50
Office Premises & Equipment	1.51	0.99	1.75	1.05	2.67	7.97
Other Assets	6.99	2.45	6.98	4.16	15.64	36.22
Less: Contra Assets & Valuation Allowances	0.88	0.46	0.98	0.56	2.51	5.39

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$153.66	\$63.93	\$157.08	\$89.60	\$322.04	\$786.30
TOTAL DEPOSITS	100.66	45.80	110.45	58.89	188.17	503.97
Deposits less than or equal to \$100,000	87.00	37.75	91.27	49.44	151.74	417.20
Deposits greater than \$100,000	13.66	8.05	19.18	9.45	36.43	86.77
Escrows	2.12	0.49	1.78	1.88	4.19	10.47
BORROWINGS	35.18	10.31	27.90	19.35	99.35	192.09
Advances From FHLB	21.68	7.76	20.03	14.72	54.25	118.44
RevRepo Agreements & FedFunds Purchased	10.01	1.79	4.63	1.95	25.33	43.71
Other Borrowings	3.50	0.76	3.24	2.68	19.77	29.95
Other Liabilities	2.05	1.11	2.38	1.31	5.65	12.49
Equity Capital	13.64	6.23	14.57	8.17	24.67	67.28

All data exclude self-liquidating thrifts. See Technical Notes for details.
Numbers may not sum due to rounding.

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STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS
BY REGION

SECOND QUARTER 1998:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	252	227	359	247	96	1,181

TOTAL ASSETS (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1 - 4 Family Mortgages	44.10	46.91	51.48	45.11	53.63	49.82
Mortgage Pool Securities	13.44	11.17	9.09	10.62	14.06	12.32
Multifamily Mortgages	4.06	1.23	3.52	2.45	9.85	5.91
Nonresidential Mortgages	4.45	5.53	3.26	3.99	3.16	3.72
Construction Loans	0.90	3.62	1.71	4.54	0.52	1.54
Land Loans	0.20	1.76	0.60	0.68	0.18	0.45
Commercial Loans	1.92	1.97	2.00	2.54	1.01	1.64
Consumer Loans	5.44	6.90	8.81	11.38	2.83	5.84
Cash and Noninterest-Earning Deposits	1.47	1.90	1.42	1.29	1.23	1.38
Investment Securities	18.79	13.91	12.95	11.96	8.36	12.18
Mortgage Derivatives	9.72	3.57	5.04	3.90	5.86	6.04
Repossessed Assets, Net	0.21	0.36	0.13	0.20	0.20	0.20
Real Estate Held for Investment, Net	0.06	0.07	0.08	0.04	0.06	0.06
Office Premises & Equipment	0.98	1.55	1.11	1.18	0.83	1.01
Other Assets	4.55	3.83	4.44	4.65	4.86	4.61
Less: Contra Assets & Valuation Allowances	0.57	0.72	0.62	0.62	0.78	0.69

TOTAL LIABILITIES AND CAPITAL (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
TOTAL DEPOSITS	65.51	71.64	70.32	65.72	58.43	64.09
Deposits less than or equal to \$100,000	56.62	59.04	58.11	55.18	47.12	53.06
Deposits greater than \$100,000	8.89	12.60	12.21	10.55	11.31	11.04
Escrows	1.38	0.76	1.13	2.10	1.30	1.33
BORROWINGS	22.90	16.13	17.76	21.59	30.85	24.43
Advances From FHLB	14.11	12.14	12.75	16.43	16.85	15.06
RevRepo Agreements & FedFunds Purchased	6.51	2.80	2.95	2.17	7.87	5.56
Other Borrowings	2.28	1.18	2.06	2.99	6.14	3.81
Other Liabilities	1.34	1.73	1.51	1.46	1.75	1.59
Equity Capital	8.88	9.74	9.27	9.12	7.66	8.56

All data exclude self-liquidating thrifts. See Technical Notes for details.
Numbers may not sum due to rounding.
Office of Thrift Supervision / September 1998

STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS
BY REGION
(Percent Change From Same Quarter Prior Year For Current Thrifts)

SECOND QUARTER 1998:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	252	227	359	247	96	1,181

TOTAL ASSETS (% Change)	19.11%	14.94%	8.26%	2.49%	5.84%	9.00%
1 - 4 Family Mortgages	17.69	11.18	7.52	5.51	4.38	7.76
Mortgage Pool Securities	-9.93	34.69	-6.30	-30.83	0.03	-5.49
Multifamily Mortgages	13.71	-0.06	-1.43	12.72	-1.76	0.76
Nonresidential Mortgages	16.79	8.38	4.61	18.36	-11.26	2.61
Construction Loans	36.50	22.78	-2.44	33.23	17.12	19.67
Land Loans	16.38	10.72	9.73	22.87	16.48	13.77
Commercial Loans	54.62	33.12	35.02	72.28	20.66	40.06
Consumer Loans	56.79	0.51	30.61	7.99	19.42	22.81
Cash and Noninterest-Earning Deposits	49.22	17.59	9.95	20.72	21.97	23.24
Investment Securities	171.39	432.34	151.38	137.70	199.43	182.43
Mortgage Derivatives	40.33	36.67	-2.21	-22.47	109.89	40.10
Repossessed Assets, Net	4.39	-11.94	17.32	-5.81	-31.52	-15.48
Real Estate Held for Investment, Net	35.28	-2.24	-5.14	-1.68	19.01	10.30
Office Premises & Equipment	18.13	13.11	10.53	15.51	-2.10	8.10
Other Assets	66.29	34.14	17.93	19.03	24.41	29.28
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00	0.00

TOTAL LIABILITIES AND CAPITAL (% Change)	19.11%	14.94%	8.26%	2.49%	5.84%	9.00%
TOTAL DEPOSITS	11.45	10.21	6.84	6.38	-0.33	5.12
Deposits less than or equal to \$100,000	7.71	6.32	2.40	2.23	-2.48	1.91
Deposits greater than \$100,000	43.05	33.01	34.60	35.07	9.75	23.88
BORROWINGS	37.89	38.27	11.01	-12.10	14.79	15.26
Advances From FHLB	32.06	38.23	12.90	14.72	15.88	19.13
RevRepo Agreements & FedFunds Purchased	45.86	74.03	-6.91	-67.05	34.08	16.05
Other Borrowings	56.16	-6.78	34.03	-18.14	-5.14	1.22
Other Liabilities	82.09	6.55	24.70	29.54	35.65	36.33
Equity Capital	25.36	21.80	9.95	7.64	13.91	15.02

All data exclude self-liquidating thrifts. See Technical Notes for details.
Numbers may not sum due to rounding.

