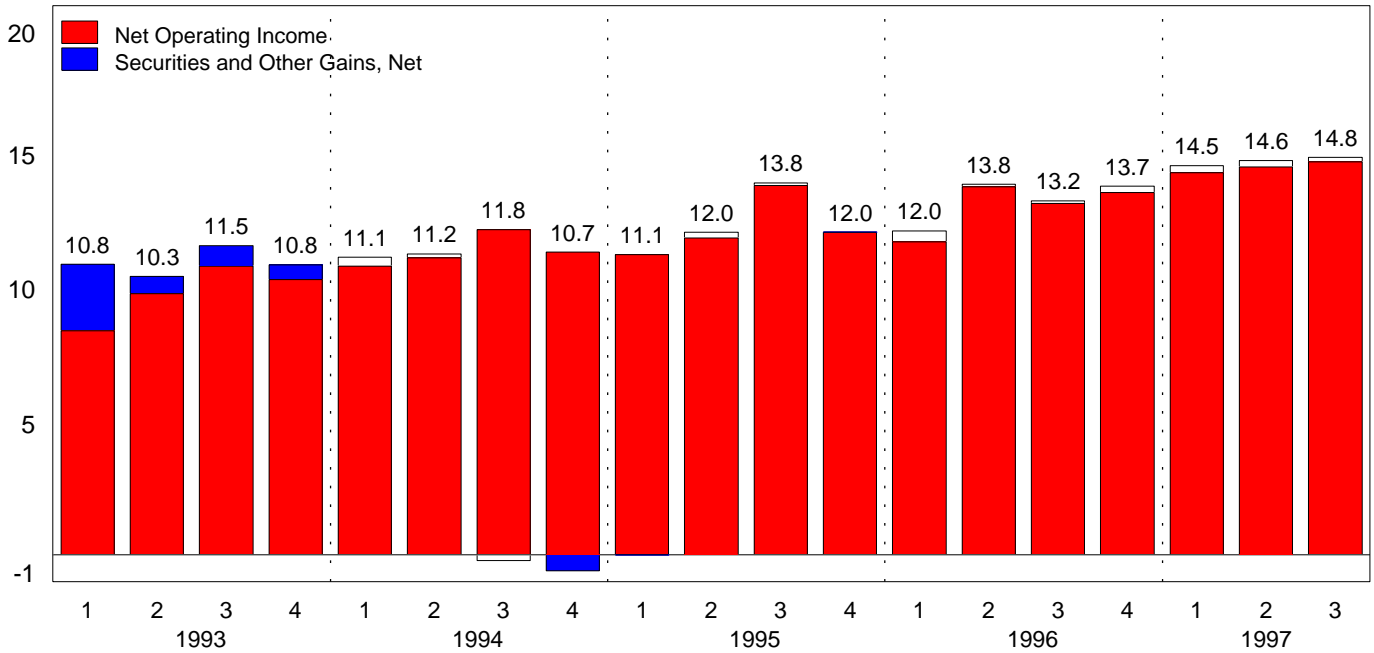


Quarterly Net Income

1993 - 1997

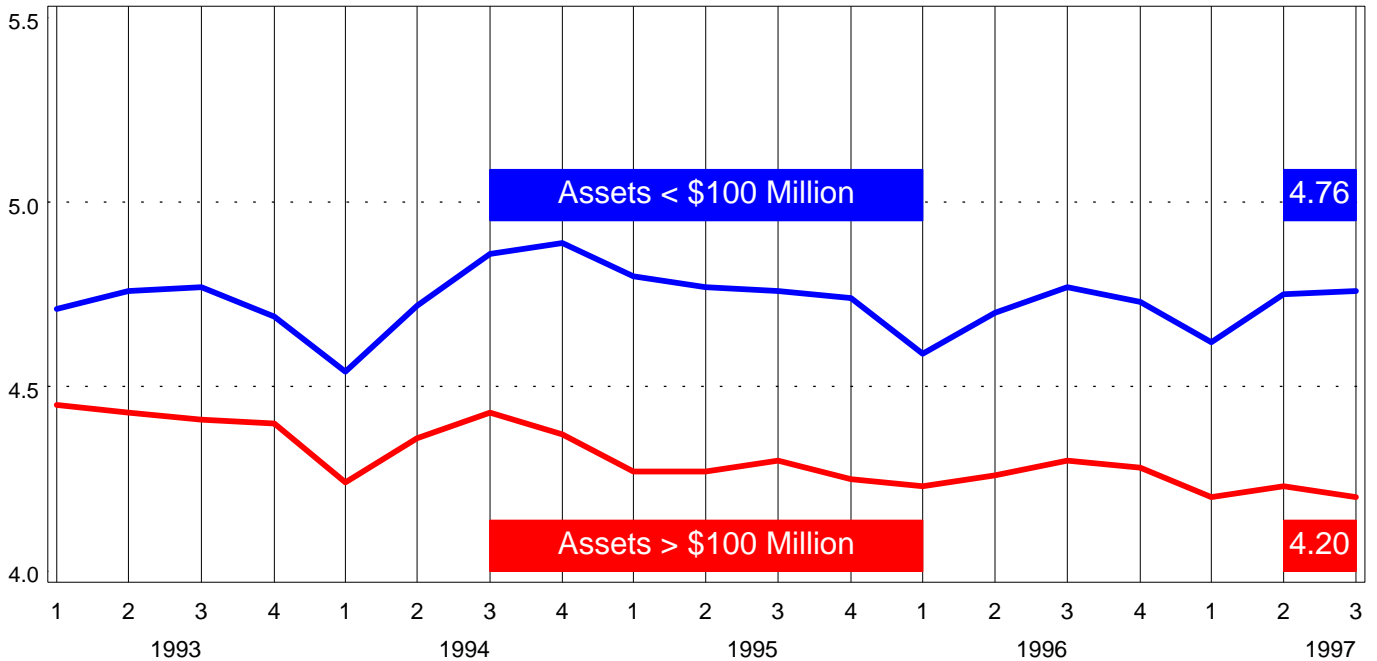
\$ Billions



Quarterly Net Interest Margins, Annualized

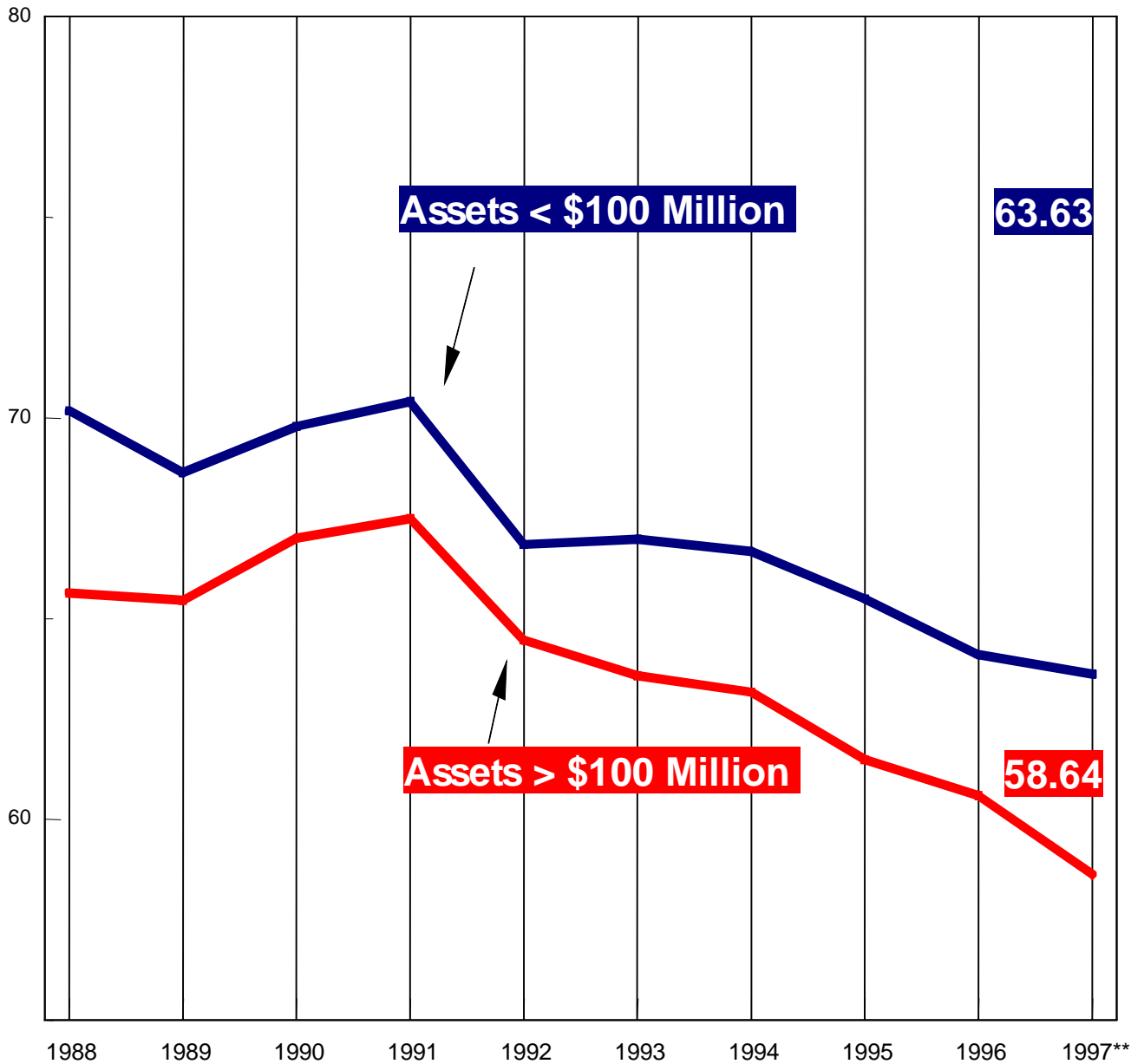
1993 - 1997

Net Interest Margin (%)



Annual Efficiency Ratios* 1988 - 1997

Efficiency Ratio (%)



Assets < \$100 Million

70.19 68.65 69.80 70.41 66.85 66.98 66.67 65.50 64.10 63.63

Assets > \$100 Million

65.64 65.46 67.01 67.50 64.46 63.58 63.17 61.50 60.59 58.64

Total

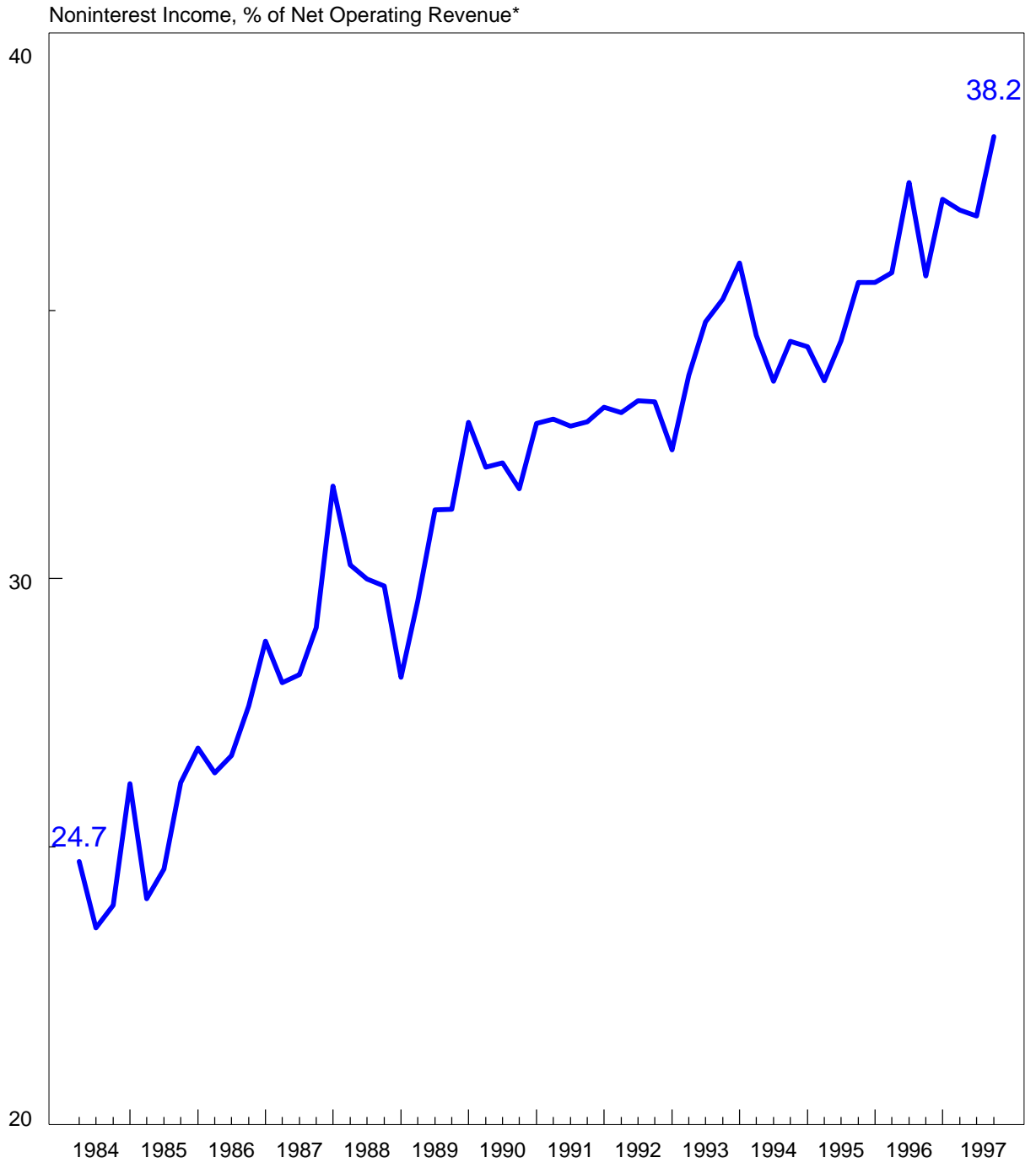
66.17 65.80 67.29 67.78 64.68 63.85 63.44 61.76 60.78 58.90

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

** Through September 30

Noninterest Income Provides a Growing Proportion of Bank Revenue

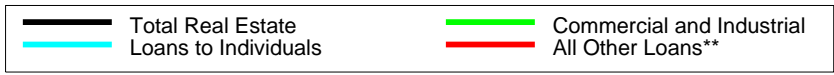
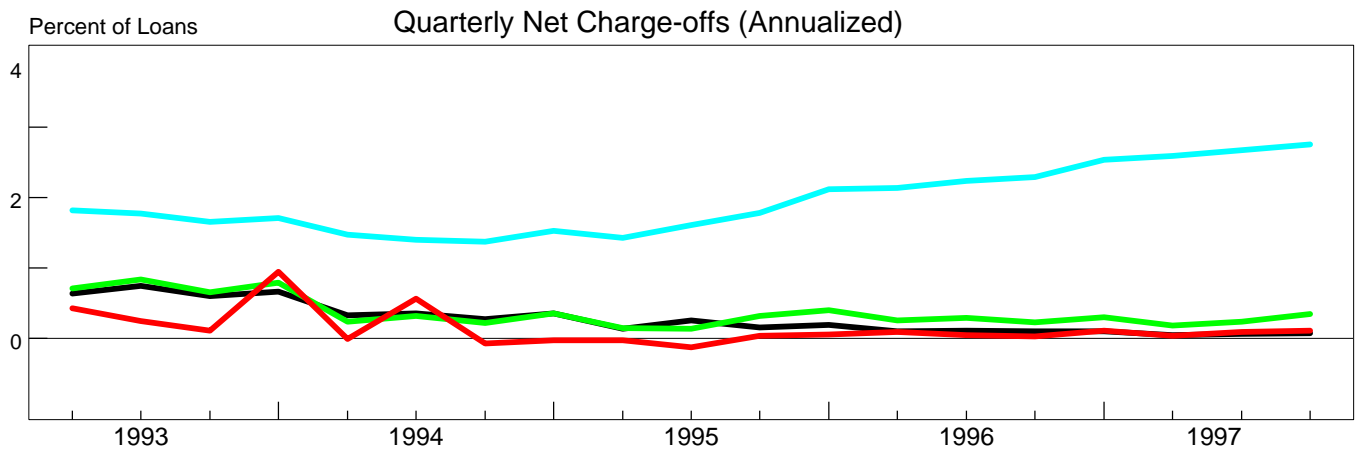
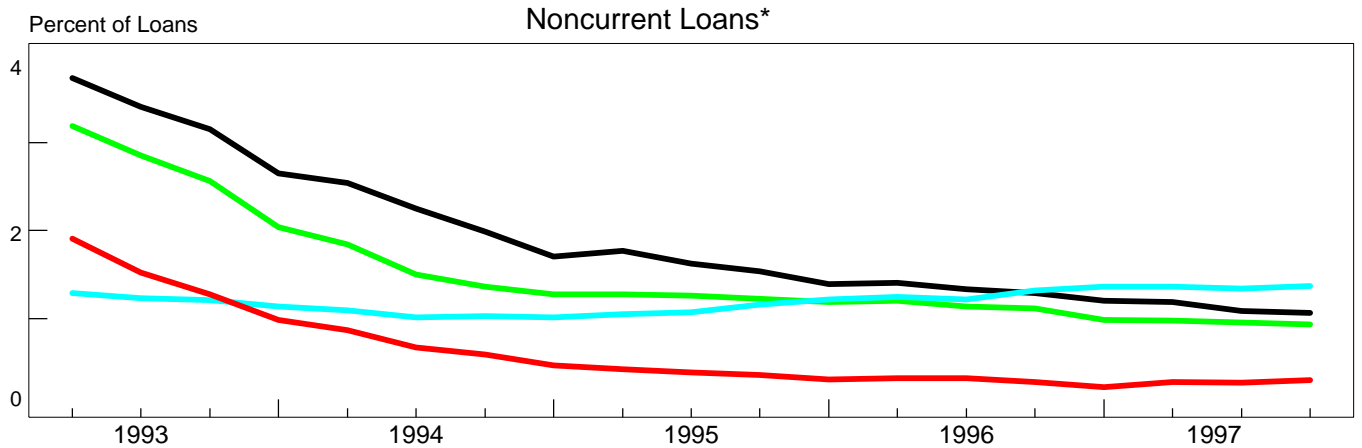
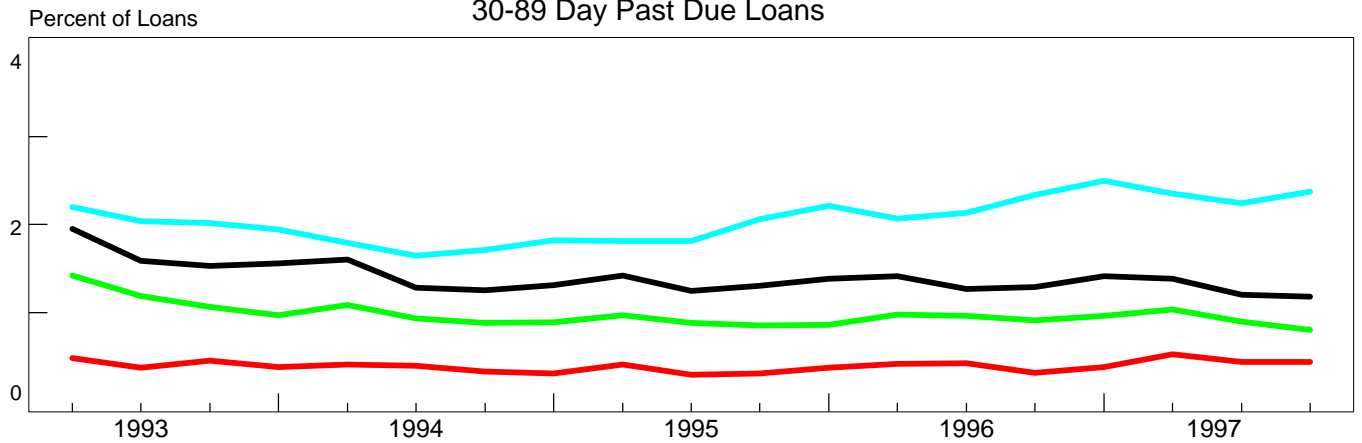
1984 - 1997



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

Loan Quality

1993 - 1997

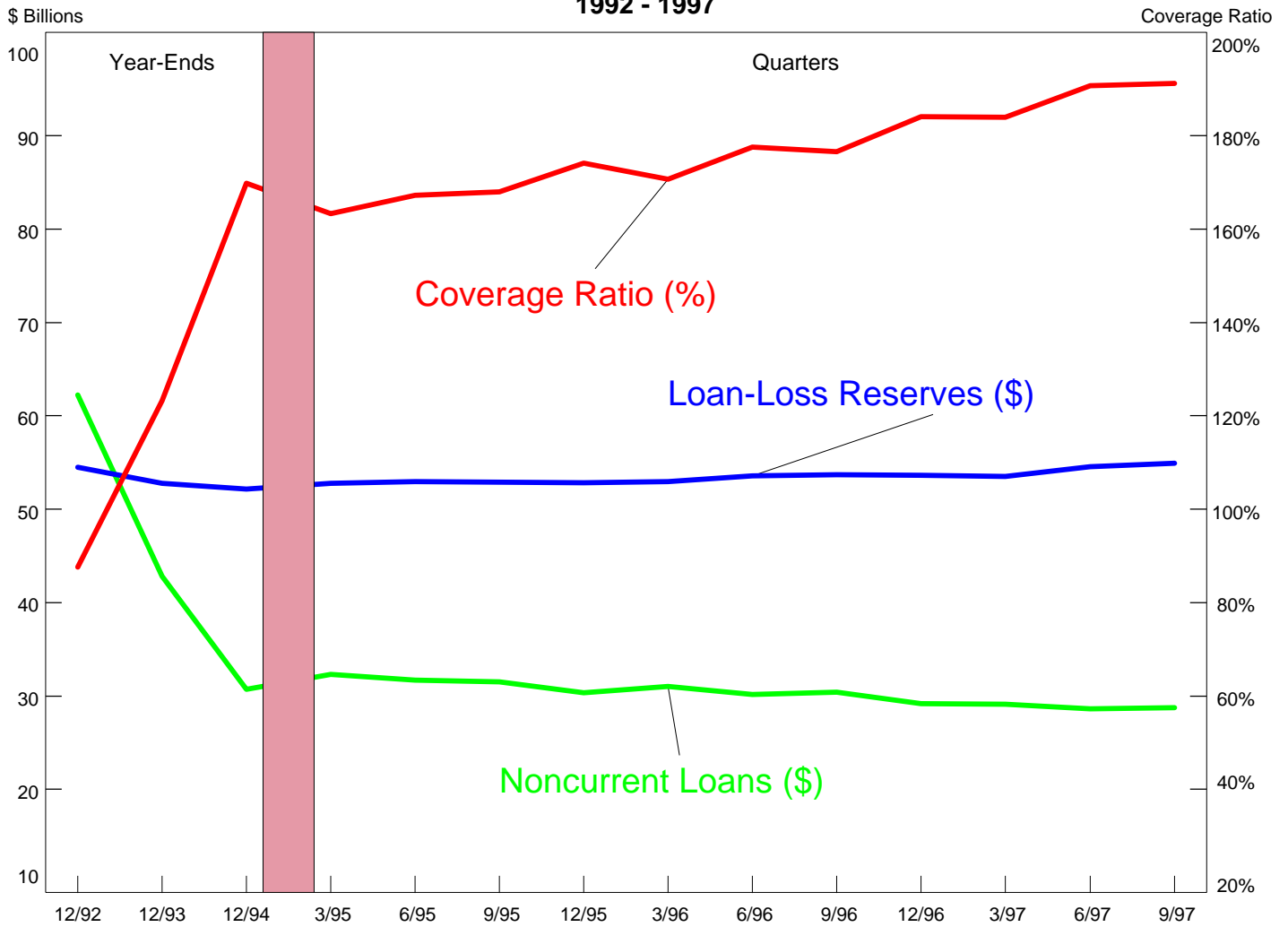


*Loans past due 90 or more days or in nonaccrual status.

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

Reserve Coverage Ratio*

1992 - 1997



Noncurrent Loans (\$ Billions)

62.2 42.8 30.7 32.3 31.7 31.5 30.4 31.0 30.2 30.4 29.1 29.1 28.6 28.7

Loan-Loss Reserves (\$ Billions)

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

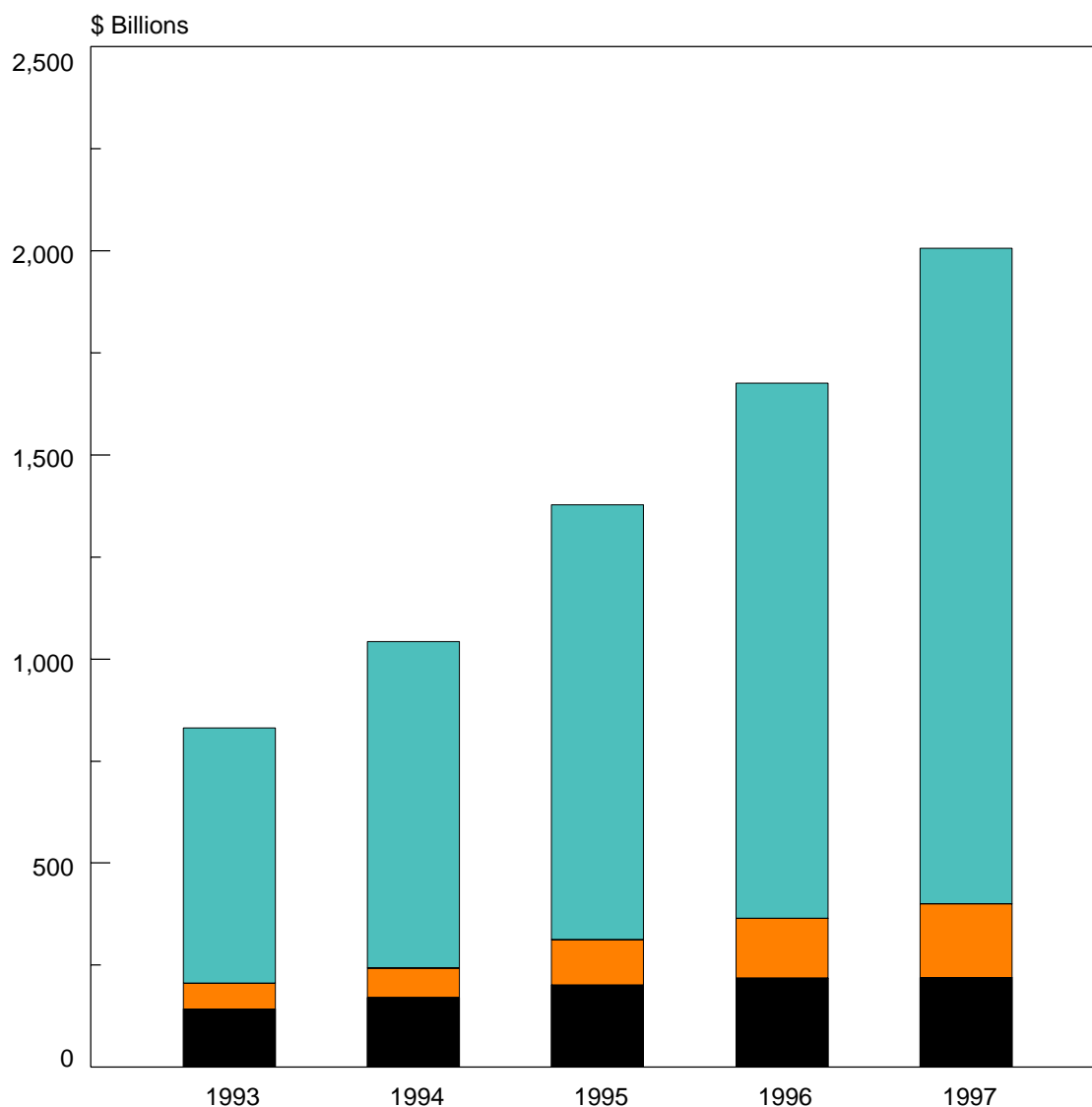
Coverage Ratio (%)

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

*Loan-loss reserves to noncurrent loans.

