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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	3 mos. 1997	3 mos. 1998
SELECTED INDICATORS (Percent)						
Return on Average Assets	0.56%	0.70%	0.62%	0.84%	0.91%	0.97%
Median Ratio	0.82%	0.72%	0.44%	0.80%	0.87%	0.86%
Return on Average Equity	7.36%	9.00%	7.77%	10.44%	11.47%	11.58%
Median Ratio	9.06%	7.53%	4.33%	8.02%	8.86%	8.19%
PROFITABILITY (\$ Millions)						
Interest Income	\$49,852.82	\$55,246.12	\$55,164.51	\$55,296.16	\$13,715.41	\$13,688.26
Interest Expense	27,647.75	34,716.82	33,375.13	33,478.90	8,156.93	8,346.93
NET INTEREST INCOME	22,205.07	20,529.30	21,789.38	21,817.26	5,558.48	5,341.33
Loss Provisions-Interest Bearing Assets	2,091.57	1,736.29	2,113.88	1,989.16	477.15	348.34
Noninterest Income	4,930.67	5,963.20	6,912.58	7,041.43	1,673.66	2,118.77
Mortgage Loan Servicing Fees	696.09	747.79	888.25	873.85	223.71	187.96
Other Fees and Charges	1,986.43	2,120.85	2,759.92	3,503.83	801.62	911.32
Other Noninterest Income	2,248.15	3,094.57	3,264.42	2,663.75	648.33	1,019.49
Noninterest Expense	17,597.10	16,143.00	19,858.05	16,796.87	4,054.55	4,239.46
G&A Expense	16,373.43	15,263.88	19,137.82	16,060.35	3,888.30	4,064.28
Goodwill Amortization	724.98	638.20	537.16	541.25	124.07	143.97
Loss Provisions-Noninterest Bearing Assets	498.69	240.92	183.07	195.26	42.18	31.21
Income Before Taxes & Extraordinary Items	7,447.07	8,613.21	6,730.04	10,072.67	2,700.44	2,872.31
Income Taxes	2,743.97	2,935.25	1,744.00	3,655.29	974.75	997.32
Extraordinary Items	(428.02)	(317.62)	(246.27)	(4.80)	(0.21)	(7.87)
NET INCOME	4,275.08	5,360.35	4,739.78	6,412.58	1,725.48	1,867.12
Profits	\$5,957.27	\$6,037.47	\$5,914.98	\$6,987.55	\$1,775.15	\$1,933.09
Losses	(\$1,682.20)	(\$677.11)	(\$1,175.20)	(\$574.97)	(\$49.67)	(\$65.97)
PROFITABILITY (% of Average Assets Annualized)						
Interest Income	6.50%	7.17%	7.21%	7.28%	7.22%	7.10%
Interest Expense	3.61	4.50	4.36	4.41	4.29	4.33
NET INTEREST INCOME	2.90	2.66	2.85	2.87	2.93	2.77
Loss Provisions-Interest Bearing Assets	0.27	0.23	0.28	0.26	0.25	0.18
Noninterest Income	0.64	0.77	0.90	0.93	0.88	1.10
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	0.42	0.47
Other Noninterest Income	0.29	0.40	0.43	0.35	0.34	0.53
Noninterest Expense	2.30	2.09	2.59	2.21	2.13	2.20
G&A Expense	2.14	1.98	2.50	2.11	2.05	2.11
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	0.02	0.02
Income Before Taxes & Extraordinary Items	0.97	1.12	0.88	1.33	1.42	1.49
Income Taxes	0.36	0.38	0.23	0.48	0.51	0.52
Extraordinary Items	-0.06	-0.04	-0.03	0.00	0.00	0.00
NET INCOME	0.56	0.70	0.62	0.84	0.91	0.97
Profits	0.78	0.78	0.77	0.92	0.93	1.00
Losses	-0.22	-0.09	-0.15	-0.08	-0.03	-0.03

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 / June 1998

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

FOR THE QUARTER ENDING:	MAR 1996	JUN 1996	SEP 1996	DEC 1996	MAR 1997	JUN 1997	SEP 1997	DEC 1997	MAR 1998
NUMBER OF THRIFT INSTITUTIONS:	1,416	1,397	1,378	1,334	1,301	1,272	1,238	1,215	1,195
PROFITABILITY (\$ Millions)									
Interest Income	\$13,706.74	\$13,732.07	\$13,882.05	\$13,843.65	\$13,715.41	\$13,732.28	\$13,779.55	\$14,068.93	\$13,688.26
Interest Expense	8,362.76	8,224.43	8,403.43	8,384.50	8,156.93	8,297.88	8,414.65	8,609.44	8,346.93
NET INTEREST INCOME	5,343.98	5,507.63	5,478.62	5,459.15	5,558.48	5,434.39	5,364.90	5,459.49	5,341.33
Loss Provisions-Interest Bearing Assets	447.02	447.89	514.09	704.88	477.15	494.08	486.75	531.19	348.34
Noninterest Income	1,843.84	1,687.32	1,612.74	1,768.68	1,673.66	1,701.58	1,531.46	2,134.74	2,118.77
Mortgage Loan Servicing Fees	200.41	223.34	234.35	230.15	223.71	217.59	208.98	223.57	187.96
Other Fees and Charges	595.95	692.75	720.24	750.98	801.62	818.25	911.90	972.06	911.32
Other Noninterest Income	1,047.47	771.23	658.15	787.56	648.33	665.73	410.58	939.11	1,019.49
Noninterest Expense	4,020.95	4,175.07	7,267.20	4,394.82	4,054.55	4,023.64	4,287.72	4,430.96	4,239.46
G&A Expense	3,836.30	3,981.95	7,113.66	4,205.91	3,888.30	3,830.83	4,112.15	4,229.08	4,064.28
Goodwill Amortization	128.62	152.29	125.51	130.75	124.07	131.37	136.38	149.43	143.97
Loss Provisions-Noninterest Bearing Assets	56.03	40.83	28.04	58.17	42.18	61.44	39.19	52.45	31.21
Income Before Taxes & Extraordinary Items	2,719.85	2,571.99	(689.93)	2,128.13	2,700.44	2,618.25	2,121.90	2,632.08	2,872.31
Income Taxes	897.27	642.59	(456.35)	660.48	974.75	931.35	777.24	971.95	997.32
Extraordinary Items	4.80	(2.31)	(249.36)	0.61	(0.21)	(0.32)	(2.72)	(1.55)	(7.87)
NET INCOME	1,827.38	1,927.08	(482.94)	1,468.25	1,725.48	1,686.59	1,341.94	1,658.57	1,867.12
PROFITABILITY (% of Average Assets Annualized)									
Interest Income	7.21%	7.19%	7.21%	7.23%	7.22%	7.24%	7.30%	7.34%	7.10%
Interest Expense	4.40	4.30	4.36	4.38	4.29	4.38	4.46	4.49	4.33
NET INTEREST INCOME	2.81	2.88	2.84	2.85	2.93	2.87	2.84	2.85	2.77
Loss Provisions-Interest Bearing Assets	0.24	0.23	0.27	0.37	0.25	0.26	0.26	0.28	0.18
Noninterest Income	0.97	0.88	0.84	0.92	0.88	0.90	0.81	1.11	1.10
Mortgage Loan Servicing Fees	0.11	0.12	0.12	0.12	0.12	0.11	0.11	0.12	0.10
Other Fees and Charges	0.31	0.36	0.37	0.39	0.42	0.43	0.48	0.51	0.47
Other Noninterest Income	0.55	0.40	0.34	0.41	0.34	0.35	0.22	0.49	0.53
Noninterest Expense	2.12	2.18	3.77	2.29	2.13	2.12	2.27	2.31	2.20
G&A Expense	2.02	2.08	3.69	2.20	2.05	2.02	2.18	2.21	2.11
Goodwill Amortization	0.07	0.08	0.07	0.07	0.07	0.07	0.07	0.08	0.07
Loss Provisions-Noninterest Bearing Assets	0.03	0.02	0.01	0.03	0.02	0.03	0.02	0.03	0.02
Income Before Taxes & Extraordinary Items	1.43	1.35	-0.36	1.11	1.42	1.38	1.12	1.37	1.49
Income Taxes	0.47	0.34	-0.24	0.34	0.51	0.49	0.41	0.51	0.52
Extraordinary Items	0.00	0.00	-0.13	0.00	0.00	0.00	0.00	0.00	0.00
NET INCOME	0.96	1.01	-0.25	0.77	0.91	0.89	0.71	0.87	0.97
PROFITABILITY (Percent)									
Return on Average Assets (Annualized)	0.96	1.01	-0.25	0.77	0.91	0.89	0.71	0.87	0.97
Median Ratio	0.76	0.80	-0.52	0.83	0.87	0.89	0.87	0.79	0.87
Return on Average Equity (Annualized)	11.96	12.52	-3.16	9.75	11.47	11.09	8.73	10.50	11.58
Median Ratio	7.61	7.98	-5.10	8.48	8.87	8.74	8.63	7.69	8.20
Net Interest Margin (Annualized)	2.81	2.88	2.84	2.85	2.93	2.87	2.84	2.85	2.77
Median Ratio	3.11	3.19	3.21	3.21	3.22	3.25	3.22	3.18	3.16
Number of Profitable Thrifts	1,326	1,325	303	1,235	1,234	1,216	1,169	1,108	1,125
Percent Profitable	93.64	94.85	21.99	92.58	94.85	95.60	94.43	91.19	94.14
Profits (\$ Millions)	\$1,889.35	\$2,005.63	\$369.93	\$1,650.07	\$1,775.15	\$1,760.49	\$1,656.50	\$1,795.41	\$1,933.09
Number of Unprofitable Thrifts	90	72	1,075	99	67	56	69	107	70
Percent Unprofitable	6.36	5.15	78.01	7.42	5.15	4.40	5.57	8.81	5.86
Losses (\$ Millions)	(\$61.98)	(\$78.55)	(\$852.87)	(\$181.82)	(\$49.67)	(\$73.90)	(\$314.56)	(\$136.83)	(\$65.97)

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.