Office of Thrift Supervision / September 1998

CAPITAL MEASURES FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS
BY REGION

SECOND QUARTER 1998:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	252	227	359	247	96	1,181

CAPITAL COMPLIANCE						
Meet FDICIA Capital Standards	251	227	358	247	96	1,179
Percent of Thrifts	99.60	100.00	99.72	100.00	100.00	99.83
Consolidated Assets (\$ Billions)	\$153.55	\$63.93	\$156.87	\$89.60	\$322.04	\$785.99
Fail FDICIA Capital Standards	1	0	1	0	0	2
Percent of Thrifts	0.40	0.00	0.28	0.00	0.00	0.17
Consolidated Assets (\$ Billions)	\$0.11	\$0.00	\$0.20	\$0.00	\$0.00	\$0.31
Critically Undercapitalized	0	0	0	0	0	0
Percent of Thrifts	0.00	0.00	0.00	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)						
Tangible Equity (\$ Billions)	\$12.21	\$5.79	\$12.82	\$7.73	\$21.38	\$59.93
Tangible Equity Ratio	8.03	9.14	8.26	8.69	6.73	7.71
Median Ratio	9.05	9.27	10.08	9.22	7.44	9.27
Tier 1 Capital (\$ Billions)	\$12.23	\$5.79	\$12.84	\$7.75	\$21.39	\$60.00
Tier 1 Leverage Ratio	8.04	9.15	8.27	8.71	6.73	7.72
Median Ratio	9.05	9.27	10.08	9.22	7.44	9.27
Tier 1 Risk-based Capital Ratio	15.40	15.59	14.29	14.66	11.26	13.35
Median Ratio	19.41	17.67	19.05	17.82	13.01	18.17
Risk-based Capital (\$ Billions)	\$13.06	\$6.27	\$13.81	\$8.20	\$24.47	\$65.81
Total Risk-based Capital Ratio	16.43	16.88	15.37	15.52	12.88	14.65
Median Ratio	20.25	18.22	19.57	18.65	13.95	18.67

All data exclude self-liquidating thrifts. See Technical Notes for details.
Numbers may not sum due to rounding.
Office of Thrift Supervision / September 1998

ASSET QUALITY INDICATORS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS
BY REGION

SECOND QUARTER 1998:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	252	227	359	247	96	1,181
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$1,041.41	\$504.71	\$1,172.89	\$772.66	\$2,196.83	\$5,688.50
Mortgage Loans						
Construction & Land Loans	17.76	40.65	78.41	50.45	31.76	219.03
Nonresidential Mortgages	89.82	37.41	66.61	42.09	50.17	286.10
Multifamily Mortgages	19.22	4.97	37.55	11.13	121.55	194.41
1-4 Family Mortgages	664.86	288.23	731.65	503.10	1,783.05	3,970.89
Nonmortgage Loans and Leases						
Commercial Loans	60.22	20.71	44.78	24.32	27.07	177.09
Consumer Loans	189.53	112.75	213.89	141.58	183.23	840.98
NONCURRENT LOANS (\$ Millions)	\$1,464.99	\$409.61	\$855.67	\$451.92	\$2,087.84	\$5,270.03
Mortgage Loans						
Construction & Land Loans	25.27	38.37	58.31	25.34	20.56	167.85
Nonresidential Mortgages	165.62	41.57	48.03	29.24	140.77	425.22
Multifamily Mortgages	84.63	7.68	57.55	4.74	139.66	294.26
1-4 Family Mortgages	1,083.15	250.95	545.24	260.22	1,710.87	3,850.43
Nonmortgage Loans and Leases						
Commercial Loans	45.39	13.14	39.48	41.51	22.83	162.34
Consumer Loans	60.92	57.90	107.08	90.86	53.16	369.93
NET CHARGE-OFFS (\$ Millions)	\$77.76	\$48.57	\$68.51	\$55.74	\$101.13	\$351.72
Mortgage Loans						
Construction & Land Loans	0.54	0.97	0.47	0.68	0.87	3.53
Nonresidential Mortgages	4.93	0.23	(0.56)	1.31	2.33	8.23
Multifamily Mortgages	2.31	(0.36)	(1.03)	0.09	4.28	5.29
1-4 Family Mortgages	31.79	2.70	7.54	3.24	41.17	86.44
Nonmortgage Loans and Leases						
Commercial Loans	1.74	1.27	2.10	3.20	3.05	11.36
Consumer Loans	26.77	37.94	55.25	42.53	28.25	190.74
Repossessed Assets	6.86	3.57	1.31	0.87	12.98	25.60
Other	2.82	2.26	3.43	3.82	8.20	20.53
REPOSSESSED ASSETS, NET (\$ Millions)	\$319.91	\$228.05	\$210.68	\$182.55	\$630.82	\$1,572.02
Construction & Land Loans	17.36	112.24	9.22	16.04	19.12	173.98
Nonresidential Mortgages	66.49	31.65	45.02	24.45	52.06	219.66
Multifamily Mortgages	36.38	8.93	6.20	61.93	87.17	200.61
1-4 Family Mortgages	191.51	68.30	116.75	67.30	456.88	900.73
Other	8.18	6.93	33.50	12.84	15.59	77.03
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)						
Real Estate Loans	\$82.54	\$37.75	\$95.14	\$50.85	\$216.89	\$483.18
Percent of Total Assets	53.72	59.05	60.57	56.76	67.35	61.45
Noncurrent Real Estate Loans	\$1.36	\$0.34	\$0.71	\$0.32	\$2.01	\$4.74
Percent of Total Assets	0.88	0.53	0.45	0.36	0.62	0.60
Real Estate Owned	\$0.31	\$0.22	\$0.18	\$0.17	\$0.62	\$1.49
Percent of Total Assets	0.20	0.35	0.11	0.19	0.19	0.19
Troubled Real Estate Loans	\$1.67	\$0.56	\$0.89	\$0.49	\$2.63	\$6.23
Percent of Total Assets	1.09	0.88	0.56	0.55	0.82	0.79