Expansion of Credit Card Lines, 1993 - 1997

September 30 Call Dates



Loans outstanding (\$ Billions)

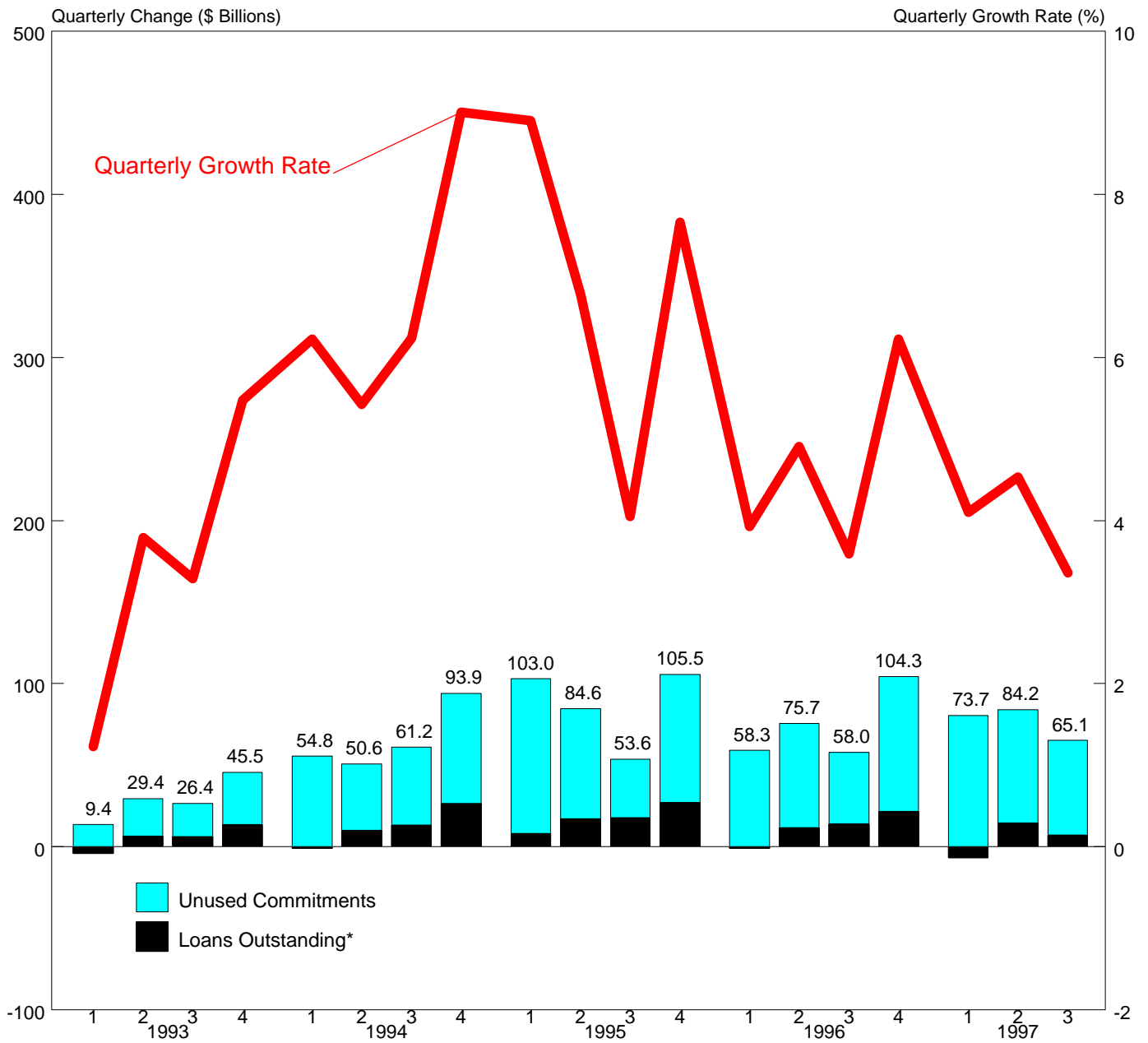
■ Held on-balance-sheet	141.9	169.8	200.8	217.8	220.4
■ Securitized & sold *	64.1	72.7	111.5	146.6	180.4
■ Unused commitments *	624.9	800.6	1,065.9	1,311.3	1,604.7
Total	830.9	1,043.1	1,378.2	1,675.7	2,005.5

*Off-balance-sheet

Quarterly Credit Card Growth Rate

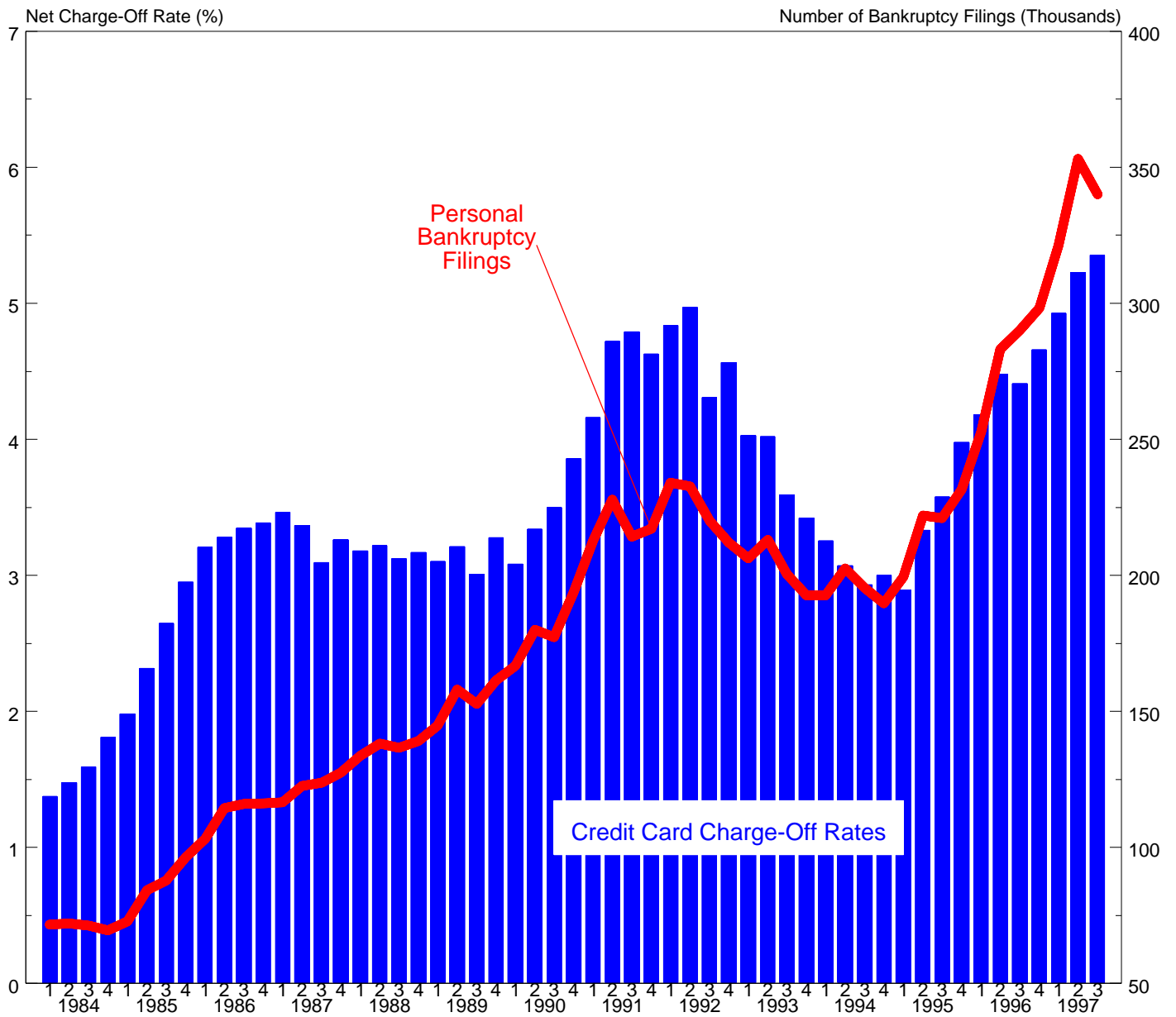
Credit Card Loans and Unused Commitments

1993 - 1997



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

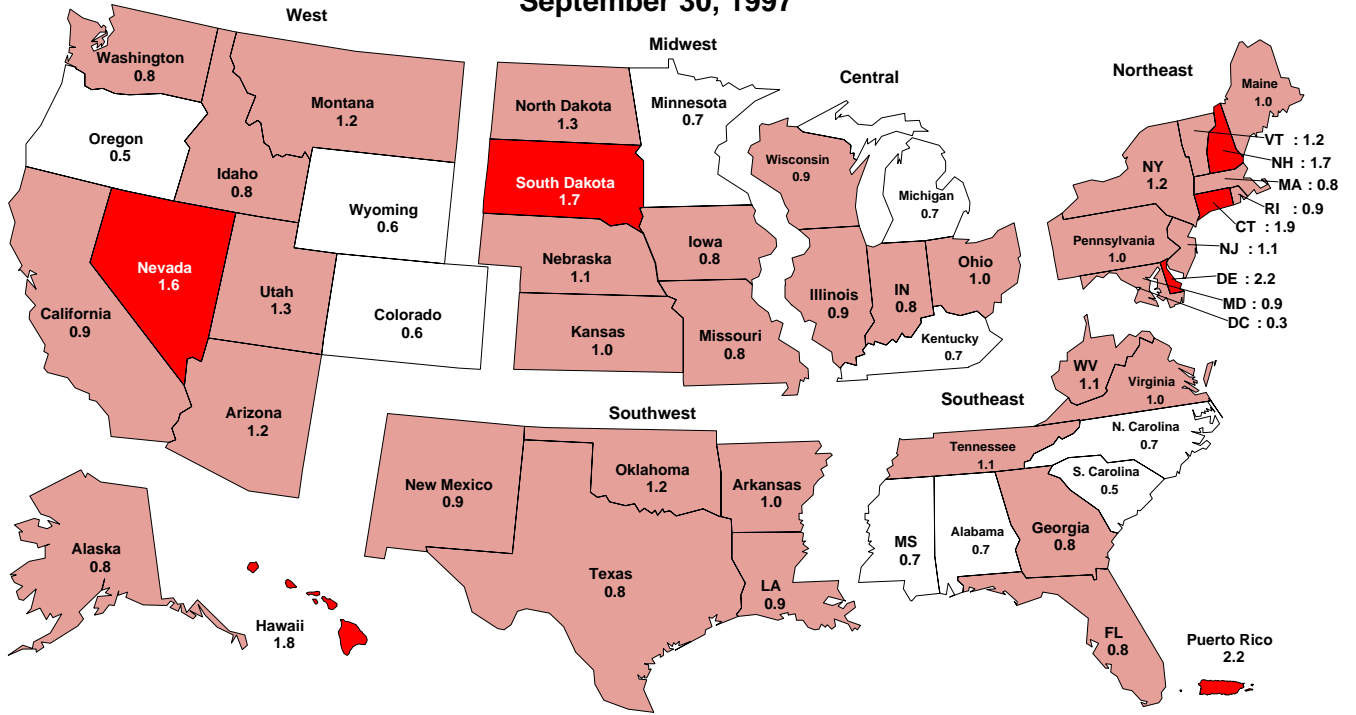
Credit Card Loss Rates and Personal Bankruptcy Filings 1984 - 1997



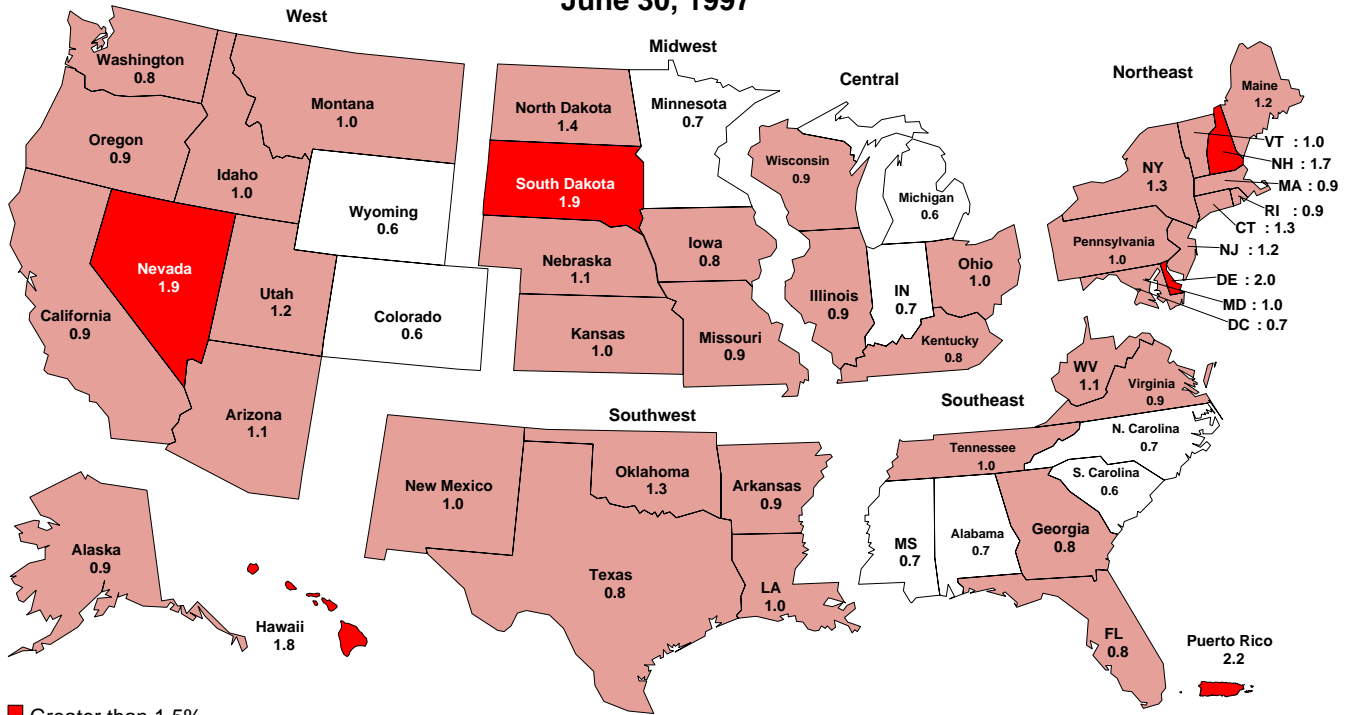
Sources: Bankruptcies - Administrative Office of the United States Courts
 Charge-Off Rates - Commercial Bank Call Reports

Noncurrent Loan Rates*

September 30, 1997



June 30, 1997



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

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

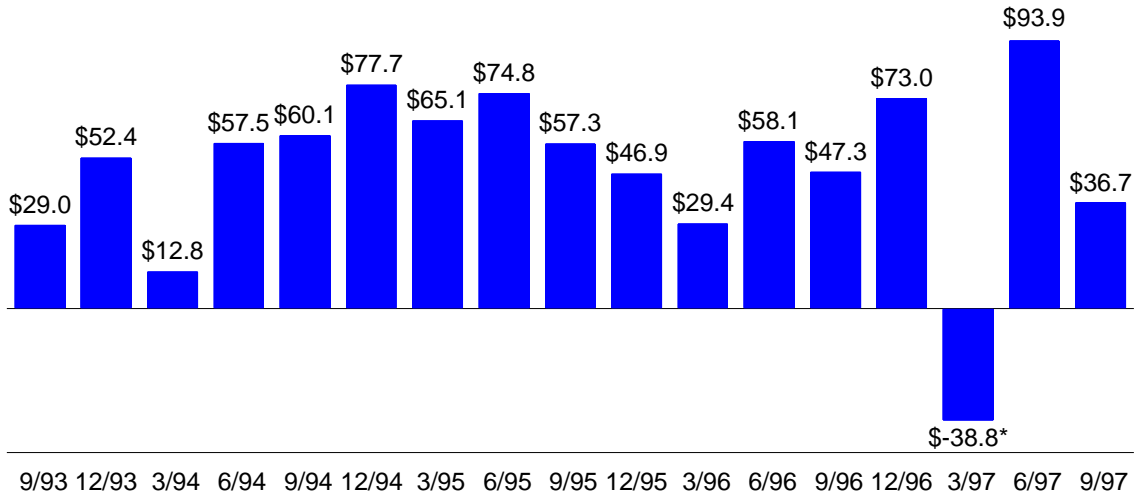
Noncurrent Loan Rates*

September 30, 1997

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

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

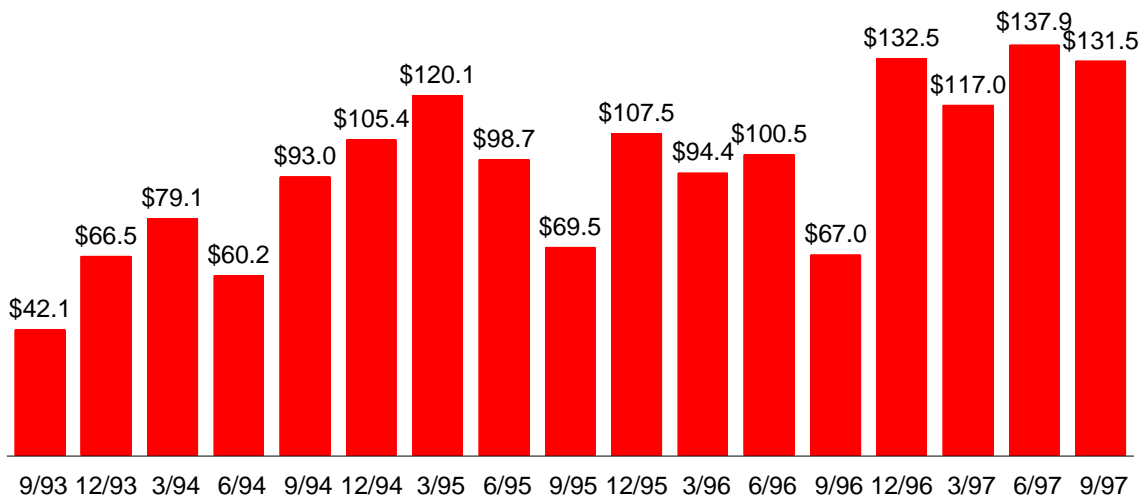
Quarterly Change in Reported Loans Outstanding (\$ Billions)



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

In the third quarter of 1997, real estate loans increased by \$32.2 billion, 1-4 family residential loans increased by \$17.8 billion and loans to individuals increased by \$10 billion.

Quarterly Change in Unused Loan Commitments (\$ Billions)



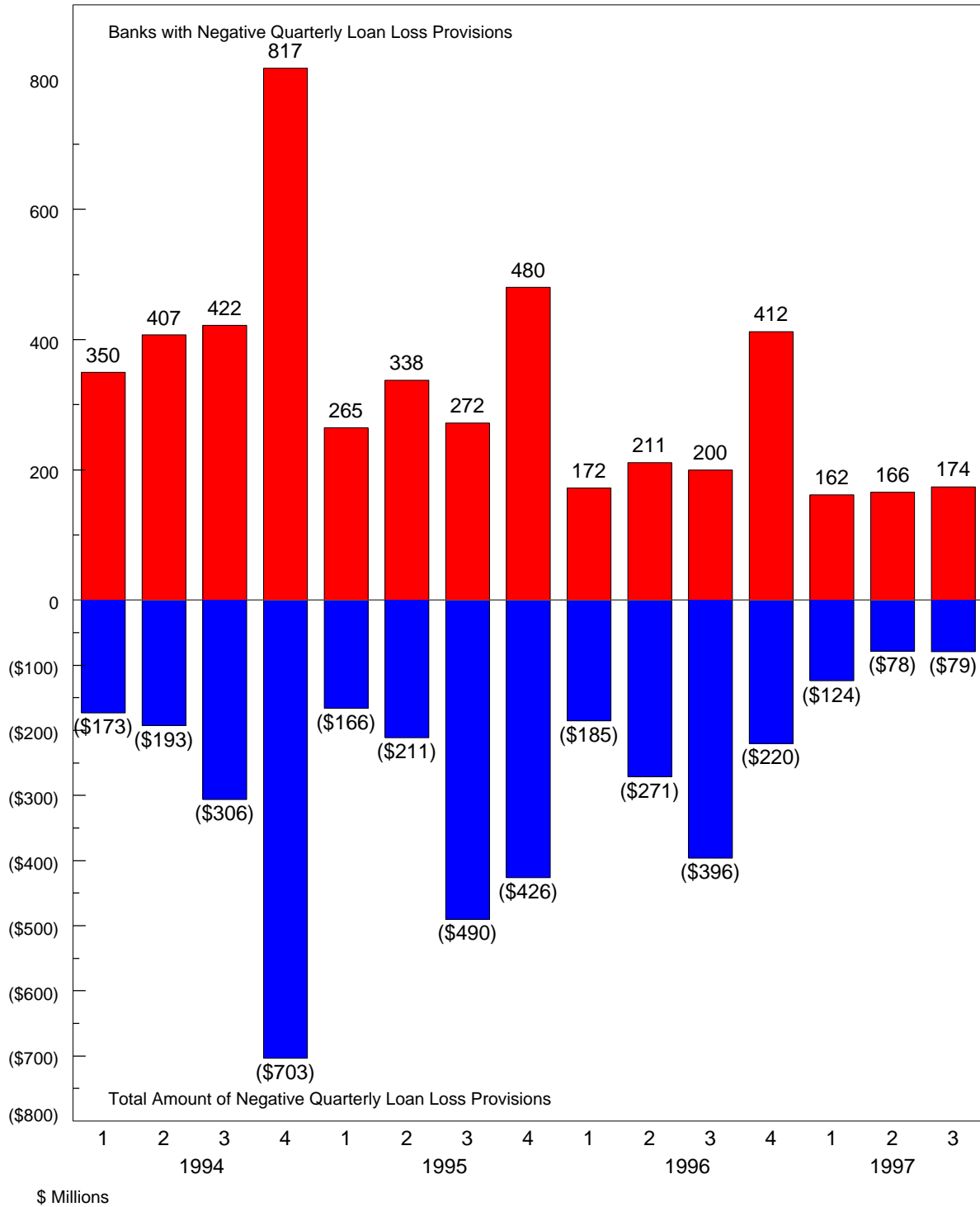
In the third quarter of 1997, unused commitments for loans to businesses increased by \$67.8 billion and unused credit card commitments increased by \$58 billion.

Converting Reserves Back Into Income

Banks Reporting Negative Loan Loss Provisions

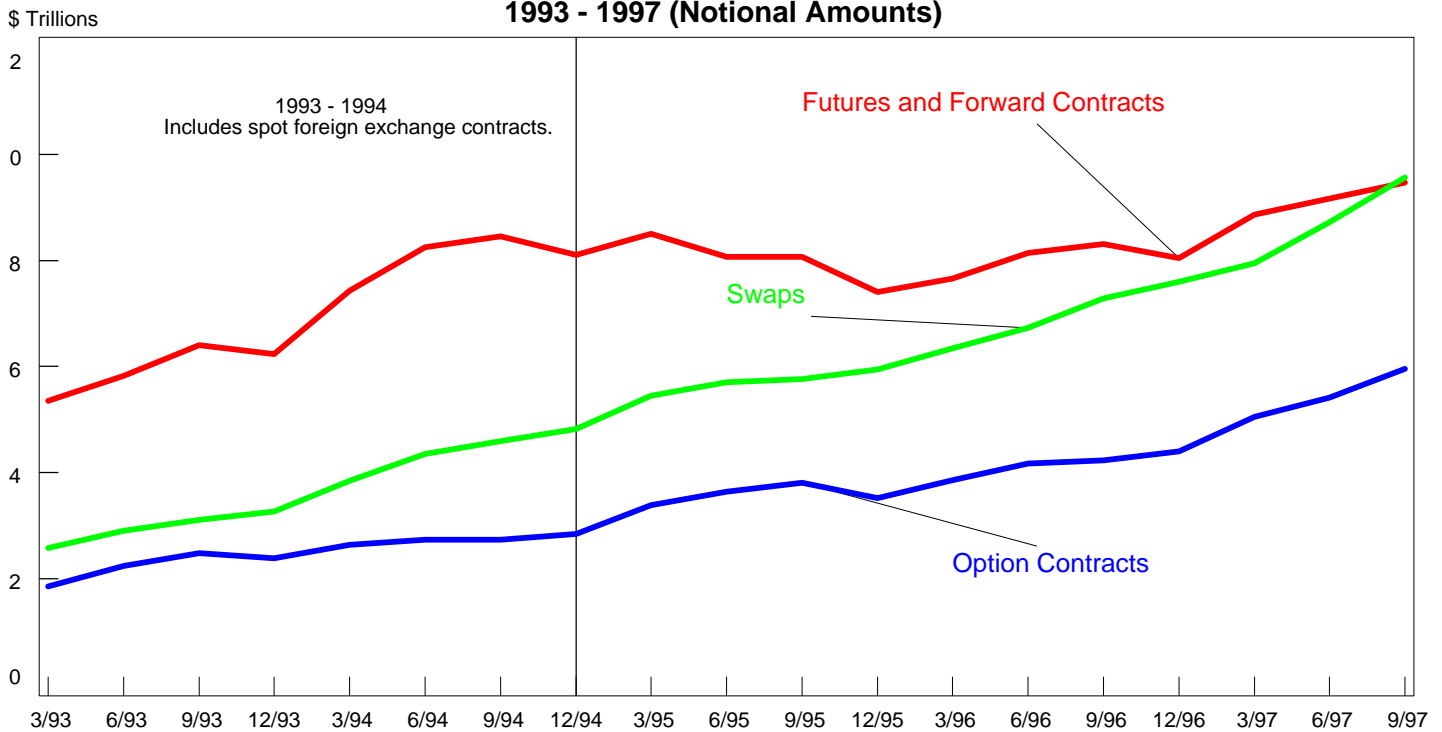
1994 - 1997

Number of Banks



Off-Balance-Sheet Derivatives

1993 - 1997 (Notional Amounts)



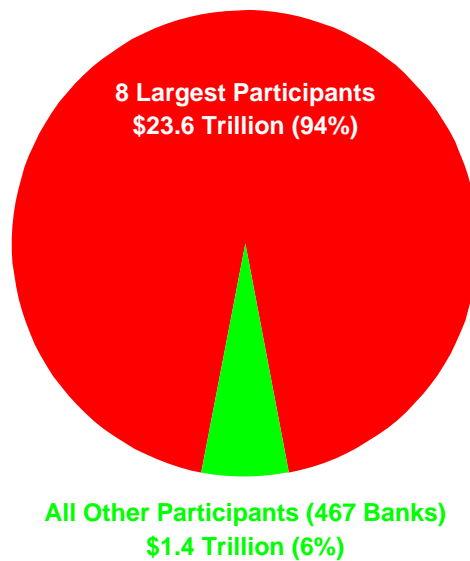
	12/93	12/94	12/95	12/96	3/97	6/97	9/97
Total Derivatives (off-balance-sheet) (Notional Amounts, in billions of dollars)	\$11,878	\$15,773	\$16,861	\$20,035	\$21,868	\$23,299	\$24,989
Futures and Forward Contracts	6,230	8,110	7,399	8,041	8,866	9,165	9,465
Interest rate contracts	2,497	3,435	3,063	3,201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

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

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

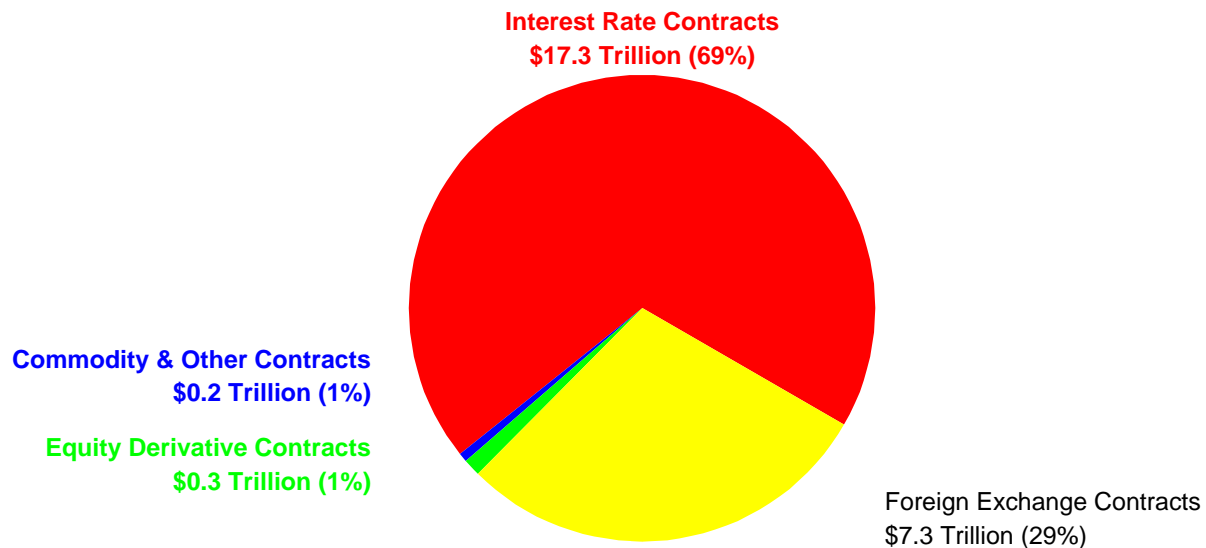
Concentration of Off-Balance-Sheet Derivatives*

Notional Amounts
September 30, 1997



Composition of Off-Balance-Sheet Derivatives*

Notional Amounts
September 30, 1997



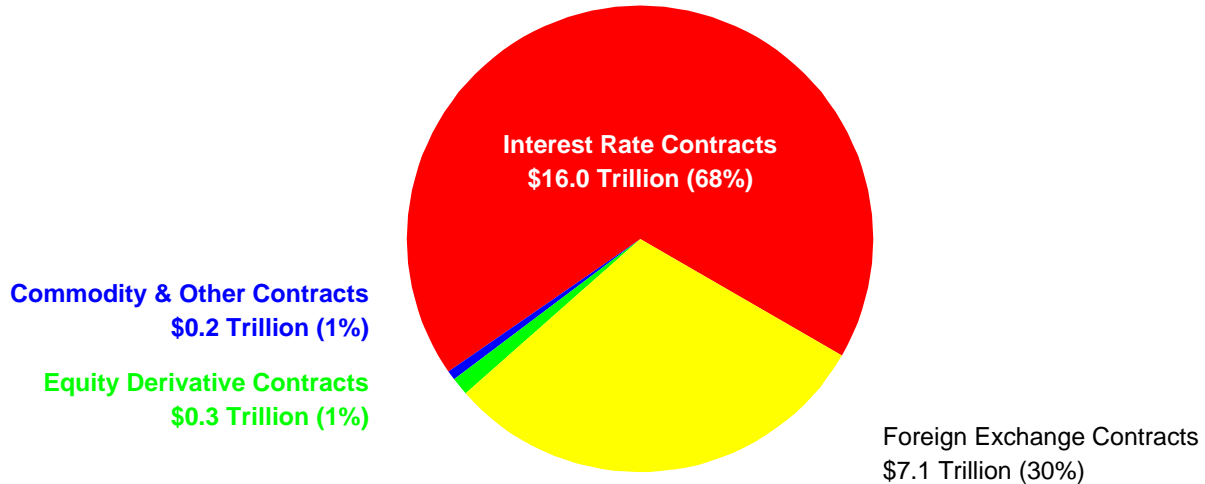
*Amounts do not represent either the net market position or the credit exposure of banks' off-balance-sheet derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$615 billion for the eight largest participants and \$36 billion for all others are not included.