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

Office of Thrift Supervision / June 1998

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

FOR THE QUARTER ENDING:	MAR 1996	JUN 1996	SEP 1996	DEC 1996	MAR 1997	JUN 1997	SEP 1997	DEC 1997	MAR 1998
NUMBER OF THRIFT INSTITUTIONS:	1,416	1,397	1,378	1,334	1,301	1,272	1,238	1,215	1,195

TOTAL ASSETS (\$ Billions)	\$762.86	\$768.19	\$777.78	\$769.37	\$764.60	\$768.99	\$762.80	\$776.58	\$780.17
1 - 4 Family Mortgages	367.11	372.84	383.46	383.86	383.05	385.27	387.75	390.77	394.67
Mortgage Pool Securities	119.59	120.06	116.57	110.98	108.84	108.98	103.75	103.82	101.18
Multifamily Mortgages	48.20	48.46	49.01	48.78	47.89	47.50	47.54	47.46	46.88
Nonresidential Mortgages	32.20	32.81	32.91	32.64	31.87	31.39	29.85	30.24	29.04
Construction Loans	15.27	16.94	17.96	17.57	10.76	11.25	11.39	11.33	11.64
Land Loans	3.59	3.73	3.73	3.78	3.35	3.41	3.44	3.50	3.59
Commercial Loans	8.14	8.35	9.16	9.39	9.64	9.98	10.63	11.50	12.47
Consumer Loans	37.45	38.27	40.57	39.86	40.95	40.29	43.31	44.85	44.69
Cash and Noninterest-Earning Deposits	10.29	10.24	9.86	10.74	9.28	9.55	9.77	10.85	10.53
Investment Securities	94.60	92.82	91.16	87.52	85.16	86.24	80.39	85.05	87.38
Mortgage Derivatives	42.79	41.87	40.48	38.57	38.29	37.50	36.12	36.29	38.12
Repossessed Assets, Net	2.42	2.43	2.28	2.14	2.03	1.94	1.90	1.80	1.76
Real Estate Held for Investment, Net	0.13	0.51	0.51	0.48	0.47	0.46	0.46	0.48	0.52
Office Premises & Equipment	7.92	8.09	8.17	8.10	8.08	7.93	7.82	7.88	7.78
Other Assets	30.66	28.75	29.09	29.67	28.41	29.90	29.99	32.44	33.39
Less: Contra Assets & Valuation Allowances	14.71	16.10	16.65	16.14	5.16	5.10	5.20	5.38	5.34

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$762.86	\$768.19	\$777.78	\$769.37	\$764.60	\$768.99	\$762.80	\$776.58	\$780.17
TOTAL DEPOSITS	527.45	522.80	522.97	519.94	519.63	512.76	501.68	507.77	505.31
Deposits less than or equal to \$100,000	460.56	455.97	454.65	448.92	446.82	438.48	424.91	426.28	421.21
Deposits greater than \$100,000	66.89	66.82	68.32	71.02	72.81	74.28	76.77	81.49	84.10
Escrows	6.67	6.87	7.40	6.61	7.25	8.02	8.18	8.37	11.20
BORROWINGS	157.61	167.91	175.31	173.10	167.47	176.02	180.18	184.90	185.37
Advances From FHLB	85.86	92.54	98.80	103.43	97.05	105.35	106.61	118.51	116.60
RevRepo Agreements & FedFunds Purchased	41.60	45.01	44.81	39.67	41.24	40.44	42.34	38.49	42.22
Other Borrowings	30.15	30.35	31.69	30.00	29.18	30.23	31.23	27.90	26.55
Other Liabilities	9.53	8.74	11.26	8.78	9.54	9.78	10.37	10.93	12.74
Equity Capital	61.60	61.88	60.83	60.94	60.71	62.40	62.39	64.60	65.54

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

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

FOR THE QUARTER ENDING:	MAR 1996	JUN 1996	SEP 1996	DEC 1996	MAR 1997	JUN 1997	SEP 1997	DEC 1997	MAR 1998
NUMBER OF THRIFT INSTITUTIONS:	1,416	1,397	1,378	1,334	1,301	1,272	1,238	1,215	1,195

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	48.12	48.53	49.30	49.89	50.10	50.10	50.83	50.32	50.59
Mortgage Pool Securities	15.68	15.63	14.99	14.42	14.23	14.17	13.60	13.37	12.97
Multifamily Mortgages	6.32	6.31	6.30	6.34	6.26	6.18	6.23	6.11	6.01
Nonresidential Mortgages	4.22	4.27	4.23	4.24	4.17	4.08	3.91	3.89	3.72
Construction Loans	2.00	2.20	2.31	2.28	1.41	1.46	1.49	1.46	1.49
Land Loans	0.47	0.48	0.48	0.49	0.44	0.44	0.45	0.45	0.46
Commercial Loans	1.07	1.09	1.18	1.22	1.26	1.30	1.39	1.48	1.60
Consumer Loans	4.91	4.98	5.22	5.18	5.36	5.24	5.68	5.78	5.73
Cash and Noninterest-Earning Deposits	1.35	1.33	1.27	1.40	1.21	1.24	1.28	1.40	1.35
Investment Securities	12.40	12.08	11.72	11.38	11.14	11.21	10.54	10.95	11.20
Mortgage Derivatives	5.61	5.45	5.20	5.01	5.01	4.88	4.74	4.67	4.89
Repossessed Assets, Net	0.32	0.32	0.29	0.28	0.27	0.25	0.25	0.23	0.23
Real Estate Held for Investment, Net	0.02	0.07	0.07	0.06	0.06	0.06	0.06	0.06	0.07
Office Premises & Equipment	1.04	1.05	1.05	1.05	1.06	1.03	1.03	1.02	1.00
Other Assets	4.02	3.74	3.74	3.86	3.72	3.89	3.93	4.18	4.28
Less: Contra Assets & Valuation Allowances	1.93	2.10	2.14	2.10	0.67	0.66	0.68	0.69	0.68

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	69.14	68.06	67.24	67.58	67.96	66.68	65.77	65.39	64.77
Deposits less than or equal to \$100,000	60.37	59.36	58.46	58.35	58.44	57.02	55.70	54.89	53.99
Deposits greater than \$100,000	8.77	8.70	8.78	9.23	9.52	9.66	10.06	10.49	10.78
Escrows	0.87	0.89	0.95	0.86	0.95	1.04	1.07	1.08	1.44
BORROWINGS	20.66	21.86	22.54	22.50	21.90	22.89	23.62	23.81	23.76
Advances From FHLB	11.25	12.05	12.70	13.44	12.69	13.70	13.98	15.26	14.95
RevRepo Agreements & FedFunds Purchased	5.45	5.86	5.76	5.16	5.39	5.26	5.55	4.96	5.41
Other Borrowings	3.95	3.95	4.07	3.90	3.82	3.93	4.09	3.59	3.40
Other Liabilities	1.25	1.14	1.45	1.14	1.25	1.27	1.36	1.41	1.63
Equity Capital	8.08	8.05	7.82	7.92	7.94	8.11	8.18	8.32	8.40

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. All data prior to June 1996 are unconsolidated, except where noted. 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:	MAR 1996	JUN 1996	SEP 1996	DEC 1996	MAR 1997	JUN 1997	SEP 1997	DEC 1997	MAR 1998
NUMBER OF THRIFT INSTITUTIONS:	1,416	1,397	1,378	1,334	1,301	1,272	1,238	1,215	1,195
TOTAL ASSETS (% Change)	4.39%	3.94%	5.15%	4.68%	5.55%	7.17%	7.70%	9.21%	10.61%
1 - 4 Family Mortgages	6.02	7.05	8.29	9.80	9.85	10.28	10.53	10.00	10.90
Mortgage Pool Securities	-0.60	-1.98	-2.15	-7.99	-4.04	-2.93	-0.98	1.86	1.25
Multifamily Mortgages	-1.13	-1.73	-0.82	2.68	2.12	1.98	1.66	1.39	1.58
Nonresidential Mortgages	0.40	4.38	5.96	5.38	3.62	3.00	0.59	1.55	1.77
Construction Loans	22.70	27.47	30.73	28.47	-23.13	-26.39	-28.77	-29.58	17.83
Land Loans	17.61	22.92	20.19	17.90	0.82	-0.66	0.70	-1.50	14.27
Commercial Loans	31.41	37.21	36.97	36.96	23.52	31.63	31.64	35.14	44.67
Consumer Loans	10.57	10.11	12.36	10.85	15.50	17.63	21.85	27.34	23.36
Cash and Noninterest-Earning Deposits	15.82	9.03	1.61	-3.24	-5.68	0.63	10.33	11.80	26.46
Investment Securities	0.52	-2.79	-0.94	-2.73	-4.41	-0.46	-3.44	3.86	153.90
Mortgage Derivatives	3.82	-4.08	-4.26	-7.43	-6.61	-5.57	-4.02	-1.30	10.78
Repossessed Assets, Net	-16.43	-9.29	-11.03	-12.35	-13.98	-16.46	-11.82	-10.97	-8.46
Real Estate Held for Investment, Net	-31.17	217.83	244.31	238.04	260.77	-3.73	-4.55	3.56	13.90
Office Premises & Equipment	4.13	6.72	9.17	6.81	7.46	5.18	5.72	6.44	5.94
Other Assets	-21.20	-27.22	-24.90	-24.15	-26.58	-18.50	-16.53	-12.11	28.40
Less: Contra Assets & Valuation Allowances	2.62	12.97	15.71	18.65	-62.03	-64.86	-64.89	-63.05	0.00
TOTAL LIABILITIES AND CAPITAL (% Change)	4.39%	3.94%	5.15%	4.68%	5.55%	7.17%	7.70%	9.21%	10.61%
TOTAL DEPOSITS	1.51	0.30	2.15	2.39	3.58	4.69	5.07	5.80	5.64
Deposits less than or equal to \$100,000	0.03	-0.82	1.26	1.02	2.13	2.83	2.61	3.16	2.68
Deposits greater than \$100,000	13.06	8.63	8.51	12.04	13.46	17.21	21.13	22.13	23.47
BORROWINGS	10.64	14.99	13.66	12.58	12.34	12.96	13.49	14.85	19.13
Advances From FHLB	13.16	24.51	29.16	26.66	20.39	24.05	23.08	25.77	30.45
RevRepo Agreements & FedFunds Purchased	1.29	-4.87	-13.64	-7.48	3.23	-4.65	0.68	0.23	10.15
Other Borrowings	18.20	24.50	22.59	2.67	2.35	6.13	3.77	-1.63	-4.82
Other Liabilities	22.56	-43.11	-33.24	-39.50	10.44	23.86	9.67	36.88	54.42
Equity Capital	10.99	9.19	4.79	3.85	3.94	8.46	13.13	15.35	17.31

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. All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.
Office of Thrift Supervision / June 1998

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

FOR THE QUARTER ENDING:	MAR 1996	JUN 1996	SEP 1996	DEC 1996	MAR 1997	JUN 1997	SEP 1997	DEC 1997	MAR 1998
NUMBER OF THRIFT INSTITUTIONS:	1,416	1,397	1,378	1,334	1,301	1,272	1,238	1,215	1,195

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	6	5	5	14	13	13	13	10	6
Consolidated Assets (\$ Billions)	0.90	0.70	0.66	3.91	1.63	10.79	7.37	1.79	1.39
Number of Bank Acquisitions	14	11	8	17	13	14	20	11	8
Consolidated Assets (\$ Billions)	11.27	2.79	4.07	10.10	9.89	6.90	14.48	3.83	11.93
Number of Thrift Mergers	7	8	8	11	5	9	6	7	11
Consolidated Assets (\$ Billions)	5.90	3.51	2.70	12.24	18.20	5.58	3.56	42.05	14.51