Beginning in 1997, net charge-offs data include specific valuation allowance provisions and transfers from general valuation allowances; and repossessed assets data are net of specific allowances.

Numbers may not sum due to rounding.

Office of Thrift Supervision / September 1998

ASSET QUALITY INDICATORS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS
BY REGION

SECOND QUARTER 1998:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	252	227	359	247	96	1,181
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.68%	0.79%	0.75%	0.86%	0.68%	0.72%
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	1.04	1.18	2.17	1.08	1.40	1.39
Nonresidential Mortgages	1.31	1.06	1.30	1.18	0.49	0.98
Multifamily Mortgages	0.31	0.63	0.68	0.51	0.38	0.42
1-4 Family Mortgages	0.98	0.96	0.90	1.24	1.03	1.01
Nonmortgage Loans and Leases						
Commercial Loans	2.04	1.64	1.43	1.07	0.84	1.38
Consumer Loans	2.27	2.55	1.55	1.39	2.01	1.83
NONCURRENT LOANS (% Total Assets)	0.95%	0.64%	0.54%	0.50%	0.65%	0.67%
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	1.49	1.12	1.61	0.54	0.90	1.07
Nonresidential Mortgages	2.42	1.18	0.94	0.82	1.38	1.45
Multifamily Mortgages	1.36	0.98	1.04	0.22	0.44	0.63
1-4 Family Mortgages	1.60	0.84	0.67	0.64	0.99	0.98
Nonmortgage Loans and Leases						
Commercial Loans	1.54	1.04	1.26	1.82	0.70	1.26
Consumer Loans	0.73	1.31	0.77	0.89	0.58	0.81
NET CHARGE-OFFS (% Total Assets)	0.05%	0.08%	0.04%	0.06%	0.03%	0.04%
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.03	0.03	0.01	0.01	0.04	0.02
Nonresidential Mortgages	0.07	0.01	-0.01	0.04	0.02	0.03
Multifamily Mortgages	0.04	-0.05	-0.02	0.00	0.01	0.01
1-4 Family Mortgages	0.05	0.01	0.01	0.01	0.02	0.02
Nonmortgage Loans and Leases						
Commercial Loans	0.06	0.10	0.07	0.14	0.09	0.09
Consumer Loans	0.32	0.86	0.40	0.42	0.31	0.42
Repossessed Assets	2.14	1.57	0.62	0.48	2.06	1.63
Other	0.04	0.09	0.05	0.09	0.05	0.06
REPOSSESSED ASSETS, NET (% Total Assets)	0.21%	0.36%	0.13%	0.20%	0.20%	0.20%
Percent of Outstanding Loans by Loan Type:						
Construction & Land Loans	1.02	3.27	0.25	0.34	0.84	1.11
Nonresidential Mortgages	0.97	0.90	0.88	0.68	0.51	0.75
Multifamily Mortgages	0.58	1.13	0.11	2.83	0.27	0.43
1-4 Family Mortgages	0.28	0.23	0.14	0.17	0.26	0.23
Other	0.12	0.28	0.48	0.31	0.10	0.21
ASSET QUALITY SUMMARY (% Total Assets)						
Net Chargeoffs (Annualized)	0.20%	0.30%	0.17%	0.25%	0.13%	0.18%
Net Provisions for Losses (Annualized)	0.15	0.30	0.32	0.26	0.14	0.21
Valuation Allowances	0.62	0.99	0.68	0.69	0.86	0.77
Noncurrent Loans	0.95	0.64	0.54	0.50	0.65	0.67
Repossessed Assets, Net (% Total Assets)	0.21	0.36	0.13	0.20	0.20	0.20
Troubled Assets	1.16	1.00	0.68	0.71	0.84	0.87

Beginning in 1997, net charge-offs data include specific valuation allowance provisions and transfers from general valuation allowances; and repossessed assets data are net of specific allowances.

Numbers may not sum due to rounding.

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OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 1998 Net Income (\$ Millions)	2nd Qtr 1997 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	11	11.03	7.15	0.79	16.13	13.24
DELAWARE	4	3.09	1.14	0.26	3.32	5.07
MAINE	11	1.17	0.88	0.11	2.17	2.04
MASSACHUSETTS	23	8.13	5.78	0.69	18.81	13.71
NEW HAMPSHIRE	7	1.38	1.18	0.14	3.08	3.06
NEW JERSEY	56	23.36	16.64	2.67	49.91	63.81
NEW YORK	58	64.83	42.15	5.70	160.39	107.44
PENNSYLVANIA	68	38.75	24.24	3.05	73.30	65.55
RHODE ISLAND	4	0.59	0.45	0.09	7.75	1.21
VERMONT	2	0.20	0.15	0.01	0.25	0.35
WEST VIRGINIA	8	1.12	0.90	0.13	2.02	2.53
TOTAL	252	\$153.66	\$100.66	\$13.64	\$337.13	\$278.02
SOUTHEAST REGION						
ALABAMA	13	2.53	1.89	0.21	4.98	3.48
DISTRICT OF COLUMBIA	1	0.27	0.20	0.02	1.89	0.65
FLORIDA	43	18.98	13.06	1.79	39.95	35.28
GEORGIA	29	6.18	4.40	0.67	6.81	7.23
MARYLAND	65	8.79	6.96	0.92	19.98	19.86
NORTH CAROLINA	21	4.16	2.98	0.61	10.07	9.28
PUERTO RICO	1	0.03	0.02	0.00	(0.03)	0.03
SOUTH CAROLINA	31	8.37	6.05	0.86	23.96	22.44
VIRGIN ISLANDS	1	0.05	0.04	0.00	0.05	0.09
VIRGINIA	22	14.56	10.20	1.13	15.73	26.46
TOTAL	227	\$63.93	\$45.80	\$6.23	\$123.39	\$124.80