Purpose of Off-Balance-Sheet Derivatives*

Held for Trading

Notional Amounts

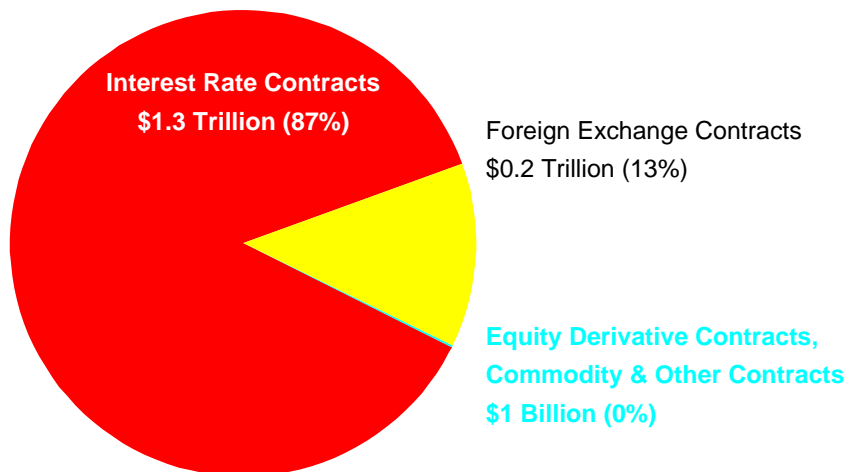
September 30, 1997



Not Held for Trading

Notional Amounts

September 30, 1997



* Notional amounts do not represent either the net market position or the credit exposure of banks' off-balance-sheet derivative activities. They represent the gross value of all contracts written. Spot foreign exchange contracts of \$651 billion are not included.

Positions of Off-Balance-Sheet Derivatives

Gross Fair Values

September 30, 1997

(\$ Millions)

Held for Trading

(Marked to Market)

114 Banks Held Derivative Contracts for Trading

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

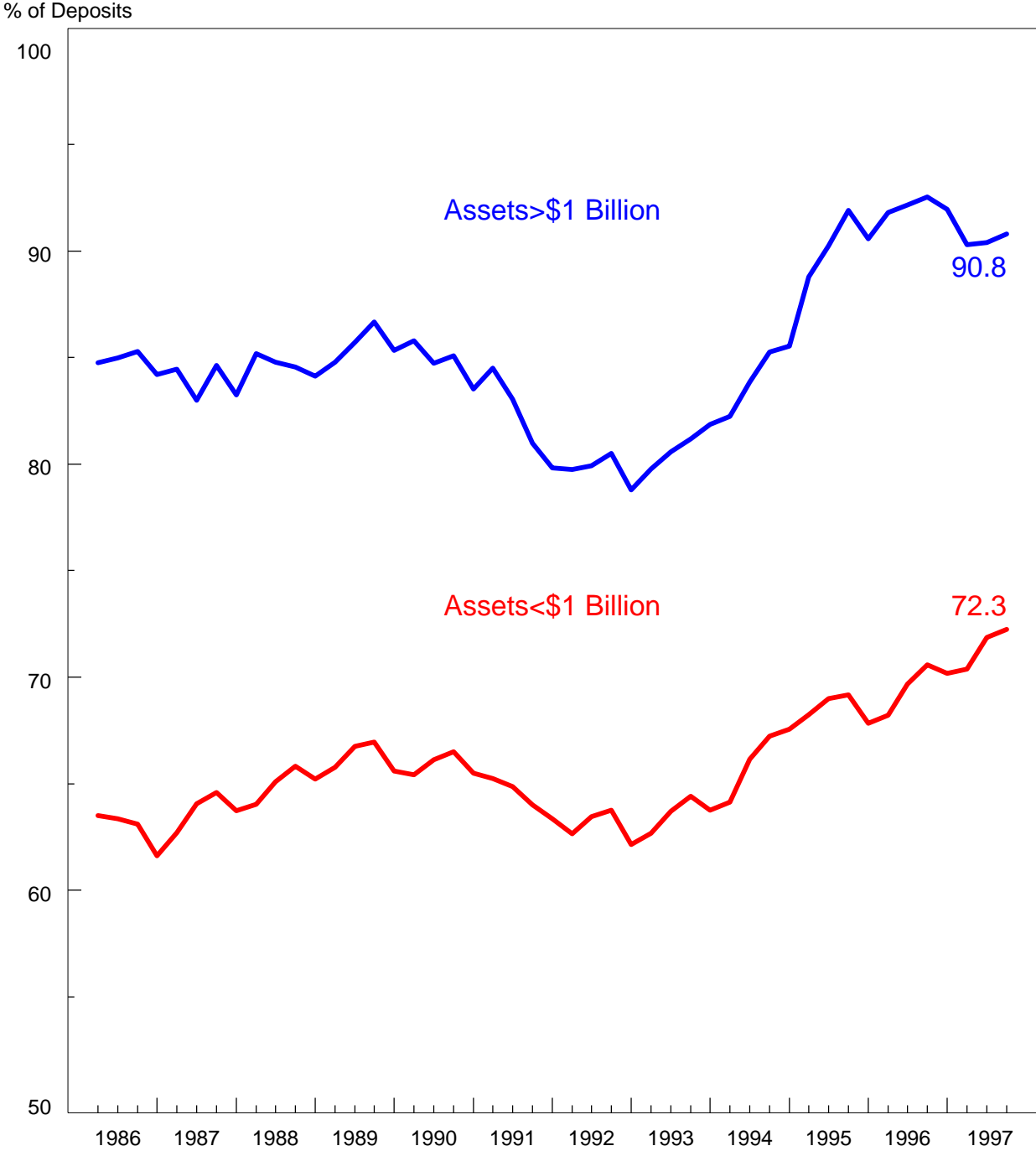
Held for Purposes Other than Trading

446 Banks Held Derivative Contracts for Purposes Other than Trading

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

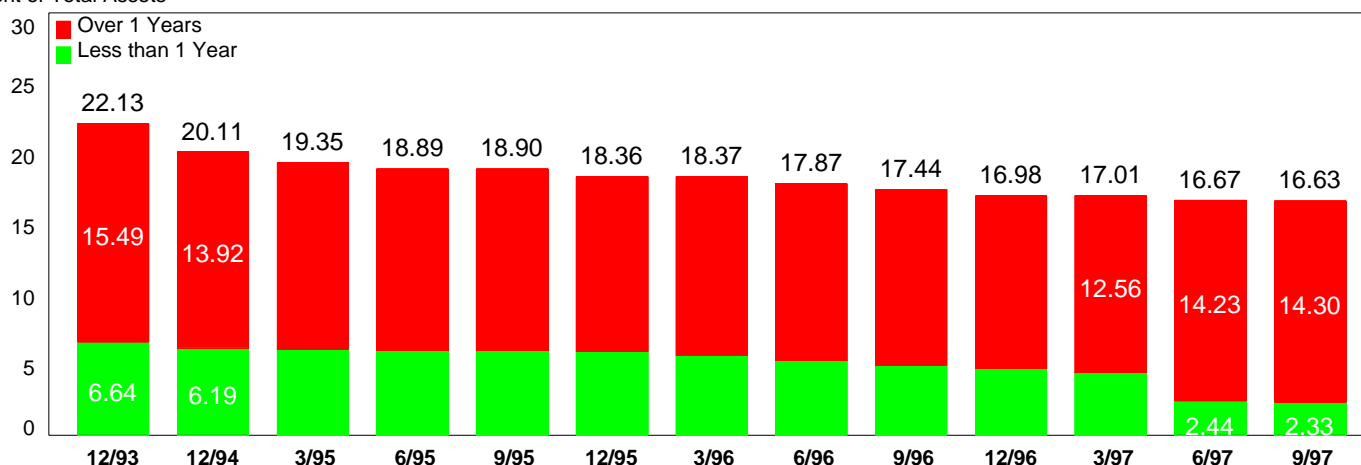
Net Loans and Leases to Deposits

1986 - 1997



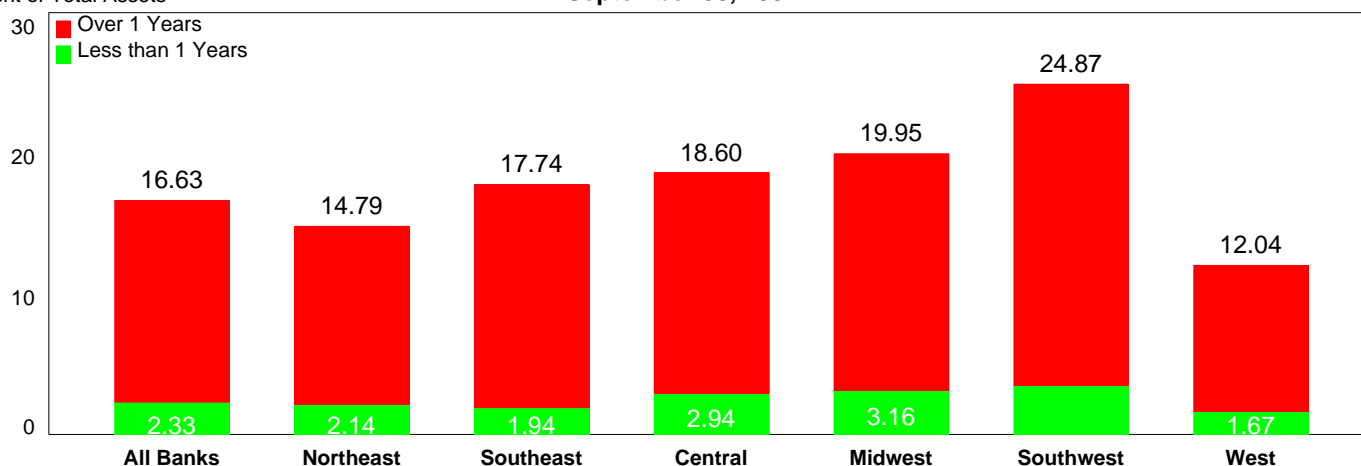
Debt Securities by Maturity or Repricing Frequency . . .

Percent of Total Assets



. . . and by Region September 30, 1997

Percent of Total Assets

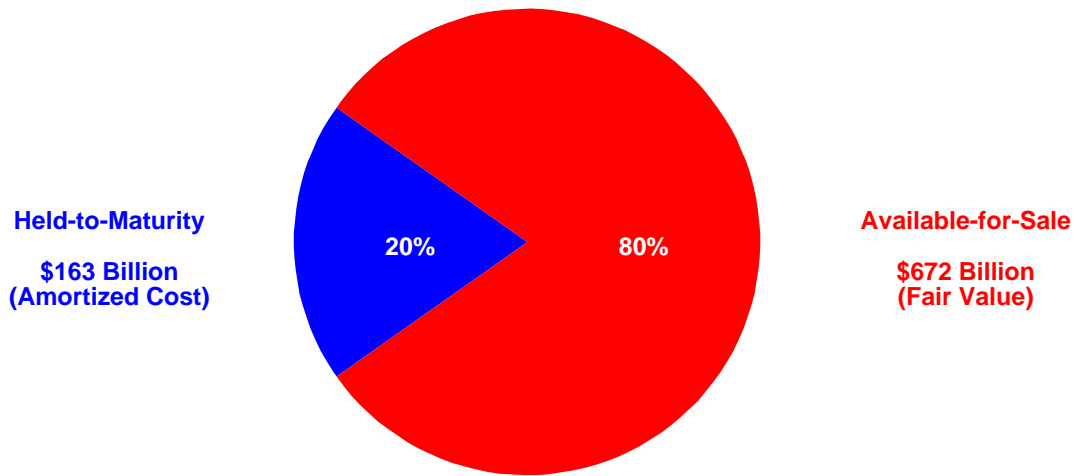


Total Securities (Debt and Equity)

(\$ Billions)

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

Total Securities*
September 30, 1997



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

	Held-to-Maturity		Available-for-Sale		Total Securities	Fair Value to Amortized Cost (%)
	Amortized Cost	Fair Value to Amortized Cost (%)	Fair Value	Fair Value to Amortized Cost (%)		
U.S. Government Obligations						
U.S. Treasury	\$24,232	100.5	\$134,400	100.5	\$158,632	100.5
U.S. Agencies	39,964	100.2	99,944	100.3	139,907	100.3
Mortgage Pass-through Securities	37,395	101.0	206,266	100.9	243,661	100.9
Collateralized Mortgage Obligations	21,482	100.2	95,104	100.0	116,586	100.1
State, County, Municipal Obligations	34,432	102.7	41,197	103.0	75,629	102.9
Other Debt Securities	5,703	100.6	70,931	101.9	76,634	101.8
Equity Securities	**	**	24,471	109.1	24,471	109.1
Total Securities	\$163,208	101.0	\$672,313	101.1	\$835,521	101.1
Memoranda***						
High-risk Mortgage Securities	2,052		2,044			99.6
Structured Notes	9,632		9,577			99.4

* Excludes trading account assets.

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

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

Mutual Fund and Annuity Sales*

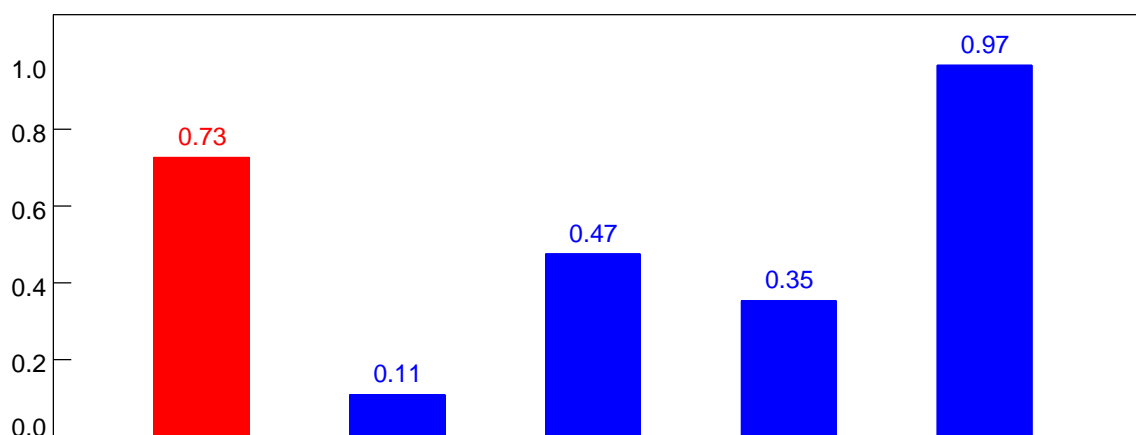
1996 - 1997

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

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

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

Percent of Gross Operating Income**

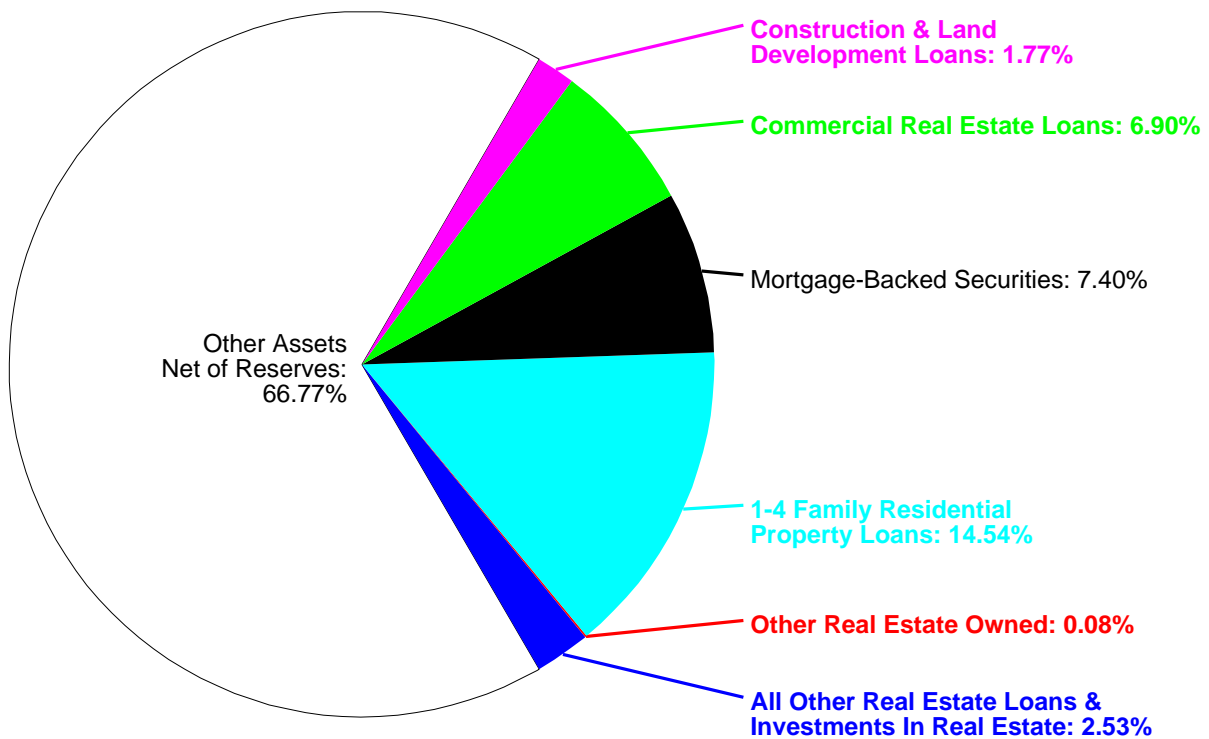


(\$ Millions)	All Banks	Under \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$10 Billion	Over \$10 Billion
Mutual Fund and Annuity Fee Income	\$2,387	\$19	\$225	\$233	\$1,910
Gross Operating Income	\$328,196	\$17,696	\$47,380	\$65,699	\$197,421
Number of Banks Reporting These Fees	2,002	660	1,094	190	58
Percent of Banks Reporting These Fees	21.7%	11.0%	38.1%	64.0%	87.9%

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

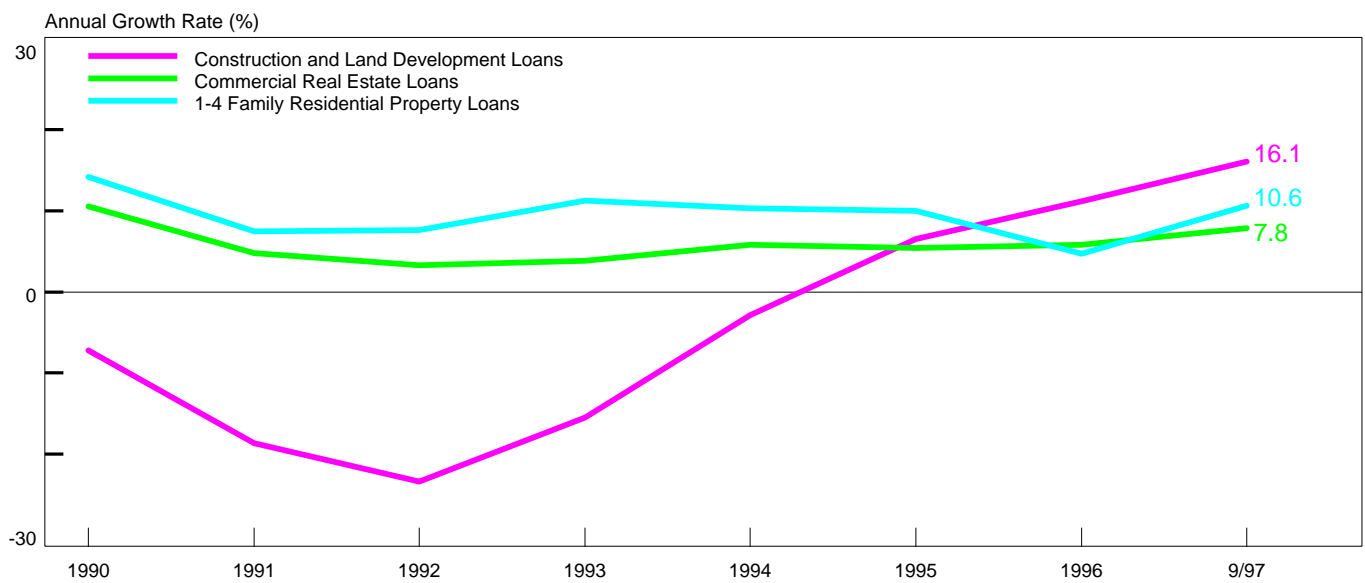
Real Estate Assets as a Percent of Total Assets

September 30, 1997



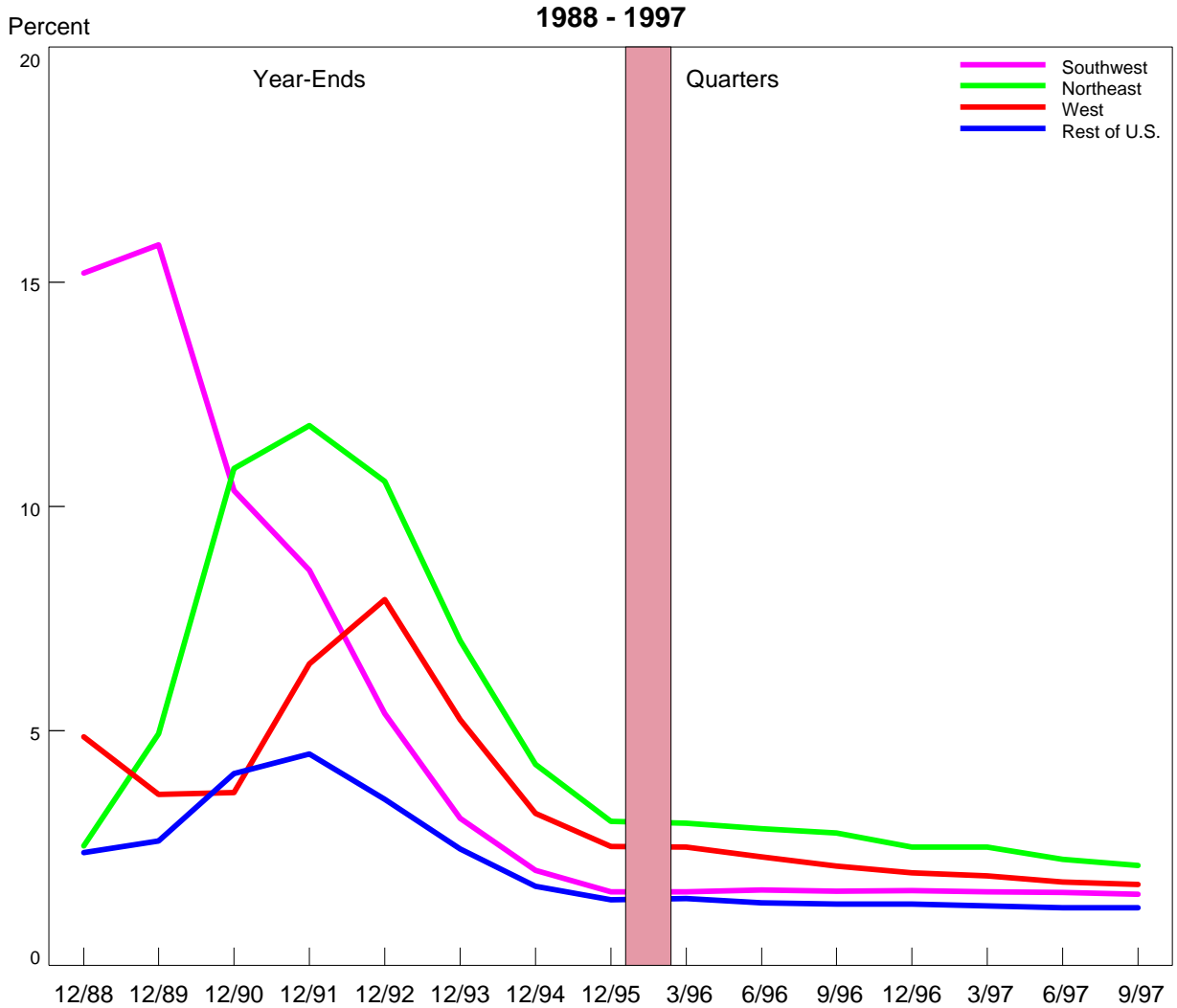
Real Estate Loan Growth Rates*

1990 - 1997



* Growth rate for most recent twelve-month period.