LOAN ACTIVITY (\$ Millions)									
Mortgage Pool Securities									
Total Purchases	\$13,576.69	\$11,848.02	\$9,360.84	\$10,521.73	\$10,288.92	\$11,574.20	\$11,647.32	\$16,188.12	\$16,530.61
Total Sales	10,743.43	6,468.16	6,873.21	10,294.61	6,624.16	6,928.69	9,859.14	10,137.36	13,818.08
Mortgage Originations	38,816.70	48,497.15	43,075.63	39,859.89	35,909.83	47,482.07	48,403.88	53,718.30	67,739.37
Construction Loans	3,838.15	5,826.41	5,401.93	4,615.87	4,625.38	5,351.99	5,148.03	4,972.42	4,742.30
1-4 Family Mortgages	3,351.48	5,057.39	4,534.06	3,769.20	3,873.76	4,549.80	4,244.91	4,029.15	3,867.91
Permanent Loans Secured by 1-4 Family Unit	31,919.22	38,788.83	33,983.63	31,385.62	27,990.81	38,114.85	39,480.55	44,572.96	59,096.44
Mortgage Refinancings	6,724.81	5,284.35	3,175.54	3,835.01	3,808.66	4,022.61	4,793.78	6,886.84	11,128.45
Mortgage Purchases	19,062.10	15,056.43	14,431.04	14,865.10	12,552.17	14,690.96	17,792.90	21,317.96	19,746.26
Secured by 1-4 Family Mortgages	17,064.75	13,219.53	13,434.04	13,650.04	12,172.02	13,930.84	17,021.15	19,308.82	18,876.75
Mortgage Sales	24,643.30	26,648.53	21,206.22	24,817.33	19,820.28	25,700.96	27,168.94	42,492.16	43,802.21
Secured by 1-4 Family Mortgages	23,932.63	25,254.18	20,666.67	23,905.68	19,240.79	25,325.91	26,556.76	40,701.86	43,014.83
Nonmortgage Originations and Purchases	12,144.18	13,042.98	14,890.17	14,768.41	14,283.45	14,723.44	17,358.62	16,989.53	16,893.08
Consumer Loans	9,263.47	10,602.92	11,881.58	11,588.62	10,946.09	11,587.04	13,875.93	12,456.13	11,843.17

OTHER INDICATORS (Percent Annualized)									
Asset Growth Rate	2.12%	3.68%	7.58%	3.27%	5.10%	11.09%	7.19%	9.93%	8.63%
Cost of Funds	4.89	4.79	4.85	4.86	4.77	4.88	4.98	5.03	4.87
Asset Yield	7.79	7.76	7.76	7.79	7.78	7.79	7.87	7.92	7.67
Mortgage Portfolio Yield	7.94	7.82	7.84	7.86	7.77	7.79	7.87	7.89	7.66

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.
Office of Thrift Supervision / June 1998

CAPITAL MEASURES FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

FOR THE QUARTER ENDING:	MAR 1996	JUN 1996	SEP 1996	DEC 1996	MAR 1997	JUN 1997	SEP 1997	DEC 1997	MAR 1998
NUMBER OF THRIFT INSTITUTIONS:	1,416	1,397	1,378	1,334	1,301	1,272	1,238	1,215	1,195

CAPITAL COMPLIANCE									
Meet FDICIA Capital Standards	1,411	1,391	1,374	1,333	1,298	1,269	1,235	1,214	1,194
Percent of Thrifts	99.65	99.57	99.71	99.93	99.77	99.76	99.76	99.92	99.92
Consolidated Assets (\$ Billions)	\$763.38	\$767.76	\$777.03	\$769.35	\$764.33	\$768.75	\$762.71	\$776.57	\$780.06
Fail FDICIA Capital Standards	5	6	4	1	3	3	3	1	1
Percent of Thrifts	0.35	0.43	0.29	0.07	0.23	0.24	0.24	0.08	0.08
Consolidated Assets (\$ Billions)	\$0.78	\$0.43	\$0.75	\$0.01	\$0.27	\$0.24	\$0.09	\$0.01	\$0.11
Critically Undercapitalized	0	1	1	0	1	1	0	0	0
Percent of Thrifts	0.00	0.07	0.07	0.00	0.08	0.08	0.00	0.00	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$0.03	\$0.02	\$0.00	\$0.01	\$0.21	\$0.00	\$0.00	\$0.00

CAPITAL RATIOS (Percent)									
Tangible Equity (\$ Billions)	\$57.12	\$57.78	\$56.57	\$56.45	\$56.40	\$56.67	\$56.53	\$58.21	\$58.64
Tangible Equity Ratio	7.52	7.54	7.29	7.36	7.43	7.44	7.48	7.57	7.60
Median Ratio	8.81	8.92	8.63	8.80	8.83	8.93	9.17	9.21	9.28
Tier 1 Capital (\$ Billions)	\$57.33	\$57.98	\$56.74	\$56.61	\$56.54	\$56.81	\$56.66	\$58.30	\$58.72
Tier 1 Leverage Ratio	7.55	7.56	7.31	7.38	7.44	7.45	7.50	7.58	7.61
Median Ratio	8.80	8.92	8.61	8.80	8.83	8.93	9.17	9.21	9.28
Tier 1 Risk-based Capital Ratio	13.77	13.75	13.20	13.15	13.09	13.19	13.07	13.10	13.24
Median Ratio	17.69	17.70	16.95	17.35	17.26	17.45	17.78	17.83	17.91
Risk-based Capital (\$ Billions)	\$63.17	\$63.81	\$62.69	\$62.57	\$62.54	\$62.63	\$62.81	\$64.52	\$64.64
Total Risk-based Capital Ratio	15.17	15.14	14.58	14.53	14.48	14.54	14.49	14.50	14.58
Median Ratio	18.46	18.52	17.69	18.12	17.99	18.10	18.52	18.62	18.65

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Office of Thrift Supervision / June 1998

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

FOR THE QUARTER ENDING:	MAR 1996	JUN 1996	SEP 1996	DEC 1996	MAR 1997	JUN 1997	SEP 1997	DEC 1997	MAR 1998
NUMBER OF THRIFT INSTITUTIONS:	1,416	1,397	1,378	1,334	1,301	1,272	1,238	1,215	1,195
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$6,635.57	\$6,374.04	\$6,718.66	\$6,759.29	\$6,481.54	\$5,976.31	\$6,060.46	\$6,268.15	\$5,951.51
Mortgage Loans									
Construction & Land Loans	226.69	199.55	220.56	237.75	246.88	236.66	229.90	219.70	284.12
Nonresidential Mortgages	391.36	345.77	360.16	373.79	340.98	296.30	240.29	332.16	308.49
Multifamily Mortgages	343.51	278.52	282.42	280.63	265.45	200.51	184.28	191.91	234.71
1-4 Family Mortgages	4,959.64	4,797.26	5,003.15	4,947.83	4,759.05	4,414.55	4,406.71	4,420.06	4,147.73
Nonmortgage Loans and Leases									
Commercial Loans	100.54	107.46	96.94	123.02	130.15	134.50	140.90	164.40	170.30
Consumer Loans	613.83	645.49	755.43	796.27	739.03	693.81	858.39	939.92	806.16
NONCURRENT LOANS (\$ Millions)	\$7,015.27	\$6,601.00	\$6,802.69	\$6,572.15	\$6,739.10	\$6,204.24	\$6,302.18	\$5,919.01	\$5,555.30
Mortgage Loans									
Construction & Land Loans	234.27	212.70	209.50	197.19	188.34	163.50	162.54	182.14	168.76
Nonresidential Mortgages	667.06	591.85	618.14	551.09	556.99	521.06	537.42	489.95	482.33
Multifamily Mortgages	745.72	699.52	732.15	706.15	640.18	543.97	416.53	350.73	360.44
1-4 Family Mortgages	4,964.21	4,653.00	4,745.35	4,631.84	4,836.14	4,476.12	4,660.63	4,333.40	4,022.55
Nonmortgage Loans and Leases									
Commercial Loans	104.59	137.35	150.00	130.04	126.65	138.59	131.08	126.04	130.33
Consumer Loans	299.43	306.59	347.56	355.84	390.81	361.01	393.97	436.76	390.89
NET CHARGE-OFFS (\$ Millions)	\$512.07	\$558.84	\$548.30	\$594.81	\$388.03	\$486.06	\$510.28	\$478.15	\$375.10
Mortgage Loans									
Construction & Land Loans	3.88	6.14	3.51	7.44	4.61	4.66	1.10	8.43	2.01
Nonresidential Mortgages	32.95	40.21	25.12	28.74	13.99	8.03	13.53	(9.70)	3.32
Multifamily Mortgages	72.43	62.88	71.48	47.11	29.81	37.20	17.27	2.65	12.51
1-4 Family Mortgages	172.12	193.28	181.90	230.99	110.32	172.43	212.19	99.52	79.42
Nonmortgage Loans and Leases									
Commercial Loans	4.00	6.60	5.53	10.33	5.84	9.47	9.98	13.14	12.54
Consumer Loans	114.66	130.03	130.18	155.34	185.48	177.79	177.51	240.16	204.65
Repossessed Assets	94.89	81.05	73.96	70.80	44.83	43.38	38.98	43.76	29.32
Other	17.13	38.66	56.63	44.04	(6.84)	33.10	39.73	80.19	31.33
REPOSSESSED ASSETS, NET (\$ Millions)	\$2,422.38	\$2,431.11	\$2,276.91	\$2,137.81	\$2,030.80	\$1,944.73	\$1,899.62	\$1,804.82	\$1,763.19
Construction & Land Loans	482.48	476.42	429.97	411.99	280.90	259.59	230.42	192.15	181.71
Nonresidential Mortgages	461.63	443.20	397.71	366.87	304.49	308.48	269.26	259.91	263.72
Multifamily Mortgages	405.99	409.46	324.07	271.08	263.60	280.58	291.86	237.68	208.56
1-4 Family Mortgages	1,280.64	1,302.17	1,288.97	1,230.22	1,136.74	1,059.65	1,067.45	1,062.30	1,024.22
Other	35.21	34.51	47.17	58.42	45.06	36.43	40.64	52.77	84.98
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)									
Real Estate Loans	\$466.36	\$474.76	\$487.07	\$486.64	\$476.91	\$478.81	\$479.97	\$483.29	\$485.81
Percent of Total Assets	61.13	61.80	62.62	63.25	62.37	62.27	62.92	62.23	62.27
Noncurrent Real Estate Loans	\$6.61	\$6.16	\$6.31	\$6.09	\$6.22	\$5.70	\$5.78	\$5.36	\$5.03
Percent of Total Assets	0.87	0.80	0.81	0.79	0.81	0.74	0.76	0.69	0.65
Real Estate Owned	\$2.63	\$2.63	\$2.44	\$2.28	\$1.99	\$1.91	\$1.86	\$1.75	\$1.68
Percent of Total Assets	0.34	0.34	0.31	0.30	0.26	0.25	0.24	0.23	0.22
Troubled Real Estate Loans	\$9.24	\$8.79	\$8.75	\$8.37	\$8.21	\$7.61	\$7.64	\$7.11	\$6.71
Percent of Total Assets	1.21	1.14	1.12	1.09	1.07	0.99	1.00	0.92	0.86