Second quarter 1997 net income data based on thrifts held constant as of June 30, 1998.
 Financial data as of June 30, 1998 unless otherwise noted.
 All data exclude self-liquidating thrifts. See Technical Notes for details.
 Numbers may not sum due to rounding.
 Office of Thrift Supervision / September 1998

OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 1998 Net Income (\$ Millions)	2nd Qtr 1997 Net Income (\$ Millions)
CENTRAL REGION						
ILLINOIS	73	39.91	29.13	3.96	112.38	105.58
INDIANA	62	14.12	10.02	1.27	42.35	46.80
KENTUCKY	40	3.48	2.68	0.47	8.60	9.25
MICHIGAN	18	24.96	15.02	2.52	43.51	44.48
OHIO	119	54.27	38.05	4.51	117.82	133.07
TENNESSEE	24	4.99	3.92	0.58	14.07	11.17
WISCONSIN	23	15.36	11.62	1.25	50.66	43.25
TOTAL	359	\$157.08	\$110.45	\$14.57	\$389.38	\$393.60

MIDWEST REGION						
ARKANSAS	13	3.23	2.39	0.38	7.70	6.46
COLORADO	12	2.50	1.95	0.33	5.66	5.18
IOWA	25	4.48	3.29	0.43	8.96	9.73
KANSAS	18	8.15	5.96	0.91	19.60	19.37
LOUISIANA	30	3.56	2.85	0.46	7.69	8.51
MINNESOTA	23	2.56	1.85	0.23	4.98	5.22
MISSISSIPPI	10	0.83	0.61	0.11	1.57	1.49
MISSOURI	40	5.70	4.35	0.62	9.34	12.83
NEBRASKA	13	10.91	6.97	0.86	24.37	25.72
NEW MEXICO	10	2.16	1.57	0.16	6.27	4.64
NORTH DAKOTA	3	0.94	0.78	0.08	2.27	1.86
OKLAHOMA	12	5.98	3.62	0.42	26.05	7.88
SOUTH DAKOTA	4	0.85	0.69	0.07	2.66	2.39
TEXAS	34	37.91	22.14	3.16	73.78	114.07
TOTAL	247	\$89.76	\$59.02	\$8.20	\$200.89	\$225.33

Second quarter 1997 net income data based on thrifts held constant as of June 30, 1998.
 Financial data as of June 30, 1998 unless otherwise noted.
 All data exclude self-liquidating thrifts. See Technical Notes for details.
 Numbers may not sum due to rounding.
 Office of Thrift Supervision / September 1998

OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS BY REGION AND STATE

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	2nd Qtr 1998 Net Income (\$ Millions)	2nd Qtr 1997 Net Income (\$ Millions)
WEST REGION						
ALASKA	1	0.11	0.09	0.01	0.16	0.23
ARIZONA	3	0.67	0.55	0.05	0.70	1.35
CALIFORNIA	54	279.17	171.71	20.39	942.28	535.61
GUAM	2	0.28	0.13	0.05	1.11	1.50
HAWAII	4	8.06	5.34	0.62	14.95	12.53
IDAHO	3	0.51	0.42	0.05	1.35	1.10
MONTANA	6	1.59	1.07	0.18	3.72	3.83
NEVADA	N/A	N/A	N/A	N/A	N/A	N/A
OREGON	7	20.17	1.67	1.89	50.48	(17.34)
UTAH	3	1.23	0.47	0.16	1.72	4.59
WASHINGTON	9	10.09	6.52	1.27	35.50	36.71
WYOMING	4	0.36	0.25	0.06	0.93	1.03

TOTAL	96	\$322.23	\$188.23	\$24.72	\$1,052.91	\$581.15
UNITED STATES						
TOTAL	1,181	\$786.65	\$504.15	\$67.35	\$2,103.69	\$1,602.89

Second quarter 1997 net income data based on thrifts held constant as of June 30, 1998. Financial data as of June 30, 1998 unless otherwise noted. All data exclude self-liquidating thrifts. See Technical Notes for details. Numbers may not sum due to rounding. Office of Thrift Supervision / September 1998