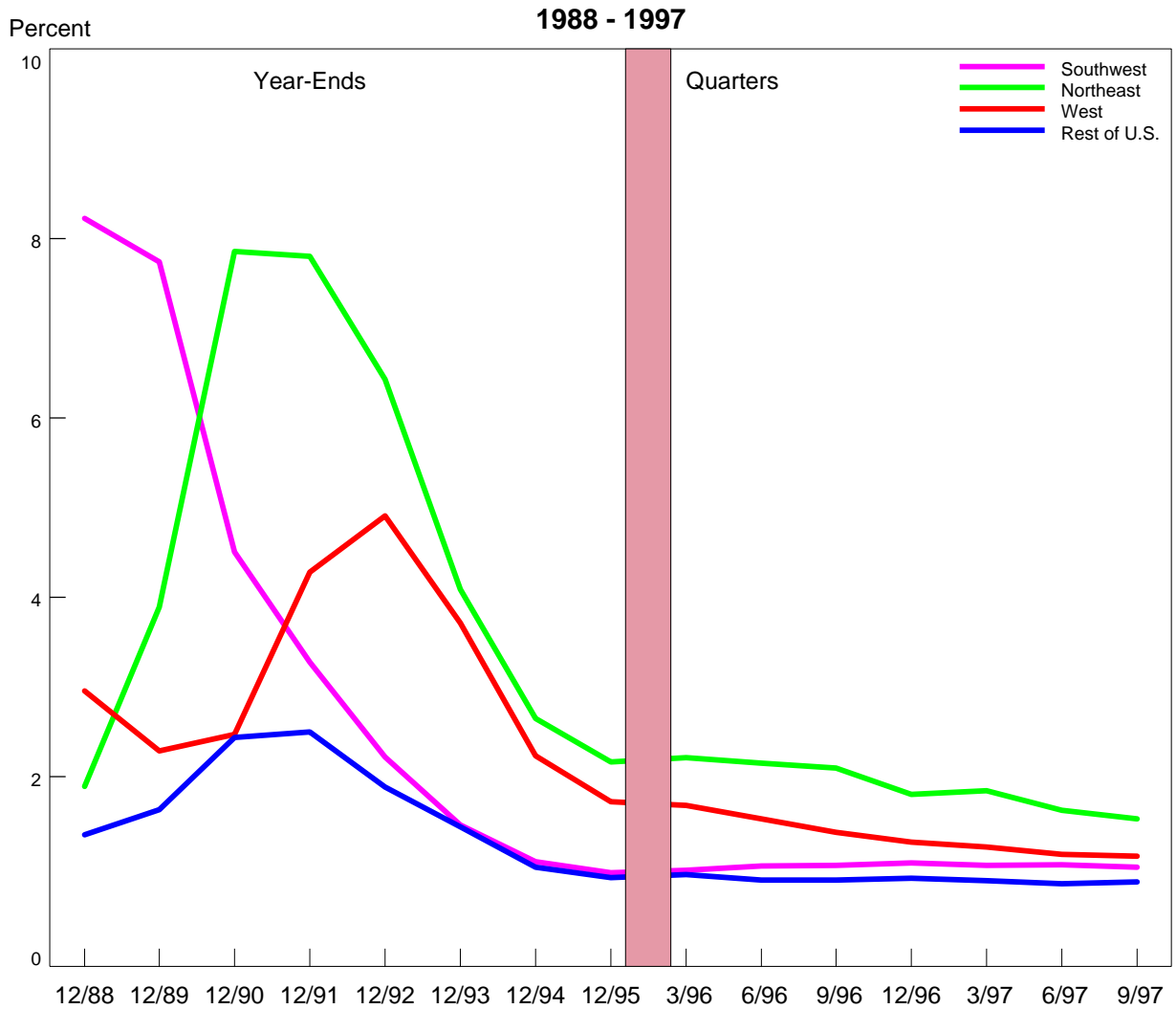
Troubled Real Estate Asset Rates*



Southwest	15.20	15.82	10.35	8.58	5.38	3.04	1.88	1.40	1.40	1.44	1.42	1.44	1.40	1.39	1.35
Northeast	2.43	4.93	10.85	11.79	10.56	7.00	4.24	2.97	2.94	2.81	2.72	2.40	2.40	2.13	2.00
West	4.86	3.58	3.62	6.48	7.92	5.24	3.15	2.42	2.40	2.18	1.99	1.84	1.75	1.62	1.57
Rest of U.S.	2.28	2.53	4.05	4.48	3.47	2.36	1.52	1.22	1.25	1.15	1.13	1.13	1.10	1.05	1.05
Total U.S.	3.91	4.52	6.59	7.47	6.66	4.33	2.64	1.94	1.93	1.81	1.73	1.61	1.58	1.45	1.39

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

Noncurrent Real Estate Loan Rates*

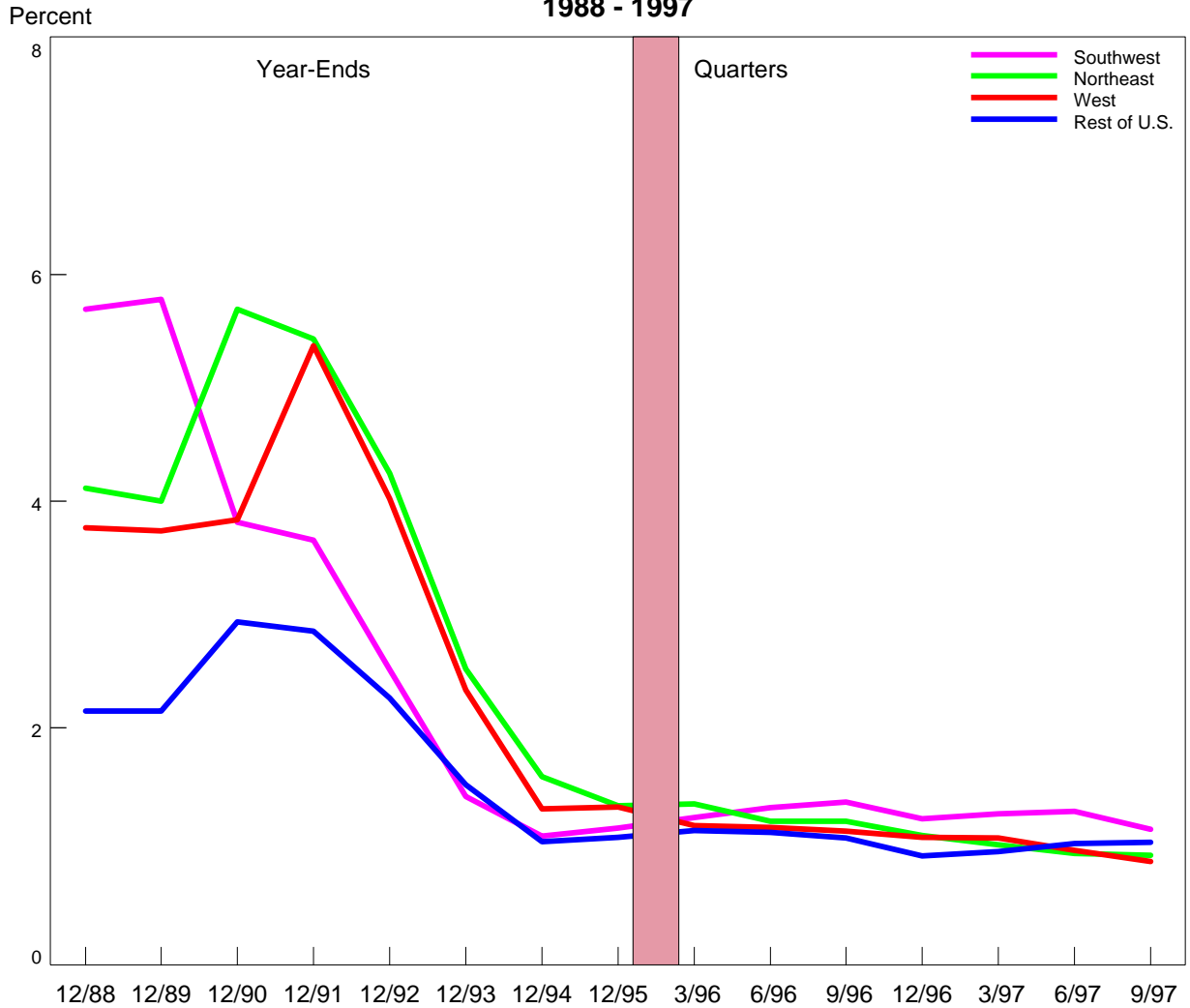


Southwest	8.23	7.74	4.51	3.28	2.22	1.46	1.05	0.93	0.95	1.01	1.01	1.04	1.01	1.02	0.99
Northeast	1.89	3.89	7.86	7.80	6.43	4.09	2.65	2.17	2.21	2.15	2.10	1.80	1.84	1.63	1.53
West	2.96	2.28	2.47	4.28	4.91	3.71	2.23	1.72	1.68	1.53	1.38	1.27	1.22	1.13	1.11
Rest of U.S.	1.35	1.63	2.44	2.50	1.89	1.44	0.99	0.87	0.91	0.84	0.84	0.87	0.84	0.80	0.83
Total U.S.	2.38	2.94	4.33	4.58	3.88	2.65	1.70	1.39	1.41	1.33	1.28	1.20	1.18	1.08	1.06

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

Noncurrent Commercial and Industrial Loan Rates*

1988 - 1997

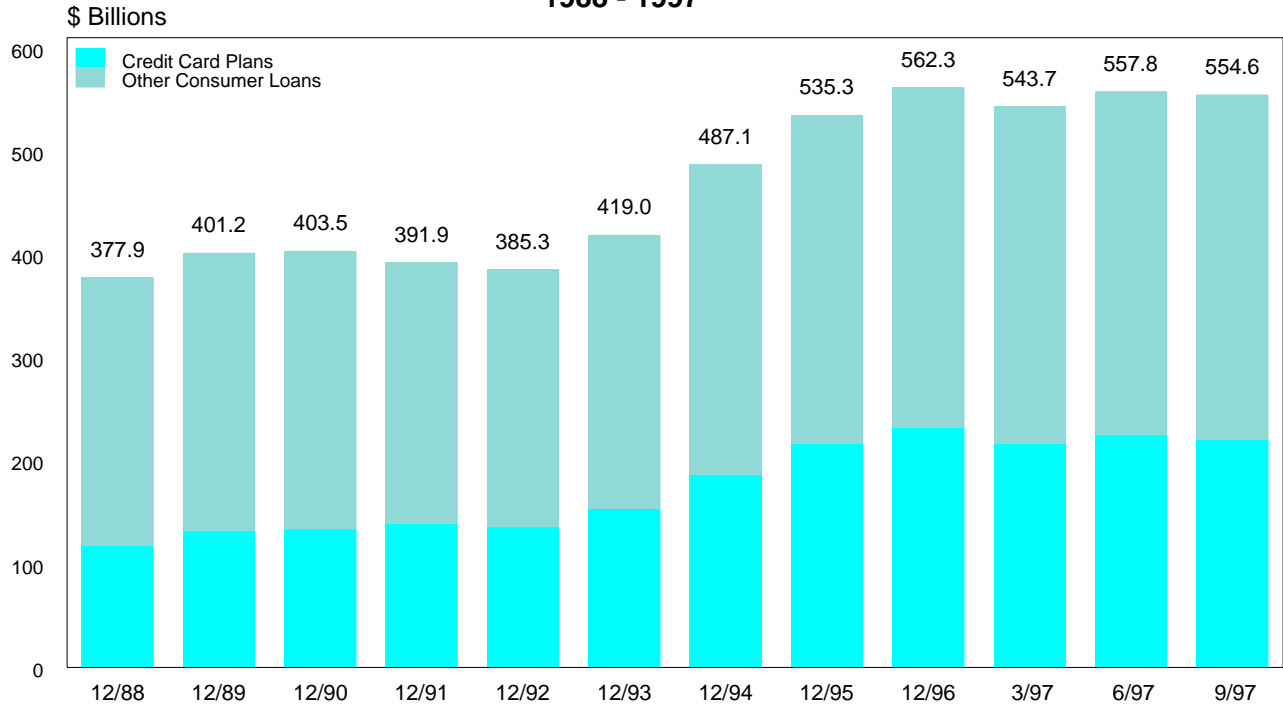


Southwest	5.69	5.78	3.81	3.65	2.51	1.39	1.05	1.11	1.20	1.29	1.35	1.20	1.24	1.26	1.10
Northeast	4.11	4.00	5.69	5.43	4.24	2.52	1.57	1.31	1.33	1.17	1.17	1.05	0.97	0.89	0.87
West	3.76	3.73	3.83	5.37	4.02	2.33	1.29	1.30	1.14	1.12	1.08	1.03	1.03	0.92	0.82
Rest of U.S.	2.15	2.15	2.93	2.85	2.26	1.50	1.00	1.03	1.10	1.07	1.03	0.87	0.90	0.98	0.99
Total U.S.	3.54	3.47	4.32	4.42	3.40	2.04	1.27	1.19	1.20	1.13	1.11	0.98	0.97	0.96	0.93

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

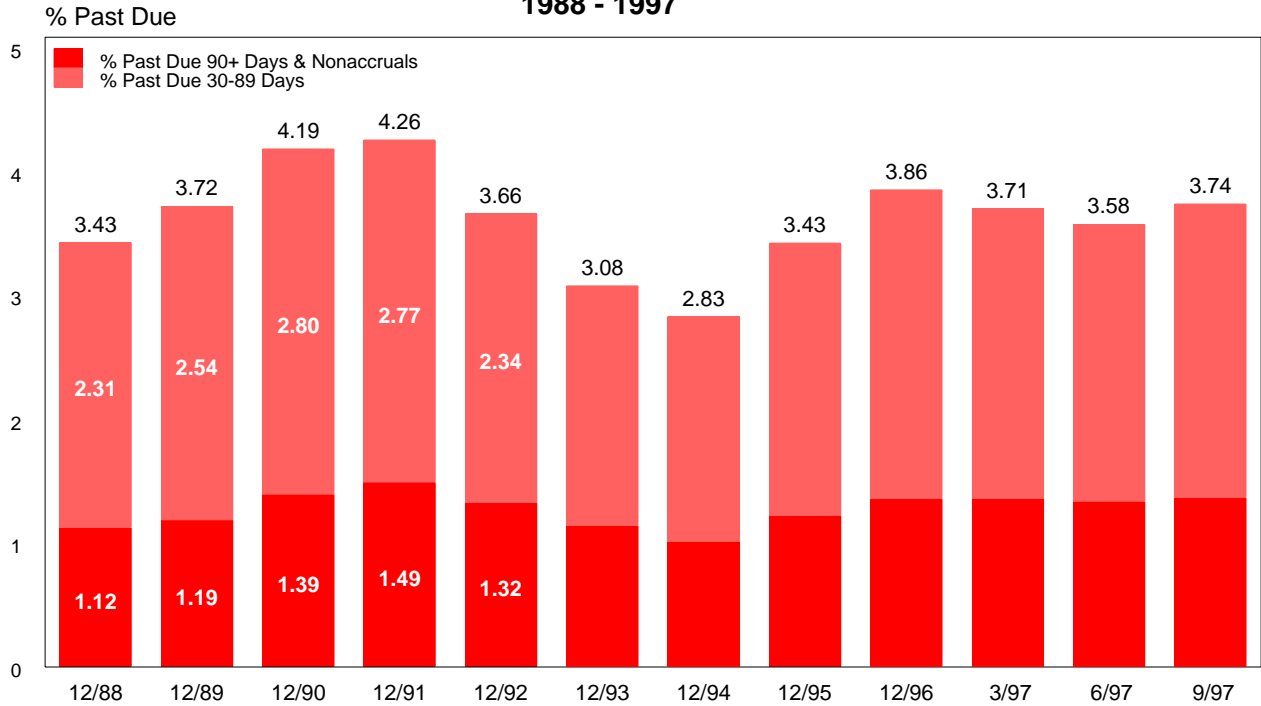
Loans to Individuals

1988 - 1997



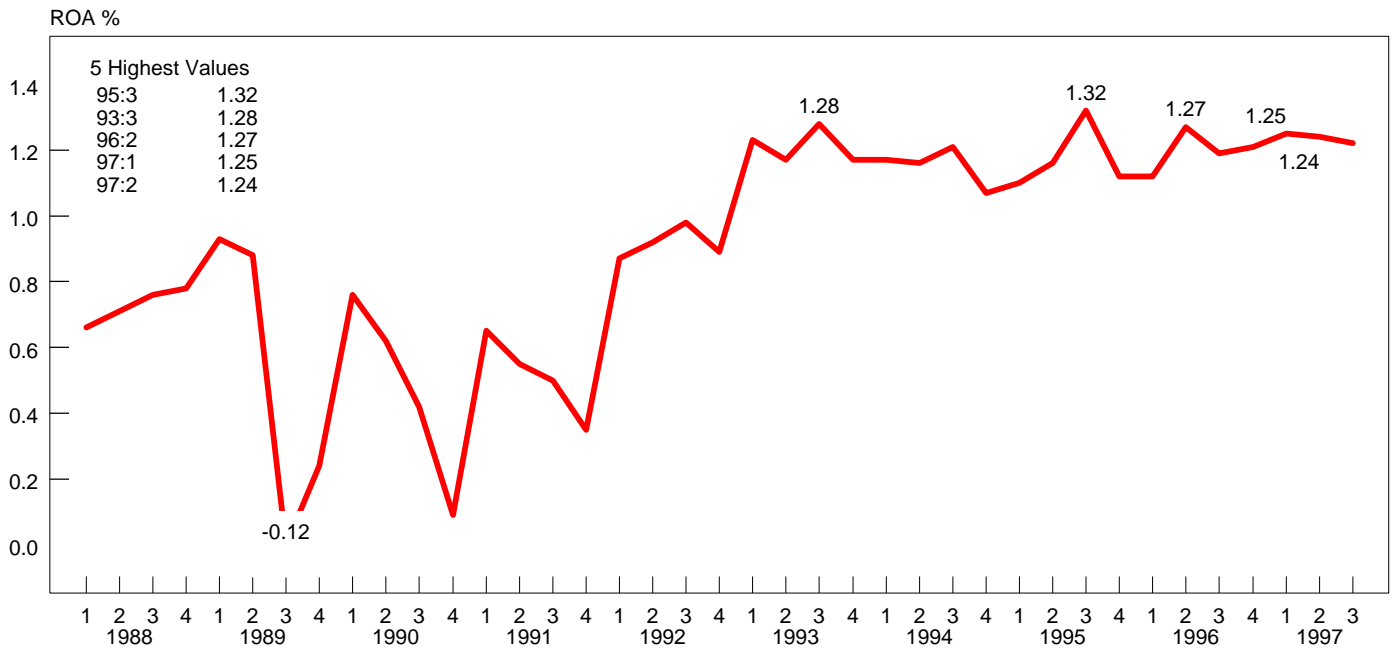
Delinquency Rates, Loans to Individuals

1988 - 1997



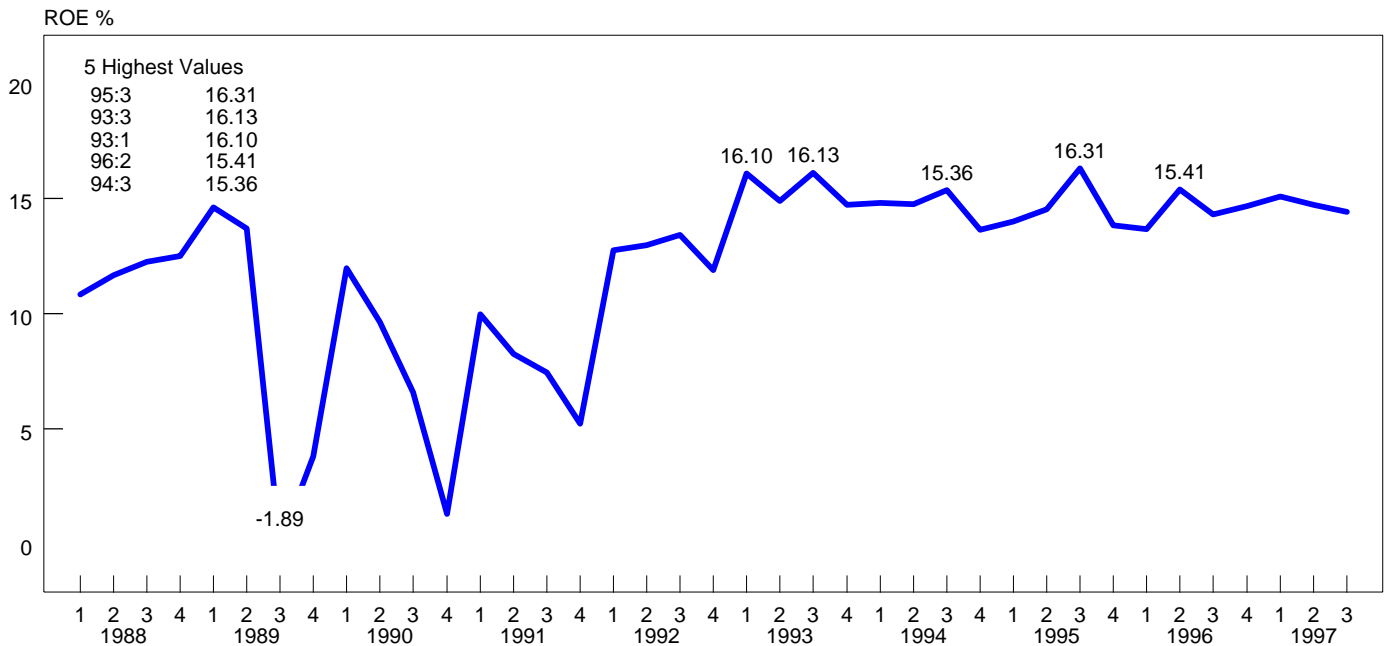
Quarterly Return on Assets (ROA), Annualized

1988 - 1997



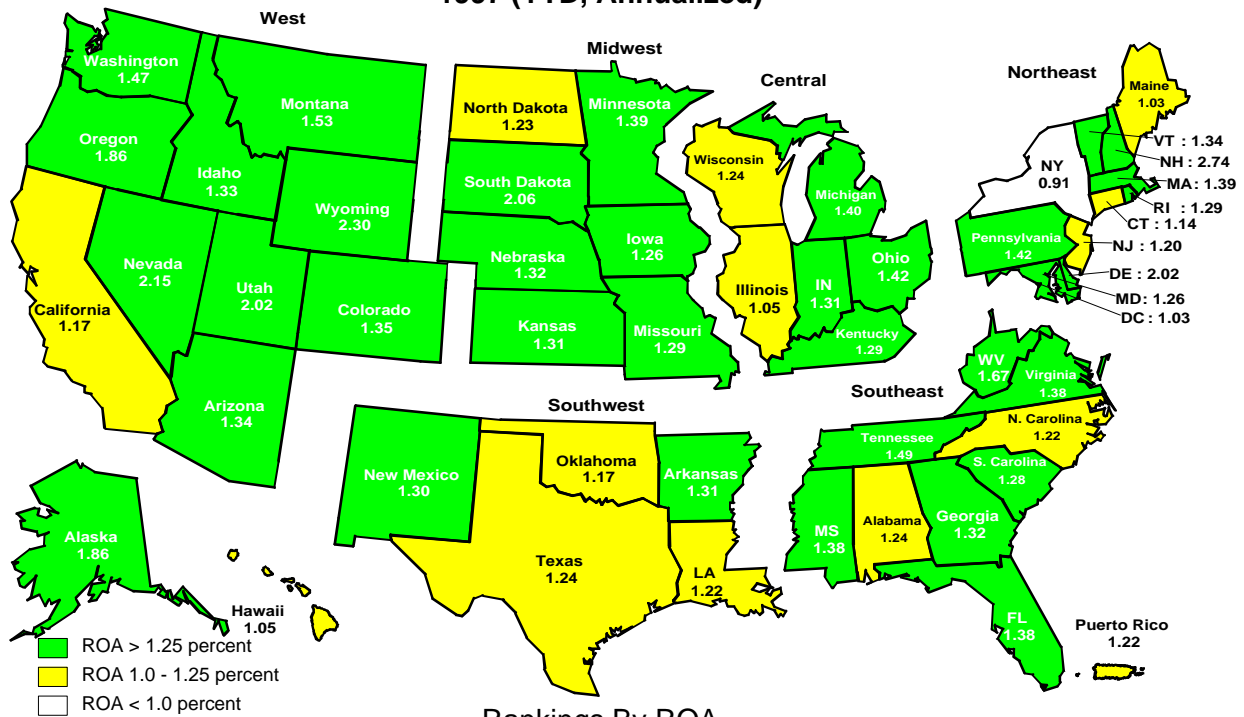
Quarterly Return on Equity (ROE), Annualized

1988 - 1997



Return On Assets (ROA)

1997 (YTD, Annualized)



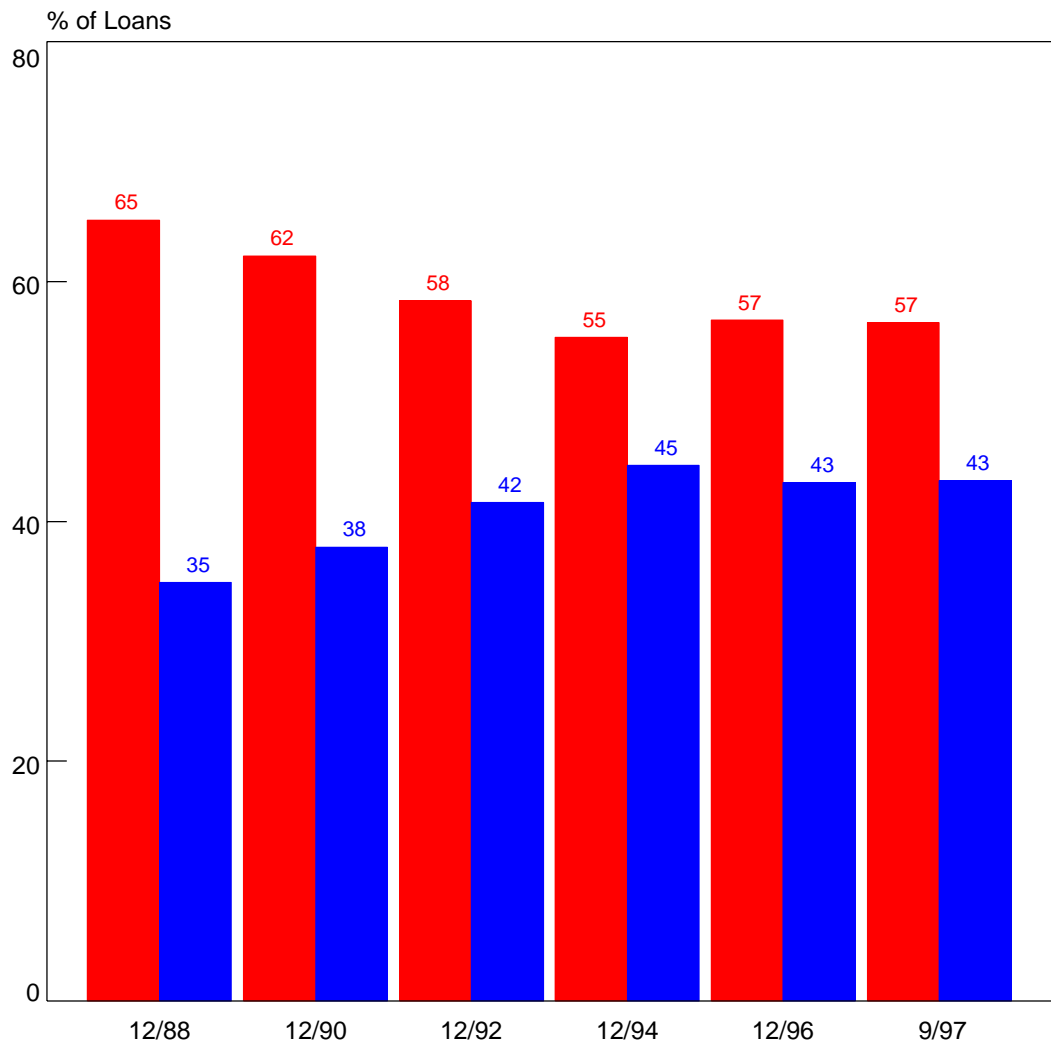
Rankings By ROA

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

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

Credit Risk Diversification

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



Loans (\$ Billions):