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

FOR THE QUARTER ENDING:	MAR 1996	JUN 1996	SEP 1996	DEC 1996	MAR 1997	JUN 1997	SEP 1997	DEC 1997	MAR 1998
NUMBER OF THRIFT INSTITUTIONS:	1,416	1,397	1,378	1,334	1,301	1,272	1,238	1,215	1,195
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.87%	0.83%	0.86%	0.88%	0.85%	0.78%	0.79%	0.81%	0.76%
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.20	0.97	1.02	1.11	1.75	1.62	1.55	1.48	1.87
Nonresidential Mortgages	1.22	1.05	1.09	1.15	1.07	0.94	0.81	1.10	1.06
Multifamily Mortgages	0.71	0.57	0.58	0.58	0.55	0.42	0.39	0.40	0.50
1-4 Family Mortgages	1.35	1.29	1.30	1.29	1.24	1.15	1.14	1.13	1.05
Nonmortgage Loans and Leases									
Commercial Loans	1.24	1.29	1.06	1.31	1.35	1.35	1.33	1.43	1.37
Consumer Loans	1.64	1.69	1.86	2.00	1.80	1.72	1.98	2.10	1.80
NONCURRENT LOANS (% Total Assets)	0.92%	0.86%	0.87%	0.85%	0.88%	0.81%	0.83%	0.76%	0.71%
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	1.24	1.03	0.97	0.92	1.34	1.12	1.10	1.23	1.11
Nonresidential Mortgages	2.07	1.80	1.88	1.69	1.75	1.66	1.80	1.62	1.66
Multifamily Mortgages	1.55	1.44	1.49	1.45	1.34	1.15	0.88	0.74	0.77
1-4 Family Mortgages	1.35	1.25	1.24	1.21	1.26	1.16	1.20	1.11	1.02
Nonmortgage Loans and Leases									
Commercial Loans	1.29	1.64	1.64	1.38	1.31	1.39	1.23	1.10	1.05
Consumer Loans	0.80	0.80	0.86	0.89	0.95	0.90	0.91	0.97	0.87
NET CHARGE-OFFS (% Total Assets)	0.07%	0.07%	0.07%	0.08%	0.05%	0.06%	0.07%	0.06%	0.05%
Percent of Outstanding Loans by Loan Type:									
Mortgage Loans									
Construction & Land Loans	0.02	0.03	0.02	0.03	0.03	0.03	0.01	0.06	0.01
Nonresidential Mortgages	0.10	0.12	0.08	0.09	0.04	0.03	0.05	-0.03	0.01
Multifamily Mortgages	0.15	0.13	0.15	0.10	0.06	0.08	0.04	0.01	0.03
1-4 Family Mortgages	0.05	0.05	0.05	0.06	0.03	0.04	0.05	0.03	0.02
Nonmortgage Loans and Leases									
Commercial Loans	0.05	0.08	0.06	0.11	0.06	0.09	0.09	0.11	0.10
Consumer Loans	0.31	0.34	0.32	0.39	0.45	0.44	0.41	0.54	0.46
Repossessed Assets	3.92	3.33	3.25	3.31	2.21	2.23	2.05	2.42	1.66
Other	0.06	0.13	0.19	0.15	-0.02	0.11	0.13	0.25	0.09
REPOSSESSED ASSETS, NET (% Total Assets)	0.32%	0.32%	0.29%	0.28%	0.27%	0.25%	0.25%	0.23%	0.23%
Percent of Outstanding Loans by Loan Type:									
Construction & Land Loans	2.56	2.31	1.98	1.93	1.99	1.77	1.55	1.30	1.19
Nonresidential Mortgages	1.43	1.35	1.21	1.12	0.96	0.98	0.90	0.86	0.91
Multifamily Mortgages	0.84	0.84	0.66	0.56	0.55	0.59	0.61	0.50	0.44
1-4 Family Mortgages	0.35	0.35	0.34	0.32	0.30	0.28	0.28	0.27	0.26
Other	0.11	0.12	0.16	0.20	0.16	0.12	0.14	0.16	0.25
ASSET QUALITY SUMMARY (% Total Assets)									
Net Chargeoffs (Annualized)	0.27%	0.29%	0.28%	0.31%	0.20%	0.25%	0.27%	0.25%	0.19%
Net Provisions for Losses (Annualized)	0.23	0.23	0.26	0.37	0.25	0.26	0.26	0.27	0.18
Valuation Allowances	0.76	0.77	0.76	0.78	0.78	0.77	0.79	0.78	0.77
Noncurrent Loans	0.92	0.86	0.87	0.85	0.88	0.81	0.83	0.76	0.71
Repossessed Assets, Net (% Total Assets)	0.32	0.32	0.29	0.28	0.27	0.25	0.25	0.23	0.23
Troubled Assets	1.24	1.18	1.17	1.13	1.15	1.06	1.08	0.99	0.94

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SELECTED INDICATORS FOR OTS-REGULATED PRIVATE-SECTOR THRIFT INSTITUTIONS

BY FDICIA CATEGORY

FIRST QUARTER 1998:	WELL- CAPITALIZED	ADEQUATELY CAPITALIZED	UNDER- CAPITALIZED	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	1,166	28	1	1,195
Total Assets (\$ Billions)	\$772.00	\$8.05	\$0.11	\$780.17
Tier 1 Leverage Ratio (Percent)	7.62	6.10	3.31	7.61
Median Ratio	9.36	5.40	3.31	9.28
Total Risk-based Capital Ratio (Percent)	14.66	8.84	8.28	14.58
Median Ratio	18.96	9.17	8.28	18.65
Return on Average Assets (Percent Annualized)	0.98	-0.33	-12.68	0.97
Median Ratio	0.87	0.48	-12.68	0.87
Net Interest Margin (Percent Annualized)	2.76	3.82	4.29	2.77
Median Ratio	3.16	3.22	4.29	3.16
Number of Profitable Thrifts	1,108	17	0	1,125
Profits (\$ Millions)	\$1,918.70	\$14.39	\$0.00	\$1,933.09
Number of Unprofitable Thrifts	58	11	1	70
Losses (\$ Millions)	(\$41.69)	(\$20.78)	(\$3.51)	(\$65.97)
Valuation Allowances (Percent of Total Assets)	0.77	1.10	0.56	0.77
Troubled Assets (Percent of Total Assets)	0.93	1.91	1.63	0.94
Asset Growth Rate (Percent Annualized)	8.44	27.59	5.56	8.63

BY OTS EXAMINATION RATING

FIRST QUARTER 1998:	CAMELS 1 AND 2	CAMELS 3	CAMELS 4 AND 5	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	1,080	81	14	1,195
Total Assets (\$ Billions)	\$737.97	\$32.24	\$2.22	\$780.17
Tier 1 Leverage Ratio (Percent)	7.58	7.35	8.95	7.61
Median Ratio	9.48	7.27	6.11	9.28
Total Risk-based Capital Ratio (Percent)	14.54	14.09	10.04	14.58
Median Ratio	19.34	13.91	11.75	18.65
Return on Average Assets (Percent Annualized)	0.99	0.73	-3.25	0.97
Median Ratio	0.89	0.52	0.35	0.87
Net Interest Margin (Percent Annualized)	2.80	1.65	4.70	2.77
Median Ratio	3.17	2.83	3.38	3.16
Number of Profitable Thrifts	1,041	67	8	1,125
Profits (\$ Millions)	\$1,822.96	\$75.02	\$1.56	\$1,933.09
Number of Unprofitable Thrifts	39	14	6	70
Losses (\$ Millions)	(\$22.76)	(\$15.28)	(\$19.84)	(\$65.97)
Valuation Allowances (Percent of Total Assets)	0.73	1.52	4.52	0.77
Troubled Assets (Percent of Total Assets)	0.79	3.76	10.66	0.94
Asset Growth Rate (Percent Annualized)	9.52	-15.57	-11.26	8.63

Twenty de novo Thrifts have not been assigned a rating. They reported total assets of \$8 billion and net income of \$29 million. 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.

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

FIRST QUARTER 1998:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	254	235	362	247	97	1,195
PROFITABILITY (\$ Millions)						
Interest Income	\$2,601.64	\$1,165.07	\$2,804.96	\$1,627.25	\$5,489.34	\$13,688.26
Interest Expense	1,524.12	663.93	1,691.87	1,063.66	3,403.36	8,346.93
NET INTEREST INCOME	1,077.52	501.15	1,113.09	563.60	2,085.98	5,341.33
Loss Provisions-Interest Bearing Assets	59.58	41.41	86.93	73.68	86.73	348.34
Noninterest Income	362.84	258.19	473.40	371.17	653.18	2,118.77
Mortgage Loan Servicing Fees	32.92	12.38	25.89	33.93	82.84	187.96
Other Fees and Charges	153.73	151.58	168.99	128.72	308.30	911.32
Other Noninterest Income	176.18	94.23	278.52	208.52	262.04	1,019.49
Noninterest Expense	856.28	504.47	894.25	533.88	1,450.59	4,239.46
G&A Expense	825.24	488.73	845.94	514.70	1,389.68	4,064.28
Goodwill Amortization	24.89	14.01	48.09	9.88	47.09	143.97
Loss Provisions-Noninterest Bearing Assets	6.15	1.72	0.22	9.29	13.83	31.21
Income Before Taxes & Extraordinary Items	524.50	213.46	605.31	327.21	1,201.83	2,872.31
Income Taxes	200.71	75.65	215.90	66.72	438.33	997.32
Extraordinary Items	(0.15)	(0.01)	0.00	0.00	(7.71)	(7.87)
NET INCOME	323.63	137.81	389.41	260.48	755.79	1,867.12
PROFITABILITY (% of Average Assets Annualized)						
Interest Income	6.99%	7.38%	7.22%	7.20%	7.00%	7.10%
Interest Expense	4.09	4.20	4.36	4.70	4.34	4.33
NET INTEREST INCOME	2.89	3.17	2.87	2.49	2.66	2.77
Loss Provisions-Interest Bearing Assets	0.16	0.26	0.22	0.33	0.11	0.18
Noninterest Income	0.97	1.64	1.22	1.64	0.83	1.10
Mortgage Loan Servicing Fees	0.09	0.08	0.07	0.15	0.11	0.10
Other Fees and Charges	0.41	0.96	0.44	0.57	0.39	0.47
Other Noninterest Income	0.47	0.60	0.72	0.92	0.33	0.53
Noninterest Expense	2.30	3.19	2.30	2.36	1.85	2.20
G&A Expense	2.22	3.10	2.18	2.28	1.77	2.11
Goodwill Amortization	0.07	0.09	0.12	0.04	0.06	0.07
Loss Provisions-Noninterest Bearing Assets	0.02	0.01	0.00	0.04	0.02	0.02
Income Before Taxes & Extraordinary Items	1.41	1.35	1.56	1.45	1.53	1.49
Income Taxes	0.54	0.48	0.56	0.30	0.56	0.52
Extraordinary Items	0.00	0.00	0.00	0.00	-0.01	0.00
NET INCOME	0.87	0.87	1.00	1.15	0.96	0.97
PROFITABILITY (Percent)						
Return on Average Assets (Annualized)	0.87	0.87	1.00	1.15	0.96	0.97
Median Ratio	0.76	0.91	0.91	0.87	0.80	0.87
Return on Average Equity (Annualized)	9.98	8.94	10.95	12.96	13.10	11.58
Median Ratio	7.67	8.44	8.08	8.60	9.92	8.20
Net Interest Margin (Annualized)	2.89	3.17	2.87	2.49	2.66	2.77
Median Ratio	3.29	3.28	3.08	3.07	3.13	3.16
Number of Profitable Thrifts	239	214	349	232	91	1,125
Percent Profitable	94.09	91.06	96.41	93.93	93.81	94.14
Profits (\$ Millions)	\$338.69	\$148.53	\$393.81	\$283.21	\$768.85	\$1,933.09
Number of Unprofitable Thrifts	15	21	13	15	6	70
Percent Unprofitable	5.91	8.94	3.59	6.07	6.19	5.86
Losses (\$ Millions)	(\$15.06)	(\$10.72)	(\$4.40)	(\$22.73)	(\$13.06)	(\$65.97)