STATEMENT OF OPERATIONS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	JUN 1994	JUN 1995	JUN 1996	JUN 1997	JUN 1998
NUMBER OF THRIFT INSTITUTIONS:	1,612	1,477	1,397	1,272	1,181
PROFITABILITY (\$ Millions)					
Interest Income	\$12,272.30	\$13,845.88	\$13,732.07	\$13,732.28	\$13,865.32
Interest Expense	6,600.93	8,780.18	8,224.43	8,297.88	8,423.86
NET INTEREST INCOME	5,671.37	5,065.70	5,507.63	5,434.39	5,441.46
Loss Provisions-Interest Bearing Assets	588.53	412.01	447.89	494.08	403.85
Noninterest Income	1,213.27	1,409.33	1,687.32	1,701.58	2,314.33
Mortgage Loan Servicing Fees	182.13	193.55	223.34	217.59	188.03
Other Fees and Charges	506.72	518.64	692.75	818.25	1,033.81
Other Noninterest Income	524.42	697.14	771.23	665.73	1,092.50
Noninterest Expense	4,428.20	3,962.29	4,175.07	4,023.64	4,467.04
G&A Expense	4,150.19	3,806.73	3,981.95	3,830.83	4,294.67
Goodwill Amortization	194.86	114.13	152.29	131.37	141.05
Loss Provisions-Noninterest Bearing Assets	83.15	41.43	40.83	61.44	31.32
Income Before Taxes & Extraordinary Items	1,867.92	2,100.74	2,571.99	2,618.25	2,884.90
Income Taxes	625.53	753.87	642.59	931.35	781.93
Extraordinary Items	(7.09)	(1.26)	(2.31)	(0.32)	(0.57)
NET INCOME	1,235.30	1,345.61	1,927.08	1,686.59	2,102.39
PROFITABILITY (% of Average Assets Annualized)					
Interest Income	6.40%	7.17%	7.19%	7.24%	7.11%
Interest Expense	3.44	4.54	4.30	4.38	4.32
NET INTEREST INCOME	2.96	2.62	2.88	2.87	2.79
Loss Provisions-Interest Bearing Assets	0.31	0.21	0.23	0.26	0.21
Noninterest Income	0.63	0.73	0.88	0.90	1.19
Mortgage Loan Servicing Fees	0.09	0.10	0.12	0.11	0.10
Other Fees and Charges	0.26	0.27	0.36	0.43	0.53
Other Noninterest Income	0.27	0.36	0.40	0.35	0.56
Noninterest Expense	2.31	2.05	2.18	2.12	2.29
G&A Expense	2.16	1.97	2.08	2.02	2.20
Goodwill Amortization	0.10	0.06	0.08	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.04	0.02	0.02	0.03	0.02
Income Before Taxes & Extraordinary Items	0.97	1.09	1.35	1.38	1.48
Income Taxes	0.33	0.39	0.34	0.49	0.40
Extraordinary Items	0.00	0.00	0.00	0.00	0.00
NET INCOME	0.64	0.70	1.01	0.89	1.08
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	0.64	0.70	1.01	0.89	1.08
Median Ratio	0.87	0.76	0.80	0.89	0.83
Return on Average Equity (Annualized)	8.48	9.10	12.52	11.09	12.72
Median Ratio	9.72	8.01	7.98	8.74	8.04
Net Interest Margin (Annualized)	2.96	2.62	2.88	2.87	2.79
Median Ratio	3.35	3.14	3.19	3.25	3.13
Number of Profitable Thrifts	1,480	1,376	1,325	1,216	1,101
Percent Profitable	91.81	93.16	94.85	95.60	93.23
Profits (\$ Millions)	\$1,570.46	\$1,445.58	\$2,005.63	\$1,760.49	\$2,217.48
Number of Unprofitable Thrifts	132	101	72	56	80
Percent Unprofitable	8.19	6.84	5.15	4.40	6.77
Losses (\$ Millions)	(\$335.15)	(\$99.96)	(\$78.55)	(\$73.90)	(\$115.09)

All data exclude self-liquidating thrifts. See Technical Notes for details.

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.

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STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	JUN 1994	JUN 1995	JUN 1996	JUN 1997	JUN 1998
NUMBER OF THRIFT INSTITUTIONS:	1,612	1,477	1,397	1,272	1,181

TOTAL ASSETS (\$ Billions)	\$772.79	\$777.41	\$768.19	\$768.99	\$786.30
1 - 4 Family Mortgages	351.55	367.47	372.84	385.27	391.75
Mortgage Pool Securities	122.42	126.93	120.06	108.98	96.86
Multifamily Mortgages	52.72	51.07	48.46	47.50	46.48
Nonresidential Mortgages	36.85	33.67	32.81	31.39	29.25
Construction Loans	13.90	13.99	16.94	11.25	12.13
Land Loans	3.43	3.25	3.73	3.41	3.57
Commercial Loans	4.84	6.49	8.35	9.98	12.87
Consumer Loans	35.57	36.29	38.27	40.29	45.92
Cash and Noninterest-Earning Deposits	10.12	9.95	10.24	9.55	10.83
Investment Securities	115.04	101.67	92.82	86.24	95.77
Mortgage Derivatives	50.26	45.51	41.87	37.50	47.51
Repossessed Assets, Net	4.60	2.84	2.43	1.94	1.57
Real Estate Held for Investment, Net	0.46	0.19	0.51	0.46	0.50
Office Premises & Equipment	8.47	8.17	8.09	7.93	7.97
Other Assets	30.16	30.70	28.75	29.90	36.22
Less: Contra Assets & Valuation Allowances	17.34	15.27	16.10	5.10	5.39

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$772.79	\$777.41	\$768.19	\$768.99	\$786.30
TOTAL DEPOSITS	566.58	549.58	522.80	512.76	503.97
Deposits less than or equal to \$100,000	505.01	485.11	455.97	438.48	417.20
Deposits greater than \$100,000	61.56	64.46	66.82	74.28	86.77
Escrows	5.81	6.36	6.87	8.02	10.47
BORROWINGS	132.72	152.13	167.91	176.02	192.09
Advances From FHLB	79.26	79.35	92.54	105.35	118.44
RevRepo Agreements & FedFunds Purchased	34.88	48.07	45.01	40.44	43.71
Other Borrowings	18.58	24.71	30.35	30.23	29.95
Other Liabilities	8.88	9.41	8.74	9.78	12.49
Equity Capital	58.79	59.94	61.88	62.40	67.28

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.
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STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	JUN 1994	JUN 1995	JUN 1996	JUN 1997	JUN 1998
NUMBER OF THRIFT INSTITUTIONS:	1,612	1,477	1,397	1,272	1,181