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

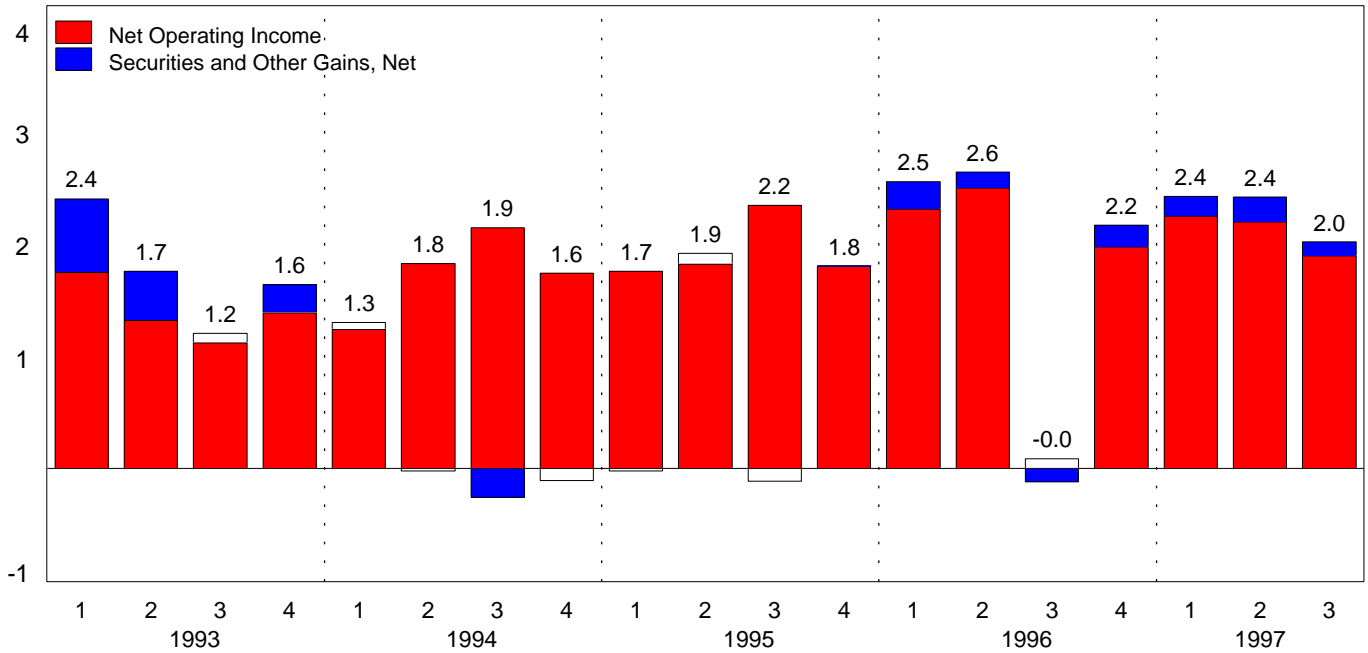
Loans to Commercial Borrowers (Credit Risk Concentrated) - These are loans that can have relatively large balances at risk to a single borrower. A single loan may represent a significant portion of an institution's capital or income. Therefore, a relatively small number of defaults could impair an institution's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

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

Quarterly Net Income

1993 - 1997

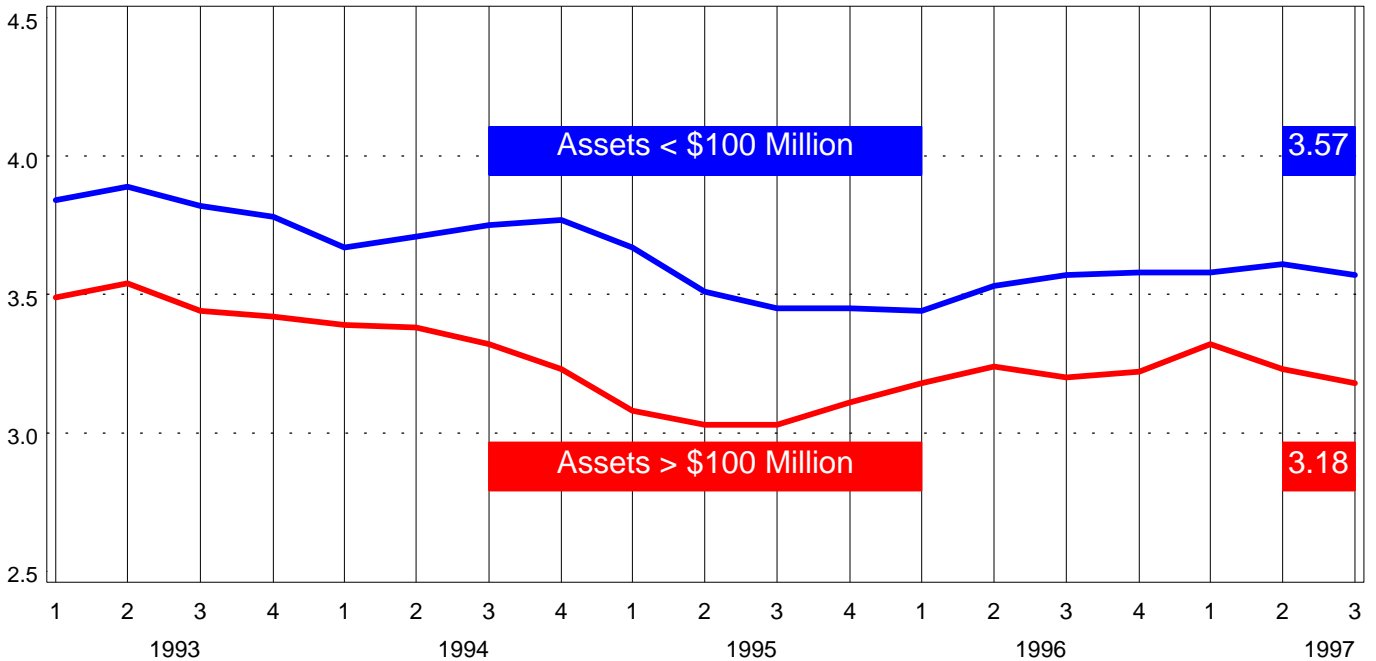
\$ Billions



Quarterly Net Interest Margins, Annualized

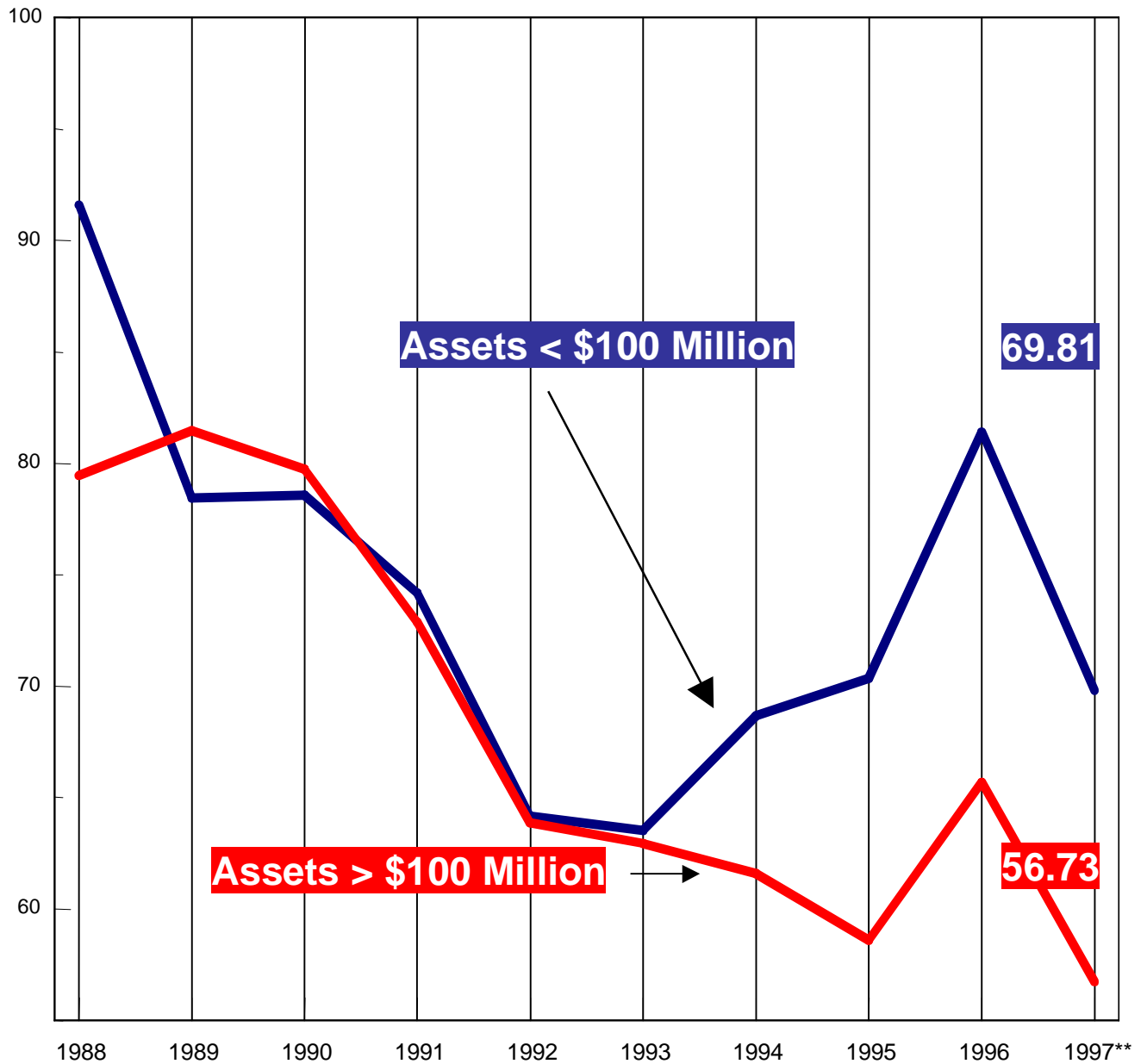
1993 - 1997

Net Interest Margin (%)



Annual Efficiency Ratios* 1988 - 1997

Efficiency Ratio (%)



Assets < \$100 Million

91.59 78.45 78.57 74.18 64.16 63.52 68.66 70.35 81.39 69.81

Assets > \$100 Million

79.45 81.48 79.73 72.87 63.86 62.94 61.60 58.59 65.67 56.73

Total

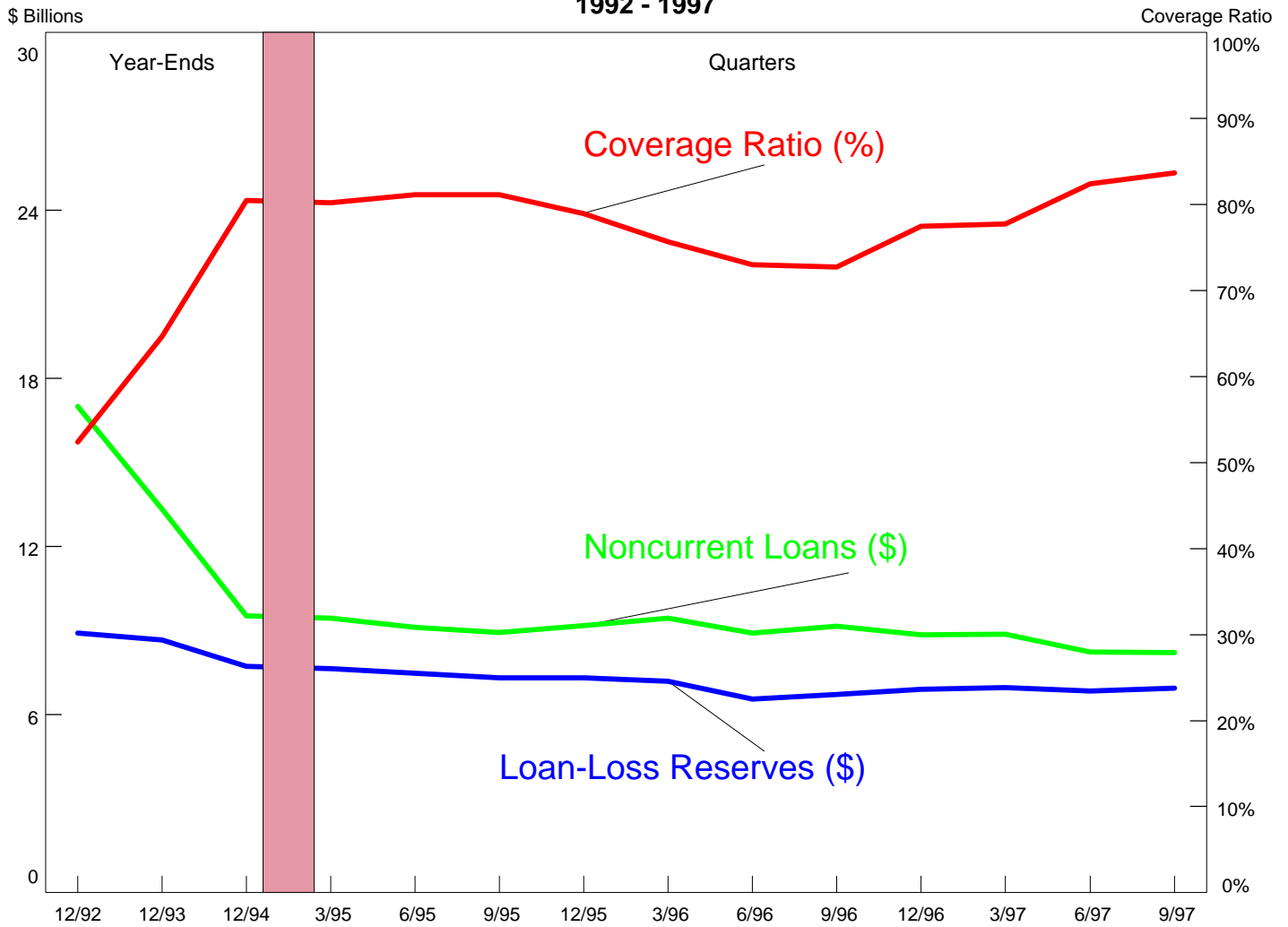
80.18 81.29 79.66 72.95 63.87 62.97 61.99 59.17 66.38 57.32

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

** Through September 30

Reserve Coverage Ratio*

1992 - 1997



Noncurrent Loans (\$ Billions)

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

Loan-Loss Reserves (\$ Billions)

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

Coverage Ratio (%)

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

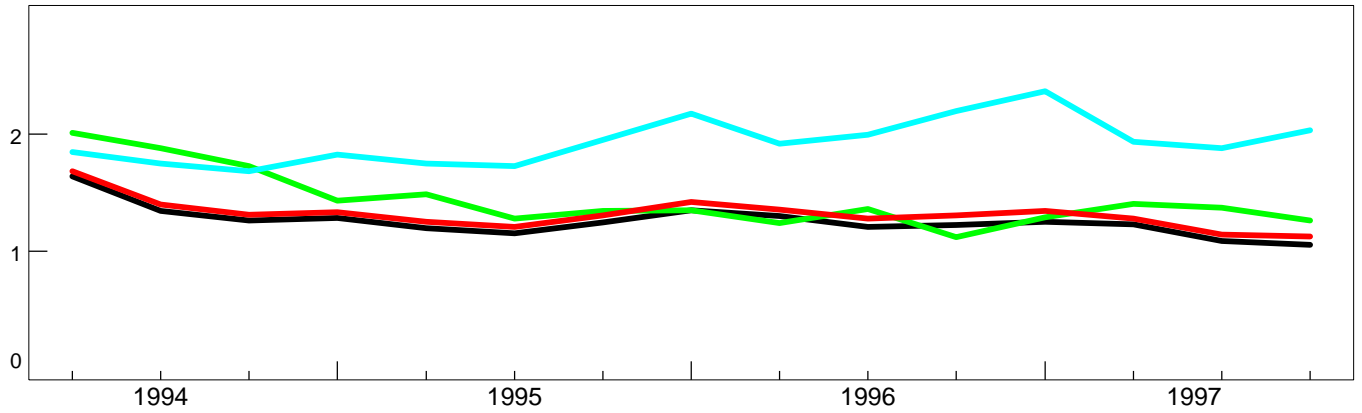
*Loan-loss reserves to noncurrent loans. Beginning with June 1996, TFR filers report noncurrent loans net of specific reserves. Accordingly, specific reserves have been subtracted from loan-loss reserves, beginning with June 1996, to make the coverage ratio more closely comparable to prior periods.

Loan Quality

1994 - 1997

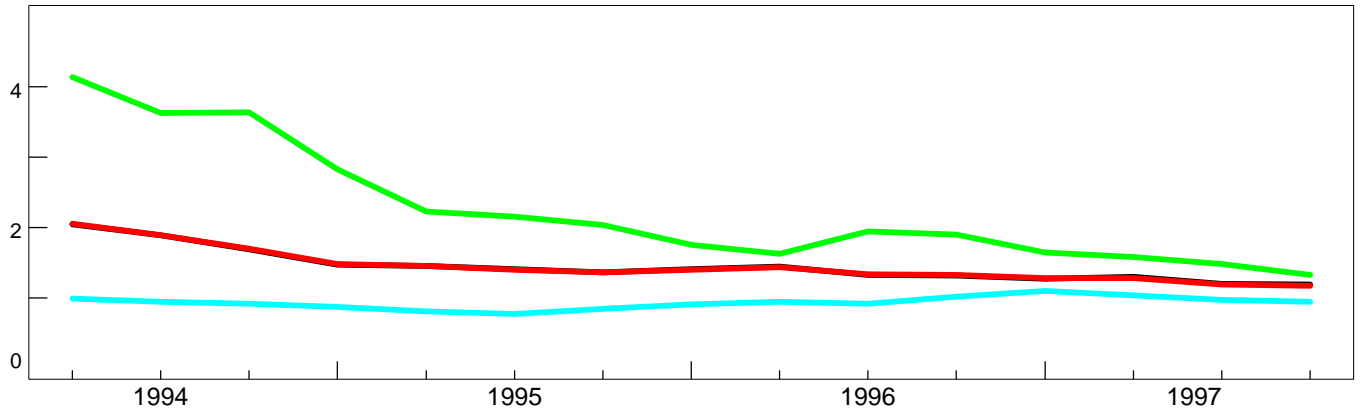
Percent of Loans

30-89 Day Past Due Loans



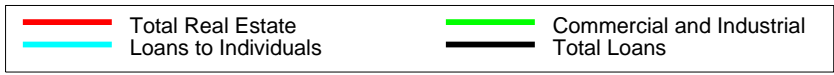
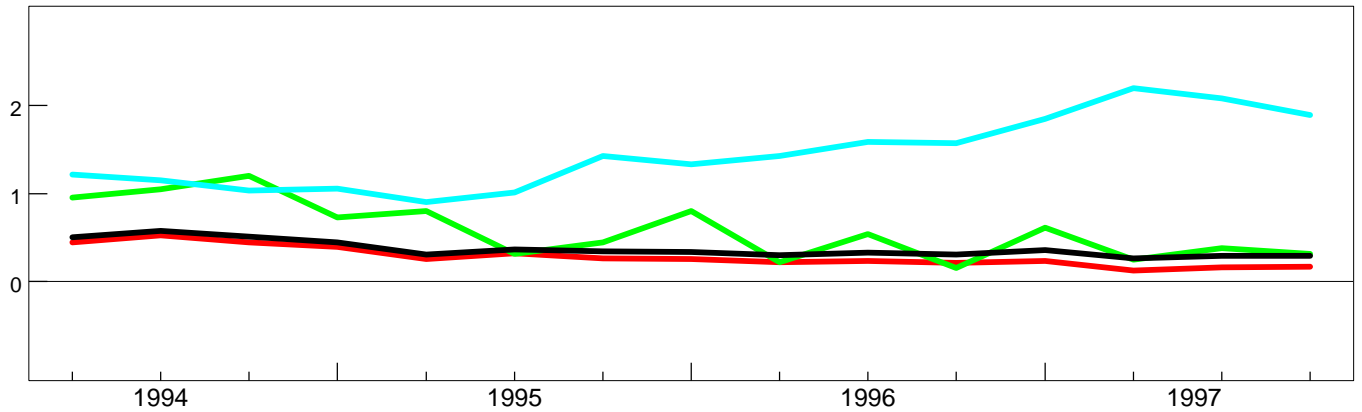
Percent of Loans

Noncurrent Loans*



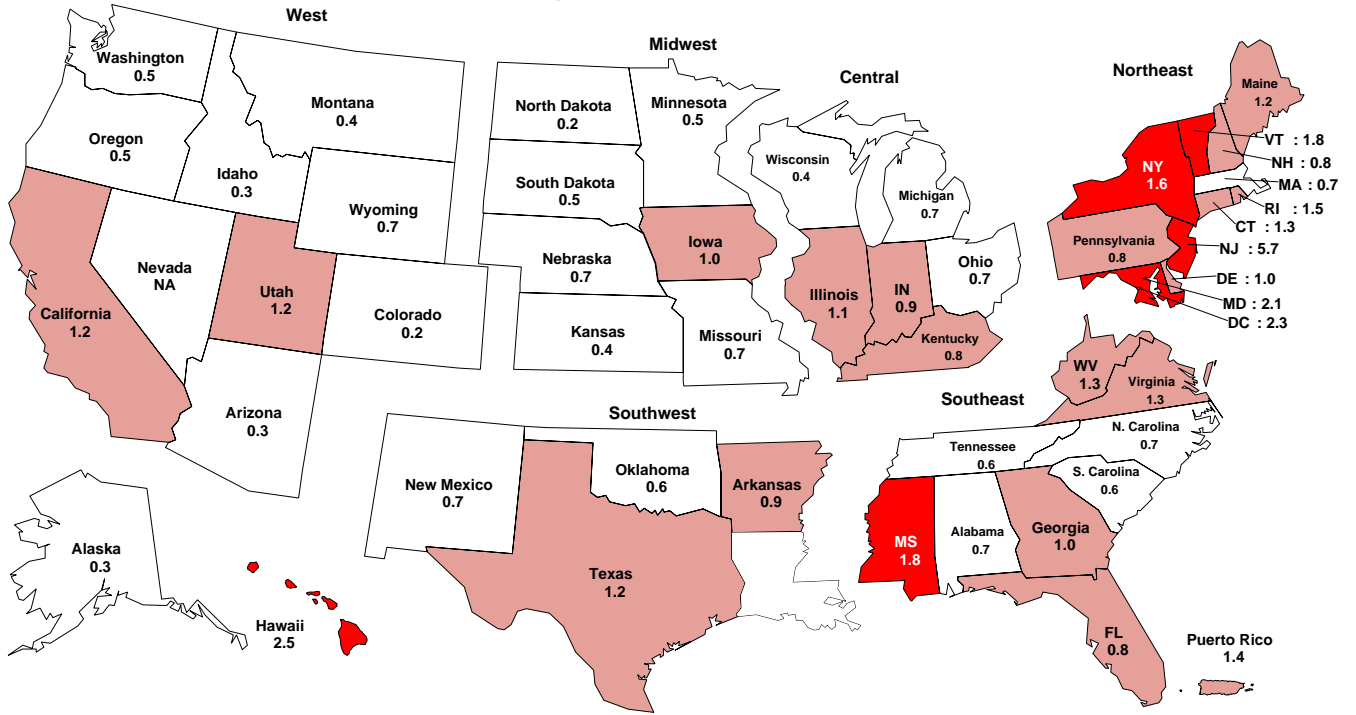
Percent of Loans

Quarterly Net Charge-offs (Annualized)

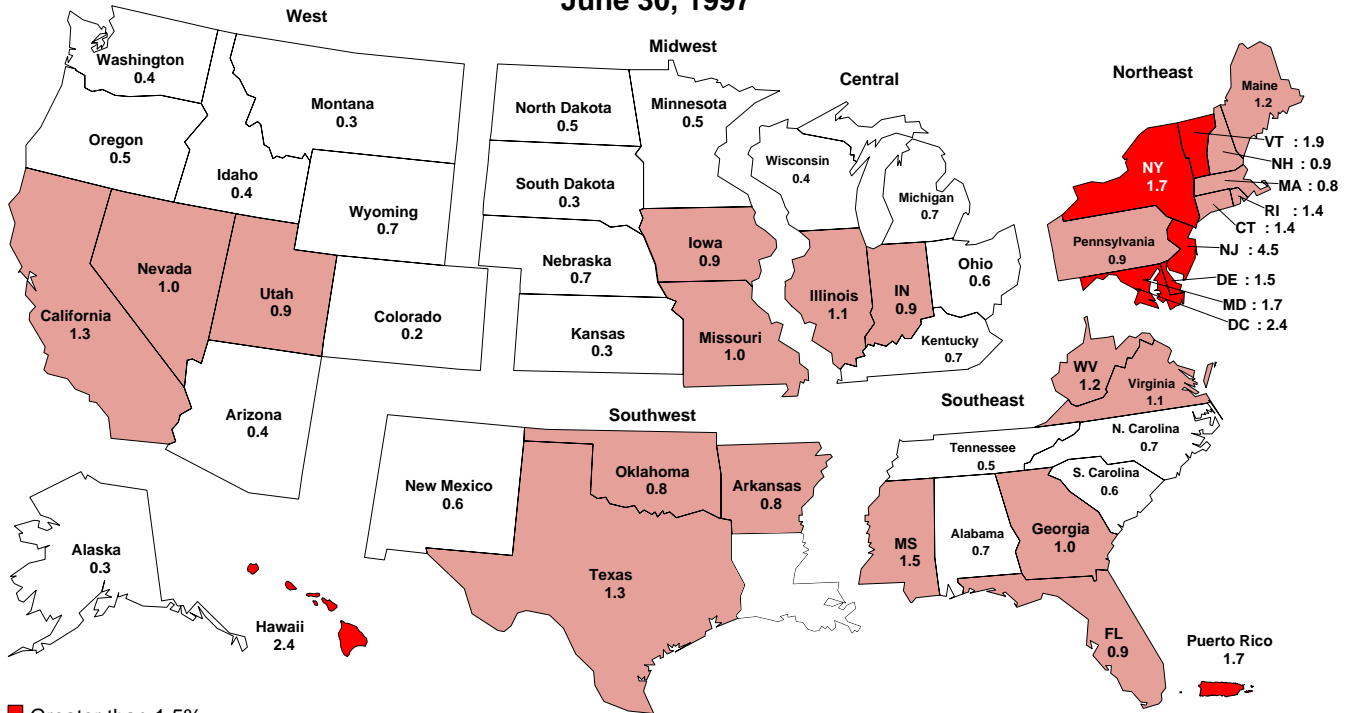


*Loans past due 90 or more days or in nonaccrual status.