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. All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.
Office of Thrift Supervision / June 1998

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

FIRST QUARTER 1998:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	254	235	362	247	97	1,195

TOTAL ASSETS (\$ Billions)	\$151.39	\$64.74	\$156.85	\$90.47	\$316.72	\$780.17
1 - 4 Family Mortgages	67.37	30.32	81.53	40.99	174.45	394.67
Mortgage Pool Securities	22.61	7.07	14.35	10.35	46.79	101.18
Multifamily Mortgages	5.91	0.83	5.65	2.25	32.25	46.88
Nonresidential Mortgages	6.59	3.60	4.98	3.69	10.18	29.04
Construction Loans	1.28	2.44	2.70	3.61	1.60	11.64
Land Loans	0.28	1.20	0.96	0.59	0.56	3.59
Commercial Loans	2.69	1.17	3.30	2.12	3.19	12.47
Consumer Loans	8.40	4.66	12.89	10.08	8.66	44.69
Cash and Noninterest-Earning Deposits	1.88	1.17	2.20	1.23	4.06	10.53
Investment Securities	26.92	8.87	20.67	10.86	20.06	87.38
Mortgage Derivatives	13.35	1.98	8.58	3.24	10.98	38.12
Repossessed Assets, Net	0.35	0.25	0.23	0.19	0.75	1.76
Real Estate Held for Investment, Net	0.10	0.05	0.14	0.04	0.20	0.52
Office Premises & Equipment	1.46	1.00	1.73	1.01	2.58	7.78
Other Assets	6.48	2.58	6.45	4.02	13.87	33.39
Less: Contra Assets & Valuation Allowances	0.90	0.47	0.92	0.56	2.48	5.34

TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$151.39	\$64.74	\$156.85	\$90.47	\$316.72	\$780.17
TOTAL DEPOSITS	99.36	47.13	109.58	59.28	189.96	505.31
Deposits less than or equal to \$100,000	86.05	39.07	92.39	50.03	153.66	421.21
Deposits greater than \$100,000	13.31	8.05	17.19	9.25	36.30	84.10
Escrows	2.25	0.46	2.23	2.01	4.25	11.20
BORROWINGS	34.28	9.68	28.55	19.82	93.05	185.37
Advances From FHLB	21.64	7.29	20.94	14.24	52.49	116.60
RevRepo Agreements & FedFunds Purchased	9.81	1.62	5.35	2.95	22.49	42.22
Other Borrowings	2.82	0.77	2.27	2.63	18.07	26.55
Other Liabilities	2.41	1.15	2.09	1.20	5.89	12.74
Equity Capital	13.10	6.32	14.40	8.16	23.57	65.54

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 / June 1998

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

FIRST QUARTER 1998:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	254	235	362	247	97	1,195

TOTAL ASSETS (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
1 - 4 Family Mortgages	44.50	46.84	51.98	45.32	55.08	50.59
Mortgage Pool Securities	14.94	10.93	9.15	11.44	14.77	12.97
Multifamily Mortgages	3.90	1.28	3.60	2.48	10.18	6.01
Nonresidential Mortgages	4.35	5.56	3.17	4.08	3.21	3.72
Construction Loans	0.84	3.76	1.72	3.99	0.51	1.49
Land Loans	0.19	1.85	0.61	0.66	0.18	0.46
Commercial Loans	1.78	1.81	2.10	2.34	1.01	1.60
Consumer Loans	5.55	7.20	8.22	11.14	2.73	5.73
Cash and Noninterest-Earning Deposits	1.24	1.81	1.40	1.36	1.28	1.35
Investment Securities	17.78	13.71	13.18	12.00	6.33	11.20
Mortgage Derivatives	8.81	3.06	5.47	3.58	3.47	4.89
Repossessed Assets, Net	0.23	0.39	0.15	0.21	0.24	0.23
Real Estate Held for Investment, Net	0.06	0.08	0.09	0.04	0.06	0.07
Office Premises & Equipment	0.96	1.54	1.10	1.11	0.82	1.00
Other Assets	4.28	3.98	4.11	4.44	4.38	4.28
Less: Contra Assets & Valuation Allowances	0.59	0.73	0.59	0.62	0.78	0.68

TOTAL LIABILITIES AND CAPITAL (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
TOTAL DEPOSITS	65.63	72.80	69.86	65.53	59.98	64.77
Deposits less than or equal to \$100,000	56.84	60.36	58.90	55.31	48.52	53.99
Deposits greater than \$100,000	8.79	12.44	10.96	10.22	11.46	10.78
Escrows	1.49	0.70	1.42	2.22	1.34	1.44
BORROWINGS	22.64	14.95	18.20	21.90	29.38	23.76
Advances From FHLB	14.29	11.26	13.35	15.75	16.57	14.95
RevRepo Agreements & FedFunds Purchased	6.48	2.51	3.41	3.26	7.10	5.41
Other Borrowings	1.87	1.18	1.44	2.90	5.70	3.40
Other Liabilities	1.59	1.78	1.33	1.33	1.86	1.63
Equity Capital	8.65	9.77	9.18	9.02	7.44	8.40

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 / June 1998

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

FIRST QUARTER 1998:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	254	235	362	247	97	1,195

TOTAL ASSETS (% Change)	21.65%	15.05%	10.24%	5.32%	6.86%	10.61%
1 - 4 Family Mortgages	21.59	12.22	11.33	8.61	7.38	10.90
Mortgage Pool Securities	3.95	27.17	-10.86	-25.44	9.74	1.25
Multifamily Mortgages	12.11	-1.92	-0.28	9.25	-0.20	1.58
Nonresidential Mortgages	17.02	8.83	1.79	17.90	-12.05	1.77
Construction Loans	34.62	15.41	3.43	29.14	14.36	17.83
Land Loans	2.04	15.68	14.59	20.39	11.51	14.27
Commercial Loans	50.07	18.87	45.96	86.90	30.33	44.67
Consumer Loans	61.77	2.26	20.80	11.74	27.62	23.36
Cash and Noninterest-Earning Deposits	42.87	16.67	13.84	27.57	30.16	26.46
Investment Securities	150.08	425.56	153.05	138.53	117.06	153.90
Mortgage Derivatives	23.99	17.22	5.02	-28.78	18.79	10.78
Repossessed Assets, Net	5.84	-6.18	32.19	5.08	-23.57	-8.46
Real Estate Held for Investment, Net	36.84	2.29	5.69	1.05	17.09	13.90
Office Premises & Equipment	17.97	11.86	11.04	11.39	-6.09	5.94
Other Assets	54.82	36.90	35.45	25.98	15.68	28.40
Less: Contra Assets & Valuation Allowances	0.00	0.00	0.00	0.00	0.00	0.00

TOTAL LIABILITIES AND CAPITAL (% Change)	21.65%	15.05%	10.24%	5.32%	6.86%	10.61%
TOTAL DEPOSITS	11.96	11.41	6.73	7.38	0.30	5.64
Deposits less than or equal to \$100,000	8.11	8.05	4.40	3.06	-2.37	2.68
Deposits greater than \$100,000	45.55	31.20	21.29	38.89	13.44	23.47
BORROWINGS	49.92	25.09	16.54	-7.46	17.64	19.13
Advances From FHLB	51.69	37.92	25.66	15.16	28.64	30.45
RevRepo Agreements & FedFunds Purchased	44.28	11.18	10.00	-50.14	16.53	10.15
Other Borrowings	57.17	-22.76	-23.83	-16.28	-4.87	-4.82
Other Liabilities	97.33	46.04	36.20	63.53	46.86	54.42
Equity Capital	24.97	23.28	20.51	11.55	12.20	17.31

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 / June 1998

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

FIRST QUARTER 1998:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	254	235	362	247	97	1,195

CAPITAL COMPLIANCE						
Meet FDICIA Capital Standards	253	235	362	247	97	1,194
Percent of Thrifts	99.61	100.00	100.00	100.00	100.00	99.92
Consolidated Assets (\$ Billions)	\$151.28	\$64.74	\$156.85	\$90.47	\$316.72	\$780.06
Fail FDICIA Capital Standards	1	0	0	0	0	1
Percent of Thrifts	0.39	0.00	0.00	0.00	0.00	0.08
Consolidated Assets (\$ Billions)	\$0.11	\$0.00	\$0.00	\$0.00	\$0.00	\$0.11
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)	\$11.72	\$5.78	\$12.69	\$7.69	\$20.76	\$58.64
Tangible Equity Ratio	7.82	9.03	8.19	8.56	6.63	7.60
Median Ratio	8.92	9.18	10.14	9.23	7.40	9.28
Tier 1 Capital (\$ Billions)	\$11.74	\$5.78	\$12.71	\$7.71	\$20.77	\$58.72
Tier 1 Leverage Ratio	7.83	9.04	8.20	8.59	6.64	7.61
Median Ratio	8.92	9.18	10.14	9.23	7.40	9.28
Tier 1 Risk-based Capital Ratio	15.17	15.30	14.30	14.83	11.09	13.24
Median Ratio	19.22	16.67	19.12	17.66	12.61	17.91
Risk-based Capital (\$ Billions)	\$12.55	\$6.29	\$13.70	\$8.15	\$23.94	\$64.64
Total Risk-based Capital Ratio	16.23	16.65	15.41	15.66	12.78	14.58
Median Ratio	19.95	17.79	19.92	18.40	13.63	18.65

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.
Office of Thrift Supervision / June 1998