TOTAL ASSETS (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%
1 - 4 Family Mortgages	45.49	47.27	48.53	50.10	49.82
Mortgage Pool Securities	15.84	16.33	15.63	14.17	12.32
Multifamily Mortgages	6.82	6.57	6.31	6.18	5.91
Nonresidential Mortgages	4.77	4.33	4.27	4.08	3.72
Construction Loans	1.80	1.80	2.20	1.46	1.54
Land Loans	0.44	0.42	0.48	0.44	0.45
Commercial Loans	0.63	0.84	1.09	1.30	1.64
Consumer Loans	4.60	4.67	4.98	5.24	5.84
Cash and Noninterest-Earning Deposits	1.31	1.28	1.33	1.24	1.38
Investment Securities	14.89	13.08	12.08	11.21	12.18
Mortgage Derivatives	6.50	5.85	5.45	4.88	6.04
Repossessed Assets, Net	0.60	0.37	0.32	0.25	0.20
Real Estate Held for Investment, Net	0.06	0.02	0.07	0.06	0.06
Office Premises & Equipment	1.10	1.05	1.05	1.03	1.01
Other Assets	3.90	3.95	3.74	3.89	4.61
Less: Contra Assets & Valuation Allowances	2.24	1.96	2.10	0.66	0.69

TOTAL LIABILITIES AND CAPITAL (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%
TOTAL DEPOSITS	73.32	70.69	68.06	66.68	64.09
Deposits less than or equal to \$100,000	65.35	62.40	59.36	57.02	53.06
Deposits greater than \$100,000	7.97	8.29	8.70	9.66	11.04
Escrows	0.75	0.82	0.89	1.04	1.33
BORROWINGS	17.17	19.57	21.86	22.89	24.43
Advances From FHLB	10.26	10.21	12.05	13.70	15.06
RevRepo Agreements & FedFunds Purchased	4.51	6.18	5.86	5.26	5.56
Other Borrowings	2.40	3.18	3.95	3.93	3.81
Other Liabilities	1.15	1.21	1.14	1.27	1.59
Equity Capital	7.61	7.71	8.05	8.11	8.56

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.

Office of Thrift Supervision / September 1998

STATEMENT OF CONDITION FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

(Percent Change From Same Quarter Prior Year For Current Thrifts)

FOR THE QUARTER ENDING:	JUN 1994	JUN 1995	JUN 1996	JUN 1997	JUN 1998
NUMBER OF THRIFT INSTITUTIONS:	1,612	1,477	1,397	1,272	1,181
TOTAL ASSETS (% Change)	3.49%	7.19%	3.94%	7.17%	9.00%
1 - 4 Family Mortgages	1.32	10.50	7.05	10.28	7.76
Mortgage Pool Securities	9.06	9.74	-1.98	-2.93	-5.49
Multifamily Mortgages	1.89	0.95	-1.73	1.98	0.76
Nonresidential Mortgages	-3.40	-0.19	4.38	3.00	2.61
Construction Loans	27.35	11.27	27.47	-26.39	19.67
Land Loans	-2.26	8.06	22.92	-0.66	13.77
Commercial Loans	-0.73	53.38	37.21	31.63	40.06
Consumer Loans	5.99	10.23	10.11	17.63	22.81
Cash and Noninterest-Earning Deposits	2.36	5.49	9.03	0.63	23.24
Investment Securities	13.60	-3.67	-2.79	-0.46	182.43
Mortgage Derivatives	34.35	-0.99	-4.08	-5.57	40.10
Repossessed Assets, Net	-47.58	-29.30	-9.29	-16.46	-15.48
Real Estate Held for Investment, Net	-15.07	-56.54	217.83	-3.73	10.30
Office Premises & Equipment	6.37	8.55	6.72	5.18	8.10
Other Assets	-37.71	-24.14	-27.22	-18.50	29.28
Less: Contra Assets & Valuation Allowances	15.44	-3.82	12.97	-64.86	0.00
TOTAL LIABILITIES AND CAPITAL (% Change)	3.49%	7.19%	3.94%	7.17%	9.00%
TOTAL DEPOSITS	0.12	3.52	0.30	4.69	5.12
Deposits less than or equal to \$100,000	-0.40	2.41	-0.82	2.83	1.91
Deposits greater than \$100,000	4.57	12.70	8.63	17.21	23.88
BORROWINGS	19.35	21.32	14.99	12.96	15.26
Advances From FHLB	15.39	5.07	24.51	24.05	19.13
RevRepo Agreements & FedFunds Purchased	35.89	49.01	-4.87	-4.65	16.05
Other Borrowings	10.30	40.25	24.50	6.13	1.22
Other Liabilities	-6.26	14.03	-43.11	23.86	36.33
Equity Capital	9.03	8.70	9.19	8.46	15.02

Beginning in 1997, detailed asset categories are reported net of specific valuation allowances, loans in process, and unamortized yield adjustments. All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.
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CAPITAL MEASURES FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	JUN 1994	JUN 1995	JUN 1996	JUN 1997	JUN 1998
NUMBER OF THRIFT INSTITUTIONS:	1,612	1,477	1,397	1,272	1,181

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	1,599	1,470	1,391	1,269	1,179
Percent of Thrifts	99.19	99.53	99.57	99.76	99.83
Consolidated Assets (\$ Billions)	\$766.86	\$777.92	\$767.76	\$768.75	\$785.99
Fail FDICIA Capital Standards	13	6	6	3	2
Percent of Thrifts	0.81	0.41	0.43	0.24	0.17
Consolidated Assets (\$ Billions)	\$9.10	\$1.62	\$0.43	\$0.24	\$0.31
Critically Undercapitalized	1	0	1	1	0
Percent of Thrifts	0.06	0.00	0.07	0.08	0.00
Consolidated Assets (\$ Billions)	\$4.05	\$0.00	\$0.03	\$0.21	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$54.39	\$55.08	\$57.78	\$56.67	\$59.93
Tangible Equity Ratio	7.06	7.11	7.54	7.44	7.71
Median Ratio	8.15	8.63	8.92	8.93	9.27
Tier 1 Capital (\$ Billions)	\$54.72	\$55.38	\$57.98	\$56.81	\$60.00
Tier 1 Leverage Ratio	7.10	7.15	7.56	7.45	7.72
Median Ratio	8.17	8.63	8.92	8.93	9.27
Tier 1 Risk-based Capital Ratio	13.29	13.25	13.75	13.19	13.35
Median Ratio	16.93	17.44	17.70	17.45	18.17
Risk-based Capital (\$ Billions)	\$60.86	\$61.44	\$63.81	\$62.63	\$65.81
Total Risk-based Capital Ratio	14.78	14.70	15.14	14.54	14.65
Median Ratio	17.78	18.14	18.52	18.10	18.67