Noncurrent Loan Rates* September 30, 1997



June 30, 1997



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

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

Noncurrent Loan Rates*

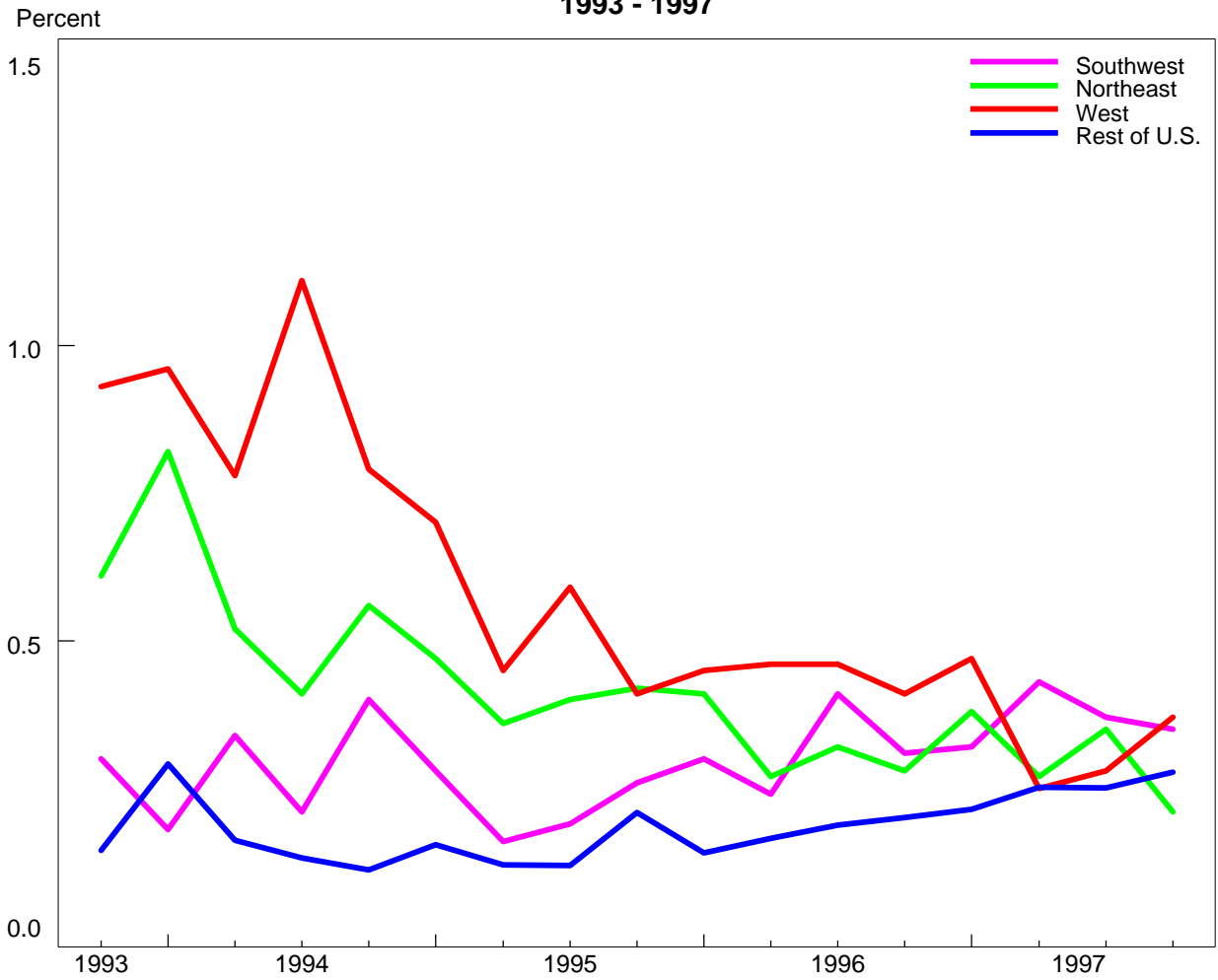
September 30, 1997

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

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

Quarterly Net Charge-off Rates

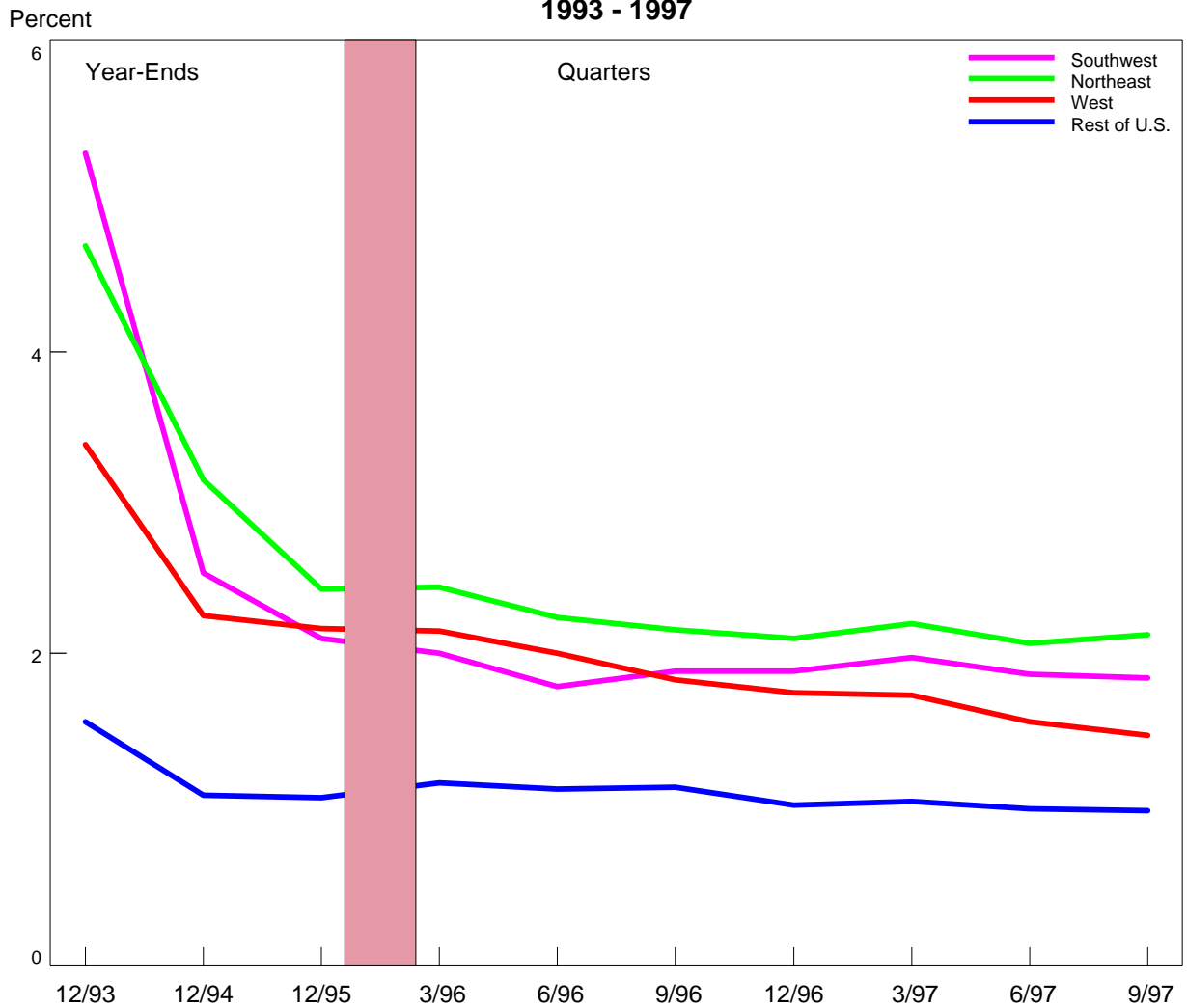
Total Loans by Region
1993 - 1997



Southwest	0.30	0.18	0.34	0.21	0.40	0.28	0.16	0.19	0.26	0.30	0.24	0.41	0.31	0.32	0.43	0.37	0.35
Northeast	0.61	0.82	0.52	0.41	0.56	0.47	0.36	0.40	0.42	0.41	0.27	0.32	0.28	0.38	0.27	0.35	0.21
West	0.93	0.96	0.78	1.11	0.79	0.70	0.45	0.59	0.41	0.45	0.46	0.46	0.41	0.47	0.25	0.28	0.37
Rest of U.S.	0.15	0.29	0.16	0.13	0.11	0.15	0.12	0.12	0.21	0.14	0.17	0.19	0.20	0.21	0.25	0.25	0.28
Total U.S.	0.59	0.70	0.51	0.58	0.51	0.45	0.30	0.36	0.34	0.34	0.30	0.33	0.30	0.36	0.27	0.30	0.29

Troubled Real Estate Asset Rates*

1993 - 1997

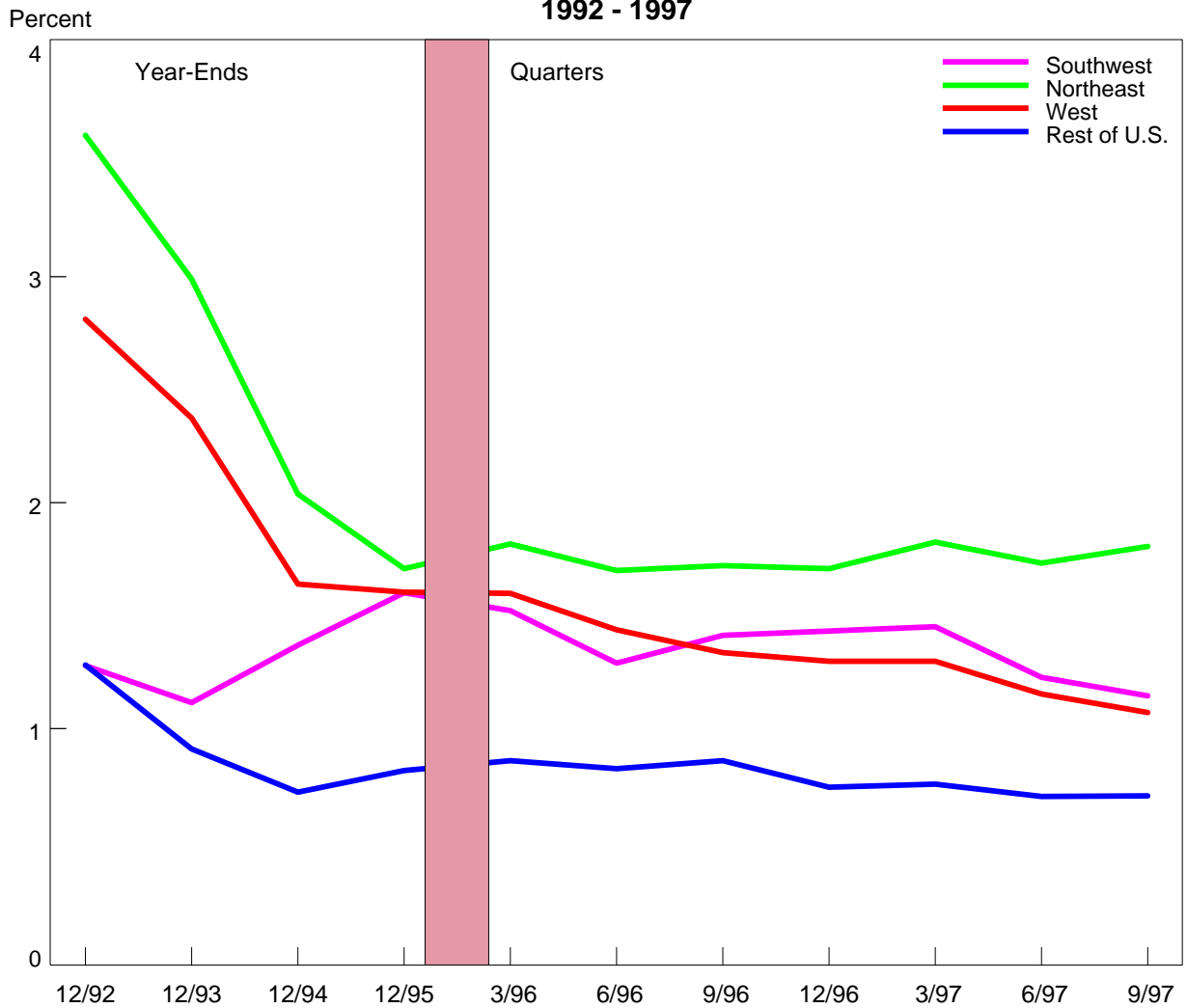


Southwest	5.32	2.53	2.10	2.00	1.78	1.88	1.88	1.97	1.86	1.84
Northeast	4.70	3.15	2.43	2.44	2.24	2.15	2.10	2.20	2.06	2.12
West	3.38	2.25	2.16	2.15	2.00	1.82	1.74	1.72	1.54	1.45
Rest of U.S.	1.55	1.06	1.04	1.14	1.10	1.11	0.99	1.02	0.97	0.95
Total U.S.	3.34	2.19	1.91	1.93	1.80	1.72	1.64	1.67	1.55	1.54

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

Noncurrent Real Estate Loan Rates*

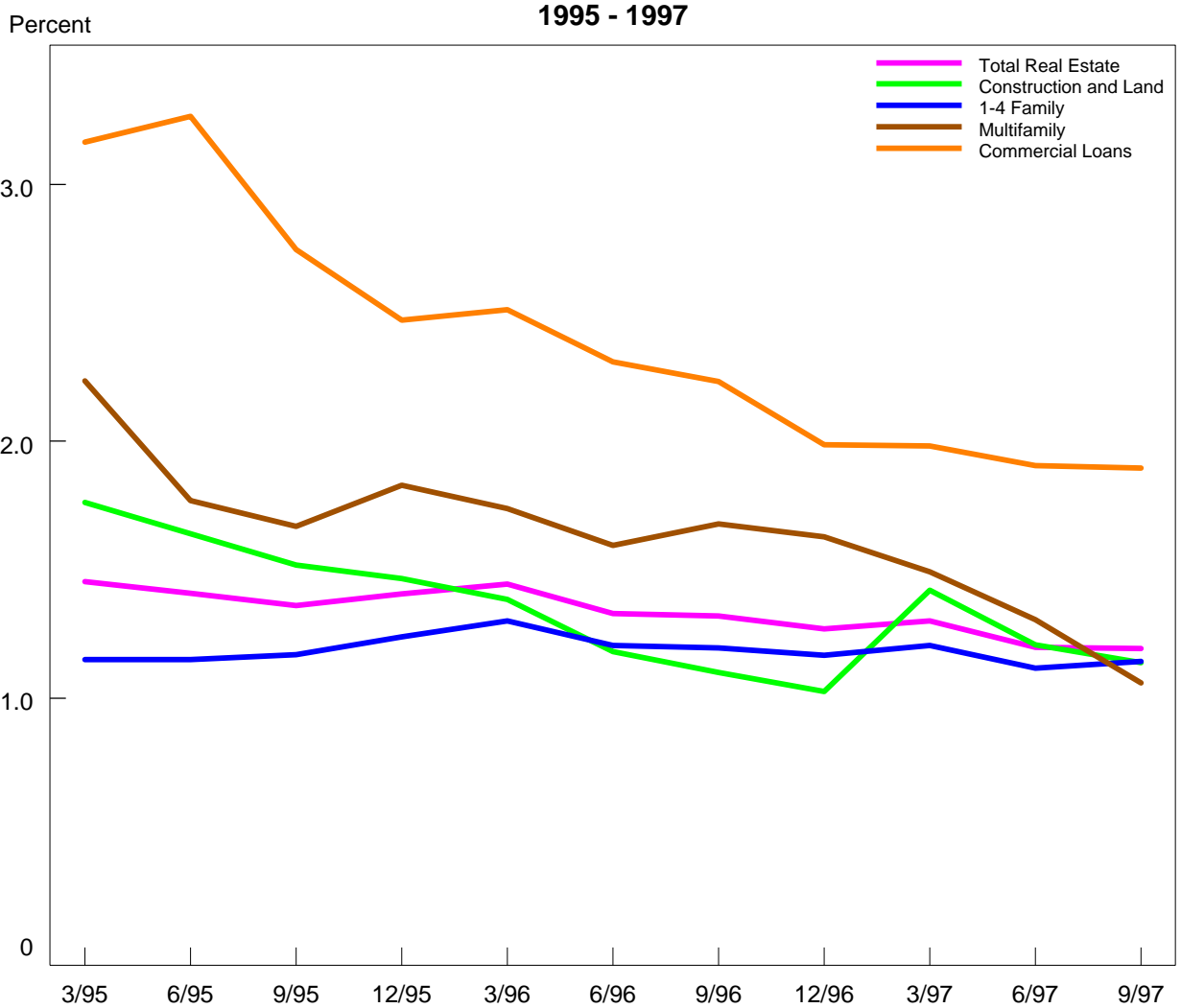
1992 - 1997



Southwest	1.28	1.11	1.37	1.60	1.52	1.29	1.41	1.43	1.45	1.23	1.15
Northeast	3.62	2.99	2.04	1.71	1.82	1.70	1.72	1.71	1.82	1.73	1.80
West	2.81	2.37	1.64	1.60	1.60	1.44	1.34	1.30	1.30	1.15	1.07
Rest of U.S.	1.28	0.91	0.72	0.81	0.86	0.82	0.86	0.74	0.75	0.70	0.70
Total U.S.	2.56	2.09	1.47	1.41	1.44	1.33	1.32	1.27	1.30	1.20	1.19

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

Noncurrent Real Estate Loan Rates by Type*

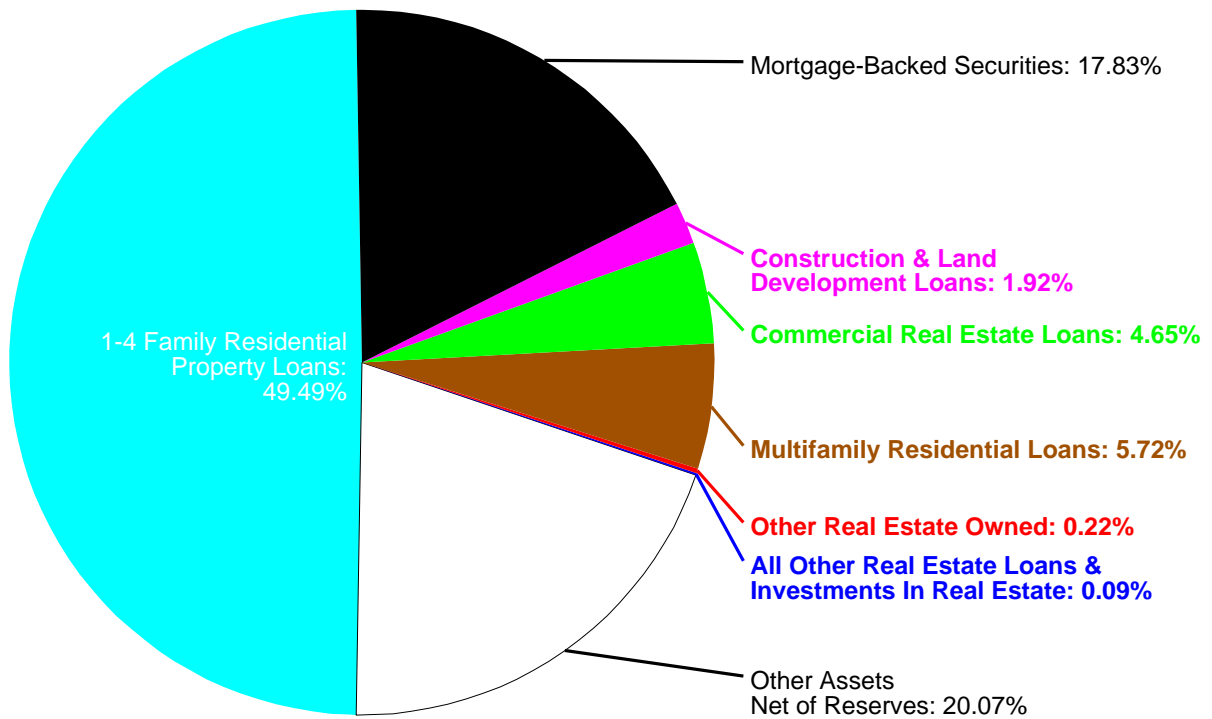


Construction and Land	1.76	1.64	1.52	1.47	1.38	1.18	1.10	1.03	1.42	1.21	1.14
1-4 Family	1.15	1.15	1.17	1.24	1.30	1.20	1.19	1.17	1.20	1.11	1.14
Multifamily	2.23	1.77	1.67	1.83	1.74	1.59	1.68	1.63	1.49	1.30	1.06
Commercial	3.16	3.27	2.75	2.47	2.51	2.31	2.23	1.98	1.98	1.91	1.89
Total	1.45	1.41	1.36	1.41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

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

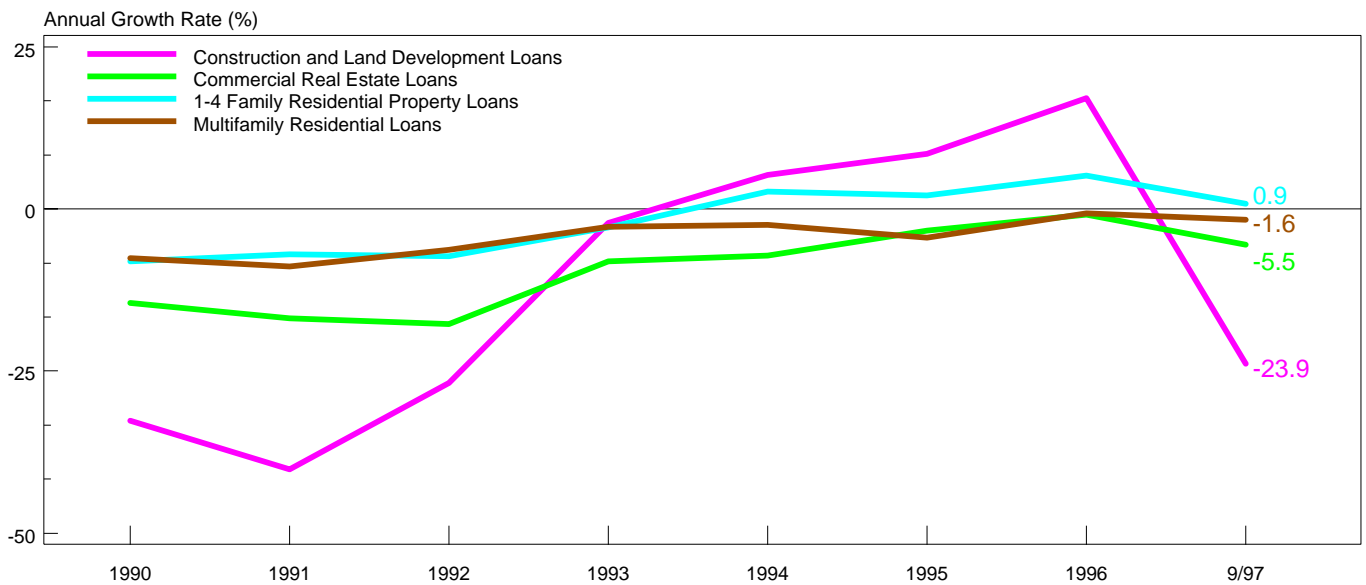
Real Estate Assets as a Percent of Total Assets

September 30, 1997



Real Estate Loan Growth Rates*

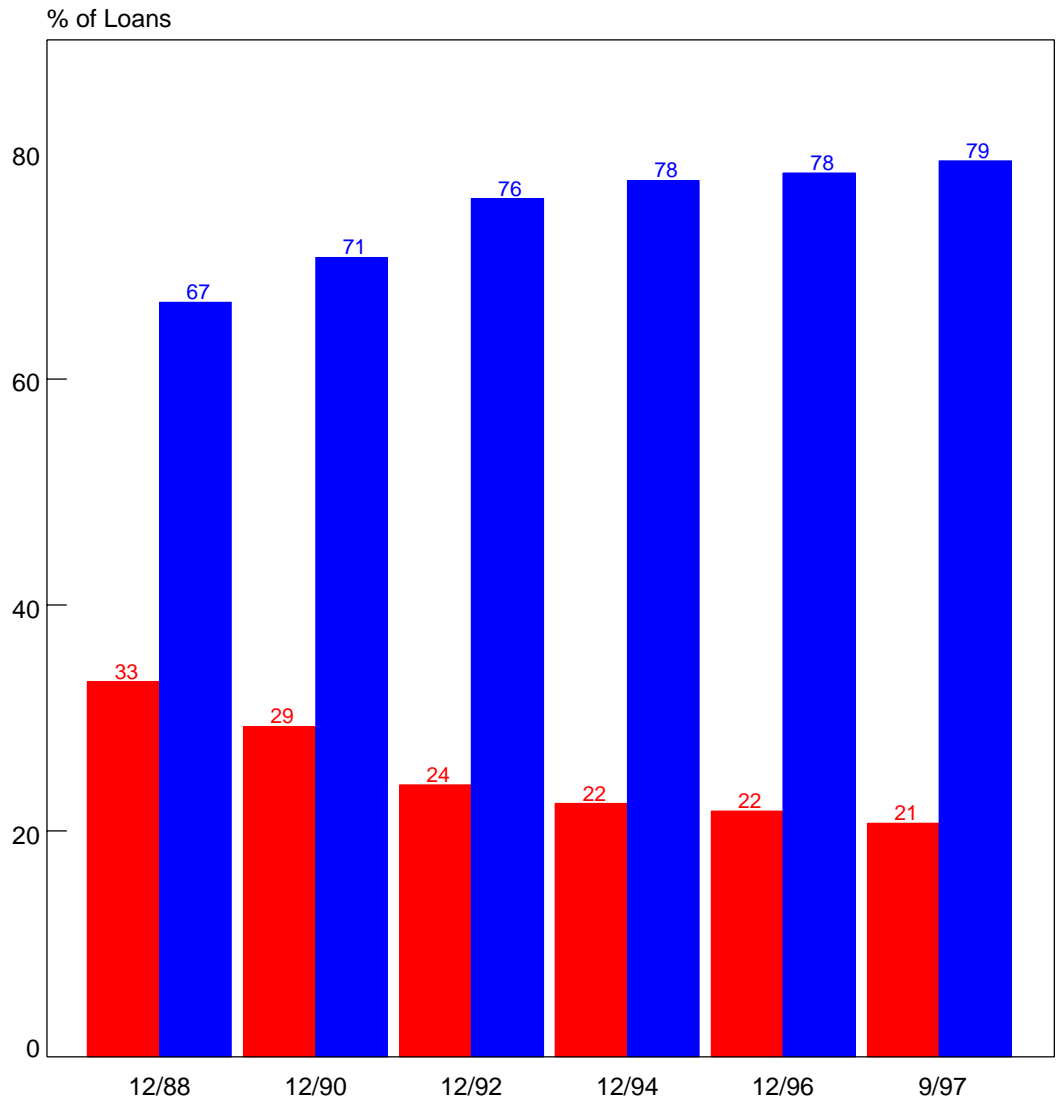
1990 - 1997



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

Credit Risk Diversification

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



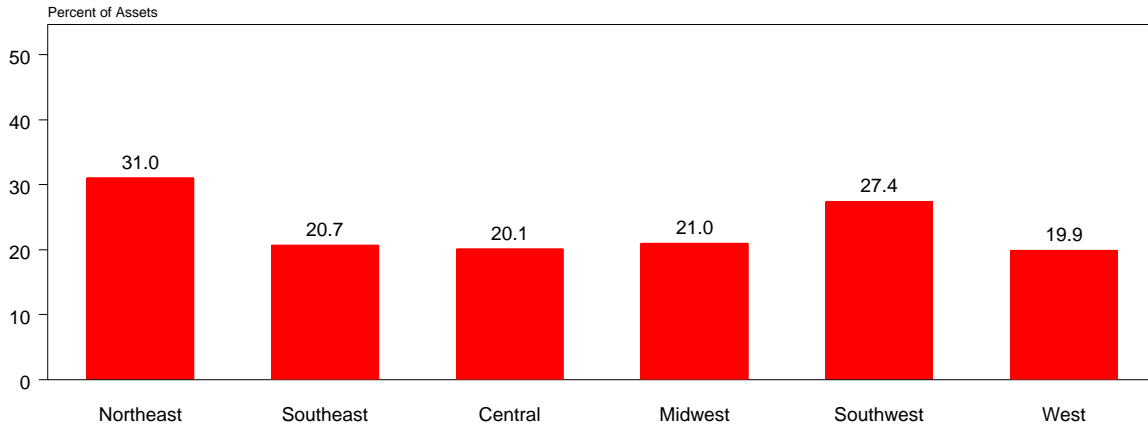
Loans (\$ Billions):