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

FIRST QUARTER 1998:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	254	235	362	247	97	1,195
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$1,134.87	\$590.35	\$1,201.98	\$828.38	\$2,195.93	\$5,951.51
Mortgage Loans						
Construction & Land Loans	18.89	60.52	92.05	81.80	30.86	284.12
Nonresidential Mortgages	96.05	53.63	52.80	48.83	57.18	308.49
Multifamily Mortgages	47.30	6.61	35.91	9.07	135.82	234.71
1-4 Family Mortgages	732.77	332.62	766.75	517.33	1,798.26	4,147.73
Nonmortgage Loans and Leases						
Commercial Loans	45.39	18.36	49.76	29.71	27.08	170.30
Consumer Loans	194.47	118.60	204.72	141.64	146.73	806.16
NONCURRENT LOANS (\$ Millions)	\$1,509.03	\$458.30	\$825.40	\$447.90	\$2,314.66	\$5,555.30
Mortgage Loans						
Construction & Land Loans	28.27	47.57	41.86	30.08	20.98	168.76
Nonresidential Mortgages	181.61	50.62	61.30	26.51	162.29	482.33
Multifamily Mortgages	134.26	9.74	58.91	13.81	143.72	360.44
1-4 Family Mortgages	1,044.59	271.26	532.96	261.10	1,912.64	4,022.55
Nonmortgage Loans and Leases						
Commercial Loans	45.25	10.54	23.37	25.85	25.32	130.33
Consumer Loans	75.04	68.57	107.00	90.56	49.72	390.89
NET CHARGE-OFFS (\$ Millions)	\$58.83	\$45.57	\$54.50	\$61.19	\$155.02	\$375.10
Mortgage Loans						
Construction & Land Loans	0.17	0.77	0.95	(1.56)	1.68	2.01
Nonresidential Mortgages	0.63	0.73	2.35	0.16	(0.55)	3.32
Multifamily Mortgages	0.90	0.31	0.72	(0.12)	10.71	12.51
1-4 Family Mortgages	18.44	2.14	6.42	1.58	50.84	79.42
Nonmortgage Loans and Leases						
Commercial Loans	2.68	0.37	(0.16)	7.71	1.94	12.54
Consumer Loans	22.32	37.06	41.22	46.48	57.57	204.65
Repossessed Assets	4.70	2.17	2.39	3.85	16.22	29.32
Other	9.01	2.02	0.60	3.09	16.61	31.33
REPOSSESSED ASSETS, NET (\$ Millions)	\$348.29	\$250.11	\$228.33	\$189.13	\$747.34	\$1,763.19
Construction & Land Loans	19.44	122.37	9.69	15.86	14.34	181.71
Nonresidential Mortgages	94.93	33.79	48.97	28.77	57.28	263.72
Multifamily Mortgages	27.15	10.92	8.34	62.53	99.64	208.56
1-4 Family Mortgages	199.14	74.96	122.18	72.78	555.17	1,024.22
Other	7.63	8.07	39.15	9.20	20.92	84.98
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)						
Real Estate Loans	\$81.42	\$38.38	\$95.82	\$51.14	\$219.04	\$485.81
Percent of Total Assets	53.78	59.29	61.09	56.53	69.16	62.27
Noncurrent Real Estate Loans	\$1.39	\$0.38	\$0.70	\$0.33	\$2.24	\$5.03
Percent of Total Assets	0.92	0.59	0.44	0.37	0.71	0.65
Real Estate Owned	\$0.34	\$0.24	\$0.19	\$0.18	\$0.73	\$1.68
Percent of Total Assets	0.23	0.37	0.12	0.20	0.23	0.22
Troubled Real Estate Loans	\$1.73	\$0.62	\$0.88	\$0.51	\$2.97	\$6.71
Percent of Total Assets	1.14	0.96	0.56	0.57	0.94	0.86

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding. Beginning in 1997, net charge-off data include net changes in specific valuation allowances. Starting in 1997, repossessed asset data are net of specific allowances. Office of Thrift Supervision / June 1998

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

FIRST QUARTER 1998:	NORTHEAST	SOUTHEAST	CENTRAL	MIDWEST	WEST	INDUSTRY
NUMBER OF THRIFT INSTITUTIONS:	254	235	362	247	97	1,195
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	0.75%	0.91%	0.77%	0.92%	0.69%	0.76%
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	1.21	1.66	2.51	1.94	1.43	1.87
Nonresidential Mortgages	1.46	1.49	1.06	1.32	0.56	1.06
Multifamily Mortgages	0.80	0.80	0.64	0.40	0.42	0.50
1-4 Family Mortgages	1.09	1.10	0.94	1.26	1.03	1.05
Nonmortgage Loans and Leases						
Commercial Loans	1.69	1.57	1.51	1.40	0.85	1.37
Consumer Loans	2.32	2.54	1.59	1.40	1.69	1.80
NONCURRENT LOANS (% Total Assets)	1.00%	0.71%	0.53%	0.50%	0.73%	0.71%
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	1.81	1.31	1.14	0.71	0.97	1.11
Nonresidential Mortgages	2.76	1.41	1.23	0.72	1.59	1.66
Multifamily Mortgages	2.27	1.18	1.04	0.61	0.45	0.77
1-4 Family Mortgages	1.55	0.89	0.65	0.64	1.10	1.02
Nonmortgage Loans and Leases						
Commercial Loans	1.68	0.90	0.71	1.22	0.79	1.05
Consumer Loans	0.89	1.47	0.83	0.90	0.57	0.87
NET CHARGE-OFFS (% Total Assets)	0.04%	0.07%	0.03%	0.07%	0.05%	0.05%
Percent of Outstanding Loans by Loan Type:						
Mortgage Loans						
Construction & Land Loans	0.01	0.02	0.03	-0.04	0.08	0.01
Nonresidential Mortgages	0.01	0.02	0.05	0.00	-0.01	0.01
Multifamily Mortgages	0.02	0.04	0.01	-0.01	0.03	0.03
1-4 Family Mortgages	0.03	0.01	0.01	0.00	0.03	0.02
Nonmortgage Loans and Leases						
Commercial Loans	0.10	0.03	0.00	0.36	0.06	0.10
Consumer Loans	0.27	0.79	0.32	0.46	0.66	0.46
Repossessed Assets	1.35	0.87	1.05	2.03	2.17	1.66
Other	0.14	0.08	0.01	0.08	0.12	0.09
REPOSSESSED ASSETS, NET (% Total Assets)	0.23%	0.39%	0.15%	0.21%	0.24%	0.23%
Percent of Outstanding Loans by Loan Type:						
Construction & Land Loans	1.25	3.37	0.26	0.38	0.66	1.19
Nonresidential Mortgages	1.44	0.94	0.98	0.78	0.56	0.91
Multifamily Mortgages	0.46	1.32	0.15	2.78	0.31	0.44
1-4 Family Mortgages	0.30	0.25	0.15	0.18	0.32	0.26
Other	0.12	0.31	0.61	0.23	0.15	0.25
ASSET QUALITY SUMMARY (% Total Assets)						
Net Chargeoffs (Annualized)	0.16%	0.28%	0.14%	0.27%	0.20%	0.19%
Net Provisions for Losses (Annualized)	0.16	0.26	0.22	0.33	0.11	0.18
Valuation Allowances	0.64	1.00	0.64	0.69	0.88	0.77
Noncurrent Loans	1.00	0.71	0.53	0.50	0.73	0.71
Repossessed Assets, Net (% Total Assets)	0.23	0.39	0.15	0.21	0.24	0.23
Troubled Assets	1.23	1.09	0.67	0.70	0.97	0.94

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding. Beginning in 1997, net charge-off data include net changes in specific valuation allowances. Starting in 1997, repossessed asset data are net of specific allowances. Office of Thrift Supervision / June 1998

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

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	1st Qtr 1998 Net Income (\$ Millions)	1st Qtr 1997 Net Income (\$ Millions)
NORTHEAST REGION						
CONNECTICUT	12	11.70	7.20	0.80	24.62	3.81
DELAWARE	5	3.59	1.11	0.27	(3.17)	5.52
MAINE	11	1.14	0.85	0.10	2.47	2.33
MASSACHUSETTS	23	7.57	5.23	0.65	14.96	12.35
NEW HAMPSHIRE	7	1.37	1.17	0.13	2.83	2.88
NEW JERSEY	55	22.74	16.14	2.42	72.01	59.26
NEW YORK	59	64.06	42.16	5.56	156.62	112.55
PENNSYLVANIA	68	37.34	23.99	2.95	49.49	50.59
RHODE ISLAND	4	0.58	0.45	0.08	1.48	2.37
VERMONT	2	0.19	0.15	0.01	0.11	0.35
WEST VIRGINIA	8	1.11	0.90	0.13	2.20	2.28

TOTAL	254	\$151.39	\$99.36	\$13.10	\$323.63	\$254.29
SOUTHEAST REGION						
ALABAMA	13	2.47	1.88	0.20	6.97	2.75
DISTRICT OF COLUMBIA	1	0.27	0.21	0.02	0.79	0.30
FLORIDA	44	18.16	12.70	1.74	38.32	28.65
GEORGIA	32	6.43	4.71	0.70	7.56	5.59
MARYLAND	64	8.58	6.90	0.90	21.54	17.04
NORTH CAROLINA	21	4.19	3.07	0.59	9.77	8.42
PUERTO RICO	1	0.03	0.02	0.00	0.24	0.11
SOUTH CAROLINA	31	8.29	5.97	0.79	24.76	19.87
VIRGIN ISLANDS	1	0.05	0.04	0.00	0.10	0.17
VIRGINIA	27	16.26	11.63	1.39	27.77	37.73

TOTAL	235	\$64.74	\$47.13	\$6.32	\$137.81	\$120.61

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. First quarter 1997 net income data based on thrifts held constant as of March 31, 1998. Financial data as of March 31, 1998 unless otherwise noted. 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 / June 1998

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

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	1st Qtr 1998 Net Income (\$ Millions)	1st Qtr 1997 Net Income (\$ Millions)
CENTRAL REGION						
ILLINOIS	73	39.61	28.51	3.91	95.28	99.07
INDIANA	62	14.09	9.89	1.27	27.98	27.60
KENTUCKY	41	3.53	2.74	0.46	9.34	7.99
MICHIGAN	18	24.49	15.24	2.47	43.58	53.26
OHIO	120	54.08	37.19	4.43	150.21	122.85
TENNESSEE	24	4.84	3.84	0.56	14.75	10.87
WISCONSIN	24	16.21	12.16	1.29	48.27	42.32
TOTAL	362	\$156.85	\$109.58	\$14.40	\$389.41	\$363.96

MIDWEST REGION						
ARKANSAS	13	3.29	2.36	0.37	2.47	6.05
COLORADO	12	2.50	1.94	0.32	6.25	6.47
IOWA	24	4.80	3.51	0.44	9.04	12.49
KANSAS	18	7.90	5.91	0.89	20.51	19.39
LOUISIANA	31	3.71	3.03	0.47	9.17	9.34
MINNESOTA	23	2.54	1.81	0.24	5.64	4.39
MISSISSIPPI	10	0.80	0.60	0.11	1.82	1.84
MISSOURI	43	6.59	4.89	0.70	27.90	15.23
NEBRASKA	13	10.62	6.84	0.80	17.37	22.44
NEW MEXICO	10	1.99	1.44	0.15	5.89	3.69
NORTH DAKOTA	3	0.96	0.79	0.08	1.99	1.95
OKLAHOMA	11	6.00	3.70	0.40	24.28	(1.43)
SOUTH DAKOTA	4	0.86	0.69	0.07	2.27	2.03
TEXAS	32	38.07	21.89	3.16	126.26	130.86
TOTAL	247	\$90.63	\$59.41	\$8.18	\$260.86	\$234.71

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. First quarter 1997 net income data based on thrifts held constant as of March 31, 1998.

Financial data as of March 31, 1998 unless otherwise noted.