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.
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ASSET QUALITY INDICATORS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	JUN 1994	JUN 1995	JUN 1996	JUN 1997	JUN 1998
NUMBER OF THRIFT INSTITUTIONS:	1,612	1,477	1,397	1,272	1,181
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$6,726.57	\$5,854.11	\$6,374.04	\$5,976.31	\$5,688.50
Mortgage Loans					
Construction & Land Loans	164.36	198.24	199.55	236.66	219.03
Nonresidential Mortgages	532.94	351.31	345.77	296.30	286.10
Multifamily Mortgages	779.04	414.32	278.52	200.51	194.41
1-4 Family Mortgages	4,623.95	4,291.57	4,797.26	4,414.55	3,970.89
Nonmortgage Loans and Leases					
Commercial Loans	101.99	81.61	107.46	134.50	177.09
Consumer Loans	524.29	517.05	645.49	693.81	840.98
NONCURRENT LOANS (\$ Millions)	\$9,041.99	\$6,753.25	\$6,601.00	\$6,204.24	\$5,270.03
Mortgage Loans					
Construction & Land Loans	438.38	258.71	212.70	163.50	167.85
Nonresidential Mortgages	1,418.40	1,024.14	591.85	521.06	425.22
Multifamily Mortgages	1,758.85	837.20	699.52	543.97	294.26
1-4 Family Mortgages	4,951.30	4,264.04	4,653.00	4,476.12	3,850.43
Nonmortgage Loans and Leases					
Commercial Loans	182.42	123.81	137.35	138.59	162.34
Consumer Loans	292.64	245.35	306.59	361.01	369.93
NET CHARGE-OFFS (\$ Millions)	\$1,090.08	\$688.85	\$558.84	\$486.06	\$351.72
Mortgage Loans					
Construction & Land Loans	21.40	17.13	6.14	4.66	3.53
Nonresidential Mortgages	156.23	102.77	40.21	8.03	8.23
Multifamily Mortgages	233.04	100.24	62.88	37.20	5.29
1-4 Family Mortgages	250.15	170.54	193.28	172.43	86.44
Nonmortgage Loans and Leases					
Commercial Loans	14.30	4.58	6.60	9.47	11.36
Consumer Loans	90.73	84.30	130.03	177.79	190.74
Repossessed Assets	267.07	154.83	81.05	43.38	25.60
Other	57.17	54.47	38.66	33.10	20.53
REPOSSESSED ASSETS, NET (\$ Millions)	\$4,599.61	\$2,839.51	\$2,431.11	\$1,944.73	\$1,572.02
Construction & Land Loans	1,307.08	660.90	476.42	259.59	173.98
Nonresidential Mortgages	1,359.39	620.04	443.20	308.48	219.66
Multifamily Mortgages	849.43	567.78	409.46	280.58	200.61
1-4 Family Mortgages	1,605.24	1,268.02	1,302.17	1,059.65	900.73
Other	36.76	23.88	34.51	36.43	77.03
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$458.46	\$469.43	\$474.76	\$478.81	\$483.18
Percent of Total Assets	59.33	60.38	61.80	62.27	61.45
Noncurrent Real Estate Loans	\$8.57	\$6.38	\$6.16	\$5.70	\$4.74
Percent of Total Assets	1.11	0.82	0.80	0.74	0.60
Real Estate Owned	\$5.12	\$3.12	\$2.63	\$1.91	\$1.49
Percent of Total Assets	0.66	0.40	0.34	0.25	0.19
Troubled Real Estate Loans	\$13.69	\$9.50	\$8.79	\$7.61	\$6.23
Percent of Total Assets	1.77	1.22	1.14	0.99	0.79

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding. Beginning in 1997, net charge-offs data include specific valuation allowance provisions and transfers from general valuation allowances; and repossessed assets data are net of specific allowances.