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

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

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

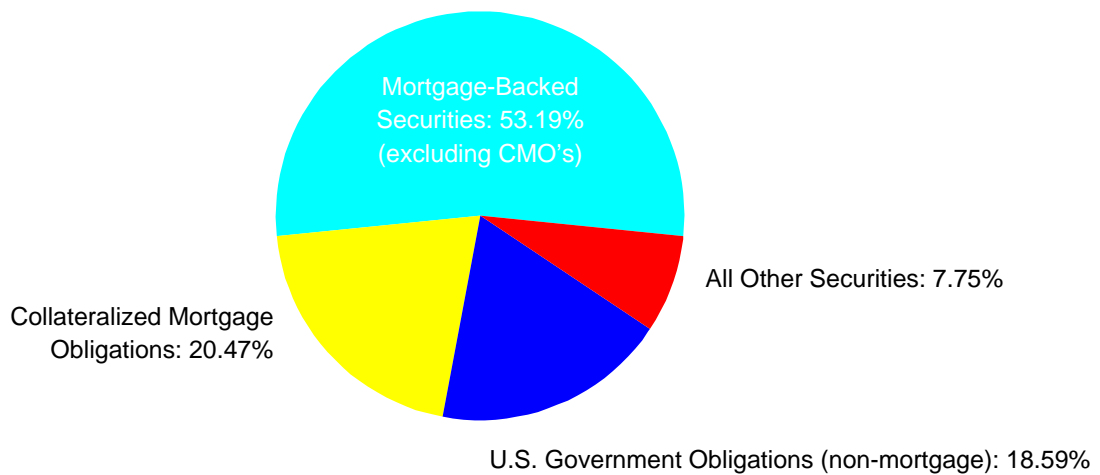
Total Securities* as a Percent of Assets September 30, 1997



Total Securities* (\$ Billions)

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

Total Securities* September 30, 1997



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

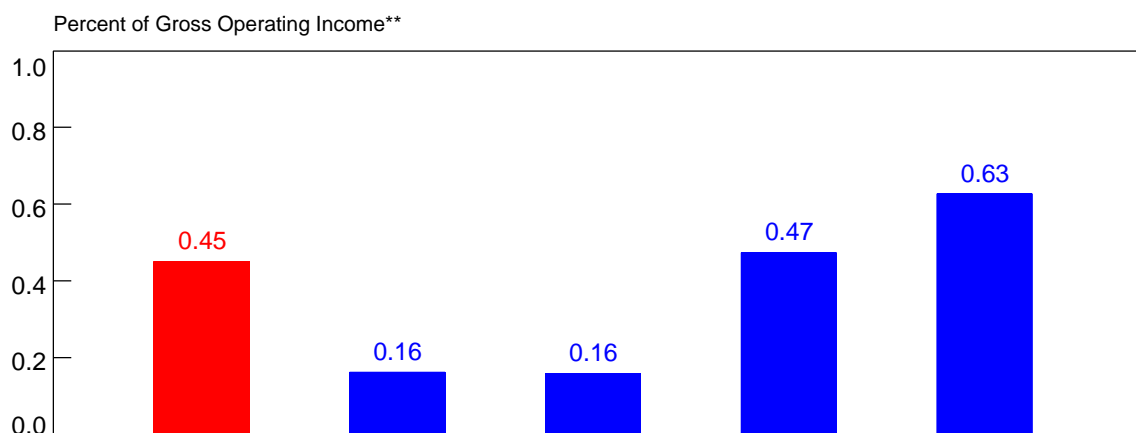
Mutual Fund and Annuity Sales*

1996 - 1997

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

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

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



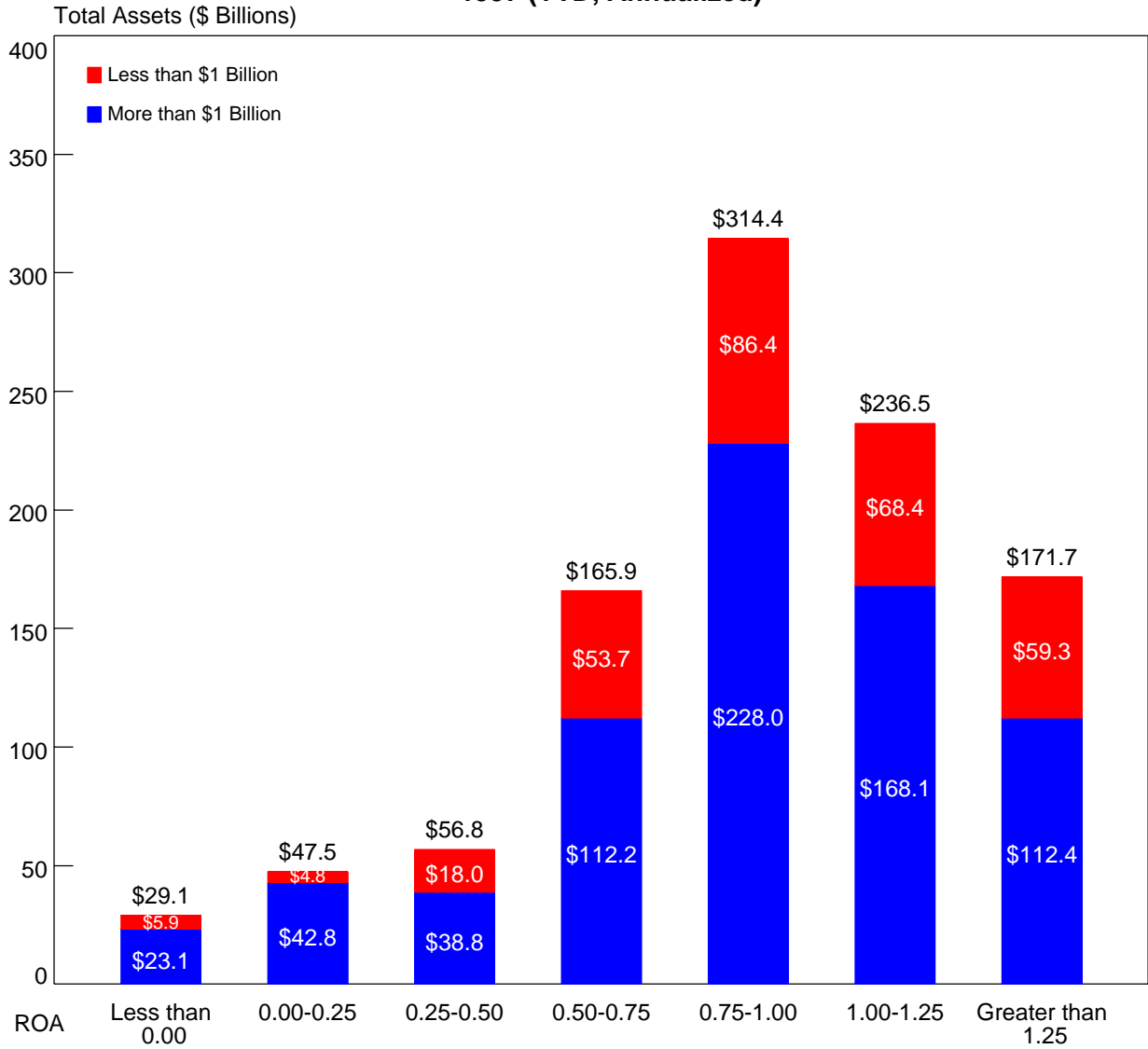
(\$ Millions)	All Institutions	Under \$100 Million	\$100 Million to \$1 Billion	\$1 Billion to \$5 Billion	Over \$5 Billion
Mutual Fund and Annuity Fee Income	\$268	\$4	\$24	\$72	\$168
Gross Operating Income	\$59,389	\$2,469	\$14,951	\$15,127	\$26,842
Number of Institutions Reporting These Fees	398	39	248	97	14
Percent of Institutions Reporting These Fees	22.0%	4.9%	28.6%	80.2%	40.0%

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

Return on Assets (ROA)

By Asset Size

1997 (YTD, Annualized)



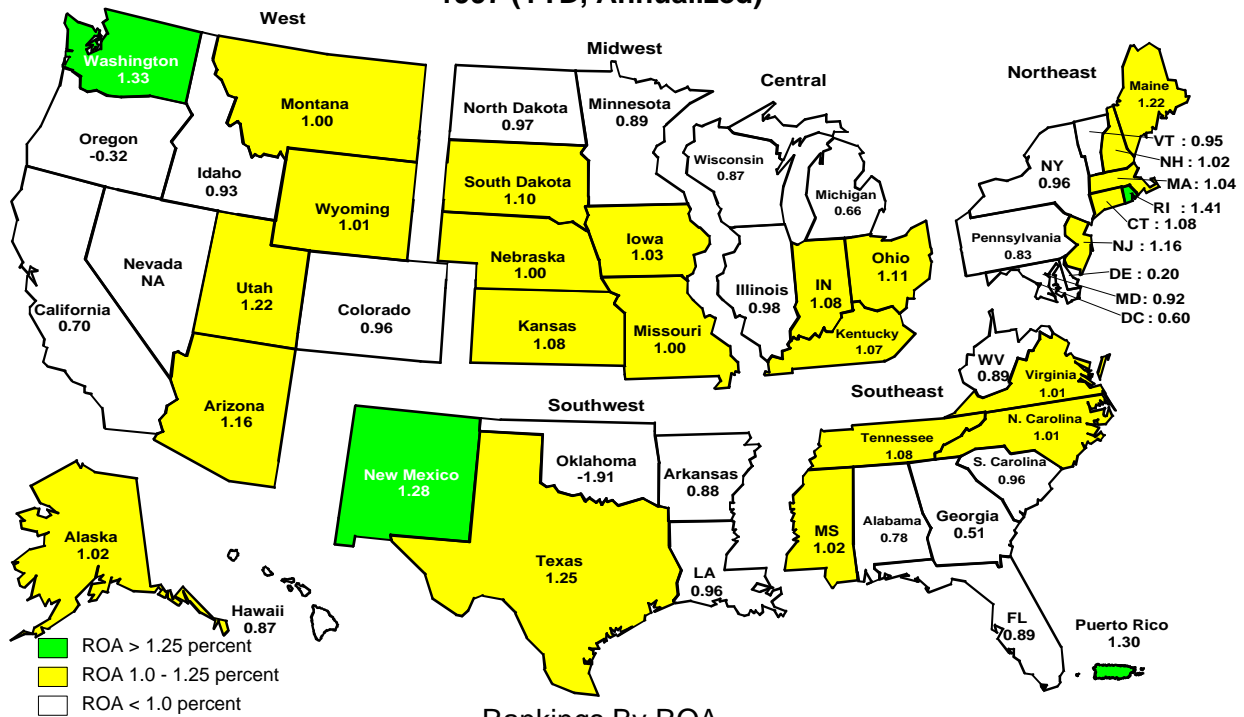
Asset Size

Number of Institutions

Less than \$1 Billion	61	48	145	343	443	328	288
More than \$1 Billion	<u>5</u>	<u>2</u>	<u>6</u>	<u>28</u>	<u>42</u>	<u>40</u>	<u>33</u>
Total	66	50	151	371	485	368	321

Return on Assets (ROA)

1997 (YTD, Annualized)



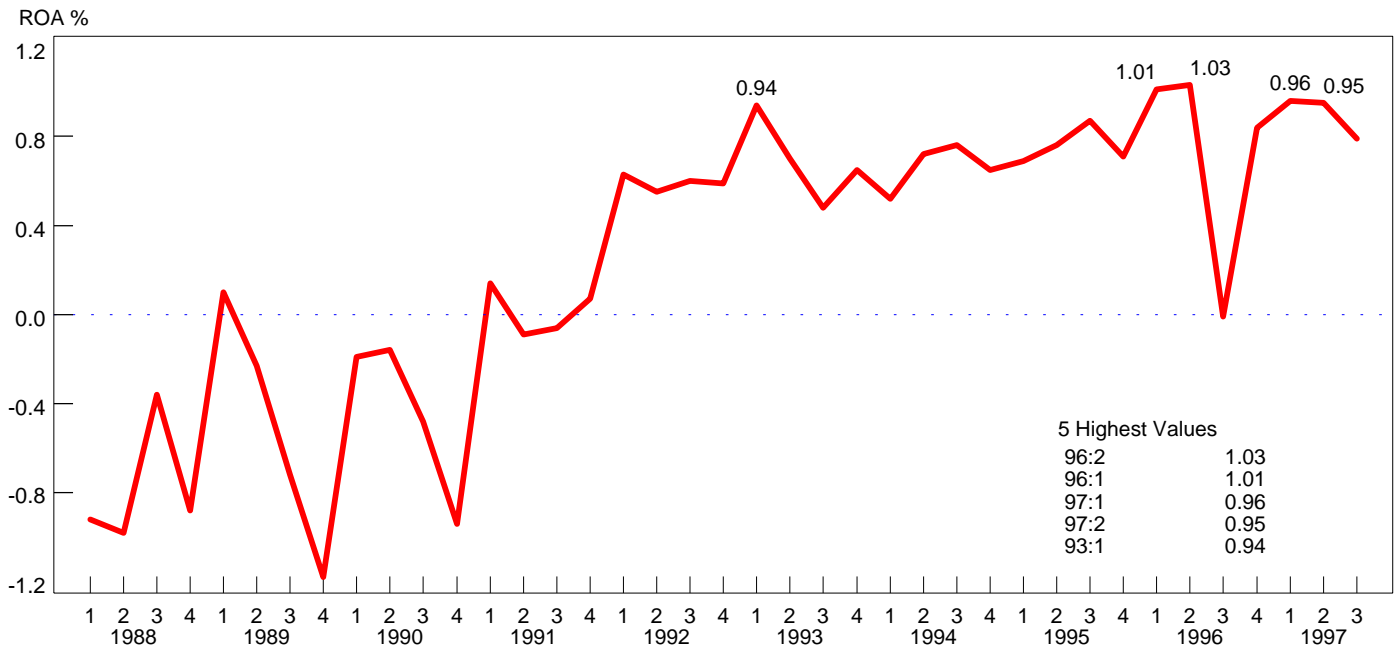
Rankings By ROA

	YTD 1997	YTD 1996	Change*		YTD 1997	YTD 1996	Change*		
1	Rhode Island	1.41	1.48	(7)	28	Illinois	0.98	0.75	23
2	Washington	1.33	1.05	28	29	North Dakota	0.97	(0.01)	98
3	Puerto Rico	1.30	0.95	35	30	Colorado	0.96	0.55	41
4	New Mexico	1.28	0.60	68	31	Louisiana	0.96	0.44	52
5	Texas	1.25	2.07	(82)	32	New York	0.96	0.81	15
6	Maine	1.22	1.15	7	33	South Carolina	0.96	0.53	43
7	Utah	1.22	2.49	(127)	34	Vermont	0.95	0.72	23
8	Arizona	1.16	0.93	23	35	Idaho	0.93	0.22	71
9	New Jersey	1.16	0.72	44	36	Maryland	0.92	0.52	40
10	Ohio	1.11	0.61	50	37	Florida	0.89	0.35	54
11	South Dakota	1.10	0.42	68	38	Minnesota	0.89	1.36	(47)
12	Connecticut	1.08	0.89	19	39	West Virginia	0.89	0.28	61
13	Indiana	1.08	0.46	62	40	Arkansas	0.88	0.47	41
14	Kansas	1.08	0.47	61	41	Hawaii	0.87	0.52	35
15	Tennessee	1.08	0.76	32	42	Wisconsin	0.87	0.53	34
16	Kentucky	1.07	0.13	94	43	Pennsylvania	0.83	0.51	32
17	Massachusetts	1.04	0.93	11	44	Alabama	0.78	0.23	55
18	Iowa	1.03	0.42	61	45	California	0.70	0.23	47
19	Alaska	1.02	0.61	41	46	Michigan	0.66	0.36	30
20	Mississippi	1.02	0.64	38	47	District of Columbia	0.60	0.03	57
21	New Hampshire	1.02	0.55	47	48	Georgia	0.51	0.52	(1)
22	North Carolina	1.01	0.24	77	49	Delaware	0.20	1.03	(83)
23	Virginia	1.01	0.49	52	50	Oregon	(0.32)	0.51	(83)
24	Wyoming	1.01	0.53	48	51	Oklahoma	(1.91)	0.61	(252)
25	Missouri	1.00	0.51	49	52	Nevada	NA	(3.03)	NM
26	Montana	1.00	0.69	31		U.S. and Territories	0.90	0.66	24
27	Nebraska	1.00	0.57	43					

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

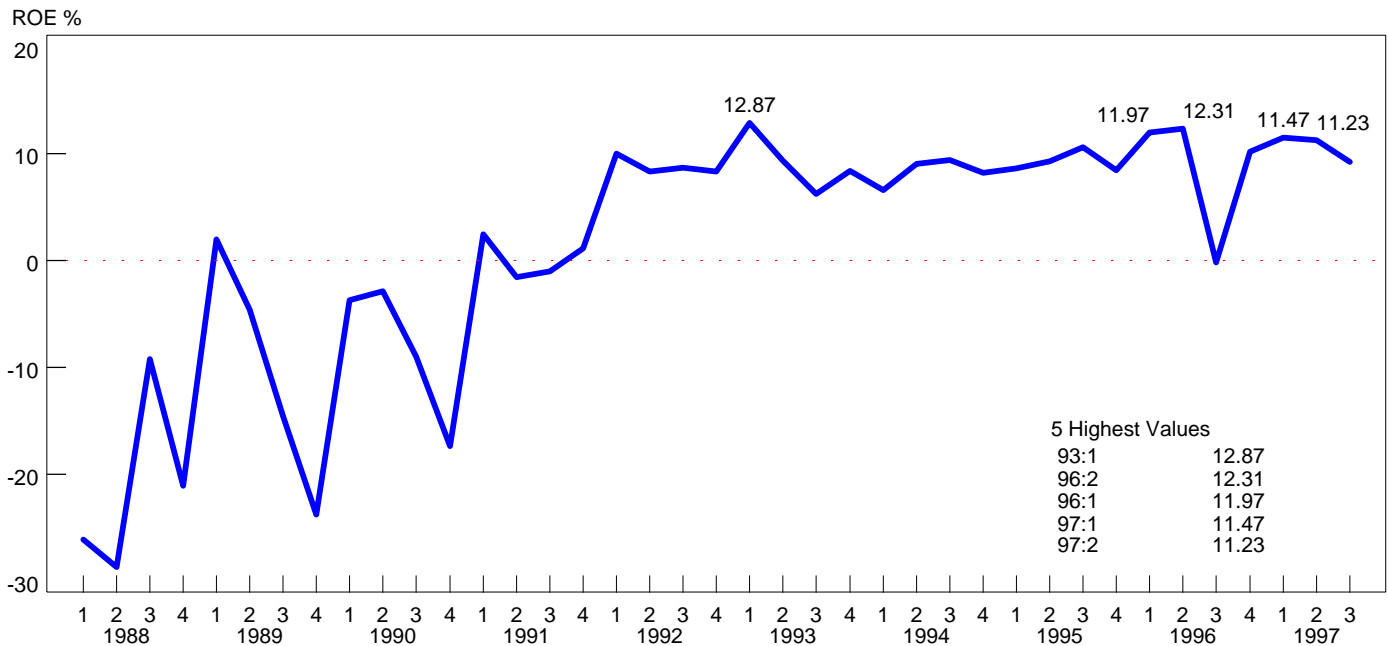
Quarterly Return on Assets (ROA), Annualized

1988 - 1997

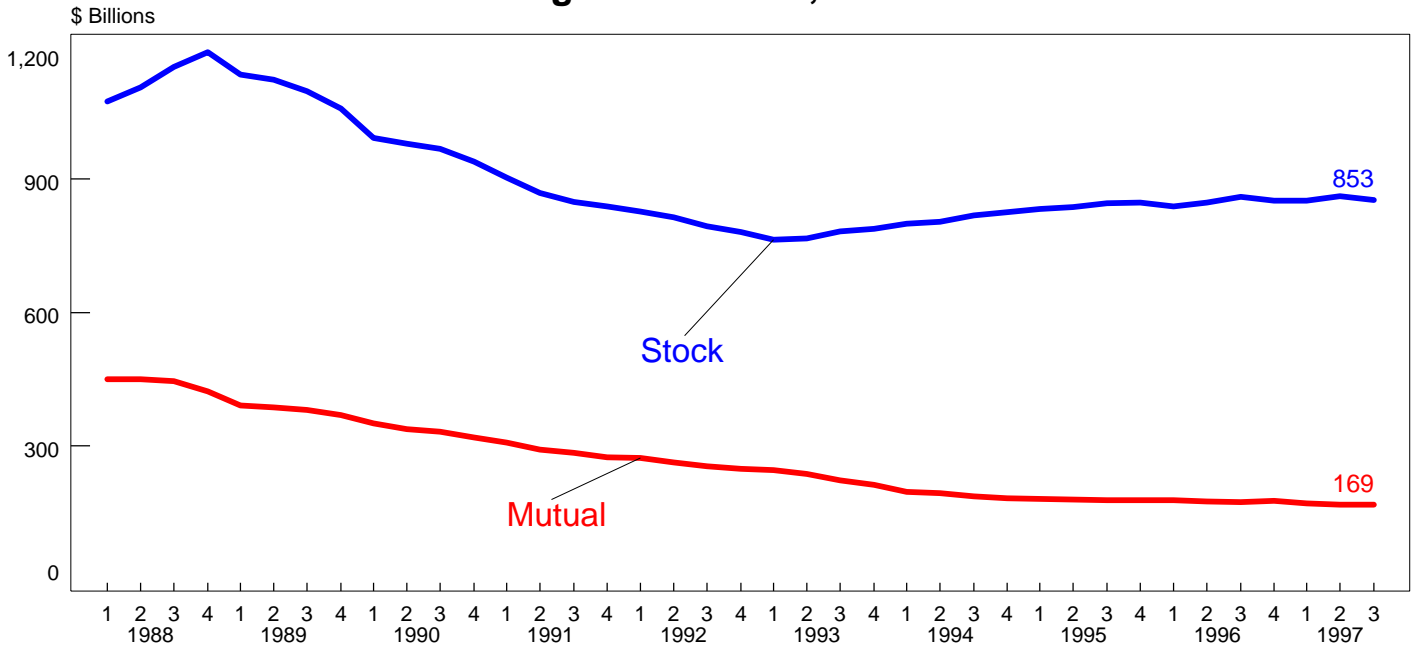


Quarterly Return on Equity (ROE), Annualized

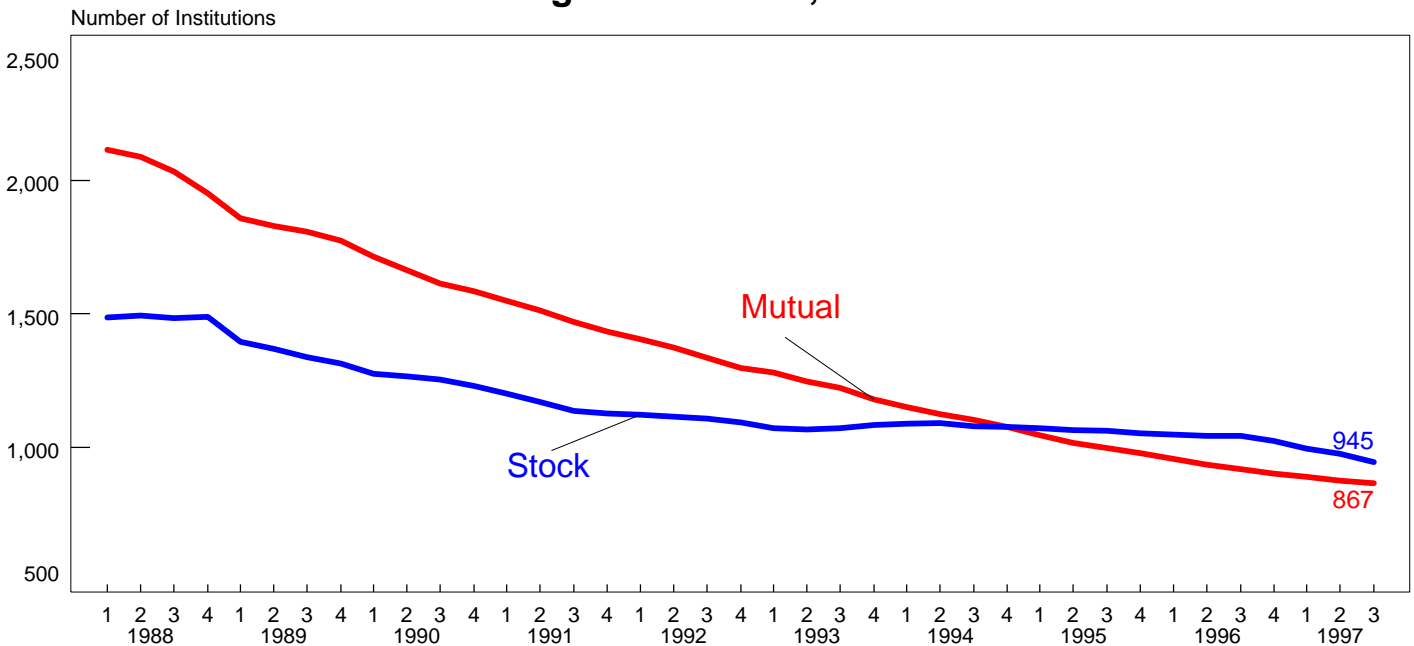
1988 - 1997



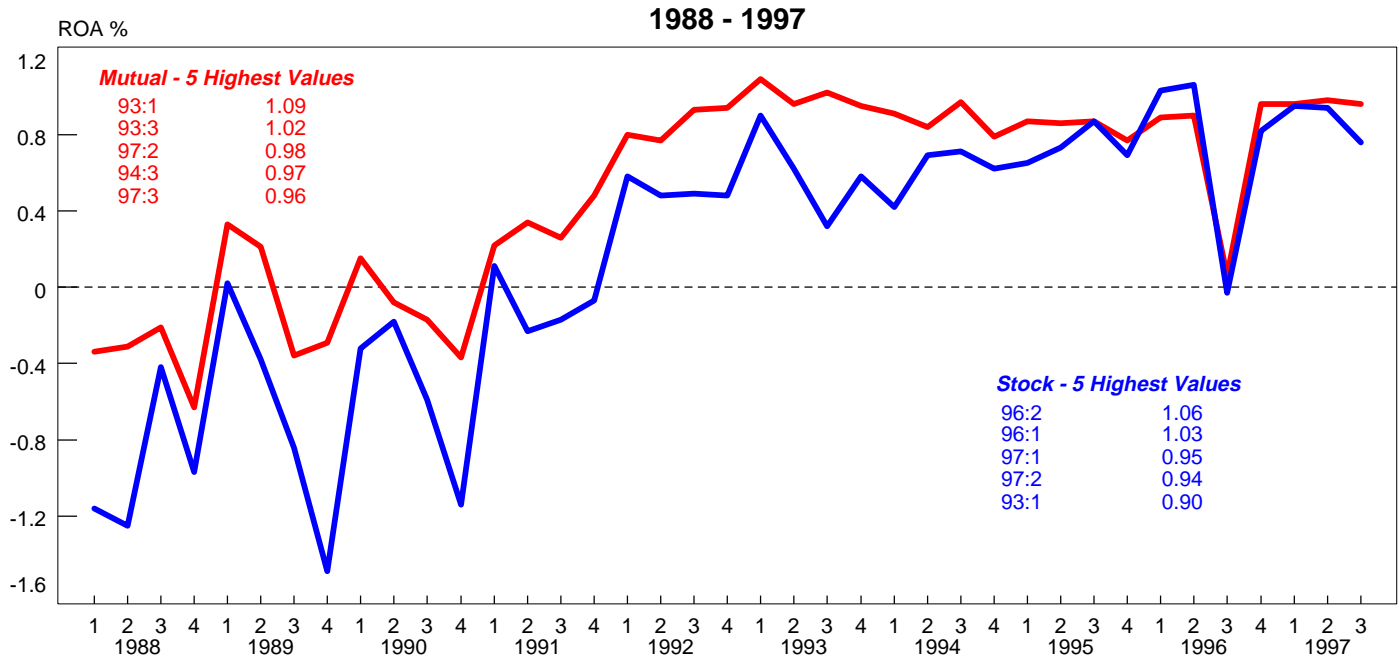
Assets of Mutual and Stock Savings Institutions, 1988 - 1997