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 / June 1998

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

	Number of Thrifts	Total Assets (\$ Billions)	Total Deposits (\$ Billions)	Equity Capital (\$ Billions)	1st Qtr 1998 Net Income (\$ Millions)	1st Qtr 1997 Net Income (\$ Millions)
WEST REGION						
ALASKA	1	0.11	0.10	0.01	0.10	0.15
ARIZONA	2	0.62	0.53	0.04	1.65	1.79
CALIFORNIA	56	276.44	173.83	19.49	644.13	533.13
GUAM	2	0.29	0.14	0.05	1.16	1.16
HAWAII	4	7.91	5.62	0.61	15.84	13.42
IDAHO	3	0.51	0.41	0.05	1.24	1.01
MONTANA	7	1.58	1.08	0.18	3.04	2.45
NEVADA	N/A	N/A	N/A	N/A	N/A	N/A
OREGON	7	17.76	1.66	1.73	44.07	0.20
UTAH	2	1.38	0.47	0.19	5.65	2.76
WASHINGTON	9	9.96	5.95	1.20	39.09	35.14
WYOMING	4	0.36	0.25	0.06	0.84	0.75

TOTAL	97	\$316.91	\$190.03	\$23.61	\$756.81	\$591.95
UNITED STATES						
TOTAL	1,195	\$780.52	\$505.51	\$65.62	\$1,868.51	\$1,565.53

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. First quarter 1997 net income data based on thrifts held constant as of March 31, 1998. Financial data as of March 31, 1998 unless otherwise noted. 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 / June 1998

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

FOR THE QUARTER ENDING:	MAR 1994	MAR 1995	MAR 1996	MAR 1997	MAR 1998
NUMBER OF THRIFT INSTITUTIONS:	1,631	1,512	1,416	1,301	1,195
PROFITABILITY (\$ Millions)					
Interest Income	\$12,139.79	\$13,411.26	\$13,706.74	\$13,715.41	\$13,688.26
Interest Expense	6,445.22	8,283.78	8,362.76	8,156.93	8,346.93
NET INTEREST INCOME	5,694.57	5,127.48	5,343.98	5,558.48	5,341.33
Loss Provisions-Interest Bearing Assets	612.69	404.98	447.02	477.15	348.34
Noninterest Income	1,046.42	1,111.92	1,843.84	1,673.66	2,118.77
Mortgage Loan Servicing Fees	138.35	193.24	200.41	223.71	187.96
Other Fees and Charges	489.26	486.57	595.95	801.62	911.32
Other Noninterest Income	418.80	432.11	1,047.47	648.33	1,019.49
Noninterest Expense	4,484.62	4,062.24	4,020.95	4,054.55	4,239.46
G&A Expense	4,097.07	3,862.66	3,836.30	3,888.30	4,064.28
Goodwill Amortization	121.24	126.01	128.62	124.07	143.97
Loss Provisions-Noninterest Bearing Assets	266.31	73.57	56.03	42.18	31.21
Income Before Taxes & Extraordinary Items	1,643.68	1,772.19	2,719.85	2,700.44	2,872.31
Income Taxes	741.46	612.62	897.27	974.75	997.32
Extraordinary Items	(151.92)	5.21	4.80	(0.21)	(7.87)
NET INCOME	750.30	1,164.78	1,827.38	1,725.48	1,867.12
PROFITABILITY (% of Average Assets Annualized)					
Interest Income	6.33%	6.94%	7.21%	7.22%	7.10%
Interest Expense	3.36	4.29	4.40	4.29	4.33
NET INTEREST INCOME	2.97	2.66	2.81	2.93	2.77
Loss Provisions-Interest Bearing Assets	0.32	0.21	0.24	0.25	0.18
Noninterest Income	0.55	0.58	0.97	0.88	1.10
Mortgage Loan Servicing Fees	0.07	0.10	0.11	0.12	0.10
Other Fees and Charges	0.25	0.25	0.31	0.42	0.47
Other Noninterest Income	0.22	0.22	0.55	0.34	0.53
Noninterest Expense	2.34	2.10	2.12	2.13	2.20
G&A Expense	2.14	2.00	2.02	2.05	2.11
Goodwill Amortization	0.06	0.07	0.07	0.07	0.07
Loss Provisions-Noninterest Bearing Assets	0.14	0.04	0.03	0.02	0.02
Income Before Taxes & Extraordinary Items	0.86	0.92	1.43	1.42	1.49
Income Taxes	0.39	0.32	0.47	0.51	0.52
Extraordinary Items	-0.08	0.00	0.00	0.00	0.00
NET INCOME	0.39	0.60	0.96	0.91	0.97
PROFITABILITY (Percent)					
Return on Average Assets (Annualized)	0.39	0.60	0.96	0.91	0.97
Median Ratio	0.87	0.79	0.76	0.87	0.87
Return on Average Equity (Annualized)	5.19	8.01	11.96	11.47	11.58
Median Ratio	9.88	8.69	7.61	8.87	8.20
Net Interest Margin (Annualized)	2.97	2.66	2.81	2.93	2.77
Median Ratio	3.29	3.28	3.11	3.22	3.16
Number of Profitable Thrifts	1,531	1,406	1,326	1,234	1,125
Percent Profitable	93.87	92.99	93.64	94.85	94.14
Profits (\$ Millions)	\$1,467.57	\$1,419.10	\$1,889.35	\$1,775.15	\$1,933.09
Number of Unprofitable Thrifts	100	106	90	67	70
Percent Unprofitable	6.13	7.01	6.36	5.15	5.86
Losses (\$ Millions)	(\$717.27)	(\$254.32)	(\$61.98)	(\$49.67)	(\$65.97)

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

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

FOR THE QUARTER ENDING:	MAR 1994	MAR 1995	MAR 1996	MAR 1997	MAR 1998
NUMBER OF THRIFT INSTITUTIONS:	1,631	1,512	1,416	1,301	1,195
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TOTAL ASSETS (\$ Billions)	\$768.89	\$779.58	\$762.86	\$764.60	\$780.17
1 - 4 Family Mortgages	344.81	370.53	367.11	383.05	394.67
Mortgage Pool Securities	119.28	128.07	119.59	108.84	101.18
Multifamily Mortgages	53.08	50.66	48.20	47.89	46.88
Nonresidential Mortgages	37.77	34.83	32.20	31.87	29.04
Construction Loans	12.61	13.33	15.27	10.76	11.64
Land Loans	3.54	3.30	3.59	3.35	3.59
Commercial Loans	4.76	6.63	8.14	9.64	12.47
Consumer Loans	34.54	35.42	37.45	40.95	44.69
Cash and Noninterest-Earning Deposits	11.26	9.44	10.29	9.28	10.53
Investment Securities	118.50	100.79	94.60	85.16	87.38
Mortgage Derivatives	49.54	43.47	42.79	38.29	38.12
Repossessed Assets, Net	5.43	3.17	2.42	2.03	1.76
Real Estate Held for Investment, Net	0.57	0.26	0.13	0.47	0.52
Office Premises & Equipment	8.44	8.27	7.92	8.08	7.78
Other Assets	30.50	30.34	30.66	28.41	33.39
Less: Contra Assets & Valuation Allowances	16.19	15.44	14.71	5.16	5.34
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TOTAL LIABILITIES AND CAPITAL (\$ Billions)	\$768.89	\$779.58	\$762.86	\$764.60	\$780.17
TOTAL DEPOSITS	572.72	553.00	527.45	519.63	505.31
Deposits less than or equal to \$100,000	510.22	489.96	460.56	446.82	421.21
Deposits greater than \$100,000	62.49	62.69	66.89	72.81	84.10
Escrows	6.20	5.45	6.67	7.25	11.20
BORROWINGS	121.47	153.41	157.61	167.47	185.37
Advances From FHLB	75.19	83.54	85.86	97.05	116.60
RevRepo Agreements & FedFunds Purchased	30.78	43.09	41.60	41.24	42.22
Other Borrowings	15.50	26.78	30.15	29.18	26.55
Other Liabilities	10.26	8.52	9.53	9.54	12.74
Equity Capital	58.24	59.21	61.60	60.71	65.54

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:	MAR 1994	MAR 1995	MAR 1996	MAR 1997	MAR 1998
NUMBER OF THRIFT INSTITUTIONS:	1,631	1,512	1,416	1,301	1,195
TOTAL ASSETS (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%
1 - 4 Family Mortgages	44.85	47.53	48.12	50.10	50.59
Mortgage Pool Securities	15.51	16.43	15.68	14.23	12.97
Multifamily Mortgages	6.90	6.50	6.32	6.26	6.01
Nonresidential Mortgages	4.91	4.47	4.22	4.17	3.72
Construction Loans	1.64	1.71	2.00	1.41	1.49
Land Loans	0.46	0.42	0.47	0.44	0.46
Commercial Loans	0.62	0.85	1.07	1.26	1.60
Consumer Loans	4.49	4.54	4.91	5.36	5.73
Cash and Noninterest-Earning Deposits	1.46	1.21	1.35	1.21	1.35
Investment Securities	15.41	12.93	12.40	11.14	11.20
Mortgage Derivatives	6.44	5.58	5.61	5.01	4.89
Repossessed Assets, Net	0.71	0.41	0.32	0.27	0.23
Real Estate Held for Investment, Net	0.07	0.03	0.02	0.06	0.07
Office Premises & Equipment	1.10	1.06	1.04	1.06	1.00
Other Assets	3.97	3.89	4.02	3.72	4.28
Less: Contra Assets & Valuation Allowances	2.11	1.98	1.93	0.67	0.68
TOTAL LIABILITIES AND CAPITAL (% of Total Assets)	100.00%	100.00%	100.00%	100.00%	100.00%
TOTAL DEPOSITS	74.49	70.94	69.14	67.96	64.77
Deposits less than or equal to \$100,000	66.36	62.85	60.37	58.44	53.99
Deposits greater than \$100,000	8.13	8.04	8.77	9.52	10.78
Escrows	0.81	0.70	0.87	0.95	1.44
BORROWINGS	15.80	19.68	20.66	21.90	23.76
Advances From FHLB	9.78	10.72	11.25	12.69	14.95
RevRepo Agreements & FedFunds Purchased	4.00	5.53	5.45	5.39	5.41
Other Borrowings	2.02	3.44	3.95	3.82	3.40
Other Liabilities	1.33	1.09	1.25	1.25	1.63
Equity Capital	7.58	7.59	8.08	7.94	8.40