ASSET QUALITY INDICATORS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	JUN 1994	JUN 1995	JUN 1996	JUN 1997	JUN 1998
NUMBER OF THRIFT INSTITUTIONS:	1,612	1,477	1,397	1,272	1,181
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.87%	0.75%	0.83%	0.78%	0.72%
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.95	1.15	0.97	1.62	1.39
Nonresidential Mortgages	1.45	1.04	1.05	0.94	0.98
Multifamily Mortgages	1.48	0.81	0.57	0.42	0.42
1-4 Family Mortgages	1.32	1.17	1.29	1.15	1.01
Nonmortgage Loans and Leases					
Commercial Loans	2.11	1.26	1.29	1.35	1.38
Consumer Loans	1.47	1.42	1.69	1.72	1.83
NONCURRENT LOANS (% Total Assets)	1.17%	0.87%	0.86%	0.81%	0.67%
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	2.53	1.50	1.03	1.12	1.07
Nonresidential Mortgages	3.85	3.04	1.80	1.66	1.45
Multifamily Mortgages	3.34	1.64	1.44	1.15	0.63
1-4 Family Mortgages	1.41	1.16	1.25	1.16	0.98
Nonmortgage Loans and Leases					
Commercial Loans	3.77	1.91	1.64	1.39	1.26
Consumer Loans	0.82	0.68	0.80	0.90	0.81
NET CHARGE-OFFS (% Total Assets)	0.14%	0.09%	0.07%	0.06%	0.04%
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.12	0.10	0.03	0.03	0.02
Nonresidential Mortgages	0.42	0.31	0.12	0.03	0.03
Multifamily Mortgages	0.44	0.20	0.13	0.08	0.01
1-4 Family Mortgages	0.07	0.05	0.05	0.04	0.02
Nonmortgage Loans and Leases					
Commercial Loans	0.30	0.07	0.08	0.09	0.09
Consumer Loans	0.26	0.23	0.34	0.44	0.42
Repossessed Assets	5.81	5.45	3.33	2.23	1.63
Other	0.19	0.18	0.13	0.11	0.06
REPOSSESSED ASSETS, NET (% Total Assets)	0.60%	0.37%	0.32%	0.25%	0.20%
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	7.54	3.83	2.31	1.77	1.11
Nonresidential Mortgages	3.69	1.84	1.35	0.98	0.75
Multifamily Mortgages	1.61	1.11	0.84	0.59	0.43
1-4 Family Mortgages	0.46	0.35	0.35	0.28	0.23
Other	0.12	0.08	0.12	0.12	0.21
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.56%	0.35%	0.29%	0.25%	0.18%
Net Provisions for Losses (Annualized)	0.30	0.21	0.23	0.26	0.21
Valuation Allowances	0.99	0.79	0.77	0.77	0.77
Noncurrent Loans	1.17	0.87	0.86	0.81	0.67
Repossessed Assets, Net (% Total Assets)	0.60	0.37	0.32	0.25	0.20
Troubled Assets	1.77	1.23	1.18	1.06	0.87

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.

Beginning in 1997, net charge-offs data include specific valuation allowance provisions and transfers from general valuation allowances; and repossessed assets data are net of specific allowances.

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TECHNICAL NOTES

N/A - Not Available; -- Not applicable.

1-4 Family Mortgages

Includes permanent mortgages on 1-4 dwelling units.

All data exclude one self-liquidating thrift, except as follows: two self-liquidating thrifts are excluded in the June/December 1994, the March/September 1995 and the March 1997 quarters and three self-liquidating thrifts are excluded in September 1994 and June 1995. One thrift did not report financial data for March 1997.

Asset Growth Rate

Calculated on a held constant basis.

Associations Held Constant as of June 30, 1998.

Adjusted to reflect their merger and acquisition activity in prior periods.

Commercial Loans

Includes unsecured commercial loans and loans secured by an interest in commercial properties that do not qualify as a mortgage loan, such as loans secured by farming equipment, floor-planning loans to dealers for automobiles or mobile homes, retail auto loans to businesses, and financing leases.

Construction Loans

Includes construction loans secured by 1-4 dwelling units, 5 or more dwelling units, and nonresidential property.

Consumer Loans

Includes unsecured personal loans, loans on deposits, home improvement loans, education loans, auto loans, mobile home loans, open-end home equity loans, and open-end unsecured consumer credit.

Critically Undercapitalized

Less than 2 percent tangible equity to adjusted total assets. The standard established in Section 103(c) of the Federal Deposit Insurance Corporation Improvement Act (FDICIA) of 1991. Tangible equity includes common stock and retained earnings plus perpetual cumulative preferred stock, minus all intangible assets except qualifying purchased mortgage servicing rights and excess net deferred tax assets.

Equity Capital

Equity capital includes perpetual preferred stock, common stock and paid-in capital, retained earnings, treasury stock, certain unearned ESOP shares and minimum pension liability plus (minus) unrealized gains (losses) on available-for-sale securities.

Mortgage Originations

Includes construction and permanent mortgage loans closed on all property types.

Mortgage Pool Securities

Insured or guaranteed by an agency or instrument of the United States and privately issued mortgage pool securities.

Mortgage Refinancings

Includes refinanced loans of construction and permanent mortgages on all property types where the reporting thrift held the original loan being refinanced.

Mortgage Sales

Includes mortgage loans and participations sold secured by all property types.

TECHNICAL NOTES

Multifamily Mortgages

Includes permanent mortgages on structures with 5 or more dwelling units.

Net Charge-offs

Total charge-offs less total recoveries for all assets. Beginning in 1997, net charge-offs data include specific valuation allowance provisions and transfers from general valuation allowances; and repossessed assets data are net of specific allowances.

Net Income

As part of the Deposit Insurance Funds Act of 1996 ("DIFA"), a one-time special assessment on SAIF-assessable deposits was levied to fully capitalize the SAIF. For OTS-regulated thrifts, the special assessment totaled \$3.2 billion. This expense was recorded in thrifts' Non-Interest Expense. Since the special assessment was a tax-deductible expense, thrifts' Income Taxes were reduced. The estimated net impact of this special assessment was to reduce net income by approximately \$2.1 billion.

Net Interest Margin

Interest income earned on assets less interest paid on liabilities expressed as a percentage of average assets.

Noncurrent Loans

Includes loans that are past due 90 days or more and still accruing interest and loans reported as nonaccrual. Beginning March 1996, delinquent and non-current loans are reported net of specific valuation allowances.

Nonresidential Mortgages

Includes permanent mortgages on nonresidential property; does not include land loans.

Repossessed Assets

Includes real estate (construction, 1-4 dwelling units, 5 or more dwelling units, nonresidential and land) and other repossessed assets. Prior to March 1993, construction loans were included in each loan category. Net repossessed assets are net of specific valuation allowances.

Real Estate Held for Investment, Net

Real estate acquired for development, investment, or resale. Net of specific valuation allowances.

RevRepo Agreements & FedFunds Purchased

Prior to March 1998, Federal Funds Purchased were reported in "Other Borrowings."

Tier 1 Capital

Tangible capital and qualifying intangible assets less nonqualifying purchased mortgage servicing rights.

Troubled Assets

Includes noncurrent loans and repossessed assets.

Troubled Real Estate Loans

Includes noncurrent mortgage loans and real estate owned.

Valuation Allowances

Amount of valuation allowances for all assets.