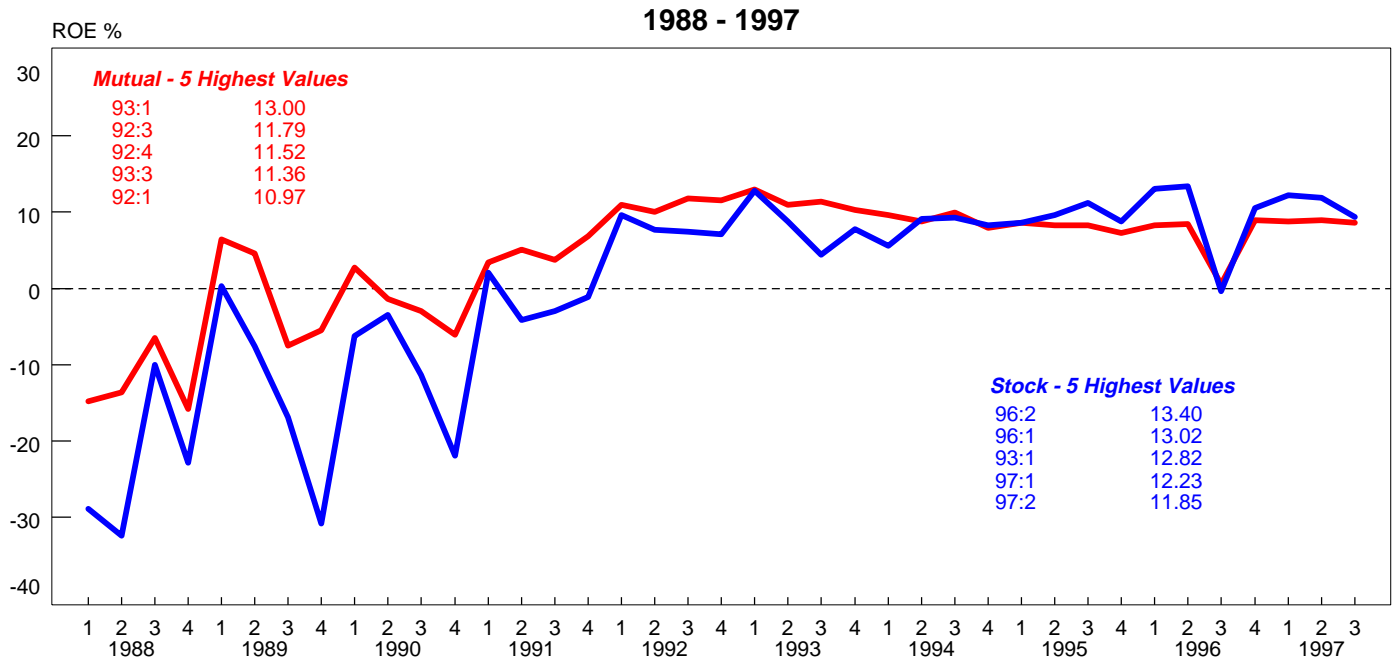
Number of Mutual and Stock Savings Institutions, 1988 - 1997



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

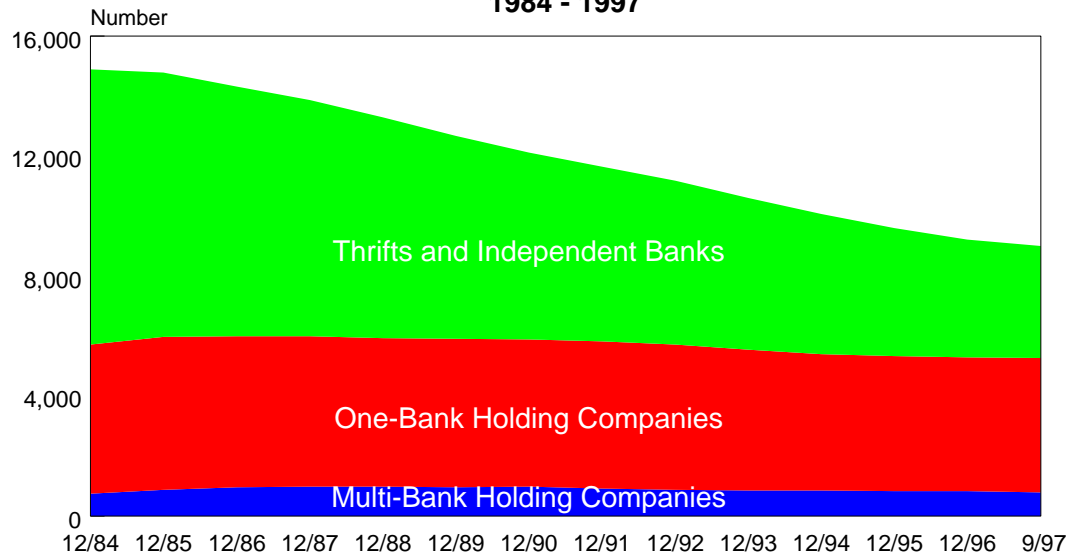


Quarterly Return on Equity (ROE), Annualized Mutual and Stock Savings Institutions



Number of FDIC-Insured Banking Organizations

1984 - 1997



Thrifts* and Independent Banks

One-Bank Holding Co.'s

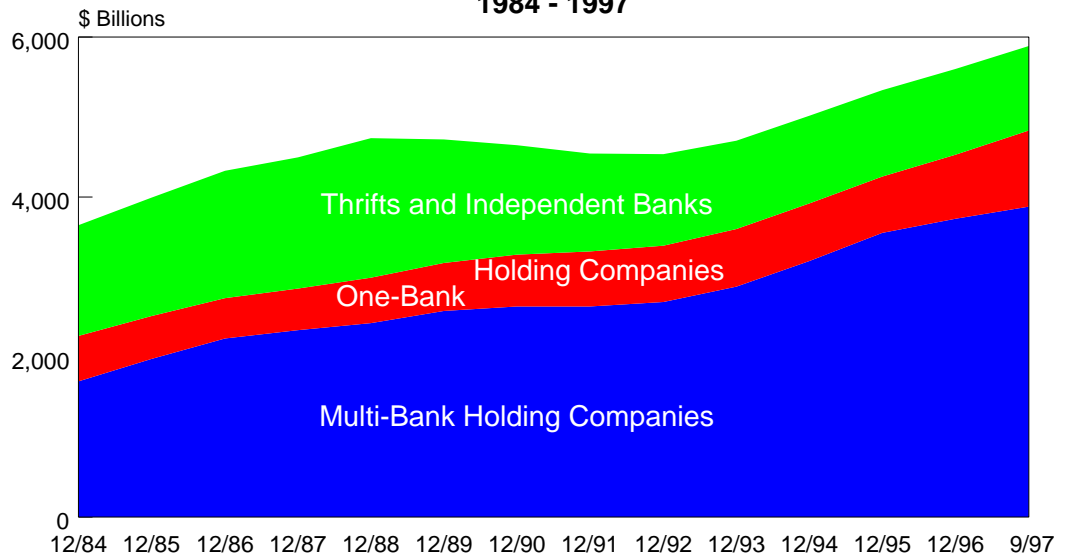
Multi-Bank Holding Co.'s

Total

9,184	8,802	8,333	7,882	7,347	6,745	6,245	5,817	5,456	5,068	4,666	4,267	3,944	3,731
4,975	5,099	5,025	5,001	4,960	4,959	4,909	4,909	4,837	4,686	4,552	4,511	4,458	4,472
729	875	958	979	975	955	964	920	875	848	839	819	818	789
14,888	14,776	14,316	13,862	13,282	12,659	12,118	11,646	11,168	10,602	10,057	9,597	9,220	8,992

Assets of FDIC-Insured Banking Organizations

1984 - 1997



Thrifts* and Independent Banks

One-Bank Holding Co.'s

Multi-Bank Holding Co.'s

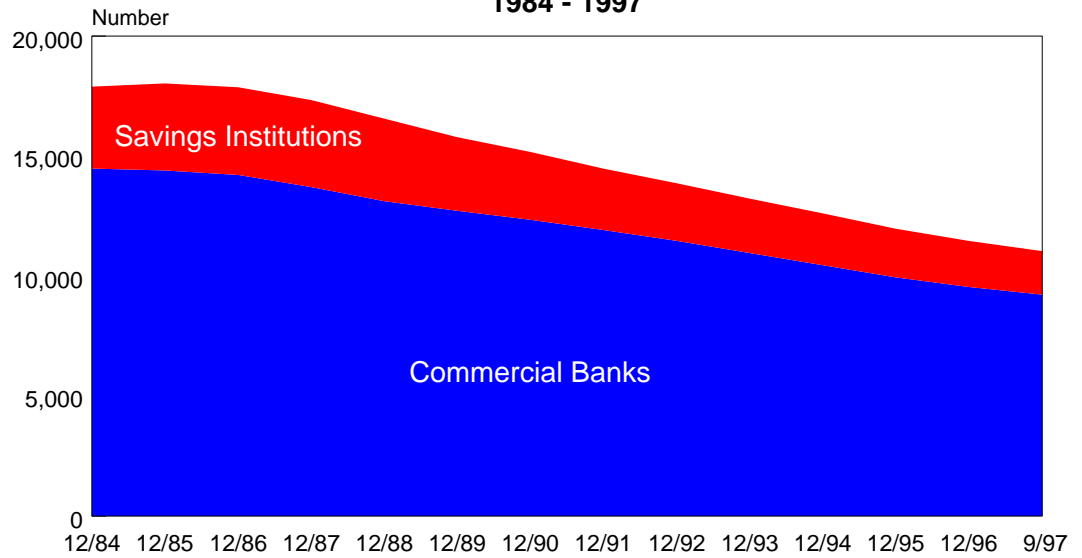
Total

1,386	1,475	1,585	1,647	1,743	1,546	1,362	1,225	1,140	1,106	1,093	1,082	1,074	1,056
567	537	511	517	566	603	651	684	704	722	719	704	801	952
1,700	1,981	2,232	2,338	2,429	2,577	2,636	2,635	2,692	2,880	3,207	3,552	3,731	3,884
3,653	3,993	4,328	4,502	4,737	4,727	4,649	4,544	4,536	4,708	5,019	5,338	5,607	5,891

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

Number of FDIC-Insured Institutions

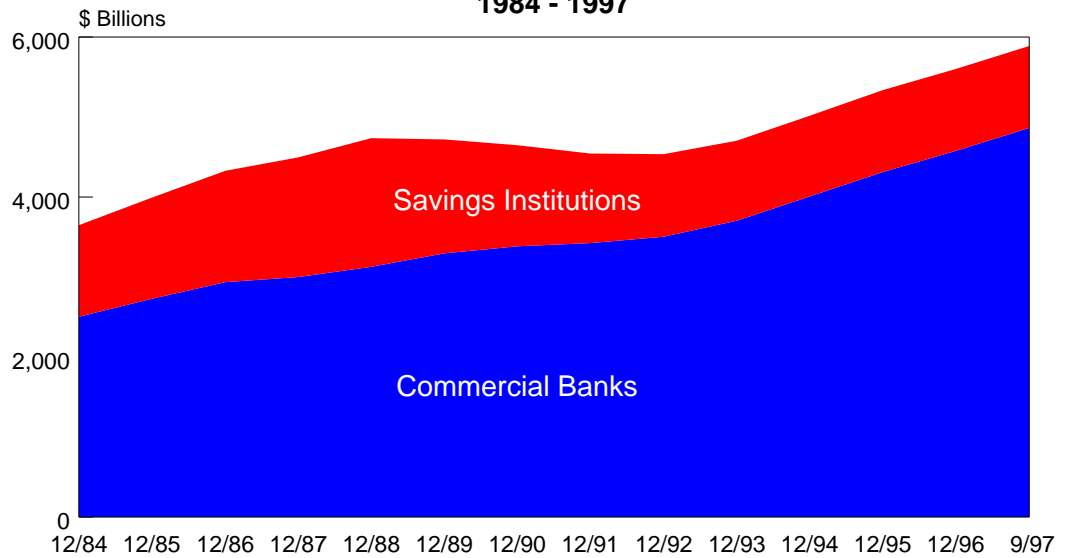
1984 - 1997



Savings Institutions	3,418	3,626	3,677	3,622	3,438	3,087	2,815	2,561	2,390	2,262	2,152	2,030	1,924	1,812
Commercial Banks	14,483	14,407	14,199	13,703	13,123	12,709	12,343	11,921	11,462	10,958	10,451	9,940	9,528	9,215
Total	17,901	18,033	17,876	17,325	16,561	15,796	15,158	14,482	13,852	13,220	12,603	11,970	11,452	11,027

Assets of FDIC-Insured Institutions

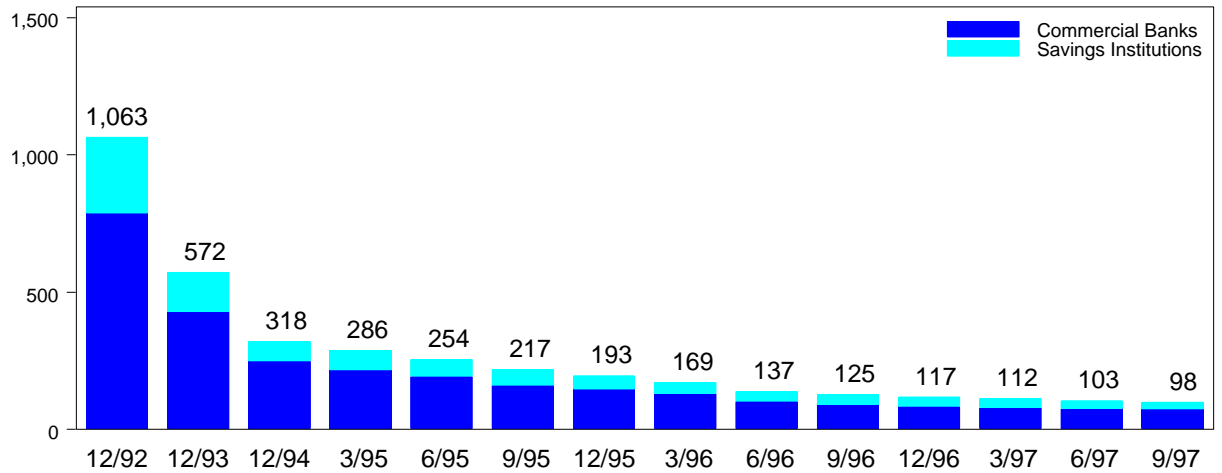
1984 - 1997



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

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

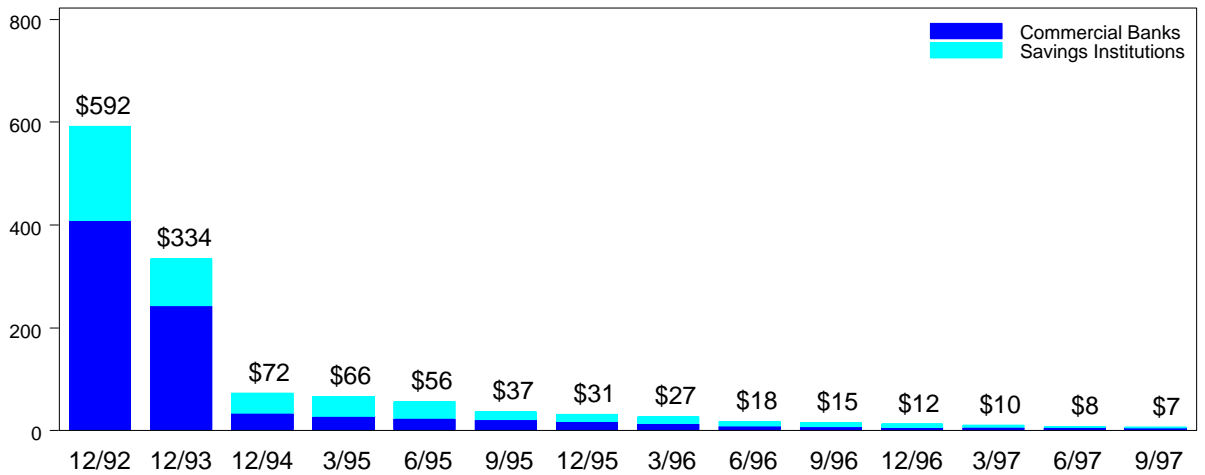
Number of Institutions



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

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

\$ Billions



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

Capital Category Distribution

September 30, 1997

BIF-Member Institutions

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

SAIF-Member Institutions

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

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

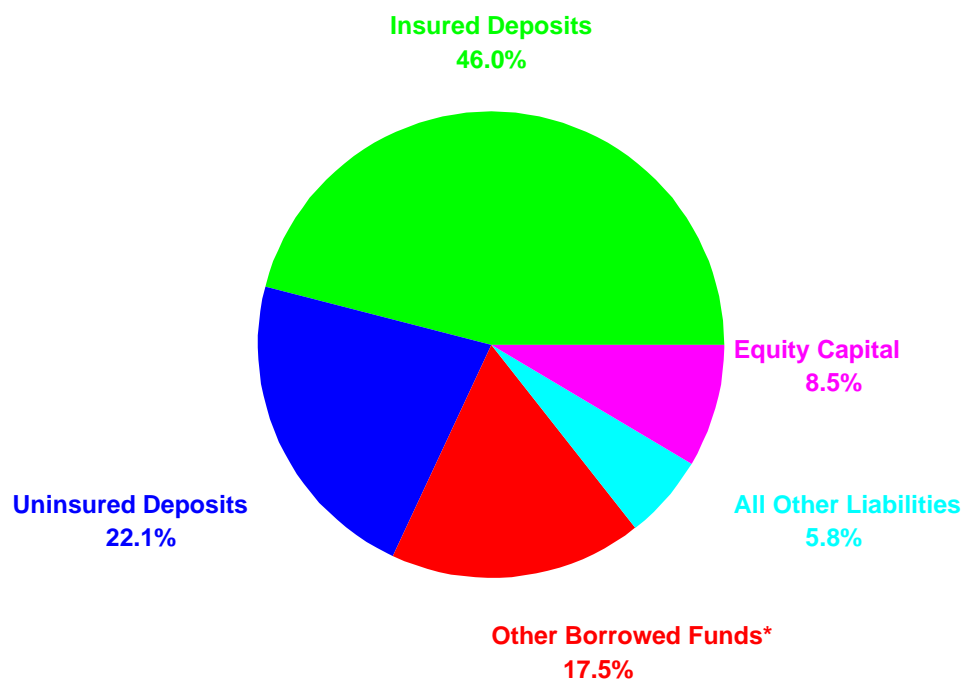
Capital Category Definitions

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

* As a percentage of risk-weighted assets.

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

Total Liabilities and Equity Capital

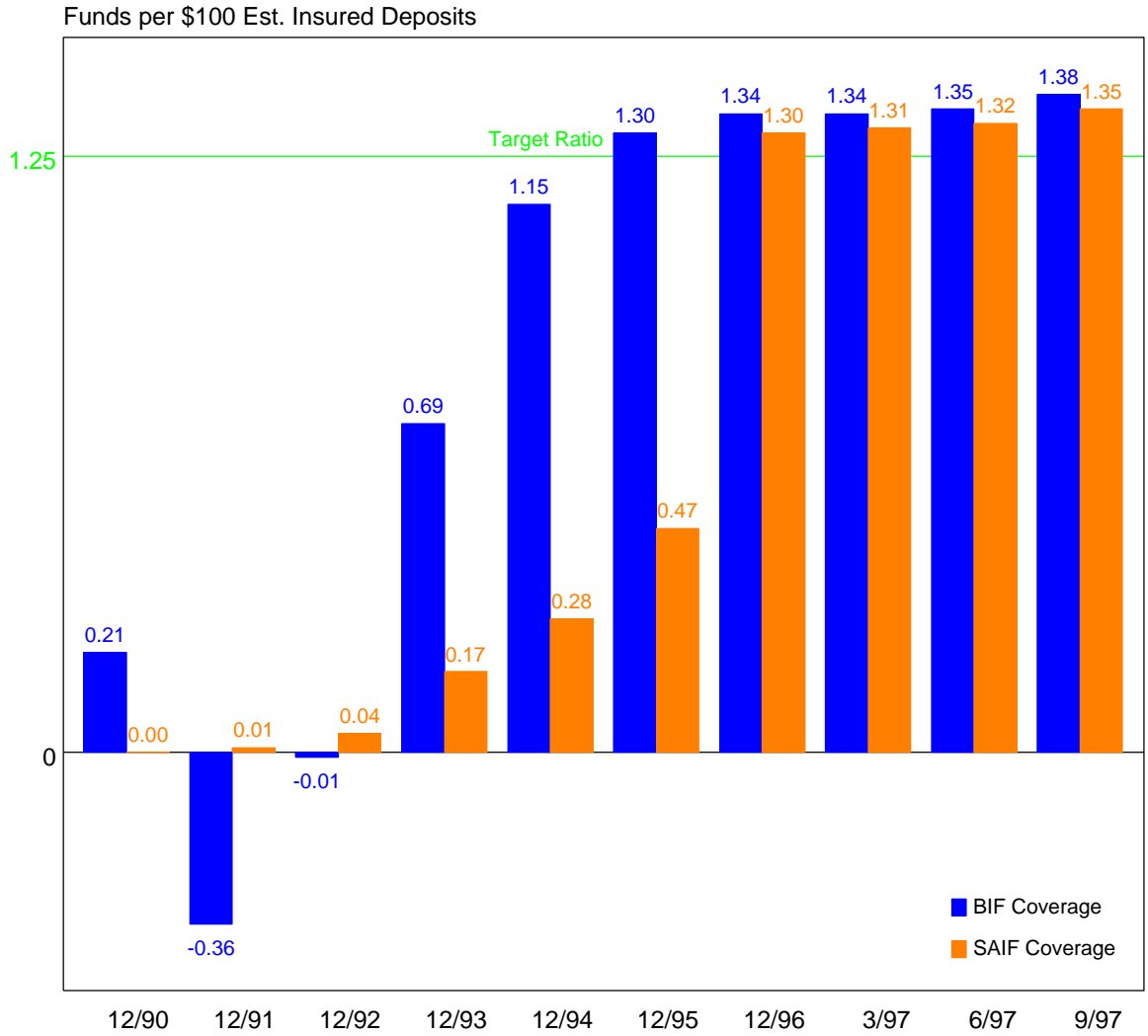


(\$ Billions)	9/30/96	9/30/97	% Change
Insured Deposits (estimated)	2,668	2,711	1.6
BIF - Insured	1,979	2,026	2.4
SAIF - Insured	688	684	-0.5
Uninsured Deposits	1,158	1,301	12.3
In Foreign Offices	451	507	12.4
Other Borrowed Funds*	927	1,033	11.4
All Other Liabilities	285	344	20.5
Subordinated Debt	51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

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

Insurance Fund Reserve Ratios

December 31, 1990 - September 30, 1997



(\$ Billions)

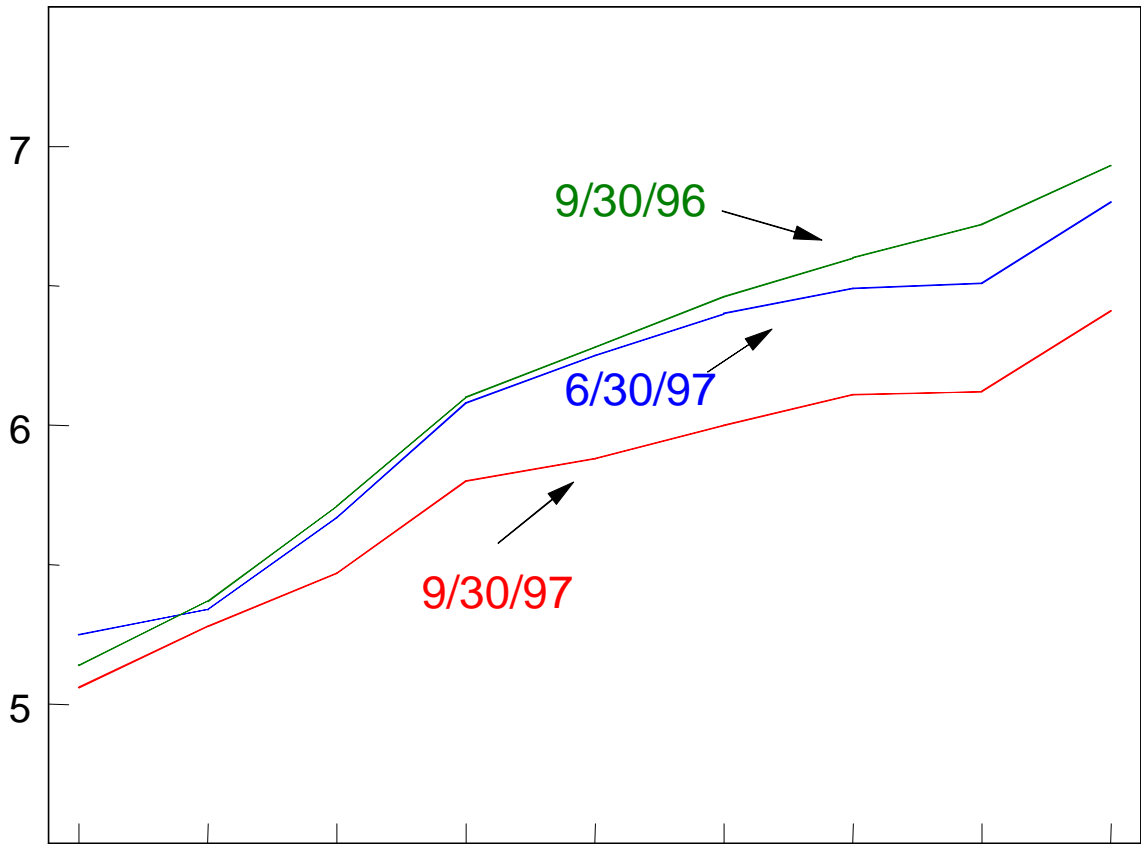
BIF										
Fund Balance	4.0	-7.0	-0.1	13.1	21.8	25.5	26.9	27.0	27.4	28.0
Est. Insured Deposits	1,929.6	1,957.7	1,945.6	1,905.2	1,895.3	1,952.0	2,007.4	2,024.3	2,023.9	2,028.0
SAIF										
Fund Balance	0.0	0.1	0.3	1.2	1.9	3.4	8.9	9.0	9.1	9.3
Est. Insured Deposits	830.0	776.4	732.2	697.9	693.6	711.9	683.1	688.3	690.2	684.3

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

U.S. Treasury Yield Curve

September 30, 1996 - September 30, 1997

Spot Yield (%)



Maturity	3-Month	6-Month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	30 Year
9/30/97	5.06	5.28	5.47	5.80	5.88	6.00	6.11	6.12	6.41
6/30/97	5.25	5.34	5.67	6.08	6.25	6.40	6.49	6.51	6.80
3/31/97	5.35	5.55	6.02	6.45	6.60	6.77	6.89	6.92	7.10
12/31/96	5.21	5.33	5.51	5.88	6.04	6.21	6.34	6.43	6.65
9/30/96	5.14	5.37	5.71	6.10	6.28	6.46	6.60	6.72	6.93

Source: Federal Reserve's H.15 Statistical Release