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

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

FOR THE QUARTER ENDING:	MAR 1994	MAR 1995	MAR 1996	MAR 1997	MAR 1998
NUMBER OF THRIFT INSTITUTIONS:	1,631	1,512	1,416	1,301	1,195
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TOTAL ASSETS (% Change)	3.08%	7.44%	4.39%	5.55%	10.61%
1 - 4 Family Mortgages	0.06	12.66	6.02	9.85	10.90
Mortgage Pool Securities	5.65	13.07	-0.60	-4.04	1.25
Multifamily Mortgages	3.00	-0.93	-1.13	2.12	1.58
Nonresidential Mortgages	-2.51	0.09	0.40	3.62	1.77
Construction Loans	17.66	16.28	22.70	-23.13	17.83
Land Loans	-1.20	7.15	17.61	0.82	14.27
Commercial Loans	-7.77	62.25	31.41	23.52	44.67
Consumer Loans	7.41	11.08	10.57	15.50	23.36
Cash and Noninterest-Earning Deposits	17.54	-11.03	15.82	-5.68	26.46
Investment Securities	15.91	-7.46	0.52	-4.41	153.90
Mortgage Derivatives	32.90	-3.46	3.82	-6.61	10.78
Repossessed Assets, Net	-46.38	-33.62	-16.43	-13.98	-8.46
Real Estate Held for Investment, Net	-5.60	-49.32	-31.17	260.77	13.90
Office Premises & Equipment	5.71	9.87	4.13	7.46	5.94
Other Assets	-38.50	-27.90	-21.20	-26.58	28.40
Less: Contra Assets & Valuation Allowances	6.79	2.54	2.62	-62.03	0.00
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TOTAL LIABILITIES AND CAPITAL (% Change)	3.08%	7.44%	4.39%	5.55%	10.61%
TOTAL DEPOSITS	-0.21	2.49	1.51	3.58	5.64
Deposits less than or equal to \$100,000	-1.08	1.83	0.03	2.13	2.68
Deposits greater than \$100,000	7.47	7.34	13.06	13.46	23.47
BORROWINGS	16.47	32.83	10.64	12.34	19.13
Advances From FHLB	16.61	16.33	13.16	20.39	30.45
RevRepo Agreements & FedFunds Purchased	24.83	49.53	1.29	3.23	10.15
Other Borrowings	2.28	80.14	18.20	2.35	-4.82
Other Liabilities	14.84	-10.14	22.56	10.44	54.42
Equity Capital	9.15	7.73	10.99	3.94	17.31

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:	MAR 1994	MAR 1995	MAR 1996	MAR 1997	MAR 1998
NUMBER OF THRIFT INSTITUTIONS:	1,631	1,512	1,416	1,301	1,195

CAPITAL COMPLIANCE					
Meet FDICIA Capital Standards	1,622	1,501	1,411	1,298	1,194
Percent of Thrifts	99.45	99.27	99.65	99.77	99.92
Consolidated Assets (\$ Billions)	\$769.36	\$777.06	\$763.38	\$764.33	\$780.06
Fail FDICIA Capital Standards	9	10	5	3	1
Percent of Thrifts	0.55	0.66	0.35	0.23	0.08
Consolidated Assets (\$ Billions)	\$3.94	\$4.62	\$0.78	\$0.27	\$0.11
Critically Undercapitalized	0	1	0	1	0
Percent of Thrifts	0.00	0.07	0.00	0.08	0.00
Consolidated Assets (\$ Billions)	\$0.00	\$1.71	\$0.00	\$0.01	\$0.00

CAPITAL RATIOS (Percent)					
Tangible Equity (\$ Billions)	\$53.99	\$54.79	\$57.12	\$56.40	\$58.64
Tangible Equity Ratio	7.03	7.05	7.52	7.43	7.60
Median Ratio	8.07	8.50	8.81	8.83	9.28
Tier 1 Capital (\$ Billions)	\$54.35	\$55.10	\$57.33	\$56.54	\$58.72
Tier 1 Leverage Ratio	7.07	7.09	7.55	7.44	7.61
Median Ratio	8.10	8.50	8.80	8.83	9.28
Tier 1 Risk-based Capital Ratio	13.32	13.26	13.77	13.09	13.24
Median Ratio	16.84	17.43	17.69	17.26	17.91
Risk-based Capital (\$ Billions)	\$60.48	\$61.13	\$63.17	\$62.54	\$64.64
Total Risk-based Capital Ratio	14.83	14.71	15.17	14.48	14.58
Median Ratio	17.64	18.18	18.46	17.99	18.65

All data prior to June 1996 are unconsolidated, except where noted. Numbers may not sum due to rounding.
Office of Thrift Supervision / June 1998

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

FOR THE QUARTER ENDING:	MAR 1994	MAR 1995	MAR 1996	MAR 1997	MAR 1998
NUMBER OF THRIFT INSTITUTIONS:	1,631	1,512	1,416	1,301	1,195
LOANS 30-89 DAYS DELINQUENT (\$ Millions)	\$8,081.31	\$6,084.68	\$6,635.57	\$6,481.54	\$5,951.51
Mortgage Loans					
Construction & Land Loans	194.90	171.71	226.69	246.88	284.12
Nonresidential Mortgages	948.89	419.75	391.36	340.98	308.49
Multifamily Mortgages	1,033.47	512.88	343.51	265.45	234.71
1-4 Family Mortgages	5,272.68	4,394.86	4,959.64	4,759.05	4,147.73
Nonmortgage Loans and Leases					
Commercial Loans	97.55	77.85	100.54	130.15	170.30
Consumer Loans	533.81	507.63	613.83	739.03	806.16
NONCURRENT LOANS (\$ Millions)	\$9,503.64	\$6,936.01	\$7,015.27	\$6,739.10	\$5,555.30
Mortgage Loans					
Construction & Land Loans	561.06	272.26	234.27	188.34	168.76
Nonresidential Mortgages	1,554.29	951.19	667.06	556.99	482.33
Multifamily Mortgages	1,765.70	1,077.87	745.72	640.18	360.44
1-4 Family Mortgages	5,119.10	4,263.38	4,964.21	4,836.14	4,022.55
Nonmortgage Loans and Leases					
Commercial Loans	205.63	127.98	104.59	126.65	130.33
Consumer Loans	297.85	243.33	299.43	390.81	390.89
NET CHARGE-OFFS (\$ Millions)	\$839.17	\$534.73	\$512.07	\$388.03	\$375.10
Mortgage Loans					
Construction & Land Loans	16.29	7.20	3.88	4.61	2.01
Nonresidential Mortgages	128.23	59.36	32.95	13.99	3.32
Multifamily Mortgages	147.97	69.93	72.43	29.81	12.51
1-4 Family Mortgages	222.09	177.40	172.12	110.32	79.42
Nonmortgage Loans and Leases					
Commercial Loans	15.09	17.37	4.00	5.84	12.54
Consumer Loans	95.84	71.42	114.66	185.48	204.65
Repossessed Assets	178.67	103.67	94.89	44.83	29.32
Other	35.00	28.38	17.13	(6.84)	31.33
REPOSSESSED ASSETS, NET (\$ Millions)	\$5,431.43	\$3,173.19	\$2,422.38	\$2,030.80	\$1,763.19
Construction & Land Loans	1,514.88	804.20	482.48	280.90	181.71
Nonresidential Mortgages	1,648.94	784.31	461.63	304.49	263.72
Multifamily Mortgages	1,000.17	587.69	405.99	263.60	208.56
1-4 Family Mortgages	1,869.27	1,345.01	1,280.64	1,136.74	1,024.22
Other	44.04	26.39	35.21	45.06	84.98
ASSET QUALITY: REAL ESTATE LOANS (\$ Billions)					
Real Estate Loans	\$451.81	\$472.64	\$466.36	\$476.91	\$485.81
Percent of Total Assets	58.76	60.63	61.13	62.37	62.27
Noncurrent Real Estate Loans	\$9.00	\$6.56	\$6.61	\$6.22	\$5.03
Percent of Total Assets	1.17	0.84	0.87	0.81	0.65
Real Estate Owned	\$6.03	\$3.52	\$2.63	\$1.99	\$1.68
Percent of Total Assets	0.78	0.45	0.34	0.26	0.22
Troubled Real Estate Loans	\$15.03	\$10.09	\$9.24	\$8.21	\$6.71
Percent of Total Assets	1.96	1.29	1.21	1.07	0.86

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

FOR THE QUARTER ENDING:	MAR 1994	MAR 1995	MAR 1996	MAR 1997	MAR 1998
NUMBER OF THRIFT INSTITUTIONS:	1,631	1,512	1,416	1,301	1,195
LOANS 30-89 DAYS DELINQUENT (% Total Assets)	1.05%	0.78%	0.87%	0.85%	0.76%
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	1.21	1.03	1.20	1.75	1.87
Nonresidential Mortgages	2.51	1.21	1.22	1.07	1.06
Multifamily Mortgages	1.95	1.01	0.71	0.55	0.50
1-4 Family Mortgages	1.53	1.19	1.35	1.24	1.05
Nonmortgage Loans and Leases					
Commercial Loans	2.05	1.18	1.24	1.35	1.37
Consumer Loans	1.55	1.43	1.64	1.80	1.80
NONCURRENT LOANS (% Total Assets)	1.24%	0.89%	0.92%	0.88%	0.71%
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	3.47	1.64	1.24	1.34	1.11
Nonresidential Mortgages	4.12	2.73	2.07	1.75	1.66
Multifamily Mortgages	3.33	2.13	1.55	1.34	0.77
1-4 Family Mortgages	1.48	1.15	1.35	1.26	1.02
Nonmortgage Loans and Leases					
Commercial Loans	4.32	1.93	1.29	1.31	1.05
Consumer Loans	0.86	0.69	0.80	0.95	0.87
NET CHARGE-OFFS (% Total Assets)	0.11%	0.07%	0.07%	0.05%	0.05%
Percent of Outstanding Loans by Loan Type:					
Mortgage Loans					
Construction & Land Loans	0.10	0.04	0.02	0.03	0.01
Nonresidential Mortgages	0.34	0.17	0.10	0.04	0.01
Multifamily Mortgages	0.28	0.14	0.15	0.06	0.03
1-4 Family Mortgages	0.06	0.05	0.05	0.03	0.02
Nonmortgage Loans and Leases					
Commercial Loans	0.32	0.26	0.05	0.06	0.10
Consumer Loans	0.28	0.20	0.31	0.45	0.46
Reposessed Assets	3.29	3.27	3.92	2.21	1.66
Other	0.11	0.09	0.06	-0.02	0.09
REPOSSESSED ASSETS, NET (% Total Assets)	0.71%	0.41%	0.32%	0.27%	0.23%
Percent of Outstanding Loans by Loan Type:					
Construction & Land Loans	9.38	4.84	2.56	1.99	1.19
Nonresidential Mortgages	4.37	2.25	1.43	0.96	0.91
Multifamily Mortgages	1.88	1.16	0.84	0.55	0.44
1-4 Family Mortgages	0.54	0.36	0.35	0.30	0.26
Other	0.14	0.09	0.11	0.16	0.25
ASSET QUALITY SUMMARY (% Total Assets)					
Net Chargeoffs (Annualized)	0.44%	0.27%	0.27%	0.20%	0.19%
Net Provisions for Losses (Annualized)	0.32	0.21	0.23	0.25	0.18
Valuation Allowances	1.06	0.82	0.76	0.78	0.77
Noncurrent Loans	1.24	0.89	0.92	0.88	0.71
Reposessed Assets, Net (% Total Assets)	0.71	0.41	0.32	0.27	0.23
Troubled Assets	1.94	1.30	1.24	1.15	0.94

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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; 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 March 31, 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, loans secured by farming equipment, floor-planning loans to dealers for automobiles or mobile homes, and retail auto loans to businesses.

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, and retained earnings, 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 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.

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.

Reposessed Assets

Includes real estate (1-4 dwelling units, 5 or more dwelling units, nonresidential and land) and other reposessed assets. Prior to March 1993, construction was included in each loan category. Net reposessed 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 reposessed assets.

Troubled Real Estate Loans

Includes noncurrent mortgage loans and real estate owned.

Valuation Allowances

Amount of valuation allowances for all assets.